



**GERALD R. BARBER**  
**TAX ASSESSOR**  
**MADISON COUNTY**

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IN STATE: 1-800-428-0584 EXT: 1921

July 23, 2013

To: Ray C Chandler, JR and V Faeza Jones

From: Gerald R Barber  
Madison County Tax Assessor

A handwritten signature in black ink, appearing to read "Gerald R Barber", written over a horizontal line.

We have reviewed both of your Requests for Review on the following properties.

**72C-08C-018**

The improvements on this property have been removed and our tax maps in 2008 only show a drive and an old slab. We found no previous requests to have the improvement removed from the tax roll nor did we discover a demolition permit from the City of Madison. Although Miss. Code requires the property owners to notify the Tax Assessor's office of any changes we are requesting that a refund be made for the past three years for the improvement value since it did not exist and this is not a value issue. The request for a refund of year 2012 will be \$242.84, 2011 will be \$241.81 and 2010 will be \$241.81. This is the maximum number of tax year refunds allowed by Miss. Code.

**71F-23B-049**

Mr. Chandler filed a RFR with our office requesting the total value to be changed to \$650,000 from \$1,160,940.

This request is denied by our office for the following reasons:

1. The list of other houses supplied by Dr. Chandler in a previous email are not considered comparable due to class, size, conditions, amenities such as pools, guest houses, fixtures etc. The Mississippi Department of Revenue manual that we used as appraisal templates has dozens of categories that relate to value and not just square feet. Your improvements are more similar to lot 16 which is directly behind you which has a total value of \$966,810. Your improvements are also similar to lot 6 at \$1,367,510, lot 8 at \$1,605,600 and lot 9 at \$1,239,110. These three land values are considerably more than yours since they sit on estate lots but the improvements are similar.
2. Mr. Chandler did not provide the purchase price (construction cost), insured value or deed of trust information as requested on the RFR, however our investigation revealed that a deed of trust was issued to Citizens National Bank and filed on July 20, 2004 for the amount

of \$1,088,000. Deeds of trust are usually no more than 80% of the appraised value of a property by banking standards.

3. The original homestead exemption, which was signed under oath on March 26, 2002, lists the full price as \$1,000,000.

After reviewing the comparables especially lot 16 we are willing to recommend a change to Class S from S+ for a change in your improvement from \$1,017,580 to \$982,080. We have already lowered your land value in 2012 and 2013 to \$90,000 from \$199,900. Together we are willing to recommend a total decrease from 2012 of \$1,270,840 to \$1,125,440 and represents a reduction of \$145,400 in total true value.

If you do not agree to this offer you may appeal in writing to the Clerk of the Board by August 5, 2013. The official appeal form is online where you found the RFR form. ALL questions need to be answered as they will be requested under oath at the formal hearing.

## Vickie Miller

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**From:** Shelton Vance  
**Sent:** Friday, July 26, 2013 7:52 AM  
**To:** Vickie Miller  
**Subject:** FW: 20 Additional Comparable Homes in Bridgewater

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**From:** Gerald Steen [mailto:Gerald@sprintmart.com]  
**Sent:** Friday, July 26, 2013 7:11 AM  
**To:** Shelton Vance; Mike Espy; Arthur Johnston  
**Subject:** FW: 20 Additional Comparable Homes in Bridgewater

FYI—Arthur, please have this info under Dr. chandler on the agenda.

Thanks,  
Gerald

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**From:** drchandler45@yahoo.com [mailto:drchandler45@yahoo.com]  
**Sent:** Thursday, July 25, 2013 8:37 PM  
**To:** Gerald Steen  
**Subject:** FW: 20 Additional Comparable Homes in Bridgewater

Mr. Steen,

Please see attached additional proof of excessive valuation of our home. We are submitting an additional 20 homes for comparison. Thank you.

F. Chandler MD

Sent from Windows Mail

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**From:** drchandler45@yahoo.com  
**Sent:** July 25, 2013 9:31 PM  
**To:** Gerald Barber  
**Subject:** 20 Additional Comparable Homes in Bridgewater

Mr. Barber,

The following is a list of the home values (without land or amenities) of 20 more homes in Bridgewater Subdivision that are comparable to our home in size, class, and condition. Bridgewater Subdivision is an upscale development with an architectural review committee and strict covenants regarding the variety and quality of materials utilized in construction. The homes in this development have a uniformity that allows consistent values of the member homes. Therefore the class that one would assign to most homes in Bridgewater should be uniform. We have placed the subject property, the Chandler Home, at the first position.

