

**ASSESSOR'S DESCRIPTION
ANALYSIS AND RECOMMENDATION**

APPELLANT: Lopez, Phillip Anthony **PARCEL NUMBER:** 159-440-08

PROPERTY ADDRESS OR GENERAL LOCATION: 21295 Sterling Highway

LEGAL DESCRIPTION: T 2S R 14W SEC 32 Seward Meridian HM 0760106
SEACLIFF SUB UNIT 1 BLK 1 TRACT 8

ASSESSED VALUE TOTAL: **\$92,800**

RAW LAND: \$47,300

SWL (Sewer, Water, Landscaping): \$10,500 Well \$4000, Septic \$6500

IMPROVEMENTS \$35,000 Dwelling \$33000, Drv \$2000

ADDITIONS \$

OUTBUILDINGS: \$

TOTAL ABOVE GRADE FLOOR AREA: Card One **600** Sq. Ft.

TOTAL FINISHED LIVING AREA: Card One **600** Sq. Ft.

Card One, First Level 600 Sq. Ft. Card One, Second Level Sq. Ft.

Card One, Basement Unfin. Sq. Ft. Card One, Basement Finished Sq. Ft.

LAND SIZE 2.17 Acres **GARAGE** 894 Sq. Ft.

LAND USE AND GENERAL DESCRIPTION

1) Utilities

Electricity: Yes

Gas: Yes

Water: Private Well

Sewer: Private Septic

2) Site Improvements:

Street: Paved

3) Site Conditions

Topography: Flat/Steep

Drainage: Typical

View: Excellent

Easements: Typical for the Kenai Peninsula Borough

HIGHEST AND BEST USE: As Currently Improved

ZONING: None

The Kenai Peninsula Borough (KPB) Assessing Department uses a Market Adjusted Cost Approach to value residential structures for assessment purposes. This Cost Approach is derived from the property description, quality, size and features and is based upon replacement cost new less depreciation (RCN-D). That value is then adjusted by a statistically tested market adjustment.

According to Property Assessment Valuation, the first step in developing a cost approach is to estimate the land value at its highest and best use. KPB does this by reviewing, analyzing, and statistically testing reported land sales in a given market area. That updated land value is then combined with the value of all improvement; the sum of the two is the assessed value. This application is in accordance with State of Alaska AS 29.45.110.

Land Comments

The subject property is a 2.17 acre parcel with excellent views, oceanfront, electric utility, paved maintained road access, and no natural gas utility available. The property has a section labeled as wetlands (1.17 acres) and is being assessed at a lower base rate than the rest of the lot (1.00 acres)

A physical inspection of the land was not afforded to the Assessing Department, however; the current land model was reviewed by Land Appraiser, Matt Bruns. This property is being valued fairly and equitably with surrounding like-kind properties.

For the Ninilchik market area (#310), 47 sales from the last three years were analyzed. The median ratio for all of the sales is 92.13% and Coefficient of Dispersion (COD) is 23.70%. All ratios are within acceptable ranges as set by International Association of Assessing Officers (IAAO).

Ratio Sum	44.14		Excluded	0
Mean	93.91%	Earliest Sale 11/7/2017	# of Sales	47
Median	92.13%	Latest Sale 7/15/2020	Total AV \$	1,594,100
Wtd Mean	89.71%	Outlier Information	Total SP \$	1,776,882
PRD:	1.05	Range	Minimum	23.41%
COD:	23.70%	Lower Boundary	Maximum	193.20%
St. Dev	0.3181	Upper Boundary	Min Sale Amt \$	5,000
COV:	33.88%		Max Sale Amt \$	330,000

Improvement Comments

The subject property is a cottage style dwelling over an attached garage. The home was built in 2018 and has an effective age of 2019. The 1 story frame upper has 600 square feet of living space. The main source of heat is space heat with the attached garage being heated and finished at 894 square feet. The quality of construction is Fair+ (F+). The gable style roof is metal and the exterior has metal siding. The foundation is a monolithic slab. The property is outfitted with a private septic system and a private well.

The subject property was last inspected on 7/25/2018. At that time the percent complete was estimated at 40%. The property was informally appealed in 2019 and a downward adjustment was made. Mr. Lopez appealed again in 2020 and that value was settled in favor of the appellant for one year due to Covid-19. The property was again appealed for the 2021 tax period. There were many attempts to schedule an interior inspection with Mr. Lopez. However, he first requested only vaccinated staff be on his property, which of course is a violation of staff HIPAA rights to disclose. The Assessing Department then attempted to schedule a virtual inspection where Mr. Lopez would use either his own personal device, or an Assessing Department issued iPad to video, or photograph, the interior of his home. Mr. Lopez then raised concerns about the security of such a venture and denied any virtual interior inspection, or even the scheduling of such an inspection until his concerns were mitigated. I contacted the IT department and established reasonable security for such an inspection. When proposed to the appellant, he advised that he does not use Apple products and would not allow such an inspection due to his beliefs of the insecurity of the virtual inspection. Mr. Lopez has repeatedly denied access to his property, and I informed him that under the KPB code 5.12.060(P) "if access is denied, the appellant shall be precluded from offering evidence regarding the interior condition of the evidence." It was at this point his communication with me ended.

The percent complete for 40% estimated on 7/25/2018 remains on the dwelling. The percent complete estimated in 2018, as referenced in our evidence packet, estimates that no plumbing has been roughed in, no electric has been roughed in, no heating system has been established, no insulation has been added, no floors, no cabinets, no drywall, and no finishing has been done on this structure. We estimate that Mr. Lopez has completed these items but were unable to confirm due to lack of access. We did provide Mr. Lopez with a \$50K Residential Exemption form, which he completed and was approved. With the submission of this form, he is declaring that this is his primary residence and we would estimate that he has completed the construction and will be updated for 2022 to reflect that the structure is 100% complete.

The current sales ratio for the subject properties market area is 93.93%.

References

International Association of Assessing Officers. (1996). *Property Assessment Valuation Second edition*. Chicago: International Association of Assessing Officers.

RECONCILIATION AND FINAL VALUE CONCLUSION

The Assessing Department requests the Board of Equalization uphold their value recommended below based on the following findings:

1. Subject properties are currently valued uniformly and equitably with the surrounding parcels.
2. Influences are applied correctly and uniformly to the subject properties.
3. The Assessing Department uses standardized mass appraisal procedures and techniques to specify and calibrate market models which are applied uniformly to value property within the borough. The modeled values are statistically tested to ensure a level of accuracy and equity of assessment that meets the guidelines established by the Alaska Association of Assessing Officers and the International Association of Assessing Officers, and in compliance with State Statutes.
4. The Assessing Department reviewed all physical characteristics of the subject property to ensure all data was accurately captured.

ASSESSOR'S RECOMMENDATION:

APPELLANT: Lopez, Phillip Anthony

PARCEL NUMBER: 159-440-08

LEGAL DESCRIPTION: T 2S R 14W SEC 32 Seward Meridian HM 0760106 SEACLIFF SUB
UNIT 1 BLK 1 TRACT 8

TOTAL:

BOARD ACTION:

