



Agenda
City of Charlevoix Board of Review Regular Meeting
Tuesday, July 22, 2025 - 11:00 AM
Second Floor Conference Room, 210 State Street, Charlevoix, MI

- 1. Call to Order and Roll Call**
- 2. New Business**
 - A. Assessor's Agenda of Corrections
- 3. Approval of Minutes**
 - A. Motion to approve the Chair to approve the minutes, according to *Roberts Rules of Order*
- 4. Public Comment**
- 5. Adjourn**

Persons with disabilities who need an accommodation to fully participate in these meetings should contact the City Clerk's Office at 231-547-3250 or by email clerk@charlevoixmi.gov. A 24-hour notice may be needed for certain accommodations. An attempt will be made to grant all reasonable accommodations requests.

Charlevoix Board of Review

New Business

Title: Assessor's Agenda of Corrections

Date: July 22, 2025

Presented By: Joe Lavender, Assessor/GIS Coordinator

Background:

Recommendation:

Attachments:

1. 2025_JBORPacket

July Board of Review
22-Jul-25

Assessor's Agenda of Corrections

Petition	Parcel Number	Owners Name	Action	2025	2024
1	052-123-002-00	Susan Atwood	Qualified Appraisal Error, storage area priced as living*	x	
2	052-240-006-00	PRB Six LLC	Recapping of transfer (exempt transfer affiliated group)		x
3	052-900-222-00	Sunglass Shoppe	Remove Personal Property Assessment (closed last winter)	x	

* Review "Act of God" law from last March Board of Review

2025 Taxable Value Calculations Worksheet

Parcel No. 052-123-002-00

Issued under authority of P.A. 206 of 1893. Filing is mandatory.

Petition No. 25JBOR-01

This form must be completed by the Board of Review (B of R) and made part of the Board of Review Record whenever a change is made to an individual parcel of property which causes Taxable Value to change.

Complete Section 1 if the B of R changes Capped Value.

SECTION 1	<u>By Assessor</u>	<u>By B of R</u>
2025 Final Taxable Value as set by Assessor, Board of Review or Michigan Tax Tribunal (Enter number into column labeled "By Assessor.").....=	<u>708,778</u>	<u>678,678</u>
Amount of Losses= (See page 11 and 12 of STC Bulletin #3 of 1995 for formulas)	<u>0</u>	<u>0</u>
Amount of Additions= (See pages 6-11 of STC Bulletin # 3 of 1995 for formulas. IMPORTANT: See STC Bulletin No. 3 of 1997 for change to formula for Replacement Construction).	<u>575200</u>	<u>0</u>
2025 Capped Value = (2024 Taxable Value - Losses) X CPI + Additions		
= (<u>129,562</u> - <u>0</u>) X <u>1.031</u> + <u>0</u>		
= <u>133,578</u> By B of R		
2025 Capped Value = <u>678,678</u>		

Complete Section 2 if the B of R changes Assessed Value.

SECTION 2	<u>By Assessor</u>	<u>By B of R</u>
2025 Assessed Value	<u>908,700</u>	<u>878,600</u>
2025 Tentative SEV = 2025 Assessed Value X 2025 Tentative Equalization Factor		
= <u>878,600</u> X <u>1.000</u>		
= <u>878,600</u> By B of R		
2025 Tentative SEV = <u>878,600</u>		

