

BOARD OF APPEAL AND EQUALIZATION FOR WINDEMERE TOWNSHIP MEETING

Windemere Town Hall Garage, 91546 Military Road, Sturgeon Lake, MN 55783

Town Board Meeting Minutes, April 23, 2026

- 1) **Meeting called to order** at 11 am at Windemere Town Hall Garage, 91546 Military Road, Sturgeon Lake, MN 55783. Supervisors Present: Alan Overland, Heidi Kroening, Tony Bahktiari. Clerk/Treasurer Vickie Snyder. Pine County Staff: Troy Stewart-Deputy Assessor, Jason Knutson-Appraiser, and Molly Benoit-Senior Appraiser.
- 2) **Purpose of the meeting:** To review and act on property valuation appeals for the 2026 assessment, which will generally be the basis for 2027 taxes (with some exceptions for manufactured homes affecting current year taxes)
- 3) **Opening Statement:** Troy summarized information regarding the annual Minnesota Department of Revenue sales study used to set property values. The study reviewed qualifying sales from October 1, 2024 through September 30, 2025.

For residential parcels under 34.5 acres in Windemere Township, sales ratios were below the state target range, resulting in valuation increases. Off-water properties generally saw larger increases, while on-water properties required smaller adjustments.

For parcels 34.5 acres and larger, sales indicated land values were significantly below market levels, supporting stronger increases for larger tracts and vacant land.

Discussion also included manufactured homes in mobile home parks, which are treated as personal property and are generally excluded from the state sales study, though local sales data may still be reviewed for assessment purposes.

- 4) **Sun Bay Mobile Home Park Residents** addressed the Board regarding substantial valuation increases on manufactured homes, stating assessed values exceeded likely market prices and created hardship for residents on fixed incomes. Concerns were also raised about increasing lot rents.
The assessor explained that increases were influenced by updated condition ratings, current manufactured housing market trends, and limited park sales data. Any adjustments, however, must be applied consistently to similar properties.
The Board discussed available Minnesota property tax refund programs and noted that valuation increases do not automatically equal the same percentage increase in taxes. Jason Knutson-Appraiser, was directed to complete additional inspections and review comparable sales data. The Board stated that a formal motion on the protested parcels would be made at the end of the meeting, with any recommendations forwarded to the County Board
- 5) **Bridie Wickstrom, parcels 33-0824-000 and 33.0805.002**, raised a question, noting that portions of the land had been reclassified from agricultural to "sensitive area" due to wetlands and riparian features. She asked whether this zoning designation would affect property valuation or tax treatment.

Jason Knutson-Appraiser responded that the "sensitive area" designation does not change property tax classification as long as the land remains in agricultural use and meets minimum productive acreage requirements. Valuation continues to be based on land type classifications, including tillable land, lowland/wetland, and woods/pasture rates, with existing lowland rates already applied where appropriate.

- 6) **Burleigh Rapp, parcel 33.5347.00**, (one of two existing platted lakeshore parcels- approximately 0.7 and 0.8 acres) raised concerns regarding Oak Rim Lots 9 & 10 (with steep slopes and areas of lowland/wetland. He questioned whether current zoning standards and shoreline setbacks effectively make the parcels unbuildable and referenced historical platting requirements.

The Board clarified that the parcels are legal, non-conforming lots of record. The 5-acre minimum applies only to newly created lots and does not affect existing parcels. Buildability depends on meeting required setbacks, which will be confirmed by zoning staff (WSB).

The assessor noted that portions of the parcels are classified as lowland/wetland and already include a 25% valuation reduction for site conditions and frontage, in place since a prior appeal. Comparable nearby shoreline lots contain existing structures.

The Board directed further review by the assessor and zoning staff regarding buildability and potential adjustments.

- 7) **Keith Rapp, parcel 33.0801.002**, raised a question regarding the classification of the Rapp Orchard parcels which include lake frontage and orchard acreage located across the road under common ownership. He noted that the property is actively used for orchard purposes but is currently classified as rural vacant land, and he asked why it is not classified as agricultural or orchard-specific, as well as how classification may affect taxes and potential future uses such as a fruit stand or other commercial activity.