LAND: _____ IMPROVEMENTS: _____ TOTAL: _____

SUBJECT PHOTOS



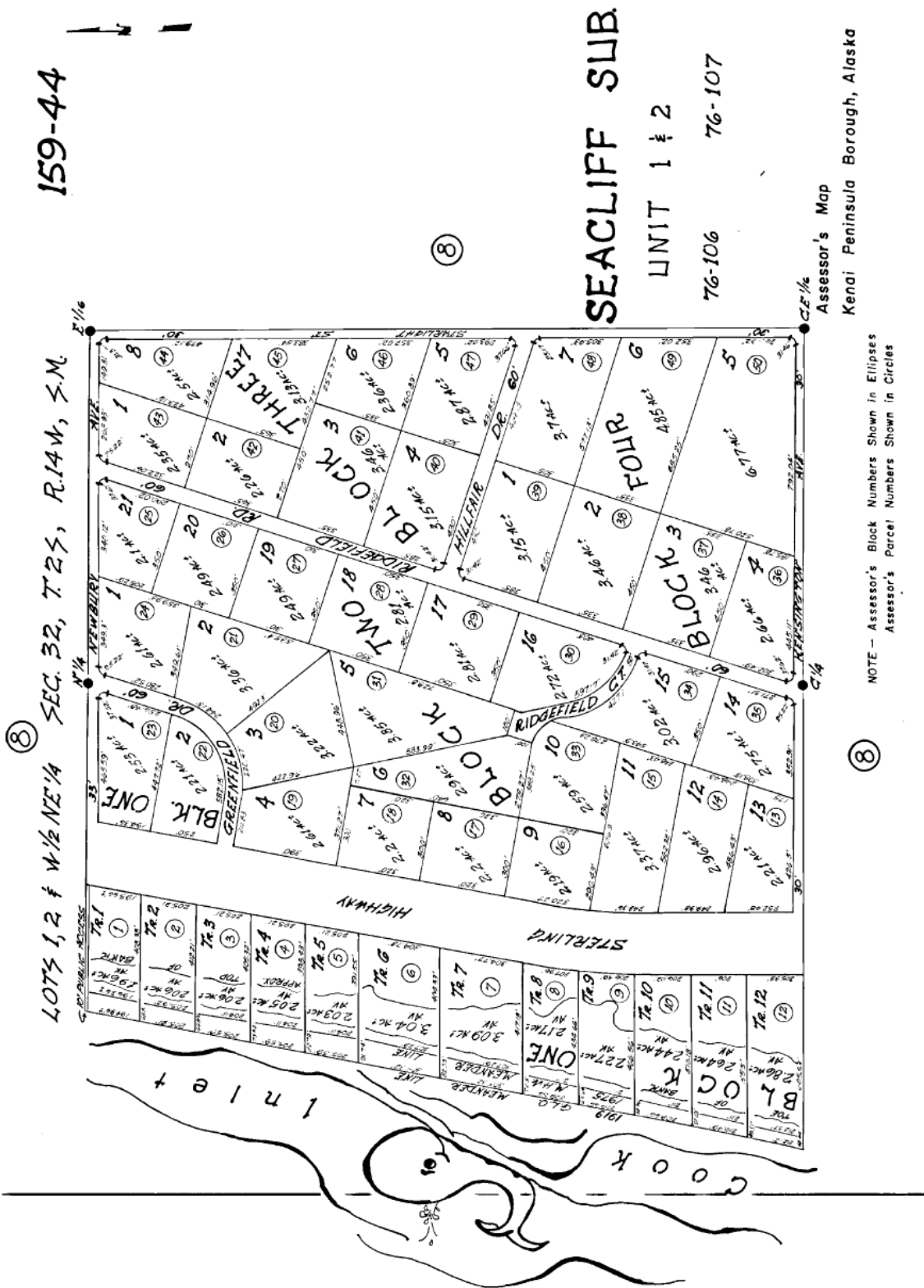
SUBJECT PHOTOS



SUBJECT MAP



SUBJECT MAP





KENAI PENINSULA BOROUGH ASSESSING DEPARTMENT

159-440-08

Card R01

Assessor's Exhibit
2021

50024

21295 STERLING HWY

ADMINISTRATIVE INFORMATION

LEGAL DESCRIPTION:
T 2S R 14W SEC 32 Seward Meridian HM 0760106 SEACLIFF SUB
UNIT 1 BLK 1 TRACT 8

PRIMARY OWNER
LOPEZ PHILLIP ANTHONY
PO BOX 39328
NINILCHIK, AK 99639-0328

Neighborhood:
1310 Ninilchik and Vicinity
Property Class:
110 Residential Dwelling - single
TAG:
68 - WESTERN EMERGENCY SVS

Residential Dwelling - single

EXEMPTION INFORMATION

VALUATION RECORD

Assessment Year	2016	2017	2018	2019	2020	Worksheet
Land	35,200	35,200	35,200	35,200	47,300	47,300
Improvements	1,800	1,800	1,700	37,700	19,900	45,500
Total	37,000	37,000	36,900	72,900	67,200	92,800

LAND DATA AND CALCULATIONS

Type	Method	Use	Acres	BaseRate	AdjRate	ExtValue	InfluenceCode - Description	\$ or %	AdjAmt	Value
Residential Rural/Res T	49 User Definable Land Formul		1.00	14,200	14,200	14,200	A View Excellent	150	21,300	46,200
							F Waterfront Ocean	100	14,200	
							R Paved			
							q Topo Steep			
							X Elec Yes			
							O Gas No	-25	-3,550	
Remaining/Wetlands	49 User Definable Land Formul		1.17	940	940	1,100	None			1,100
ASSESSED LAND VALUE (Rounded) :									31,950	47,300

MEMOS

Building Notes
07/18 DJ CHECK @ CANVASS FOR% COMP POLE BLDG TYPE CONSTRUCTION
05/20 AW NO CHANGE, OVERRIDE TOTAL VALUE \$67,200 FOR 2020 ONLY
Bluff Erosion Property
07/2018 DJ BLUFF 45' FROM LEFT REAR CORNER
2020 Value Override COVID-19
Real Estate Listing on File

LAND INFLUENCES						
Community	Y	N	View	N	L	G E
Gas			CCRs		Airstrip	Paved Grv Maint Grv Unmain
Electric			HOA		For Sale	PLAT TRAIL NONE
Public H2O			Hwy Fnt		Ag Right	WATERFRONT
Public Sewer			Easement		Other	Ocean River Lake
LAND TYPE	RR#20	OTHER:				Pond Dedicated Boat Launch
TOPO	Steep	Ravine	Other		Wetlands	

ORIGINAL

PHYSICAL CHARACTERISTICS

Style: COTTAGE
Occupancy: Single Family
Story Height: 1.0
Finished Area: 600
Attic: None
Roofing:
Material: Metal
Type: Gable
Framing: Std for class
Pitch: Medium 5/12 to 8/12

FOUNDATION

Footing: Monolithic slab
Walls: Monolithic slab-no wall

DORMERS

None

FLOORING

2.0 Plywd sub Base Allowance

EXTERIOR COVER

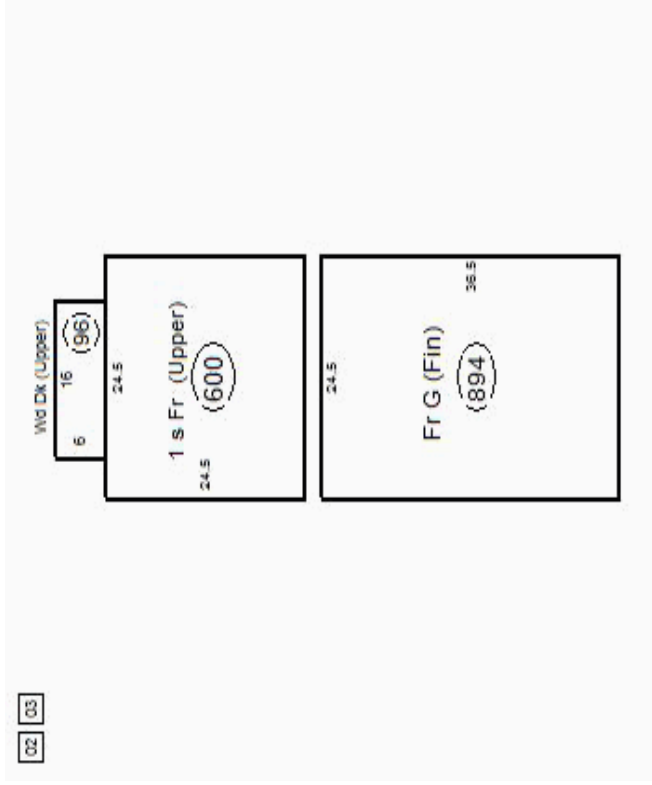
2.0 A1/St siding

INTERIOR WALLS

2.0 Normal for Class

HEATING AND PLUMBING

Primary Heat: Space heater
2-Fixt.Baths: 0 0 Kit sink: 1 1
3-Fixt.Baths: 1 3 Water Htr: 1 1
4-Fixt.Baths: 0 0 Extra fix: 0
5-Fixt.Baths: 0 0 TOTAL fix: 5



Construction BaseArea floor FinArea Value
Wood Frame 600 2.0 600 42,440

TOTAL BASE 42,440

INTERIOR

Frame/Siding/Roof/Dorme 560
Loft/Cathedral 0
Interior finish 0
Basement finish 0
Heating -1,540
Plumbing 3,120
Fireplaces/woodstoves 0
Other (Ex.Liv, AC, Attic, ...) 0
TOTAL INT 2,140

EXT FEATURES

Description 1 WDDK/
1,750
GARAGES
Att Garage 26,900
Att Carport 0
Bsmt Garage: 0
Ext Features 1,750

