# 2018
# Gunnison County Board of Equalization:
# Hearing # 5

The Gunnison County Assessor's Office has been asked to communicate the assignment results for a single property that was appraised as part of our mass appraisal assignment.

The Uniform Standards of Professional Appraisal Practice (USPAP) defines mass appraisal as: the process of valuing a universe of properties as of a given date using standard methodology, employing common data, and allowing for statistical testing.

All of the sales used for Gunnison County's mass appraisal can be viewed on the Gunnison County web site (www.gunnisoncounty.org).

For the purposes of the mass appraisal, market value is defined as:

> "The most probable price, expressed in terms of money, that a property would bring if exposed for sale in the open market in an arm's-length transaction between a willing seller and a willing buyer, both of whom are knowledgeable concerning all the uses to which it is adapted and for which it is capable of being used." – Property Assessment Valuation, 1996, IAAO

For the 2018 property tax year, the effective **appraisal date is June 30, 2016**, as required by § 39-1-104(10.2)(a)(d), Colorado Revised Statutes.

Agricultural land in Colorado is valued exclusively by the capitalization of net landlord income formula. Residential land includes two acres or less of land on which a residential improvement is located where the improvement is not integral an agricultural operation conducted on such land. A residential improvement is a building designed for use predominantly as a place of residency by a person, a family, or families. All residential improvements are valued using the sales comparison approach, based on sales of similar residential properties within the same Economic Area. Agricultural structures are buildings located on a farm or ranch and used as an integral part of the agricultural operation.

The single property being characterized for this hearing is identified as:

| | |
|---|---|
| **Property Owner:** | **DUFON JOHN L III** |
| **Account Number:** | **R030631** |
| **Parcel Number:** | **3773-000-00-009** |
| **Legal Description:** | **LOT 11 SEC 36 49N6W 53.91A** |
| **Value:** | **$40,380** |

# CBOE # 5 Narrative

Subject property comprises a 53.91 acre parcel in the Black Canyon area, of which 51.91 acres is classified and valued as agricultural land, and the remaining two acres is classified as residential land non-integral to the agricultural operation. There is a 600 sq ft structure on the property which is classified and valued as a single family dwelling. This structure was first added to the tax roll in 2018 as a result of having been identified on an aerial photograph, and then physically inspected late in 2016. It is clearly an older structure, but the Assessor's Office has no direct evidence for the date of construction. It is currently listed in our records with an original year built of 2011 because it does not appear to be visible in aerial photos prior to that time. No permit for the structure can be located in the County records.

Earlier in 2018, as part of our process to confirm agricultural usage, the Assessor's Office spoke with Andy Pipher of Anchor Cattle Company, who leases the property for grazing. He confirmed agricultural use of the property in 2018, and also stated that he has not used the structure for either residential or agricultural purposes.

Based on our inspection of the structure, it is the opinion of the Assessor's Office that it was designed for use predominantly as a place of residency. Characteristics that support this interpretation include architectural features such as the covered porch, multiple exterior windows and doors, division of the interior into individual rooms, finished interior walls and ceiling, and the presence of a wood burning stove. It does not appear to have either plumbing or electrical service. The property owner has provided historical insurance documentation listing a building that is purported to be the structure in question. That documentation variously describes the structure as a "line camp cabin" and an "additional farm dwelling".

Based on the foregoing facts and observations, and the relevant statutory language, the Assessor's Office believes that the current classification of the property as mixed use agricultural and non-integral residential is correct. The age of the residential structure is not a factor in its current valuation.

**Exterior photo of front of structure**

**Exterior photo of side of structure**

**Interior photo taken through front window**

**Kevin Parks Insurance Agy Inc**
Kevin Parks, Agent

126 E 5th Street
Delta, CO 81416-1903
Bus 970 874 5702
Bus 970 527 6200
kevin.parks.b7b5@statefarm.com

July 16, 2017

Jack,

Here are copies of State Farm Ins. Applications and changes Regarding your property in Gunnison County.

They verify that the "Lire Camp Cabin." has been insured with State Farm Fire and Casualty insurance since 1993

Please call me with any QUESTIONS

Kevin Park

The greatest compliment you can give is a referral.

Jack DuFon.
Loc #2 54 Acres in Gunnison County

9/23/1993 Rewrote DuFon's HO-7 to Farm Ranch
Before this time, we had only one location.
With this New Rewrite Policy, we then
had two locations for the Farm/Ranch
Crawford is loc #1, Gunnison County 54
acres located 3/10 of a mile off of Hwy 92.
Sec 36 Twp 49N. R 6W of NMPM is location 2

At location 2 we insured the 600 ft
cabin as an Additional Farm Dwelling. We
were told that the CABIN had been built
in 1993 at a cost of $15,000. This
CABIN has been continuously insured by
State Farm since Sept 23, 1993.

In January 2004, at Location 2,
we changed the Names of the owners
to reflect John's (Jack) buying Mary DuFon's
partial ownership of the cabin and acreage.