The assessor explained that the property is currently classified as Rural Vacant Land (non-productive). Classification is based on actual use and statutory eligibility requirements rather than zoning designation. While reclassification to agricultural non-homestead may result in a modest tax change, qualification as agricultural homestead could have a more significant impact due to lower tax rates and eligibility for agricultural market value credits. It was also noted that portions of the property fall within shoreland zoning constraints due to proximity to water, which may affect eligibility.

The property owner was advised to work directly with the assessor to review potential classification options.

- 8) **David Stanius, parcel 33.0302.000**, a homesteaded lakeshore property on Island Lake, raised concerns regarding a significant increase in estimated market value over a two-year period (approximately \$135,000). He noted that as his property value increases, his homestead market value exclusion is decreasing, resulting in a higher net taxable value. He also expressed concern that recent zoning and ordinance changes related to setbacks and non-conformities may limit future additions to his home, which he views as a loss of potential value.

The assessor explained that the homestead market value exclusion provides the greatest benefit at lower value ranges and gradually decreases as property value increases, phasing out at higher market levels. As the property approaches that threshold, the exclusion is naturally reduced. It was also noted that existing lakeshore homes are legal non-conforming structures and must continue to be assessed based on market sales data unless future sales trends indicate otherwise.

Recent Island Lake sales were discussed, with indicated assessment ratios below market value, supporting necessary adjustments to align with state-required assessment levels.

- 9) **Catherine Schroeder, Parcel 33.5544.000**, located on the north side of Sand Lake Road, noting that the property value increased from approximately \$351,000 to \$410,000 and then to \$424,000 over a short period. She stated that the corresponding increase in property taxes (approximately \$400 year-over-year) feels disproportionate to what she believes the property could sell for in the current market.

The assessor and Board noted that the largest increase occurred in the prior year, with the most recent adjustment being comparatively smaller and generally consistent with township-wide valuation changes. It was also noted that the property has not been physically reviewed since 2023, and that a site inspection could be completed to confirm current condition, finished area, and other relevant data.

It was recommended that the property owner obtain an independent market analysis from a licensed realtor as a benchmark for comparison, as such analyses often align closely with assessed values under current market conditions and also suggested having Jason conduct a site visit if she wanted one.

Please note: Tony Bahkairi left the meeting at 12:14PM before the following presentation

- 10) **Brett Wagner, parcel 33-0008-000**, requested a review of his property, a large tract of approximately 153 acres with a cabin and pole building located on the county line. The property had previously been exempt and was recently purchased for \$315,000, with an assessed value prior to adjustments of \$643,200. The owner requested review based on the condition of improvements and land characteristics.

The assessor (Jason) completed a site and record review. The cabin condition was adjusted from fair to below average due to the absence of a septic system, removal of the bathroom, an unfinished basement, and no heat source, resulting in a reduction in building value from \$75,700 to \$60,300. The pole building was slightly increased in value due to the presence of a concrete floor and electrical service. Land classifications were also adjusted to reflect a greater proportion of lowland than previously coded.

These changes resulted in a total market value reduction from \$643,200 to \$613,300. - parcel number 33.0008.000, 33990 County Line Road with an adjustment from \$643,200 to \$613,300 300, Seconded by Overland. Vote 2-0. Motion Carries.

- 11) **Motion** by Kroening for "no change" in assessment value for each of the following listed parcels and seconded by Overland, which passed unanimously:
- a) Bridie Wickstron, PID's 33.0824.000&33.0805.002.
 - b) Burleigh Rapp, PID 33.5347.000

- c) Keith Rapp, PID 33.0801.002
 - d) David Stanius, PID 33.0302.000
 - e) Catherin Schroeder, PID 33.5344.000
- 12) **Motion** by Kroening for no change, pending review in the assessment value for each of the following listed parcels, seconded by Overland, which passed unanimously
- a) Kathleen Hoopman, PID 33.8900.050
 - b) Cy Cyrus, PID 33.8900.023
 - c) Mark Reinki, PID 33.8900.125
 - d) Judy Jacobs, PID 33.8900.012
- 13) **Motion to Adjourn** by Kroening, seconded by Overland. Vote 2-0. Motion carries. Meeting adjourned at 12:30PM

Respectfully Submitted,



Vickie Snyder-Clerk/Treasurer

Approved:



Alan Overland-Chairman

5-14-26