TOTAL GAR/EXT FEAT 28,650
SUB-TOTAL 73,230
Quality Class/Grade F+ .95

159-440-08 R01

GRADE ADJUSTED VALUE (rounded)

69,570

SUMMARY OF IMPROVEMENTS

Improvement	Story or Ht	Grade	Yr.Blt.	Eff Const	Count	Base Rate	Adj Rate	W	L	Size/ Area	Comp Value	Pys Depr	Obs Depr	Fnc Depr	Loc Adj	% Comp	Value	
D DWELL	1.0	F+	2018	2019	0.00	0.00	0.00	0	0	0	69,570	2	0	0	100	121	40	33,000
G01 ATTGAR	0.00		0	0	21.27	28.08	25	37	894		26,900	0	0	0	0	100	0	0
02 SWL	0.00	Avg	3000	3000	0.00	0.00	0.00	0	0	1	10,500	0	0	0	0	100	10,500	0
03 DRIVE	0.00	Avg	3000	3000	2,000.00	2,000.00	0.00	0	0	1	2,000	0	0	0	0	100	2,000	0
TOTAL IMPROVEMENT VALUE (for this card)																		45,500

KENAI PENINSULA BOROUGH FIELD APPRAISAL DATA FORM

Parcel # 159-440-08 Cd # 1 of 1 InspDate 7-25-18 Appraiser DJ

STR. OVERRIDE VALUE

Redraw: (Y) N Reinspect: (Y) N Yr. 2020 Supp. Roll (Y) NInsp Reason: L

Property Class		Occupancy		Type	Quality	
VA 100	Condo 140	Single Family	Condo	Material		
VA(Lnd Imp) 105	AB 190	Duplex	Townhouse	Frame	Cabin	G
RS 110	CM VC 300	Triplex		Log	P	VG
RS 112	CM(Lnd Imp) 305	4-6 Family	Yr Blt <u>2018</u>	Mas	L	EX
RC 120	CM 350	Multi-family	Eff Yr <u>2019</u>		F	HVI
MH 130	LH VA 600	Other	Pct.Comp. <u>40%</u>		AV	HVII
MH (only) 131	LH (Lnd Imp) 605	Extra Living Units				
MH 132	Other	Designed	Converted			

Foundation	Roof	Roof Material	Heat	Plumbing
Footings	Type	Built up	Hot Water	kitchen / water htr
Normal for class	Gable	CompSh to 235	No Heat	2-fix / 4-fixture
Piers - no wall	Gambrel	CompSh 240-260	Radiant Ceiling	3-fix / 5-fixture
Mono slab	Flat or Shed	Comp Roll	Radiant Floor	Extra fixtures
None	A-Frame	Metal	Electric BB	No Plumbing
Foundation Walls	Complex	Other	Forced Air	Special Plumbing
Formed Concrete		Shake-sh med	Space Heater	Hot Tub
Piers - no wall	Pitch	Wood shingles		Sauna Bath (Interior)
Chemonite	Low to 4/12	Features - Basement & Monitor		Whirlpool
Cinder block	Med 5/12 - 8/12	Bsmt Garage	1C / 2C / 3C	Fireplaces
Mono slab - no wall	High 9/12 & up	Egress Win #	Monitor	Fireplace M G
None		MH Found. (Lin.Ft)		Wood Stove

EXTERIOR DETAIL										INTERIOR DETAIL									
Ext. Cover	1	1.5	1.75	2	A	Roofers	Floor Type	1	1.5	1.75	2	A	Interior Walls	1	1.5	1.75	2	A	
None						Shed	Plywood (OWJ)						Norm. for class						
Alum or Steel						Gable	Slab						None						
Board & Batten							Other						Log						
Log Rustic						Electricity	Finish	1	1.5	1.75	2	A	Panel A G						
Log Solid						None	None						Plywood						
Plywood (OSB)						Base Allowance							Sheetrock						
Stucco						Basement	Concrete						Ceiling Finish	1	1.5	1.75	2	A	
T1-11 Economy						Wall	Carpet						Norm. for class						
Vinyl							Ceramic Tile						Suspended						
Wood						Cover	Vinyl						Acoustic Tile						
Masonry Veneer							Hard Wood						Plywood						
Hardi-Plank							Pergo or Equal						Sheetrock						
													Wood						

SWL		LAND INFLUENCES									
Cistern	Private Septic	Community	Y	N	View	N	L	G	E	Street Access	
Septic(3-plex)	Sand Point	Gas		X	CCRs		Airstrip			Paved	Grv Maint
Crib	Spring	Electric	X	X	HOA		For Sale			PLAT	Grv Unmain
Septic (dup)	Private Water	Public H2O		X	Hwy Fnt	X	Ag Rights			Water Front	
	Sep(Holding)Tk	Public Sewer		X	Easement*		Other*			Ocean	River
LT#	RC#2	RR#20	Other#	TORO	Sleep	Ravine	Other	Wellands		Pond	Dedicated
										BOAT Launch	

LAND NOTES: Bluff 45' From Left Rear corner

ADDITIONS/STAND ALONE STRUCTURES							
Code	Qual	Yr Blt	Eff Yr	Roof Mat.	Heat	Ext Cover	Value

DELETE ALL EXISTING OUTBUILDINGS? <u>(Y)</u> N						
Code	Qual	Yr Blt	Eff Yr	Size	Value	Features
Drive						

NOTES:

RI 2020 For % compPole Bldg type Construction

KENAI PENINSULA BOROUGH FIELD APPRAISAL DATA FORM

Size Ranges ➡		Cabin = 0 - 500 s.f.			Cottage = 501 - 800 s.f.			Res. = 801 - Infinity				
QUALITY	mean = 70%		mean = 85%		mean = 100%		mean = 115%		mean = 135%		mean = 165%	
	LOW 65 - 75%	#	FAIR 80 - 90%	#	AVERAGE 95 - 105%	#	GOOD 110 - 120%	#	VERY GOOD 125 - 145%	#	EXCELLENT 150 - 180%	#
FLOOR COVER	NONE or low grade on subfloor (no padding, etc)	2.25 2.10 1.95	Below average grade covering on Subfloor	2.70 2.55 2.40	Average builder-grade floor covering	3.15 3.00 2.85	10 - 20% above average grade floor covering	3.60 3.45 3.30	Very Good, upper-end floor coverings throughout	4.35 4.05 3.75	Excellent high-quality throughout	5.40 4.95 4.50
CABINETS & COUNTER TOPS	NONE or low grade (may be owner-built)	3.00 2.80 2.60	Below average commercial type	3.60 3.40 3.20	Average builder-grade floor covering	4.20 4.00 3.80	Upper end builder-grade quality (double vanities, etc)	4.80 4.60 4.40	Very Good cabinets and countertops (double vanities, etc)	5.80 5.40 5.00	Excellent high-quality throughout	7.20 6.60 6.00
KITCHEN APPLIANCES	NONE or low grade ROV only (no dishwasher, etc)	2.25 2.10 1.95	Below average builder-grade package	2.70 2.55 2.40	Average builder-grade package	3.15 3.00 2.85	Upper end builder-grade package	3.60 3.45 3.30	Very Good, high quality appliance package	4.35 4.05 3.75	Excellent high-quality throughout	5.40 4.95 4.50
FIXTURES Plumbing/Lighting	NONE or low grade	2.25 2.10 1.95	Lower grade commercial type fixtures	2.70 2.55 2.40	Builder-grade stock item fixtures	3.15 3.00 2.85	Upper end builder-grade fixtures	3.60 3.45 3.30	Very Good quality plumbing & lighting fixtures throughout	4.35 4.05 3.75	Excellent high-quality throughout	5.40 4.95 4.50
INTERIOR Door/Window Trim	NONE, owner-built or photo finish	1.50 1.40 1.30	Mahogany doors and photo finish trim	1.80 1.70 1.60	Average wood doors and trim	2.10 2.00 1.90	Above average quality doors and wood trim	2.40 2.30 2.20	Very Good quality custom doors and sculptured good wood trim	2.90 2.70 2.50	Excellent high-quality, exotic woods, Hand-finished unique designs	3.60 3.30 3.00
INTERIOR Partition Walls	NONE or Plywood/OSB	7.50 7.00 6.50	Below average paneling / sheetrock	9.00 8.50 8.00	Textured sheetrock and/or average paneling	10.5 10.0 9.50	Textured sheetrock with good quality wallpaper and/or wood paneling	12.0 11.5 11.0	High quality wallpaper, wood paneling and/or wainscoting, etc	14.5 13.5 12.5	Excellent high quality wallpaper, wood paneling and/or wainscoting, etc	18.0 16.5 15.0
CEILINGS	NONE, Plywood/OSB or below 8' height	3.75 3.50 3.25	Acoustic tile or sheetrock and full 8' ceiling height	4.50 4.25 4.00	Textured sheetrock & standard 8' ceiling height	5.25 5.00 4.75	Textured sheetrock 9' or 10' ceiling height. Vaulted or cathedral ceiling	6.00 5.75 5.50	Same as before but may include good wood paneling on open-beam ceiling	7.25 6.75 6.25	Same as before but may be unique in design, detail and effect	9.00 8.25 7.50
WINDOW FENESTRATION	Minimal single-pane low grade sliders or non-opening	15.0 14.0 13.0	Smaller than average sliding or crank-out w/storm windows	18.0 17.0 16.0	Ample average quality sliding or crank-out thermo pane	21.0 20.0 19.0	Good quality, larger than average. Some round, half-round, octagon, etc	24.0 23.0 22.0	Abundant Very Good quality windows (Low "E" reflective, etc)	29.0 27.0 25.0	Same as before but may be unique in design, detail and effect	36.0 33.0 30.0
OVERALL WORKMANSHIP	Low cost, poor quality workmanship and design. Below minimum standard. No design or detail	37.5 35.0 32.5	Below average workmanship but meets minimum standards. 2 X 4 construction. Minimal design	45.0 42.5 40.0	Average workmanship, meets or exceeds minimum standard. 2 X 6 construction	52.5 50.0 47.5	Above average workmanship with some attention to design and detail. 2 X 6 construction	60.0 57.5 55.0	Very Good workmanship. Good attention to interior refinements and detail; exterior has some custom design and ornamentation	72.5 67.5 62.5	Excellent high quality workmanship, finishes and appointments and attention to detail. Unique in design, etc	90.0 82.5 75.0

