



# Board of County Commissioners Agenda Request



**Requested Meeting Date:** November 14, 2023

**Title of Item:** Individual Disaster Abatement and Credit - Parcel 29-1-469400

<input checked="" type="checkbox"/> REGULAR AGENDA	<b>Action Requested:</b>	<input type="checkbox"/> Direction Requested
<input type="checkbox"/> CONSENT AGENDA	<input checked="" type="checkbox"/> Approve/Deny Motion	<input type="checkbox"/> Discussion Item
<input type="checkbox"/> INFORMATION ONLY	<input type="checkbox"/> Adopt Resolution (attach draft)	<input type="checkbox"/> Hold Public Hearing* <i>*provide copy of hearing notice that was published</i>

<b>Submitted by:</b> Mike Dangers	<b>Department:</b> County Assessor
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<b>Presenter (Name and Title):</b> Mike Dangers, County Assessor	<b>Estimated Time Needed:</b> 10 minutes
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**Summary of Issue:**

The County received a fire abatement application from Jacob and Mindy Koen. They are homestead property owners that lost their home to a fire on January 7, 2023.

The local option disaster abatement and credit is for owners that have lost at least 50% of their home to a disaster such as a fire. The benefits are a reduction in property taxes for the year of the disaster plus a tax credit for the following year. These benefits are prorated based on the number of months the property was unusable.

On page 2 is a short spreadsheet that shows the details of the situation. The tax reduction for both taxes payable in 2023 and 2024 is \$1368 for each year. Page 3 has a flowchart summary of how the disaster abatement and credit works. The right hand column pertains to this situation. On page 4 and 5 is a copy of the abatement application with a letter from the property insurer confirming the fire date and that it was a total loss. The last pages show photos of the property before and after the fire. The owners are currently rebuilding and hope to be in their new home in February 2024.

The cost of this abatement and credit is paid by other property owners in the County through the property tax system. If this was large scale disaster affecting many properties, we could apply to get State reimbursement of the costs.

**Alternatives, Options, Effects on Others/Comments:**

Approval of this is at the Board's discretion. In recent years, the Board has approved disaster abatements and credits. The Board could choose to just approve the abatement or credit (to provide one year of relief) and not both years. If neither the abatement or the credit is approved, the taxes would be reduced for payable 2025 if they didn't rebuild.

**Recommended Action/Motion:**

Motion to approve both the abatement and the credit as presented.

**Financial Impact:**

Is there a cost associated with this request?  Yes  No

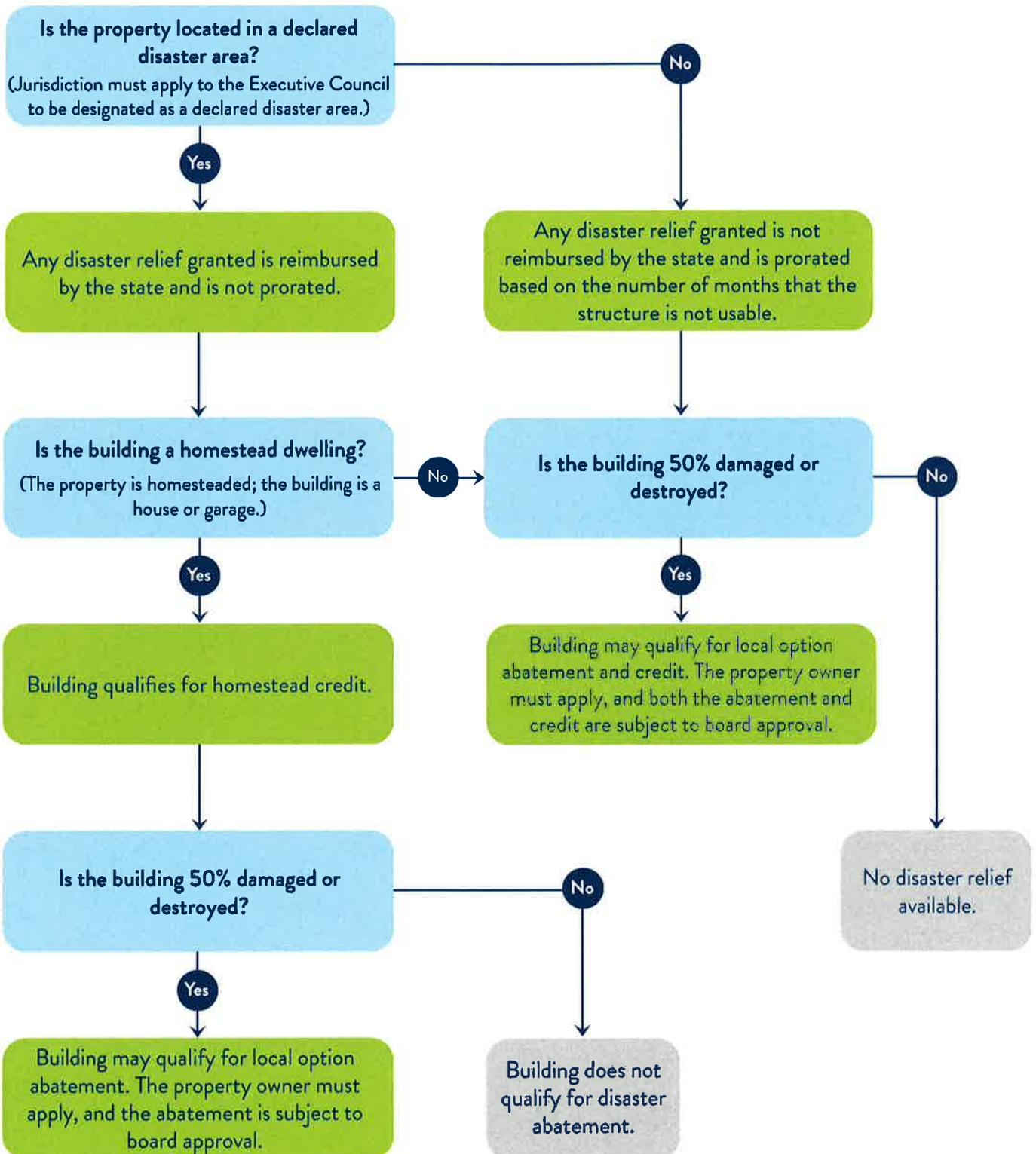
What is the total cost, with tax and shipping? \$ 2,736 (total of both the credit and abatement)

Is this budgeted?  Yes  No *Please Explain:*

We have not budgeted a cost for abatements or credits. The cost above does not include the administrative cost to process the paperwork.

Local Option Disaster Abatement and Credit Summary - November 14, 2023 County Board Meeting										
Owner Name	Parcel	Date of Fire	Number of Full Months Unusable	Homestead?	Estimated Market Value Before Fire	Estimated Market Value After Fire	Property Tax for 2023 Payable	Hypothetical 2023 Payable Tax After Fire	Prorated Abatement Amount 2023	Estimated Disaster Credit Amount 2024 Payable
Jacob and Mindy Koen	29-1-469400	1/7/2023	11	yes	430300	182800	2530	1038	1368	1368

# Disaster Relief Qualification



For Office Use Only

Name of applicant \_\_\_\_\_

Assessment year \_\_\_\_\_

Approved

**ALODA**

Assessor's signature \_\_\_\_\_

Date \_\_\_\_\_

Denied

## Application for Local Option Disaster Abatements and Credits

AITKIN County

If your property has been damaged or destroyed by a natural disaster or other type of accident, you may be eligible to receive some property tax relief on this year's and next year's property taxes. The type of tax relief you receive will depend on whether your property is homesteaded, whether it is located within a declared disaster or emergency area, the amount of damage sustained, and a number of other factors. If an assessor has not already reassessed your property, you should contact your county assessor's office and request that an assessor view the damage for the purpose of receiving disaster relief.

Applicant and Property Information

Last Name <u>Koen</u>	First Name <u>Mindy</u>	MI <u>M</u>	Social Security Number
Mailing Address - Street <u>50356 Long Point Place</u>	City/Town <u>McGregor</u>	State <u>MN</u>	Zip Code <u>55760</u>
Telephone (Work) [REDACTED]	Telephone (Home) <u>←</u>		

Property ID or Parcel Number (found on your property tax statement)

29 1 469400, 29-1-469500, 29-1-471200

Address of Damaged Property (if different than mailing address)

50356 LONG POINT PLACE MCGREGOR, MN 

Legal Description of Property (found on your property tax statement)

Is the property homesteaded?

Yes  No

How many months was the property unable to be occupied or used?

Date you left property: January 7<sup>th</sup>, 2023

Is the property located in a county designated as a disaster or emergency area?

Yes  No MN

Date you returned to property: Goal is February 2024

Statement of Facts

**Applicant's statement of facts. (Please list type of disaster, type of damage, and any other information you deem relevant.)**

- Experienced total loss house fire on January 7<sup>th</sup>, 2023
- McGregor, Aitkin, and Palisade fire departments responded.
- Cause of fire was suspected to be our Bissel vacuum cleaner that sat on docking station, per investigator.
- Not home at time of fire.
- Insurance company deemed it total loss on everything.

By signing below, I certify, to the best of my knowledge, the above statements are true and correct.

Sign Here

Signature of Property Owner

Mindy Koen

Date

October 19<sup>th</sup>, 2023

Note: Minnesota Statutes, Section 609.41. "Whoever, in making any statement, oral or written, which is required or authorized by law to be made as a basis of imposing, reducing, or abating any tax or assessment, intentionally makes any statement as to any material matter which the maker of the statement knows is false may be sentenced, unless otherwise provided by law, to imprisonment for not more than one year or to payment of a fine of not more than \$3,000.00, or both."

### Use of Information

The information on this form is required by Minnesota Statutes, section 273.1233 to properly identify you and determine if you qualify for a disaster abatement and/or credit. Your Social Security number is required. If you do not provide the required information, your application may be delayed or denied. Your County Assessor may also ask for additional verification of qualifications. Your Social Security number is considered private data.

Rev. 01/13

**Return to: Aitkin County Assessor, 307 Second St NW Room 120, Aitkin MN 56431**

Phone: 218 227 7227

***Auto-Owners***  
**INSURANCE**

LIFE · HOME · CAR · BUSINESS

**Large Loss Claims Team**

PO Box 30660 | Lansing MI 48909

6101 Anacapi Blvd | Lansing MI 48917

p. 844.359.4603 | f. 517.886.8723 | [auto-owners.com](http://auto-owners.com)

[LargeLoss.CLM@aoins.com](mailto:LargeLoss.CLM@aoins.com)

Mindy & Jacob Koen  
50356 Long Point Drive  
McGregor, MN 55760

Named Insured: Mindy Koen, Jacob Koen  
Date of Loss: January 7, 2023  
Policy Number: 53-826649-01  
Claim Number: 300-0017064-2023

October 18, 2023

Dear Mr. and Mrs. Koen,

This letter is to confirm that you suffered a total loss fire on January 7, 2023, at 50356 Long Point Drive, McGregor, MN.

We inspected your home on January 10, 2023, at which time we confirmed that your home was irreparable due to the fire damage it sustained.

Should you have any additional inquiries, please contact us.

Sincerely,

*Ashleigh Hochstettler*

Ashleigh Hochstettler  
Manager – Large Loss Department  
Auto-Owners Insurance Company  
[LargeLoss.CLM@aoins.com](mailto:LargeLoss.CLM@aoins.com)

Koen Parcel 29-1-469400

Before Fire



Koen Parcel 29-1-469400

After Fire

