



AITKIN COUNTY ASSESSOR

Aitkin County Government Center
307 2nd Street NW, Room 310
Aitkin, MN 56431

assessor@co.aitkin.mn.us
Phone: 218-927-7327
Fax: 218-927-7379

County Board of Equalization Appeal Information Sheet

Appointment Time: 6:55 pm

Owner Name: Ann Kutt

Property ID#: 35-1-084700

Physical Address: 49855 Osprey Avenue, Palisade, MN 56469

Estimated Market Value 2021 Assessment: \$279,600

Classification 2021 Assessment: Residential Homestead

Estimated Market Value 2022 Assessment: \$406,200

Classification 2022 Assessment: Residential Homestead

Decision of Local Board (if applicable): Waukenabo Township had an Open Book meeting. This parcel was not appealed at that meeting.

Summary of Issue: Very large increase to value in one year of 45.3%. Owner's daughter stated that property was listed for sale in 2021. Information available online shows the property was listed for \$430,000 and later reduced to \$425,000.

Assessor's Recommendation: Reduce value from \$406,200 to \$402,900 due to basement area discrepancy in CAMA. One portion of the house has no basement but was valued as full basement.

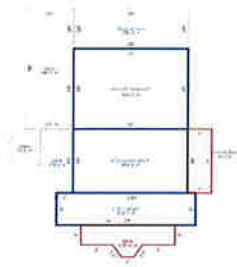
Comments: The value increase to this parcel was larger than others because the house grade was increased from a D5.5 to a D6. Also, the basement finish value grade and area was increased and some decking area was valued for the first time. There were two improved Esquagamah Lake frontage sales that had 150 FF in the last sales study. One had a time adjusted sales price of \$528,100 and the other was at \$276,400. This appeal was made on 6/13/22 and due to time limitations, further analysis was not done.

Location of Subject Parcel:



Subject Parcel is Highlighted:





Fee Owner: 8208 FALCO: DISTRICTS:
 KUTT, JOHN & ANN E Twp/City . . : 35 WAUKENABO TWP
 Taxpayer: 8208 FALCO:F.O. Plat . . . : 12 MAPLE ESTATES
 KUTT, JOHN & ANN E School . . . : 1 AITKIN
 49855 OSPREY AVE Lake . . . : 1014700 ESQUAGAMAH LAKE
 PALISADE MN 56469
 Primary Address/911 #:
 49855 Osprey Ave
 PALISADE
 Homesteader: 8208 Seq 000
 KUTT, JOHN & ANN E RA
 49855 OSPREY AVE
 PALISADE MN 56469

LEGAL DESCRIPTION:
 Sec/Twp/Rge : 18 49.0 26 Acres: .00
 LOT 2 BLK 1 LESS .13 AC CSAH 29
 Parcel notes:
 8-16-21 CHANGED TO A D6 FROM A D5.5. ADDED MORE VALUE FOR BASEMENT FINISH AND IT APPEARS THE BASEMENT IS UNDER THE ENTIRE RES. WE HAD BEEN TOLD THAT 1/2 WAS ON CRAWL SPACE. ALSO ADDED A LAKESIDE DECK THAT WE DID NOT HAVE AND A DECK OFF THE SOUTH SIDE OF THE HOUSE, BOTH ARE COVERED DECKS. MADE THE COVERED DECKS \$10 AND THE OTHERS ARE STILL AT \$6. WAS NEVER ABLE TO GET INFO FROM JOHN.
 2021 ASMT: LT, REVIEWED LKSHR QUAL ADJ TO EQUALIZE WITH NEIGHB LOTS; NO CHG TO -15%
 8-6-2020 TS R/A RADIO ON, NO ONE CAME TO THE DOOR. DOES NOT LOOK LIKE ANY CHANGES
 6-23-2015 TS R/A TALKED TO ANN- SHE SAID NOTHING HAD CHANGED-
 1-14-2015 TS NOT HERE- ALL BUILDINGS ARE NOW SIDED, INCREASED TO 100% COMPLETE
 1-24-2014 TS NOT HERE, WAS WITH LARRY MEIN TS IN TOWN- NO CHANGES- SIDING NOT ON YET
 3-12-2013 TS N/C CHECKS- TALKED TO JOHN- NO SIDING ON BUILDINGS YET - HE SAID THERE WERE NO OTHER CHANGES
 TOWN BOR - SITE VALUE REDUCTION TO REFLECT SHARED ACCESS. ALSO, A 15% QUALITY DISCOUNT TO LAKESHORE.
 10-4-10 TS JOHN HERE, SAID NO CHANGE SINCE LAST YEAR, PUMP HSE HAS HAD ROOF OVERHANG CHANGE - NO SIDING ON ANY BLDGS YET
 2-21-12 TS NOT HERE, DOES NOT APPEAR TO BE ANY CHANGES