Completion Estimate	%	Total
Plans Permits & Surveying	2	2
Water/Sewer Rough-in	2	4
Excavation, Forms, & Backfill	2	6
Foundation	8	14
Rough Framing	15	35
Windows & Exterior Doors	2	37
Roof Cover	3	40
Plumbing Rough-in	4	44
Insulation	1	45
Electrical Rough-in	6	51
Heating	5	56
Exterior Cover & Paint	6	62
Int. Drywall, Tape & Texture	8	70
Int. Cabinets, Doors, Trim Etc.	13	83
Plumbing Fixtures	5	88
Floor Covers	3	91
Built in Appliances	3	94
Light Fixtures & Finish Hardware	2	96
Painting & Decorating	4	100
Total Completion	408	

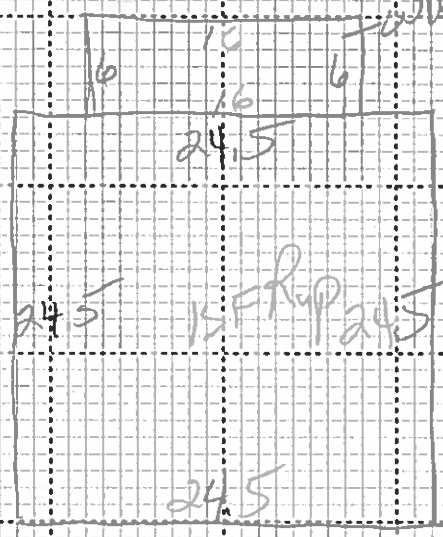
QUALITY	70% of P	G-	110%
CBN -		G	115%
CBN		G	120%
CBN +		VG-	125%
P-		VG	135%
P		VG+	145%
P+		EX-	150%
L-		EX	165%
L		EX+	180%
L+		HVI-	185
F-		HVI	190%
F		HVI+	195%
F+		HVI	200%+
A-			
A			
A+			

~~2018~~ ~~SEPP~~
and 2019 input

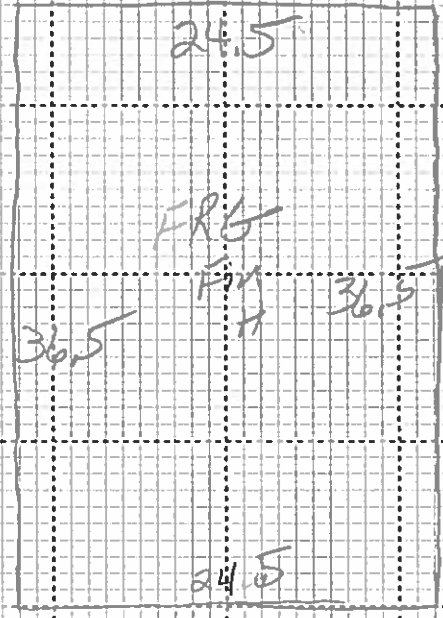
LEVEL 2

45-1 Pkx

WOODK up



LEVEL 1



BELOW GRADE

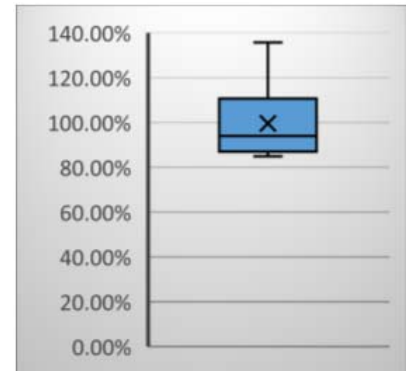
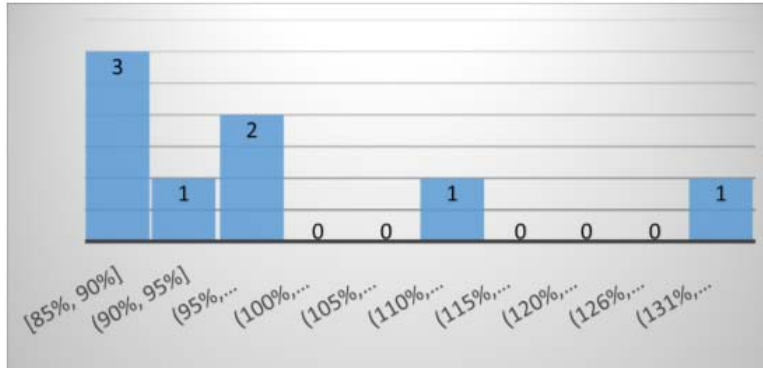
Lower Level Ext Cover:	None	Alum/Steel	B & Batt	Conc Blk	Log Rustic	Log Solid	Plywood	Stucco	T1-11	Vinyl	Wood
Concrete											
Concrete Block											
Treated Wood											
Lower Level Wall Framing:											

well
Septic
metal side
Metal Root

NBH # 310

HT CAB-COTT

RATIO SUM:	7.96		2.40	# OF SALES:	8
MEAN:	99.55%	Earliest Sale	1/31/2018	TOTAL AV:	\$ 1,029,000
MEDIAN:	93.93%	Latest Sale	6/24/2020	TOTAL SP:	\$ 1,036,600
WTD MEAN:	99.27%	Outlier Information		MINIMUM:	84.88%
PRD:	100.29%	Range	1.5	MAXIMUM:	135.68%
COD:	12.63%	Lower Boundary	51.42%	MIN SALE AMT:	\$ 43,000
St. Dev:	17.46%	Upper Boundary	146.26%	MAX SALE AMT:	\$ 213,000
COV:	17.54%				