2025 Tentative Taxable Value is the lesser of the 2025 Capped Value or the 2025 Tentative SEV.

2025 Tentative Taxable Value = 678,678

Signature of Secretary, Board of Review	Date
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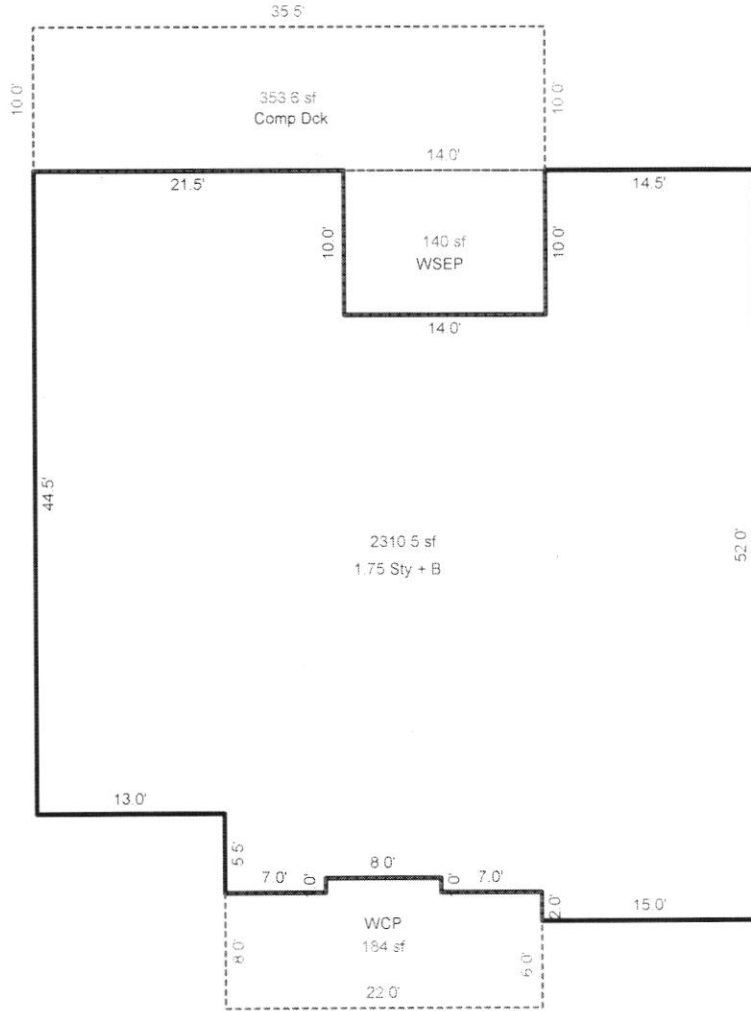
SKETCH/AREA TABLE ADDENDUM

SUBJECT INFO

File No.: Parcel No.: 052-123-002-00
 Property Address: 403 MICHIGAN AVE
 City: CHARLEVOIX County: Charlevoix State: MI ZipCode: 49720
 Owner: ATWOOD SUSAN A TRUST
 Client: Client Address:
 Appraiser Name: Inspection Date:

SKETCH

Original



Sketch by ApexSketch

AREA CALCULATIONS SUMMARY

Code	Description	Factor	Net Size	Perimeter	Net Totals
GLA1	First Floor	1.0	2310.5	226.0	2310.5
P/P	Wood Deck	1.0	353.6	90.9	
	Porch	1.0	140.0	48.0	
	Porch	1.0	184.0	62.0	677.6