ASSESSMENT DETAILS: -----					Acres	CAMA	Estimated	Deferred	Taxable	
2022 Rcd:	1	Class: 203 Residential 1-3 units	Previously SRR		Land	2.54	131,446	131,400		131,179
		Hstd: 1 Residential-Homestead			Building		274,763	274,800		274,339
		MP/Seq: 35-1-084700 000			Total MKT		406,209	406,200		405,518
		Own%100 Rel AG% Rel NA% Dsb%			10 acres		131,446	131,400		131,179
2021 Rcd:	1	Class: 203 Residential 1-3 units	Previously SRR		Land	2.54	100,464	100,500		96,159
		Hstd: 1 Residential-Homestead			Building		179,130	179,100		171,365
		MP/Seq: 35-1-084700 000			Total MKT		279,594	279,600		267,524
		Own%100 Rel AG% Rel NA% Dsb%			10 acres		100,464	100,500		96,159
2020 Rcd:	1	Class: 203 Residential 1-3 units	Previously SRR		Land	2.54	100,464	100,500		95,730
		Hstd: 1 Residential-Homestead			Building		170,442	170,400		162,311
		MP/Seq: 35-1-084700 000			Total MKT		270,906	270,900		258,041
		Own%100 Rel AG% Rel NA% Dsb%			10 acres		100,464	100,500		95,730

2019 Rcd: 1 Class: 203 Residential 1-3 units Previously SRR Land 2.54 100,464 100,500 94,717
 Hstd: 1 Residential-Homestead Building 151,894 151,900 143,159
 MP/Seq: 35-1-084700 000 Total MKT 252,358 252,400 237,876
 Own%100 Rel AC% Rel NA% Dsb% 10 acres 100,464 100,500 94,717

ASSESSMENT SUMMARY:

Year	Class	Hstd	Land Mkt	Land Dfr	Building	Total Mkt	Total Dfr	Limited Mkt	Limited Dfr	Exemptions	Taxable	New Imp
2022	203	1	131,400	0	274,800	406,200		405,518			405,518	0
2021	203	1	100,500	0	179,100	279,600		267,524			267,524	0
2020	203	1	100,500	0	170,400	270,900		258,041			258,041	0
2019	203	1	100,500	0	151,900	252,400		237,876			237,876	0

TAX SECTION:

Tax Year	Rec Class	NTC	RMV	St Gen	Disaster	Powerline	Ag	Res	Tac	Net Tax
2023		.00	.00	.00	.00	.00	.00	.00	.00	.00
2022		1,793.68	288.12	.00	.00	.00	.00	.00	289.80	1,792.00
2021		1,607.52	316.28	.00	.00	.00	.00	.00	289.80	1,634.00
2020		1,536.34	317.46	.00	.00	.00	.00	.00	289.80	1,564.00

CAMA LAND DETAILS: Land market: 35 WAUKENABO TWP Last calc date/env: 03/11/22 B
 Neighborhood: 35 WAUKENABO 1.05 Asmt year: 2022
 COG: 8208 1 Ac/FF/SF: 2.54 Lake: 1014700 ESQUAGAMAH LAKE
 Wid: .00 Dth: 450.00 Avg CER:

NOTES: 2021 ASMT: NO CHG TO -15% ADJ. IT IS EQUAL WITH NEIGHB LOTS. IT HAS BAY & ELEV.
 TOWN BOR CHANGE SITE VALUE TO REFLECT A SHARED ACCESS. ALSO, DEDUCT 15% FOR LAKE SHORE QUALITY 5/09/2008
 SHARES WITH MAALIS AND SOHLSTROM

Land/Unit Type	Units	Qlt/Acc	-Other- Comment	OV Df	Base Rate Est/Dfr	Adj Rate Est/Dfr	Value Est/Dfr	Asmt Typ	Cd New	Acreage	PTR Value	Improvement	CER Factors
FSITE AC	.94	2.54			20000.00	20000.00	18800	1	203	.94			
01-0147 FF	155.00	Q			900.00	726.75	112646	1	203	1.60			
Front feet:	155.00												
					Totals:		131,446						