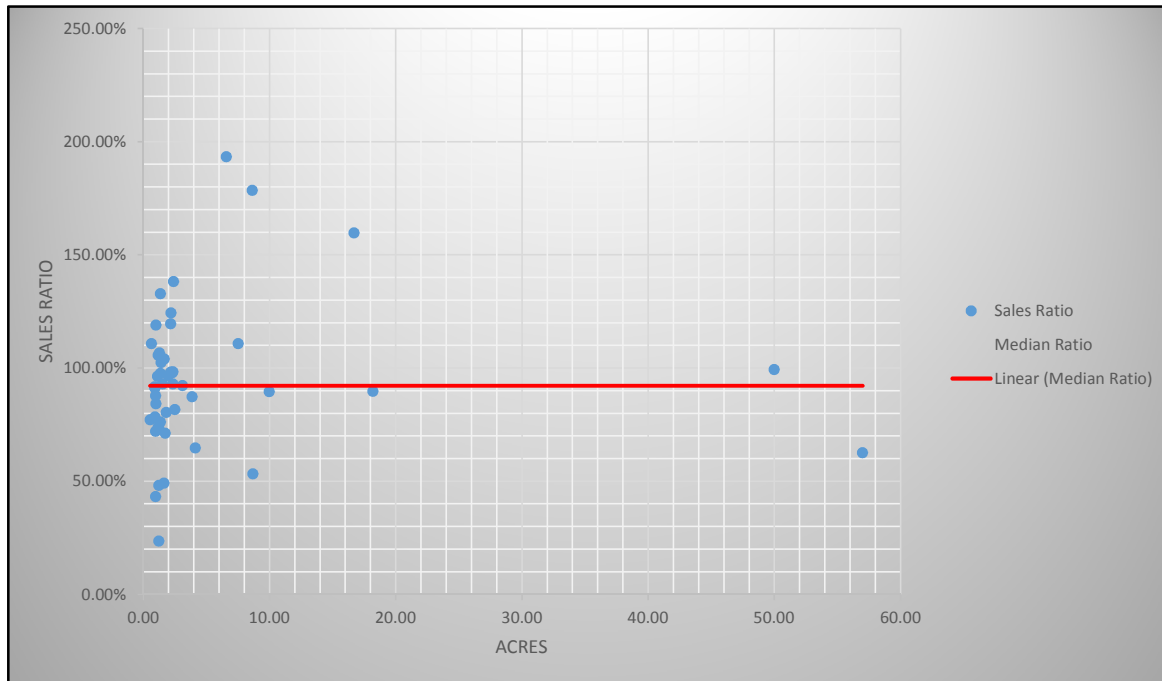
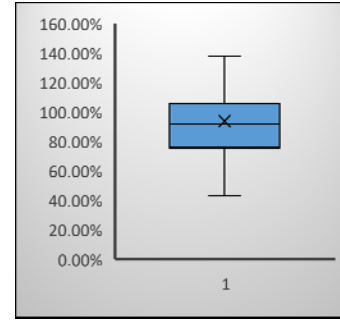
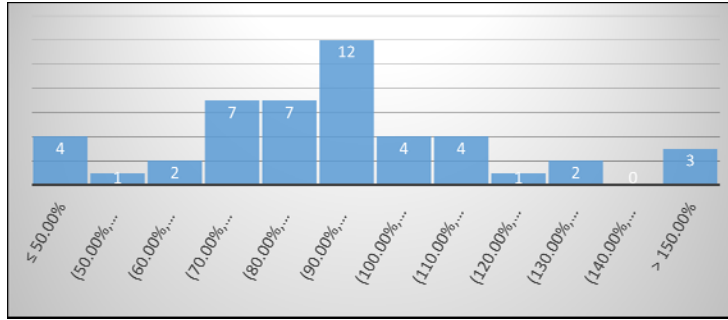
RATIO STUDY

RATIO SUM:	7.96	2.40		# OF SALES:	8
MEAN:	99.55%	Earliest Sale	1/31/2018	TOTAL AV:	\$ 1,029,000
MEDIAN:	93.93%	Latest Sale	6/24/2020	TOTAL SP:	\$ 1,036,600
WTD MEAN:	99.27%	Outlier Info		MINIMUM:	84.88%
PRD:	100.29%	Range	1.50	MAXIMUM:	135.68%
COD:	12.63%	Lower Bound:	51.42%	IN SALE AMT:	\$ 43,000
St. Dev:	0.1746	Upper Bound:	146.26%	EX SALE AMT:	\$ 213,000
COV:	17.54%				\$ -

SALE DATE:	2021
HOUSE TYPE:	CAB-COTT
MKT AREA:	310
	POST

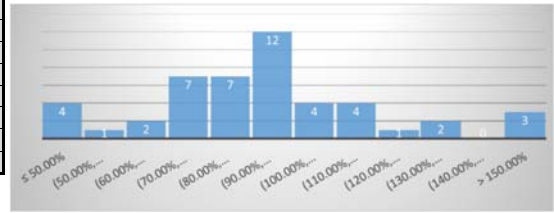
PIN	AREA	IMPS	LAND	AV	SP	RATIO	HTYPE	DATE	QUAL
15701033	310	\$ 22,300	\$ 14,200	\$ 36,500	\$ 43,000	84.88%	71	1/31/2018	F
15721022	310	\$ 136,100	\$ 72,600	\$ 208,700	\$ 213,000	97.98%	72	2/3/2020	A
15723109	310	\$ 91,200	\$ 34,100	\$ 125,300	\$ 138,000	90.80%	73	5/8/2019	A-
15901081	310	\$ 137,100	\$ 32,500	\$ 169,600	\$ 125,000	135.68%	72	6/24/2020	A-
15901111	310	\$ 118,900	\$ 19,900	\$ 138,800	\$ 156,600	88.63%	72	9/28/2018	A
15945007	310	\$ 94,300	\$ 17,200	\$ 111,500	\$ 129,000	86.43%	72	11/13/2018	A
15949007	310	\$ 71,200	\$ 15,000	\$ 86,200	\$ 75,000	114.93%	72	9/6/2019	F
18532007	310	\$ 138,600	\$ 13,800	\$ 152,400	\$ 157,000	97.07%	72	8/23/2019	A

Ratio Sum	44.14		Excluded	0	
Mean	93.91%	Earliest Sale	11/7/2017	# of Sales	47
Median	92.13%	Latest Sale	7/15/2020	Total AV	\$ 1,594,100
Wtd Mean	89.71%	Outlier Information		Total SP	\$ 1,776,882
PRD:	1.05	Range	1.5	Minimum	23.41%
COD:	23.70%	Lower Boundary	31.51%	Maximum	193.20%
St. Dev	0.3181	Upper Boundary	150.15%	Min Sale Amt	\$ 5,000
COV:	33.88%			Max Sale Amt	\$ 330,000