COMMENT TABLE 1

COMMENT TABLE 2

COMMENT TABLE 3

Net LIVABLE cnt 1 (rounded) 2,311

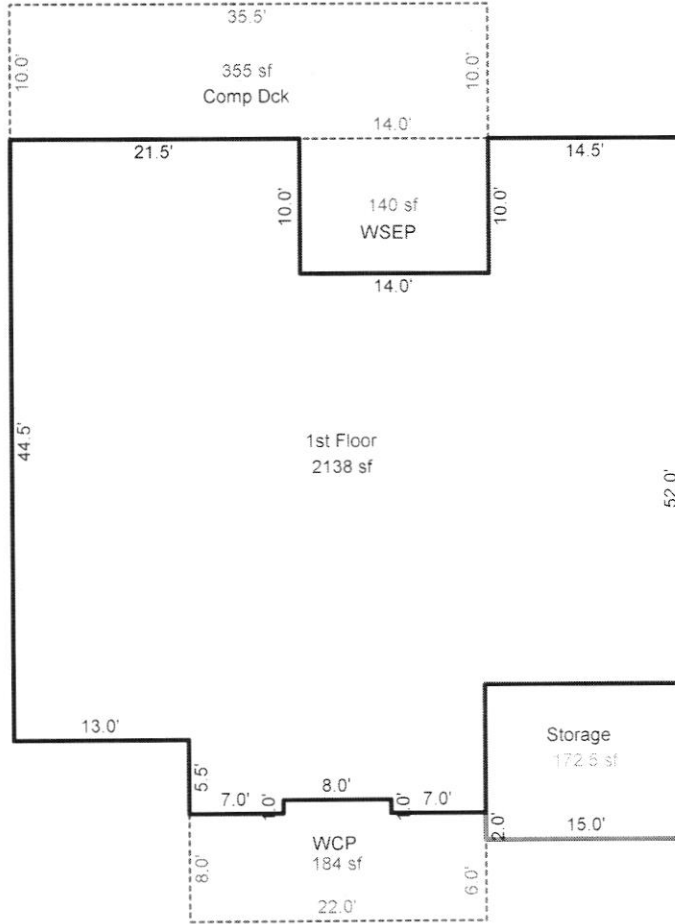
SKETCH/AREA TABLE ADDENDUM

SUBJECT INFO

File No.: _____ Parcel No.: _____
 Property Address: _____
 City: _____ County: _____ State: _____ ZipCode: _____
 Owner: _____
 Client: _____ Client Address: _____
 Appraiser Name: _____ Inspection Date: _____

SKETCH

Revised



403 Michigan Ave

Sketch by ApexSketch

AREA CALCULATIONS SUMMARY

COMMENT TABLE 1

Code	Description	Factor	Net Size	Perimeter	Net Totals
GLA1	First Floor	1.0	2310.5	226.0	
	First Floor	1.0	2138.0	222.0	4448.5
OTH	Storage	1.0	172.5	53.0	172.5
P/P	Porch	1.0	140.0	48.0	
	Porch	1.0	184.0	62.0	
	Wood Deck	1.0	355.0	91.0	679.0

COMMENT TABLE 2

COMMENT TABLE 3

Net LIVABLE cnt 2 (rounded) 4,449

STATE OF MICHIGAN
DEPARTMENT OF TREASURYRICK SNYDER
GOVERNORR. KEVIN CLINTON
STATE TREASURER

DATE: April 8, 2014

TO: Members of the State Tax Commission

FROM: Kelli Sobel, Executive Director

SUBJECT: P.A. 18 of 2014

Public Act 18 of 2014 was signed by the Governor on February 25, 2014. This Act provides that property damaged or destroyed by an accident or Act of God after December 31, 2011, will retain the taxable value of the property prior to the accident or Act of God if the new construction of the replacement property is not more than 5% larger than the square footage of the original property, the replacement construction is completed no later than December 31 of the third year following the accident or Act of God, and the property's replacement construction is of substantially the same materials as determined by the State Tax Commission.

The purpose of this memorandum is to recommend the following language be approved by the State Tax Commission in order to define substantially same materials as required by the Act:

In accordance with P.A. 18 of 2014, the State Tax Commission defines *substantially same materials* as follows: Construction material that complies with any applicable health, sanitary, zoning, safety, fire or construction codes or ordinances. In addition, the class of construction rating for the replacement property must be the same class of construction rating as the original property. However, if the original property had a class D construction rating, it is appropriate for the replacement property to be constructed as class C construction in order to meet current construction codes.

Letter accompanying Petition to the Charlevoix Board of Review
RE: 403 Michigan Avenue, Parcel ID 15-052-123-002-00

To whom it may concern:

In addition to submitting Form 618, L-4035 Petition to Board of Review for the above referenced parcel, I was asked to submit a written appeal, describing the unique circumstances that necessitated the demolition of our former home in Charlevoix, due to changes in the water table that affected the stability of the structure.