Mineral:

CAMA SUMMARY: Schedule: 2022 Quintile date: 08/16/2021 Insp/By/Cmp: 06/23/2015 TS P
 Neighborhood: 35 WAUKENABO

Nbr	Typ	Subtype	Description	Size	Class	Qlt	Last Calc	H/G	Est Value	New Imp
1	RES	1-3	RES	1280	D	060	3/11/2022	B	195,448	
2	OTH	PB	QUONSET	975	P	020	3/11/2022	B	15,861	
3	OTH	STORAGE	GAR ADD	560		010	3/11/2022	B	6,720	
4	RES	GAR	GARAGE	2400	D	3	3/11/2022	B	55,171	
5	OTH	SHED	BY LAKE	1	D	6	3/11/2022	B	1,563	
Estimated land value :									131,446	
Mineral value :										
Improvement value . . :									274,763	
Total value :									406,209	

CAMA IMP DETAILS: 1 RES 1-3 RES DEPRECIATION PCT GOOD FACTORS: NOTES: -----
 House/Garage: Schedule: 2022 Physical: .80 ADD STILL NEEDS FLOORING & TRIM & EXTERIOR
 Construction class/Quality: D 060 Functional incurable . . . SIDING. WALLS, CEILINGS & FP ARE DONE.
 Actual/Effective year built: 1963 1995 Economic: 35 1.25
 Condition: Additional Total percent good 1.00

Characteristics/Areas	Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD
003 INSPECTION	EX															
005 COLOR	GRN															
010 FOUNDATION	CB															
020 STYLE	RAM															
025 STORIES	100	1														
030 SHAPE	711															
040 CONST	FR															
050 EXT WALL	1															
055 EXT WALL	2															
060 ROOF STYLE	GBL															
070 ROOF COVER	AS															
080 WINDOW	1															
085 WINDOW	2															
090 FURN. TYPE																
100 INT WALL	1															
105 INT WALL	2															

110 BEDROOMS	3	THREE											
115 FLOR CVR 1 VL		VINYL											
118 FLOR CVR 2 CR		CARPET											
125 BATHROOMS	2	TWO											
140 WALK OUT	8-		36	28	1008		3.45	3,478	1		1.00		3,478
145 LOOKOUT B													
150 CENTRL AIR													
160 BSMT FIN	4		36	28	1008		23.00	23,184	1		1.00		23,184
162 B INT WALL DW		DRYWALL											
164 B FLR COVR													
166 BSM BDRMS	1	ONE											
167 BSM BATHS	1	ONE											
168 BSM ROOMS													
170 FIREPLACE	3+				1		4,200.00	4,200	1		1.00		4,200
175 FP TYPE	03	LP											
180 LUXURY FIX													
200 TUCK UNDER													
210 EXTRA KIT.													
BAS BASE AREA	060 D-6.0 RES		20	28	560	CB	121.05	67,788	1		1.00		67,788
BAS BASE AREA	060 D-6.0 RES		16	28	448	CB	121.05	54,230	1		1.00		54,230
BAS BASE AREA	060 D-6.0 RES		8	34	272		121.05	32,926	1		1.00		32,926
DK DECK	8		16	8	128		9.20	1,178	1		1.00		1,178
DK DECK	10		6	16	96		11.50	1,104	1		1.00		1,104
DK DECK	10		10	28	280		11.50	3,220	1		1.00		3,220
DK DECK	6		12	30	360		6.90	2,484	1		1.00		2,484
DK DECK	10		5	24	120		11.50	1,380	1		1.00		1,380
DK DECK	10		3	8	24		11.50	276	1		1.00		276
Effective BAS rate:			121.05			Totals:		195,448					195,448
Ground floor area:			1,280										
Gross floor area:			1,280										

CAMA IMP DETAILS: 2 OTH PB QUONSET DEPRECIATION PCT GOOD FACTORS: NOTES: -----
 House/Garage: Schedule: 2022 Physical: .90 QUONSET
 Construction class/Quality: P 020 Functional incurable . . .
 Actual/Effective year built: 2005 2005 Economic: 35 1.25
 Condition: Additional
 Total percent good 1.13