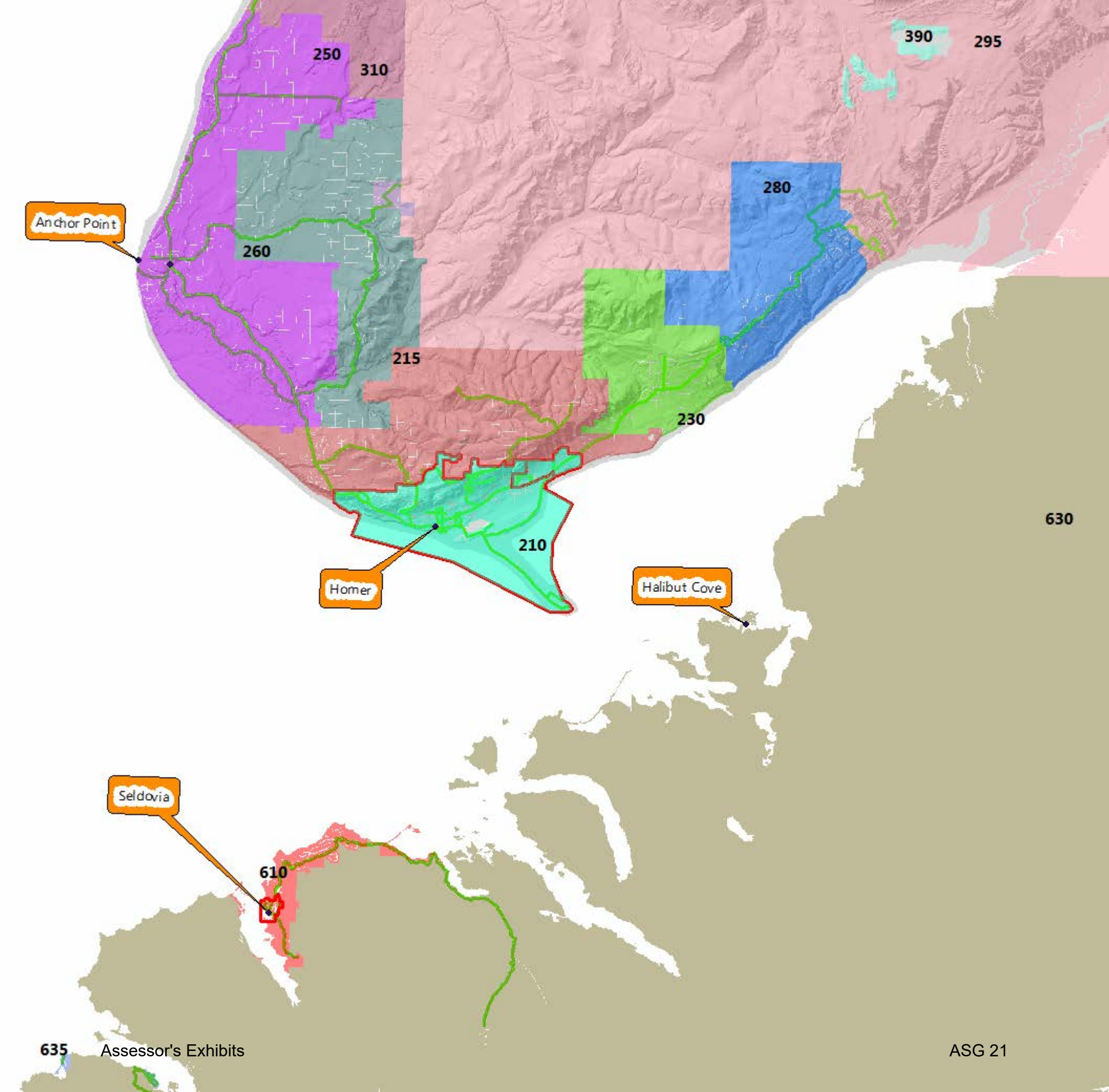
LAND SALES RATIO STUDY

Ratio Sum	44.14	2.69	Excluded	0
Mean	93.91%	Earliest Sale 11/7/2017	# of Sales	47
Median	92.13%	Latest Sale 7/15/2020	Total AV	\$ 1,594,100
Wtd Mean	89.71%	Outlier Information	Total SP	\$ 1,776,882
PRD:	1.05	Range 1.5	Minimum	23.41%
COD:	23.70%	Lower Boundary 31.51%	Maximum	193.20%
St. Dev	0.3181	Upper Boundary 150.15%	Min Sale Amt	\$ 5,000
COV:	33.88%		Max Sale Amt	\$ 330,000



NBH

neighborhooc	pxfer_date	lrn	PIN	Total Acres	Current Land Val	Sale Price	LandType	SaleCd	2020 Cert	Lanc	Ratio
310	2/25/20	47347	15701207	2.35	\$ 16,700	\$ 17,000	20	C	\$16,700		98.24%
310	8/14/18	98643	15703098	16.71	\$ 79,800	\$ 50,000	20	C	\$79,800		159.60%
310	3/18/19	47667	15706402	1.00	\$ 12,800	\$ 29,700	20	Z	\$12,800		43.10%
310	9/23/19	47677	15706412	1.20	\$ 14,000	\$ 13,250	20	C	\$14,000		105.66%
310	6/25/20	47680	15706415	1.28	\$ 14,600	\$ 20,000	20	C	\$14,600		73.00%
310	8/14/18	47687	15706422	2.50	\$ 20,800	\$ 25,500	20	Z	\$20,800		81.57%
310	8/15/19	47817	15710034	1.25	\$ 7,200	\$ 15,000	20	C	\$7,200		48.00%
310	1/8/18	47819	15710036	1.25	\$ 4,800	\$ 20,500	20	C	\$4,800		23.41%
310	3/31/20	48108	15719031	0.55	\$ 7,700	\$ 10,000	20	C	\$7,700		77.00%
310	6/21/19	48118	15720006	2.30	\$ 17,600	\$ 18,000	20	C	\$17,600		97.78%
310	8/22/19	48124	15720012	3.12	\$ 58,500	\$ 63,500	20	Z	\$58,500		92.13%
310	10/29/18	48246	15723120	1.00	\$ 34,100	\$ 47,400	20	Z	\$34,100		71.94%
310	6/3/19	48275	15724014	1.65	\$ 15,700	\$ 32,000	20	C	\$15,700		49.06%
310	8/5/19	48309	15725004	1.99	\$ 50,700	\$ 52,500	20	Z	\$50,700		96.57%
310	3/25/20	48317	15725012	1.30	\$ 24,500	\$ 23,000	20	C	\$24,500		106.52%
310	8/14/18	48329	15726006	7.53	\$ 39,300	\$ 35,500	20	Z	\$39,300		110.70%
310	10/30/18	95272	15901136	2.35	\$ 78,100	\$ 84,100	20	V	\$78,100		92.87%
310	6/21/19	92865	15901257	1.36	\$ 31,700	\$ 32,500	20	C	\$31,700		97.54%
310	8/6/19	92892	15901284	1.56	\$ 28,800	\$ 31,000	20	V	\$28,800		92.90%
310	6/14/19	48472	15901302	10.00	\$ 38,500	\$ 43,000	20	C	\$38,500		89.53%
310	6/8/20	48528	15901440	1.68	\$ 18,700	\$ 18,000	20	C	\$18,700		103.89%
310	7/19/19	48791	15908011	57.00	\$ 139,200	\$ 223,000	20	V	\$139,200		62.42%
310	11/7/17	92016	15911139	3.87	\$ 21,800	\$ 25,000	20	V	\$21,800		87.20%
310	9/20/19	48865	15911202	50.00	\$ 327,400	\$ 330,000	20	C	\$327,400		99.21%
310	2/23/18	49161	15915057	1.01	\$ 10,700	\$ 9,000	20	C	\$10,700		118.89%
310	5/7/20	49743	15930027	1.38	\$ 3,800	\$ 5,000	20	C	\$3,800		76.00%
310	8/24/18	101177	15930125	4.13	\$ 22,600	\$ 35,000	20	Z	\$22,600		64.57%
310	5/25/18	49852	15935002	18.20	\$ 28,700	\$ 32,000	20	V	\$28,700		89.69%
310	6/12/20	88820	15936031	1.19	\$ 12,500	\$ 16,932	20	C	\$12,500		73.82%
310	5/29/20	90037	15936056	0.92	\$ 10,900	\$ 11,900	20	V	\$10,900		91.60%
310	11/18/19	90038	15936057	1.36	\$ 13,400	\$ 10,100	20	C	\$13,400		132.67%
310	3/27/20	49881	15938005	8.66	\$ 22,300	\$ 12,500	20	V	\$22,300		178.40%
310	7/11/18	49932	15942006	1.42	\$ 12,800	\$ 12,500	20	Z	\$12,800		102.40%
310	1/29/18	50024	15944008	2.17	\$ 47,300	\$ 48,200	20	Z	\$47,300		98.13%
310	10/30/18	50038	15944022	2.21	\$ 20,500	\$ 16,500	20	C	\$20,500		124.24%
310	7/19/19	50125	15947004	2.18	\$ 21,500	\$ 18,000	20	C	\$21,500		119.44%
310	8/3/18	50147	15947026	0.66	\$ 37,100	\$ 33,500	20	C	\$37,100		110.75%
310	7/27/18	50317	15953003	2.40	\$ 28,300	\$ 20,500	20	Z	\$28,300		138.05%
310	5/13/19	50344	15954006	6.60	\$ 48,300	\$ 25,000	20	V	\$48,300		193.20%
310	11/25/19	50395	15956115	8.70	\$ 42,500	\$ 80,000	20	V	\$42,500		53.13%
310	6/28/19	50434	15958006	1.00	\$ 5,700	\$ 6,500	20	Z	\$5,700		87.69%
310	8/29/19	50447	15959007	0.95	\$ 17,300	\$ 19,000	20	C	\$17,300		91.05%
310	7/10/19	50492	15959052	0.94	\$ 13,700	\$ 17,500	20	C	\$13,700		78.29%
310	1/3/19	50523	15961015	1.13	\$ 15,200	\$ 15,800	20	V	\$15,200		96.20%
310	1/10/20	50537	15961029	1.01	\$ 14,300	\$ 17,000	20	C	\$14,300		84.12%
310	7/15/20	83020	18532070	1.76	\$ 19,200	\$ 27,000	20	C	\$19,200		71.11%
310	9/14/18	81673	18532071	1.83	\$ 22,500	\$ 28,000	20	C	\$22,500		80.36%



Phone Log Print out
Adeena Wilcox

4/8/20 3:09 PM Phillip Lopez 159-440-08 (970) 707-7792 called very upset, we went over values and sales. He wasn't interested. He was upset that the last person there suck the door tag on his door and the "adhesive" took his paint off. I explained we don't have adhesive on them. He didn't agree. He was VERY upset that Stephen was a "contractor" from out of state because he called him with an out of state cell phone. I explained Stephen was in fact an employee using his person cell, without reimbursement, to contact taxpayers' since we are working remotely. We talked about what he felt the place is currently worth and agreed to \$67,200 for 2020 and Stephen will send an email. This is the value he put on his appeal.