The Fall & Winter of 2019 and 2020, saw unusually high water levels in both Lake Michigan and Lake Charlevoix. Following my mom's death in December 2020, the responsibility of maintaining the home at 403 Michigan Avenue fell to me. We had initially planned a simple remodel/update to the home, and began making inquiries of local builders in early 2021. Our work to uncover the cause of multiple cracks in walls and ceilings, the shifting/slanting of floors and ceilings, and deterioration of the foundation over the previous few years unfortunately revealed structural issues that made a remodel impossible. We worked diligently with a local builder, a local structural engineer and an environmental engineer over the next year only to be told that the rising lake levels and the subsequent rise in the water table which runs under our home from Lake Michigan to the Pine River, Round Lake and Lake Charlevoix, had affected the structural integrity of our home, from the foundation up, and it was collapsing on itself from the outside in. The danger of a collapse necessitated construction of temporary interior walls on the main floor, to try and re-support the load of the 2nd and 3rd floors, to make it safe to enter the home and empty out the contents, pending demolition.

Our emotional commitment to the Charlevoix area, along with our 40+ years of family time spent in Charlevoix, led us to our decision to rebuild a more stable structure, following demolition of the existing home. Due to the length of time involved in surveys, the development of plans that complied to current zoning and builder availability, our home was not torn down until the summer of 2023, with the new construction beginning shortly thereafter. We anticipate completion by the summer of this year.

So while I understand that our new construction affects both the taxable and assessed value of our home, I feel that the unique situation, driven by the forces of nature that were beyond our control, should be taken into consideration when developing a taxable value for our home. I also wanted the Board of Review to understand that we are not a frivolous "tear it down and build something new" sort of family, and that it was with a great deal of heartache, that we watched our beloved Charlevoix home be reduced to rubble. My expertise does not extend to the specifics of home valuation, so I'm relying on the Assessor and Review Board to fairly adjust/lower the total as they deem appropriate.

2024 Taxable Value Calculations Worksheet

Parcel No. 052-240-006-00

Issued under authority of P.A. 206 of 1893. Filing is mandatory.

Petition No. 25JBOR-02

This form must be completed by the Board of Review (B of R) and made part of the Board of Review Record whenever a change is made to an individual parcel of property which causes Taxable Value to change.

Complete Section 1 if the B of R changes Capped Value.

SECTION 1	<u>By Assessor</u>	<u>By B of R</u>
2024 Final Taxable Value as set by Assessor, Board of Review or Michigan Tax Tribunal (Enter number into column labeled "By Assessor.").....=	216,200	104,103
Amount of Losses=	0	0
(See page 11 and 12 of STC Bulletin #3 of 1995 for formulas)		
Amount of Additions=	0	0
(See pages 6-11 of STC Bulletin # 3 of 1995 for formulas. IMPORTANT: See STC Bulletin No. 3 of 1997 for change to formula for Replacement Construction).		
2024 Capped Value = (2023 Taxable Value - Losses) X CPI + Additions		
= (<u>99,146</u> - <u>0</u>) X <u>1.050</u> + <u>0</u>		
= <u>104,103</u> By B of R		
2024 Capped Value = <u>104,103</u>		

Complete Section 2 if the B of R changes Assessed Value.

SECTION 2	<u>By Assessor</u>	<u>By B of R</u>
2024 Assessed Value =	216,200	216,200
2024 Tentative SEV = 2024 Assessed Value X 2024 Tentative Equalization Factor		
= <u>216,200</u> X <u>1.000</u>		
= <u>216,200</u> By B of R		
2024 Tentative SEV = <u>216,200</u>		

2024 Tentative Taxable Value is the lesser of the 2024 Capped Value or the 2024 Tentative SEV.

2024 Tentative Taxable Value = 104,103

Signature of Secretary, Board of Review	Date
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Property Transfer Affidavit

This form is issued under authority of P.A. 415 of 1994. Filing is mandatory.

This form must be filed whenever real estate or some types of personal property are transferred (even if you are not recording a deed). **The completed Affidavit must be filed by the new owner with the assessor for the city or township where the property is located within 45 days of the transfer.** The information on this form is NOT CONFIDENTIAL.