Parcel	Adjusted Square Feet	Home Value
1. Chandler Home	7927	\$1,017,580
2. 071-23C-058/00.00	7907	\$789,270
3. 071F-23B-060/00.00	7766	\$664,920
4. 071F-23B-062/00.00	7921	\$811,170
5. 071F-23B-019/00.00	7549	\$647,400
6. 071F-23B-016/00.00	7848	\$815,340
7. 071F-23B-029/00.00	7421	\$756,620
8. 071F-22-035/06.00	8156	\$860,010
9. 071F-23B-099/00.00	7421	\$644,540
10. 071F-23B-098/00.00	7019	\$574,230
11. 071E-15-013/05.00	7437	\$643,550
12. 071E-15-013/09.00	7789	\$804,460
13. 071E-15-013/07.00	7669	\$777,930
14. 071F-23C-062/00.00	7380	\$778,010
15. 071F-23C-067/00.00	7643	\$648,580
16. 071E-22-013/02.19	7851	\$594,450
17. 071E-22-084/00.00	7611	\$683,750
18. 071E-22-014/03.00	8049	\$798,600
19. 071E-22-014/04.00	7411	\$646,630
20. 071E-22-015/02.00	7614	\$653,520
21. 071E-22-014/06.00	7132	\$596,400

It is apparent from this listing of 20 additional comparable homes in the 7100 to 8200 square foot range, that the values are fairly consistent with the notable exception of the Chandler home. The values of these homes reflect a mean of \$709,469. Our home's assigned value by the tax assessor is significantly more at

\$1,017,580. We tender this listing as further proof of the excessive valuation of our home by the office of the Madison County Tax Assessor. Statistically, with the 40 home comparative analysis, this places the Chandler home as an outlier and should be corrected.

Sincerely,

F. Chandler MD

cc: Mr. Steen  
Mr. Banks  
Mr. Holaday

Sent from Windows Mail

## Vickie Miller

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**From:** Shelton Vance  
**Sent:** Tuesday, July 16, 2013 7:47 AM  
**To:** Vickie Miller  
**Subject:** FW: Real Property Request for Review by Madison County Tax Assessor

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**From:** Gerald Steen [mailto:Gerald@sprintmart.com]  
**Sent:** Tuesday, July 16, 2013 7:17 AM  
**To:** Cynthia Parker; Shelton Vance; Arthur Johnston  
**Cc:** drchandler45@yahoo.com  
**Subject:** RE: Real Property Request for Review by Madison County Tax Assessor

Cynthia,  
Would you have this item on the list for Aug. 5<sup>th</sup>, 9am meeting. Hopefully with everyone working together on this item it will be resolved by the 5<sup>th</sup> if not the supervisor's will make a decision.

Thanks,  
Gerald

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**From:** drchandler45@yahoo.com [mailto:drchandler45@yahoo.com]  
**Sent:** Monday, July 15, 2013 11:34 PM  
**To:** Gerald Steen  
**Subject:** FW: Real Property Request for Review by Madison County Tax Assessor

Mr Steen,

The attached correspondence is for your review. It appears the homestead exemption issue is close to being resolved. However, our home's valuation/assessment remains unfair and excessive. We were informed today by the tax assessor's office that the \$10,270 that we paid twelve days ago is not the total amount of taxes due even with the homestead exemption included for 2012. We still have a considerable balance due.

I appreciate your prompt response in placing this issue on the board agenda for August 5, 2013. We are still hoping as you are, that this can be settled prior to that date.

Dr Chandler

Sent from Windows Mail

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**From:** drchandler45@yahoo.com  
**Sent:** July 15, 2013 11:26 PM  
**To:** Gerald Barber  
**Subject:** Real Property Request for Review by Madison County Tax Assessor



Mr. Barber,

Per our discussion, I am submitting forms to you requesting a review of our home value. According to the Madison County Tax Assessor's Website, a taxpayer may request an informal review of a property's value by the tax assessor. We requested a review and you agreed to do so on March 19, 2013 and on June 28, 2013. We also discussed the excessive taxation of our home during our telephone conversation on June 28, 2013. However, we were not made aware of the need to submit the Real Property Request for Review Worksheet. We are doing so at this time via email.

Proof of the excessive and unfair taxation is evidenced by a sampling of 20 homes that have comparable adjusted square foot size in our subdivision. Our home at 120 Bridgewater Crossing is listed as having a basic square foot size of 4495 and an adjusted square foot size of 7927 with a home value of \$1,017,580. Please review the following comparable homes in our subdivision:

Parcel Number	Basic Square Ft	Adjusted Square Ft	Value
1. 71E-15-013/20.00	4731	7669	\$507,480
2. 071F-14C-013/00.00	4961	7937	\$553,990
3. 071F-23B-035/00.00	5200	7919	\$676,530
4. 071E-15-013/13.00	5382	7993	\$701,650
5. 071F-23B-050/00.00	4116	7177	\$728,550
6. 71E-15-013/00.00	4740	7461	\$650,000
7. 71E-22-014/13.00	4845	7517	\$761,530
8. 071E-22-014/14.00	5776	7367	\$560,260
9. 071F-23C-082/00.00	5900	8098	\$696,640
10. 071F-23B-028/00.00	4804	8198	\$711,390
11. 071F-23B-003/00.00	5466	8341	\$840,300
12. 071E-22-014/11.00	5933	8590	\$880,870
13. 071F-23C-083/00.00	7698	9220	\$848,900
14. 071F-23B-104/00.00	4197	7360	\$699,810
15. 071E-22-013/02.12	4521	7091	\$582,760