4/12/21 11:15 AM Phillip Lopez 159-440-08 (907) 707-7792 04/12/21 10:45 am:

I returned Mr. Lopez' phone call and let him know that he was on speakerphone and I had the Appraisal Manager, Scott Romain in my office. He immediately demanded that I to take him off speakerphone, that it violated federal law and the demanded to know if I was recording the conversation. I let him know that I was not recording the phone call. He then started stating that he did not want an interior inspection and that we could not confirm that we would not have covid, and we cannot force him to video the interior of his home. I said that was fine and within his rights as a taxpayer to deny and interior inspection. He stated that he planned on stopping in the office tomorrow to drop off the discovery items and it's was this point in the conversation he called me "deary" and I asked him not to. He said that he will refer to me as Ms. Wilcox and I am to call him Mr. Lopez. I asked him if he would still like us to do an exterior inspection and he stated that we have already been to the property twice before and we don't need to measure it again. I said that is fine, we will note that he did not want us on the property. To this he became extremely agitated and told me no that's not what he said, that he was still waiting for us to fix the paint on his door that I said that we would fix. I let him know that I did not say that we would fix any paint on his door and he stated yes I did, last year when he called. I said that the clerk's office would contact him with when his evidence is due and when his hearing would be. He hung up on me at that point.

I put a staff safety warning to staff off property on the file. I noted that the file should be changed to 100% complete for 2022. I notified Michelle at the clerk's office that we may need to request security for his hearing and I notified Mr. Baisden of the conversation.

3/8/21	12:00PM	Lopez, Phillip	159-440-08	(907) 707-7792	Called Mr. Lopez regarding his increase in value. He advised he would file an appeal because he felt his value was incorrectly and excessively valued. He also said he was going to file a malicious harassment charge against me. He hung up before I could explain any further his increase.
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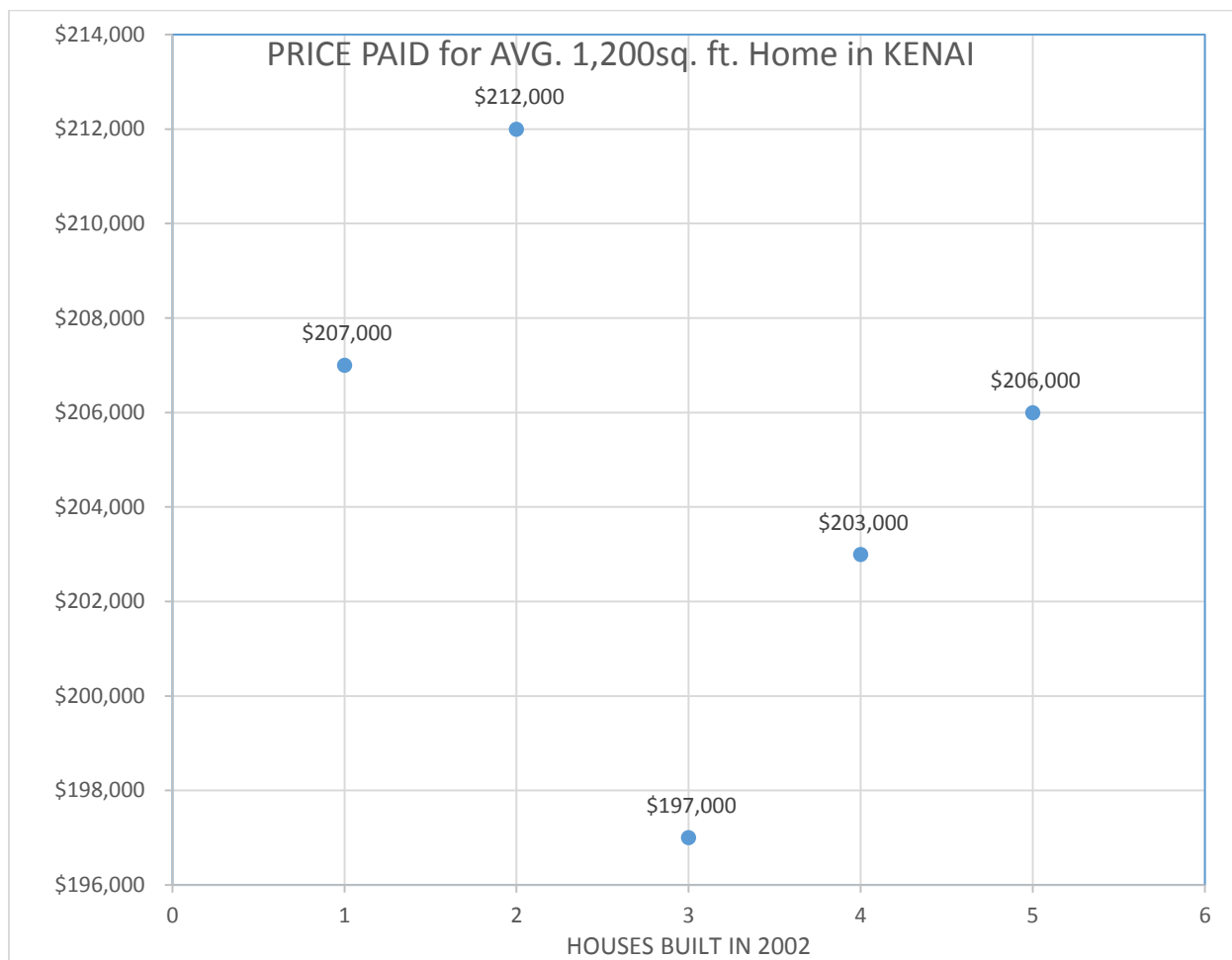
3/23/21	3:45PM	Lopez, Phillip	159-440-08	(907) 707-7792	Called Mr. Lopez who advised he is a 100% disabled veteran. I advised I would have Susan Guzman give him a call and or email him regarding exemptions that he does qualify for.
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4/12/21	10:30AM	Lopez, Phillip	159-440-08	(907) 707-7792	<p>Called Mr. Lopez to schedule the inspection of his appealed property. He stated he was worried about the security of doing a zoom meeting inspection which I offered. I tried to schedule a date and time to do the inspection but he stated that until he was assured of the security of the zoom inspection he would not schedule any inspection. I advised him of the borough code regarding interior inspections and admissible evidence at the BOE. He claimed i was threatening him with the code. I advised him that he told me he did not receive the letter therefore I was informing him of the code regarding interior inspections. He then hung up on me. Two minutes later he called back and stated he had a dim view of me and my department and proceeded to call me a liar. When I questioned him on what I had lied about he said he didn't have to give me that information. He requested the directors name and number which I gave him the assessing department number and directors name. He called me a liar again and I told him to call the director and hung up the phone.</p>
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AS 29.45.110. Full and True Value.

(a) The assessor shall assess property at its full and true value as of January 1 of the assessment year, except as provided in this section, AS [29.45.060](#) , and [29.45.230](#). The full and true value is the estimated price that the property would bring in an open market and under the then prevailing market conditions in a sale between a willing seller and a willing buyer both conversant with the property and with prevailing general price levels.

The assessing department is concerned not only with market value, but also with **equity of assessment**, which means **making sure that every property is assessed at the same level as all others with respect to market value**. For this reason, **the assessor uses a broad scope in its approach to value, using overall trends to value all properties in a given market area.** In contrast, a private appraisal is only concerned with estimating the value of a single property.





Assessing Department

144 N. Binkley Street, Soldotna, Alaska 99669 • (907) 714-2230 • (907) 714-2393 Fax

Charlie Pierce
Borough Mayor

April 22, 2021

Phillip Lopez
PO Box 39328
Ninilchik, AK 99639-0328

RE: Valuation Appeal / Assessor's Parcel No: 159-440-08

Mr. Lopez,

I understand from your letter and several heated conversations with department staff, that you do not wish to have the Assessing Department on your property. While I understand your stated concerns regarding COVID-19, we have provided several options to protect you and the assessing staff including PPE, a Zoom recorded inspection, and an owner-provided video. Because of your refusal to allow either an in-person or virtual inspection, then pursuant to KPB 5.12.060(P), the Assessing Department will request that you be precluded from offering evidence on issues affected by the lack of access. Please note that based on the last physical inspection in 2018, the structure was listed as 40% complete and will be ran at 100% complete for 2022.