1. Street Address of Property 103 Bridge Street, Unit 6		2. County Charlevoix	3. Date of Transfer (or land contract signed) February 17, 2023
4. Location of Real Estate (Check appropriate field and enter name in the space below.) <input checked="" type="checkbox"/> City <input type="checkbox"/> Township <input type="checkbox"/> Village Pine River Building Unit 6		5. Purchase Price of Real Estate \$ 1.00	
7. Property Identification Number (PIN). If you don't have a PIN, attach legal description. PIN. This number ranges from 10 to 25 digits. It usually includes hyphens and sometimes includes letters. It is on the property tax bill and on the assessment notice. 15-052-240-006-00		6. Seller's (Transferor) Name Pine River Building LLC	
		8. Buyer's (Transferee) Name and Mailing Address PRB SIX LLC Steven R Berlage 5514 Springbrook Dr. Troy MI 48098	
		9. Buyer's (Transferee) Telephone Number (313) 410-8395	

Items 10 - 15 are optional. However, by completing them you may avoid further correspondence.

10. Type of Transfer. Transfers include, but are not limited to, deeds, land contracts, transfers involving trusts or wills, certain long-term leases and business interest. See page 2 for list. <input type="checkbox"/> Land Contract <input type="checkbox"/> Lease <input checked="" type="checkbox"/> Deed <input type="checkbox"/> Other (specify) _____				
11. Was property purchased from a financial institution? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		12. Is the transfer between related persons? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		13. Amount of Down Payment \$ 1.00
14. If you financed the purchase, did you pay market rate of interest? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			15. Amount Financed (Borrowed) \$ 0.00	

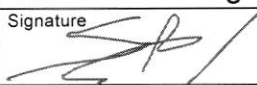
EXEMPTIONS

Certain types of transfers are exempt from uncapping. If you believe this transfer is exempt, indicate below the type of exemption you are claiming. If you claim an exemption, your assessor may request more information to support your claim.

- Transfer from one spouse to the other spouse
- Change in ownership solely to exclude or include a spouse
- Transfer between certain family members *(see page 2)
- Transfer of that portion of a property subject to a life lease or life estate (until the life lease or life estate expires)
- Transfer between certain family members of that portion of a property after the expiration or termination of a life estate or life lease retained by transferor ** (see page 2)
- Transfer to effect the foreclosure or forfeiture of real property
- Transfer by redemption from a tax sale
- Transfer into a trust where the settlor or the settlor's spouse conveys property to the trust and is also the sole beneficiary of the trust
- Transfer resulting from a court order unless the order specifies a monetary payment
- Transfer creating or ending a joint tenancy if at least one person is an original owner of the property (or his/her spouse)
- Transfer to establish or release a security interest (collateral)
- Transfer of real estate through normal public trading of stock
- Transfer between entities under common control or among members of an affiliated group
- Transfer resulting from transactions that qualify as a tax-free reorganization under Section 368 of the Internal Revenue Code.
- Transfer of qualified agricultural property when the property remains qualified agricultural property and affidavit has been filed.
- Transfer of qualified forest property when the property remains qualified forest property and affidavit has been filed.
- Transfer of land with qualified conservation easement (land only - not improvements)
- Other, specify: _____

CERTIFICATION

I certify that the information above is true and complete to the best of my knowledge.

Printed Name Steven R. Berlage		
Signature 		Date 8/2/2024
Name and title, if signer is other than the owner	Daytime Phone Number 313-41-0839	E-mail Address steve.berlage@gmail.com

July/December Board of Review Affidavit

Issued under authority of P.A. 206 of 1893. Filing is mandatory.

Petition/Docket #: 25JBOR-03

The authority for July/December Board of review action is stated in the General Property Tax Act, MCL 211.53b. The July/December Board of Review can take action regarding qualified errors verified by the accessor (MCL 211.53b(1), (8)). The July/December Board of Review can also take action under MCL 211.53b regarding a poverty exemption for the current year under MCL 211.7u; a qualified agricultural property exemption under MCL 211.ee for the current year, which has been denied by the assessor; a qualified agricultural property exemption under MCL 211.ee that was not on the assessment roll for the current year and one prior year; or a qualified forest property exemption under MCL 211.7j(1) that was not on the assessment roll for the current year and one prior year. In addition, other statutes, such as MCL 211.7b related to the disabled veterans exemption, and MCL 211.7ss related to the eligible development property exemption, provide authority for the July/December Board of Review to take action.