16. 071E-22-013/02.17	5287	7691	\$613,260
17. 071F-23C-083/00.00	7698	9220	\$848,900
18. 071F-23C-089/00.00	4942	8605	\$747,030
19. 071F-23C-080/00.00	4593	7155	\$587,990
20. 071F-23B-015/00.00	4658	7096	\$628,270

I did not find any comparable homes in our subdivision that had a valuation in excess of the \$800k range. As you are aware, our current home assessment is in excess of \$1,000,000. We are formally requesting a review by your office of our homestead property as soon as possible due to our continuing efforts along with counsel to settle this matter since April of 2012.

Sincerely,

R. Chandler, Jr.  
F. Chandler, MD

cc: Mr. Steen  
Mr. Banks  
Mr. Lott  
Mr. Griffin  
Mr. Crosby  
Mr. Espy  
Mr. Holiday

Sent from Windows Mail



## Vickie Miller

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**From:** Cynthia Parker <CParker@madison-co.com>  
**Sent:** Monday, July 29, 2013 10:06 AM  
**To:** Vickie Miller  
**Subject:** FW: 8 Comparable Bridgewater Area Homes with Pools and Pool Houses

Please add this also under *Objections/Ray Chandler*.  
Thank you.

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**From:** Gerald Steen [mailto:Gerald@sprintmart.com]  
**Sent:** Monday, July 29, 2013 6:55 AM  
**To:** Cynthia Parker  
**Subject:** FW: 8 Comparable Bridgewater Area Homes with Pools and Pool Houses

Add this to the agenda under Dr. Chandler name. I believe this is the second piece of info concerning the property value for Dr. chandler.

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**From:** drchandler45@yahoo.com [mailto:drchandler45@yahoo.com]  
**Sent:** Monday, July 29, 2013 6:32 AM  
**To:** Gerald Steen  
**Subject:** FW: 8 Comparable Bridgewater Area Homes with Pools and Pool Houses

Sent from Windows Mail

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**From:** drchandler45@yahoo.com  
**Sent:** July 29, 2013 7:28 AM  
**To:** Gerald Barber  
**Subject:** 8 Comparable Bridgewater Area Homes with Pools and Pool Houses

Mr. Barber,

After your suggestion in your last correspondence to also consider homes with pools and pool houses in the area adjacent to Bridgewater, we did find 5 more homes in addition to the 3 homes sent on Friday that are also directly comparable to the Chandler home in that they have both a pool and a pool house. All of these homes are either in Bridgewater Subdivision or immediately adjacent to Bridgewater Subdivision with a distance of less than a mile from the Chandler home. They are:

Parcel	Pool	Pool House	Square Footage	Home Value	\$/Sq Ft
071F-14C-002/04.00	Y	Y	11,488	\$962,450	\$83.78

071F-23D-006/01.02	Y	Y	3600	\$169,240	\$47.01
071H-27-035/00.00	Y	Y	5189	\$322,620	\$62.17
071F-14D-005/03.00	Y	Y	4665	\$291,240	\$62.43
071F-14B-002/01.02	Y	Y	6360	\$255,410	\$40.16
071E-22-035/04.00	Y	Y	12,721	\$1,088,660	\$85.58
071F-23B-021/00.00	Y	Y	6833	\$597,020	\$87.37
071E-15-013/12.00	Y	Y	6297	\$546,410	\$86.77

Based on our review of homes with pools and pool houses in the Bridgewater area and using the calculation method you presented, a mean calculation would place the value of the typical home in the Bridgewater area with the amenities of a pool and pool house near the range of \$69.41/sq ft. For the Chandler home that would be:

$$7927 \text{ Square Feet} \times \$69.41 = \$550,213.07$$

The total true market value of the property should be:

Single Family Residence Value:	\$550,213.07
Pool House Value:	\$29,940
Pool Value:	\$19,510
Patio Value:	\$2310
Patio Value:	\$1250
Patio Value	\$350
Land Value:	\$90,000

The Total True Market Value of the Property: \$693,573.07

Please note that the values for the pool, pool house, land, and patios were obtained from the web site of the Madison County Tax Assessor that you directed us to. This total true market value of \$693,573.07 represents a fair and equal assessment of our homestead property. We appreciate your willingness to maintain an open door policy in order to successfully produce an assessment value that will adequately resolve this issue. Thank you.

Sincerely,

F. Chandler MD

Sent from Windows Mail