Characteristics/Areas	Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD
005 COLOR																
007 STORY HGT																
010 FLOOR TYPE D																
015 WALL HGHT																
020 ELECTRIC																
030 INSULATED																
040 LINING																
050 HEATING																
060 CUSTOM EXT																
100 MAKE																
110 LIVING																
BAS BASE AREA	020 STANDARD		25	39	975			14.46		14,099	1		1.00			15,861
Effective BAS rate:			16.27			Totals:				14,099						15,861
Ground floor area:			975													
Gross floor area:			975													

CAMA IMP DETAILS: 3 OTH STORAGE GAR ADD DEPRECIATION PCT GOOD FACTORS: NOTES: -----
 House/Garage: Schedule: 2022 Physical: .80 WASHROOM WITH 12X20 LEAN TO
 Construction class/Quality: 010 Functional incurable . . . 10-4-10 JOHN HERE - SAID HE DID NOT REPLAC
 Actual/Effective year built: Economic: 35 1.25 E THIS BLDG, SAYS IT IS JUST FIXED UP
 Condition: Additional
 Total percent good 1.00

Characteristics/Areas	Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD
BAS STORAGE	010		16	20	320			12.00		3,840	1		1.00			3,840
BAS STORAGE	010		12	20	240			12.00		2,880	1		1.00			2,880
Effective BAS rate:			12.00			Totals:				6,720						6,720
Ground floor area:			560													
Gross floor area:			560													

CAMA IMP DETAILS: 4 RES GAR GARAGE DEPRECIATION PCT GOOD FACTORS: NOTES: -----
 House/Garage: Schedule: 2022 Physical: .95
 Construction class/Quality: D 3 Functional incurable . . .
 Actual/Effective year built: 2009 2009 Economic: 35 1.25
 Condition: Additional
 Total percent good 1.19

Characteristics/Areas	Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD
-----------------------	-----	-----	-------	-----	-----	-----	----	------	-----	-----	----	---------	------	------	---------	-------

005 COLOR GRY GRAY
 010 TYPE DET DETACHED
 015 STORY HGT
 020 FLOOR CON CONCRETE
 022 WALL HGT
 025 CONST FR FRAME
 030 ELECTRIC Y YES
 040 LINING Y YES
 050 INSULATION Y YES
 060 HEAT

100 LIVING-1
 110 LIVING-2

BAS BASE AREA	3	AVERAGE	40	60	2400		19.35	46,440	1	1.00	55,171
		Effective BAS rate:			22.99	Totals:		46,440			55,171
		Ground floor area:			2,400						
		Gross floor area:			2,400						

CAMA IMP DETAILS: 5 OTH SHED BY LAKE
 House/Garage: Schedule: 2022
 Construction class/Quality: D 6
 Actual/Effective year built:
 Condition:

DEPRECIATION PCT GOOD FACTORS:
 Physical: 1.00
 Functional incurable . . .
 Economic: 35 1.25
 Additional
 Total percent good 1.25

NOTES: -----
 BY LAKE

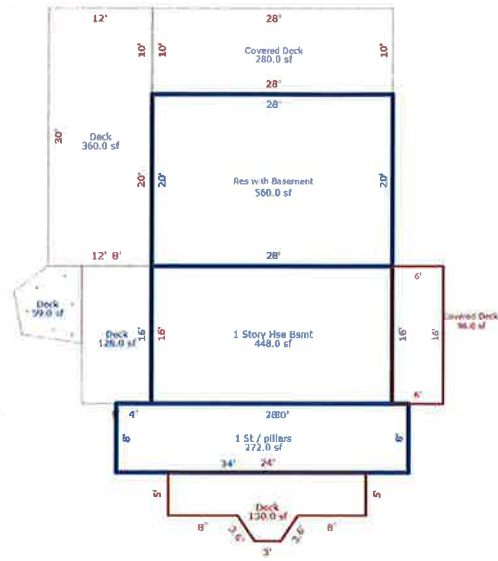
Characteristics/Areas	Wid	Len	Units	Str	Fdt	Wal	OV	Rate	RCN	Sum	PD	Curable	%Cmp	%New	New Imp	RCNLD
BAS SHED	6	SEV/+AVG	1					1,250.00	1,250	1			1.00			1,563
		Effective BAS rate:	1,563.00					Totals:	1,250							1,563
		Ground floor area:	1													
		Gross floor area:	1													











2021 Listing Photos from Internet:



