Hartford Board of Civil Authority
Property Tax Appeal Hearings
August 26, 2025

MINUTES (Draft)

Present: Lynn Bohi; Pat Cook; Don Foster; Ida Griesemer; Nancy Howe, Chair; Susan Kirincich; Erik Krauss; Linda Simon Miller; Lisa O'Neil, Clerk; Cristina Tardie, Assistant Assessor (was present for some of the inspection reports); Rick Vincent, Assessor and Rebecca White.

9:00am: Nancy Howe called the meeting to order. Pat Cook made a motion to re-convene the BCA Tax Appeal meeting. Linda Simon Miller seconded the motion. The motion passed unanimously. The Chair gave an overview of tax appeal process and reviewed the procedures the BCA would be following as outlined in the Rules of Procedure adopted by the BCA. The Board of Civil Authority members and the Assessor received and signed Oaths.

HEARING 1:
Nancy Howe re-opened the hearing for:

Leonard Morse & Gwen Tuson
2499 Christian St.
PARCEL ID #4-60-1
SPAN #285-090-10865

2521 Christian St.
PARCEL ID #4-59
SPAN #285-090-10864

2546 Christian St.
PARCEL ID #4-60
SPAN #285-090-10866

Leonard Morse and Gwen Tuson were present. They acknowledged receipt of the Rules of Procedure and signed the Oath. Linda Miller recused herself from this hearing.

The Assessor, Rick Vincent, introduced the Morse/Tuson properties at 2499, 2521 & 2546 Christian Street. The assessment valuation of three properties is combined for tax purposes for a total of $1,258,000. The Contemporary, 2,641 s.f. home was built around 2010 and is not yet completed; the rental home with 800 s.f. was built in 1975 and is solar assisted; the main house was built around 1802 and is 2,091 s.f.

Gwen Tuson explained that the Assessor had visited the property. He made some corrections and provided clarification for many of the items outlined in their written appeal. Leonard Morse stated he has been a carpenter for over 50 years. He commented the Board should be upset with the company that conducted the re-assessment because they did not visit or inspect properties. He asked if the Texas firm recognized that the house had been occupied by the same family for over 200 years. He added the current market value only benefits those who want to sell, but it negatively impacts long-time residents. He stated he has only done basic repairs, yet their tax bill has increased 50% without any major improvements.

Rick Vincent, Assessor, stated the purpose of a re-assessment is to set a fair market value; there are not two standards of valuation based on owner or how long the owner has owned the property. The Assessor added he had made some corrections and s.f. adjustments based on the appellants' information and questions and viewing the properties. He also changed the condition rating from "average" to "fair" for the Newton house built in ~1802. He also increased the depreciation from 9% to 14%. The Chair recessed the hearing until mid-afternoon for the purpose of conducting the Inspection Committee site visits.

HEARING 2:
Nancy Howe re-opened the hearing for:

Matthew & Susan Foster
1427 Jericho Street
Parcel ID #4-12
SPAN #285-090-10398

Matthew and Susan Foster were present. They acknowledged receipt of the Rules of Procedure and signed the Oath.

The Assessor introduced the property stating the property is an Antique Colonial with 4135 s.f. built in approximately 1800. The assessed value is $2,012,000.

Matthew Foster stated they moved from Virginia, but they have family in Vermont. He said the list price was more than they could afford and they overpaid for the property. He said they thought it had a lot of potential and that it was a good investment. They had an inspection done to identify the issues they would need to address. The increased taxes make it harder to invest in improvements. They were aware a re-assessment was coming, but had they known the impact and significant increase they would not have purchased the property. He added that from the sale date of September 2024 there was a 123% increase in assessment. He said the condition is "good" rather than "very good". He said the comparable properties submitted show an expected value of $1,600,000-$1,700,000 rather than $2,000,000.

The Assessor commented he noticed some repairs are needed, but that is not uncommon for a home of this vintage. He added deficiencies would have been noted in the homeowner's inspection report. He said the comparable properties provided by the appellants were newer properties which is a different market altogether. The Assessor said he views 220 West Gilson Avenue as a more accurate comparable property; it is built in 1850 and sold for $2,400,000 in April 2024 and is now assessed for $2,285,000. He added the Hartford real estate market has not experienced a decline rather it has stabilized over the past year with a 1% increase. The Chair recessed the hearing until mid-afternoon for the purpose of conducting the Inspection Committee site visits.

HEARING 3:
Nancy Howe re-opened the hearing for:

Jennifer Lamoureux
207 Latham Works Lane
Parcel ID #46-52
SPAN #285-090-10953

Jennifer Lamoureux present. She acknowledged receipt of the Rules of Procedure and signed the Oath.

The Assessor introduced the property as a two-family dwelling built around 1880 on 1.5 acres; the house sits close to the road. The lot behind the house slopes down and extends to the Connecticut River. The lower portion of the lot where some outbuildings are located is in a flood zone; the house is not located in the flood zone.

Ms. Lamoureux explained the house needs repair and is very old, but the primary reason for her appeal was the land portion of the assessment; she feels $97,500 is too high. She stated most of the land is in the flood zone. She explained it took about 18 months to build the single-story garage below the house due to Zoning; FEMA; and State regulations pertaining to the flood zone. She said she obtained flood insurance quotes for the garage ranging from $3100-$3600 per year; she has opted not to get insurance on the garage due to cost. She added a lot in the flood zone should not be valued greater than other lots in Town not located in a flood zone.

The Assessor said he made some adjustments to the house valuation based on the proximity to the road; the attic is essentially unusable space and is accessed by a scuttle rather than walk-up access; and changed the description from 2 story to 1.75 story due to the sloping roofline in the apartment. He said the value is impacted when the house is in the flood zone. We do not have a system to adjust land located in a flood zone; he said he plans to do an analysis of all such properties in Town over the next year or so and apply any necessary adjustments to all affected properties. This property is also located next to the sewage treatment plant. He needs to look into the impact of that on properties. He provided property cards for 225 Latham Works Lane, renovated, that sold for $419,000 and 218 Latham Works Lane sold for $271,500 in 2023, assessed for $258,800. The properties are not in the flood zone but one is near the sewage treatment plant. The Assessor recommended an assessment adjustment from $280,700 to $255,800. The Chair recessed the hearing until mid-afternoon for the purpose of conducting the Inspection Committee site visits.

HEARING 4:
Nancy Howe re-opened and recessed the hearing to September 11, 2025, to accommodate the Appellants' schedule for:

Nancy Griswold, James Griswold & Wendy Louis
168-180 Hickory Ridge
Parcel ID #45-195
SPAN #285-090-10953

HEARING 5:
Nancy Howe re-opened the hearing for:

> Kyle Moses & Crystal Pearson-Moses
> 186 Hillcrest Terrace
> Parcel ID #45-28
> SPAN #285-090-10213

Crystal Pearson-Moses was present. She acknowledged receipt of the Rules of Procedure and signed the Oath.

The Assessor introduced the property as a SFR plus a recently constructed garage with two one-bedroom rental units above the garage on .44 acres. It is assessed for $581,700.

Ms. Pearson-Moses provided an overview of the materials she had submitted for the Tax Appeal hearing, including a copy of an appraisal done by a licensed appraiser in 2022 to project value when the garage and rental unit were added; using the sales comparison approach rather than the cost/income approach, the appraiser valued the property at $440,000. In 2025 the appraiser provided a completion certificate upholding the value of $440,000. The appraiser reported if she had used the income approach the value would be $522,000, but she did not use that approach since the property was owner occupied, and it was not for sale. The Planning Commission designated the property multi-unit since there cannot be two ADUs on the same property. A 20 x 20 deck connects the garage to the main house. The appellant stated multi-unit dwellings are not valued as high as single-family residences. She provided assessed values of multi-family properties for the past three years with an average assessment of $311,910. She also provided a list of 10 sales of converted multi-family homes sold over the past three years with an average sales price of $314,300.

The appellants are the recipients of a $100,000 Vermont Housing Improvement Program (VHIP) grant. She stated in 2023 VHIP filed a Rent Stabilization Covenant on the property for rent controlled housing. The covenant transfers to the next owner for the grant period (5 years). The current lease rents are $982/month per unit including all utilities (water, trash, recycling, snow removal & lawn maintenance, electricity, heating & cooking). At the hearing the appellant provided a list of other VHIP recipients in Hartford. She said the legislature determined that properties in these programs should be afforded a reduction in their value due to the restrictions. She added, VT Property Valuation & Review (PVR) provides instructions to Assessors to manually make these adjustments in the CAMA appraisal/valuation system. The appellant said there are administrative requirements including VT State Housing Authority inspections of the property, audit of the tenants' situations, and reporting by the property owner.

The Assessor said PVR indicated in an e-mail to the Assessor's office only certain programs qualify for an assessment adjustment. Based on the e-mail he did not think this property qualified. The Appellant disagreed and referenced an e-mail exchange between PVR and the Assessor's office in June. The Assessor said further clarification is needed about qualifying properties.

The Assessor further explained that the 186 Hillcrest property is not a typical multi-unit property since not all the units are in the same building as most are. This property consists of a single-family residence and a new structure (garage) with two units above the garage. He referenced numerous Hartford multi-unit properties with assessed values and sales information provided in the Assessor Memo to the Board of Civil Authority dated August 22, 2025. The Chair recessed the hearing until mid-afternoon for the purpose of conducting the Inspection Committee site visits.

Erik Krauss made a motion to recess the BCA Tax Appeal Meeting until mid-afternoon for the purpose of conducting site inspections. Linda Miller seconded the motion. The motion passed unanimously.

2:30pm: Don Foster made a motion to reconvene the BCA Tax Appeal Meeting for the purpose of hearing the Site Inspection reports. Lynn Bohi seconded the motion. The motion passed unanimously.

The Chair re-opened the hearing for:

Leonard Morse & Gwen Tuson
2499 Christian St.
2521 Christian St.
2546 Christian St.

Linda Miller recused herself from this hearing process. Pat Cook presented the Committee Inspection Report saying the property consists of three parcels; the original house is not modernized; the house with solar has one bedroom/1 bath; and the Octagon-shaped house is unfinished. The value under appeal is $1,258,000. The inspection committee recommended sustaining the Assessor's revised value in the amount of $1,211,900. The Chair closed the hearing.

The Chair re-opened the hearing for:

Kyle Moses & Crystal Pearson-Moses
186 Hillcrest Terrace

The Assessor and Appellant were both present. Erik Krauss presented the Committee report. The value under appeal is $581,700. The property consists of a single-family home in good to very good condition; the garage is commercial grade with high bay doors. There are two one-bedroom apartments. Rebecca White noted the committee felt the designation as a multi-family has an impact on FMV and the restrictive covenants should be factored in. The Assessor and Appellant continued to debate whether the covenant could be factored in based on the e-mails received by PVR. The Chair closed the hearing.

The Chair re-opened the hearing for:

Matthew & Susan Foster
1427 Jericho Street

Linda Miller presented the site inspection report stating the property is on 16.9 acres with five bedrooms & 3.75 baths in "good" vs. "very good" condition. The value under appeal is $2,012,100. The committee recommends a reduction to reflect overall condition. The Assistant Assessor provided a re-calculation adjusting the condition to "good".The Chair closed the hearing.

The Chair re-opened the hearing for:

Jennifer Lamoureux
207 Latham Works Lane

Lynn Bohi presented the inspection report stating it is a two-unit home with small upstairs apartment unit and three bedrooms in the main house. The property is "fair" to "poor" condition overall. The lower portion of the lot is in a flood zone. The committee recommends a reduction on the land value. The Chair closed the hearing.

3:10pm: The BCA went into deliberative session.

<u>DECISIONS:</u>

<u>Kyle Moses & Crystal Pearson-Moses</u>
186 Hillcrest Terrace
Erik Krauss made a motion to reduce the value from $581,700 to $522,000. Rebecca White seconded the motion. The motion passed unanimously.

<u>Jennifer Lamoureux</u>
207 Latham Works Lane
Lynn Bohi made a motion to reduce the value from $280,700 to $209,600. Linda Miller seconded the motion. The motion passed unanimously.

<u>Matthew & Susan Foster</u>
1427 Jericho Street
Linda Miller made a motion to reduce the value from $2,012,100 to $1,960,000. Susan Kirincich seconded the motion. The motion passed unanimously.

<u>Leonard Morse & Gwen Tuson</u>
2499 Christian St.
2521 Christian St.
2546 Christian St.
Susan Kirincich made a motion to accept the Assessor's recommendation to change the value from $1,258,000 to $1,211,900. Ida Griesemer seconded the motion. The motion passed unanimously (Linda Miller recused herself from this hearing process).

<u>4:20pm:</u> Erik Krauss made a motion to recess the BCA Tax Appeal meeting to August 28, 2025, at 9:00am. Don Foster seconded the motion. The motion passed unanimously.

Respectfully submitted by Lisa O'Neil, Town Clerk.