Form 3128 (L-4035a) must be completed by the Board of review and made a part of the Board of Review Records whenever a change is made to a parcel of property which causes a change in taxable value.

PART A: PROPERTY IDENTIFICATION			
Owner Name SUNGLASS SHOPPE			
Owner Street Address 325 E LAKE ST	City PETOSKEY	State MI	ZIP Code 49770
Parcel Number 052-900-222-00	Property School District CHARLEVOIX PUBLIC SCHOOL	Property Classification 251	
Property Street Address 415 BRIDGE ST	City CHARLEVOIX	State MI	ZIP Code 49720

PART B: BOARD OF ADJUSTMENTS				
Item or Taxing Authority	Note or Millage	Original	Adjusted	Difference
CITY OF CHARLEVOIX				
Assessed Value	JBOR	3,300	0	-3,300
Taxable Value	07/22/2025	3,300	0	-3,300
P.R.E.		100.00 %	100.00 %	0.00 %
Property Class		Commercial Perso		
School District		15050		
Classification		Ad Valorem		
TOTALS				

Reason for change (see instructions on page 2.)

- Poverty Exemption
- Qualified Agricultural Exemption
- Disabled Veterans Exemption
- Qualified Forest Exemption
- Eligible Development Property Exemption
- Qualified Error _____
(State specific qualified error in 211.53b(6))

Explanation: *MCL 211.53b(6)a - Clerical Error - Rate of Taxation/Computation*

PART C: CERTIFICATION, BOARD OF REVIEW MEMBERS

We, the undersigned members of CITY OF CHARLEVOIX Board of Review, swear of affirm the above information is, to the best of our knowledge, true.

Signature	Date	Signature	Date
Signature	Date	Signature	Date
Signature	Date	Signature	Date

The Board of Review is required to file this affidavit within 30 days with the proper officials to have all affected official records corrected. If the qualified error results in an overpayment or underpayment, the rebate, including any interest paid, must be made to the taxpayer or the taxpayer must be notified and payment made within 30 days of the notice. (MCL 211.53b(1)) Authorities

Distribute copies of this form to the property owner, the County Treasurer, the County Equalization Department, and the treasurers of all other affected taxing authorities. Retain a copy on file at the local unit.

2025 Taxable Value Calculations Worksheet

Parcel No. 052-900-222-00

Petition No. 25JBOR-03

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Complete Section 1 if the B of R changes Capped Value.

	<u>By Assessor</u>	<u>By B of R</u>
2025 Final Taxable Value as set by Assessor, Board of Review or Michigan Tax Tribunal (Enter number into column labeled "By Assessor.").....=	3,300	0
Amount of Losses=	0	0
<small>(See page 11 and 12 of STC Bulletin #3 of 1995 for formulas)</small>		
Amount of Additions=	0	0
<small>(See pages 6-11 of STC Bulletin # 3 of 1995 for formulas. IMPORTANT: See STC Bulletin No. 3 of 1997 for change to formula for Replacement Construction).</small>		
2025 Capped Value = (2024 Taxable Value - Losses) X CPI + Additions		
= (<u>3,300</u> - <u>0</u>) X <u>1.031</u> + <u>0</u>		
= <u>3,402</u> By B of R		
2025 Capped Value = <u>3,300</u>		

Complete Section 2 if the B of R changes Assessed Value.

	<u>By Assessor</u>	<u>By B of R</u>
2025 Assessed Value =	3,300	0
2025 Tentative SEV = 2025 Assessed Value X 2025 Tentative Equalization Factor		
= <u>0</u> X <u>1.000</u>		
= <u>0</u> By B of R		
2025 Tentative SEV = <u>0</u>		

2025 Tentative Taxable Value is the lesser of the 2025 Capped Value or the 2025 Tentative SEV.

2025 Tentative Taxable Value = 0

Signature of Secretary, Board of Review	Date
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Charlevoix Board of Review

Approval of Minutes

Title: Motion to approve the Chair to approve the minutes, according to *Roberts Rules of Order*

Date: July 22, 2025

Presented By:

Background:

Recommendation:

Attachments:

None