As far as your claims that an appraiser caused damage to your door, you will need to take that issue up with the Risk Management Office of the Kenai Peninsula Borough by completing and submitting a public loss claim form to the Risk Department. That is not something that the Assessing Department handles. Additionally, as I have explained, the door tags that we use do not have adhesive and the 2018 inspection photo shows that the door tag is in the door jam, not taped to the door as stated. You may contact the Office of Risk Management at (907) 714-2351.

Finally, your response to the Assessing Department's discovery request does not comply with borough code. You may object to the requests but you still must answer the discovery requests in full, and you may not presume that the borough already has the information requested. Per KPB 5.12.060(G)(3), if you fail to respond to timely submitted discovery requests, we will request that the Board of Equalization prevent you from presenting information pertaining to the requests and your failure to respond.

Sincerely,

Adeena Wilcox, Assessing Director
Kenai Peninsula Borough

RECEIVED

APR 13 2021

KPB ASSESSING DEPT

**PHILLIP LOPEZ
21295 STERLING HIGHWAY
NINILCHIK, ALASKA 99639
(907) 707-7792**

April 12, 2021

Kenai Peninsula Borough
Assessing Department
144 N. Binkley Street
Soldotna, AK 99669

Attn: Ms. Deana Wilcox

Re: Inspection – 21295 Sterling Highway, Ninilchik, AK

Dear Ms. Wilcox:

This letter is in response to your recent telephone call in which the inspection of the above-referenced property was discussed. It is also regarding recent correspondence from Scott Romain dated March 23, 2021.

During and prior to our conversation and the referenced correspondence, I expressed the request that your offices repair the damage to my home made approximately eighteen (18) months ago. That has not been accomplished as I requested prior to anyone from your offices again attempting to assess my property. That cannot be construed as a "denial", but simply protecting my property from further damage by your agency and your refusal to repair the damage.

While it was suggested that I allow a Zoom video assessment, there is insufficient security on your offices end to even consider such a venture.

Additionally, with the COVID most recent wave at hand, I believe it would not be an emergency to personally view my property at this time. Although your offices choose to view this as a baseless denial of access for purposes of a tax assessment, that is not the case. I have extremely relevant issues that must be considered.

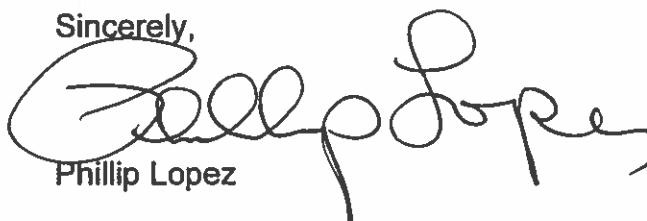
It must also be noted that I am disabled and am exempt from property tax, having secured the appropriate documentation.

Kenai Peninsula Borough
Assessing Department
April 12, 2021
Page Two

Lastly, in response to A. 1. – 9. Objection, over burdensome, not reasonably calculated to lead to discoverable material. Will supplement if documents become available. B. 1. Objection, Assessor's Office is aware of purchase price, and 2. N/A.

Thank you in advance for your attention and cooperation in this matter.

Sincerely,

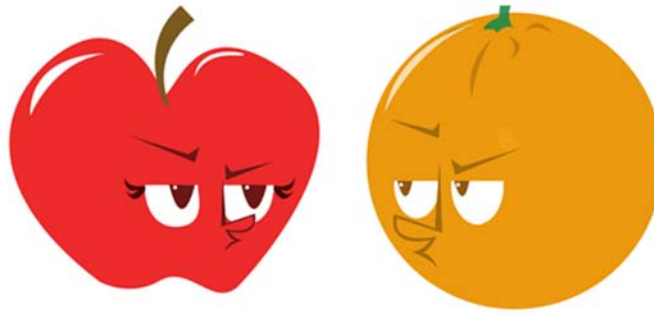
A handwritten signature in black ink, appearing to read "Phillip Lopez". The signature is fluid and cursive, with the first name "Phillip" written in a larger, more prominent script than the last name "Lopez".

Phillip Lopez

PL:spb

Price per Acre Comparison

A very popular way to compare land values is to do a simple Price per Acre calculation. Simply stated this is the assessed value divided by the acreage. This will work just fine if the properties you are comparing are exactly the same size and have the exact same influences, otherwise you are just comparing apples to oranges.



Below is a sample comparison of 2 parcels that have the same acreage, with different influences.

5.0 AC Base	\$ 50,000		5.0 AC Base	\$ 50,000
Gravel Maint	\$ -		Paved	\$ 5,000
Elec Yes	\$ -		Elec Yes	\$ -
Gas No	\$ (10,000)		Gas Yes	\$ -
View Limited	\$ 12,000		View Good	\$ 25,000
			Waterfront Pond	\$ 25,000
Land Value	\$ 52,000		Land Value	\$ 105,000
Price/AC	\$ 10,400		Price/AC	\$ 21,000

Below is a sample comparison of 2 parcels that have the same influences, with different acreages.

5.0 AC Base	\$ 50,000		10.0 AC Base	\$ 70,000
Paved	\$ 5,000		Paved	\$ 7,000
Elec Yes	\$ -		Elec Yes	\$ -
Gas Yes	\$ -		Gas Yes	\$ -
View Good	\$ 25,000		View Good	\$ 35,000
Waterfront Pond	\$ 25,000		Waterfront Pond	\$ 35,000
Land Value	\$ 105,000		Land Value	\$ 147,000
Price/AC	\$ 21,000		Price/AC	\$ 14,700

AS 29.45.110. FULL AND TRUE VALUE

(a) The assessor shall assess property at its full and true value as of January 1 of the assessment year, except as provided in this section, AS [29.45.060](#) , and [29.45.230](#). The full and true value is the estimated price that the property would bring in an open market and under the then prevailing market conditions in a sale between a willing seller and a willing buyer, both conversant with the property and with prevailing general price levels.

BURDEN OF PROOF

The appellant has the burden of proving or providing any information to show that the assessed values are excessive, improper or unequal. The assessor is accorded broad discretion in deciding among the recognized valuation methods. The assessor's choice of one recognized method of valuation over another is simply the exercise of a discretion committed to the assessor by law.

*A borough has discretion to appraise, by whatever recognized method of valuation it chooses, so long as there is no fraud or clear adoption of a fundamentally wrong principle of valuation. *Hoblitt vs. Greater Anchorage Area Borough*, Sup. Ct. Op. No. 636 (File No. 1214), 473 P.2d 630 (Alaska 1970).

Definitions

Assessment progressivity (regressivity). An appraisal bias such that higher value properties are appraised higher (lower) than low-value properties. See also price-related differential.

Coefficient of dispersion (COD). The average deviation of a group of numbers from the median expressed as a percentage of the median. In ratio studies, the average percentage deviation from the median ratio. *Acceptable range: Land under 30%, residential under 20%.*

Coefficient of variation (COV). The standard deviation expressed as a percentage of the mean. *Acceptable range: 1.25 of the COD.*

Mean: The result of adding all the values of a variable and dividing by the number of values. For example, the arithmetic mean of 3, 5, and 10 is 18 divided by 3, or 6. Also called the arithmetic mean.

Median. The midpoint or middle value when a set of values is ranked in order of magnitude; if the number of values is even, the midpoint or average of the two middle values. *Acceptable range: 90% to 110%*

Price-related differential (PRD). The mean divided by the weighted mean. The statistic has a slight bias upward. Price-related differentials above 1.03 tend to indicate assessment regressivity; price-related differentials below 0.98 tend to indicate assessment progressivity. *Acceptable range: 0.98 to 1.03.*

Progressivity. See assessment progressivity (regressivity)

Regressivity. See assessment progressivity (regressivity)

Standard deviation (St. Dev). The statistical calculated from a set of number by subtracting the mean from each value and squaring the remainders, adding together these squares, dividing by the size of the sample less one, and taking the square root of the result. When the data are normally distributed, one can calculate the percentage of observations within any number of standard deviations of the mean from normal probability table. When the data are not normally distributed, the standard deviation is less meaningful and should be used with caution.

Weighted mean; weighted average (wtd mean). An average in which the observations are weighted based on some criterion. In ratio studies, the weighted mean is a calculated by weighting the ratios based on their sale prices. A shortcut method is to sum the appraisals or assessments, sum of the sales prices, and divided the first result by the second. (International Association of Assessing Officers, 1990)

References

International Association of Assessing Officers. (1990). *Property Appraisal and Assessment Administration*. Chicago: International Association of Assessing Officers.