Location 2 was insured under Mary
DuFon's Farm Ranch policy from 9/23/1993
until 5/6/2013 when we wrote a separate Farm
Ranch policy for John, Fredrick & Michelle DuFon

**Policy Number**
96-BN-6075-7
REPLACES NUMBER
96-28-0592-3

# DECLARATIONS PAGE

STATE FARM FIRE AND CASUALTY COMPANY
3001 8TH AVENUE, GREELEY CO 80638-0001
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

AGENT COPY
NAMED INSURED AND MAILING ADDRESS
1789/96 T 2

DUFON, JOHN & MARY C
PO BOX 500
CRAWFORD CO 81415-0500

ADDITIONAL INSURED

DUFON, FREDERICK & DANIELLE
PO BOX 500
CRAWFORD CO 81415-0500

FARM/RANCH POLICY - SPECIAL FORM 3

INFLATION COVERAGE INDEX: 118.1

**Automatic Renewal** – If the **Policy Period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

**POLICY PERIOD:** 12 MONTHS
**EFFECTIVE DATE:** 12/17/93
**EXPIRATION DATE:** 12/17/94

THE POLICY PERIOD BEGINS AND ENDS AT 12:01 AM STANDARD TIME AT THE RESIDENCE PREMISES.

original Application for Farm Ranch Policy.
Location 2 is the Lint Camp Cabin in Gunnison County.

LOCATION OF COVERED PREMISES:

SEE SCHEDULE PAGE(S) FOR LOCATION OF PREMISES

| COVERAGES AND PROPERTY | LIMITS OF LIABILITY |
|---|---|
| SECTION I | |
| A DWELLING | $ 96,000 |
| B PERSONAL PROPERTY | $ 67,200 |
| C LOSS OF USE | ACTUAL LOSS |
| D SCHEDULED FARM PERSONAL PROP | ** |
| F FARM BUILDINGS & STRUCTURES | ** |
| SECTION II | |
| L PERSONAL LIABILITY (EACH OCCURRENCE) | $ 500,000 |
| (ANNUAL AGGREGATE) | $ 1,000,000 |
| M MEDICAL PAYMENTS (EACH PERSON) | $ 1,000 |

DEDUC
ALL L

IN CA
DEDUCTIBLE WILL BE APPLIED EACH OCCURRENCE AND WILL BE DEDUCTED FROM THE AMOUNT OF THE LOSS. OTHER DEDUCTIBLES MAY APPLY-REFER TO POLICY.

** SEE SCHEDULE PAGE(S) FOR LIMITS OF LIABILITY

POLICY PREMIUM
$ 713.00

| FORMS, OPTIONS, AND ENDORSEMENTS | |
|---|---|
| SPECIAL FORM | FP-8193.3 |
| REPLACEMENT COST-CONTENTS | OPTION RC |
| FIREARMS $2,500 EACH ARTICLE/ $5,000 AGGREGATE | OPTION FA |
| JEWELRY AND FURS $2,500 EACH ARTICLE/$5,000 AGGREGATE | OPTION JF |
| ADDITIONAL INSURED | OPTION AI |

DISCOUNTS APPLIED:
HOME ALERT
RENEWAL 6+ YEARS

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

COUNTERSIGNED 1/24 19 94
BY KRP AGENT

PREPARED
01/12/94
FP-8090.4C

KEVIN PARKS
(303) 874-5702

YOUR POLICY CONSISTS OF THIS PAGE, ANY ENDORSEMENTS AND THE POLICY FORM. PLEASE KEEP THESE TOGETHER.

Policy Number
96-BN-6075-7

**SCHEDULE PAGE**
STATE FARM FIRE AND CASUALTY COMPANY
3001 8TH AVENUE, GREELEY CO 80638-0001
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

STATE FARM INSURANCE

NAMED INSURED AND MAILING ADDRESS
1789/96 T 2
DUFON, JOHN & MARY C
PO BOX 500
CRAWFORD CO 81415-0500

EFFECTIVE DATE
12/17/93

FARM/RANCH POLICY - SPECIAL FORM 3

LOCATION OF COVERED PREMISES

| LOC NO | NO OF ACRES | PORTION OF SECTION | SECTION | TWNSHP | RANGE | COUNTY AND STATE |
|---|---|---|---|---|---|---|
| 01 | 315 | DESCRIBED ON FILE IN THE REGIONAL OFFICE. | | | | |
| 02 | 54 | PART | 36 | 49 | 6 | GUNNISON, CO |

COVERAGE D: SECTION I FARM PERSONAL PROPERTY

| ITEM NO | LIMITS OF LIABILITY | DESCRIPTION | ACCIDENTAL DIRECT PHYSICAL LOSS |
|---|---|---|---|
| 01 | $ 13,000 | 1986 FORD TRACTOR/LOADER #AP3136 | YES |
| 02 | $ 5,000 | BULL WITH TAG 47SF | ** |
| 03 | $ 8,000 | ON HAY IN BARN | ** |
| 04 | $ 2,000 | ON MISC AGRI MACHINERY, VEHICLES & EQUIP | ** |

** NOT ELIGIBLE FOR ACCIDENTAL DIRECT PHYSICAL LOSS

COVERAGE F: SECTION I FARM BUILDINGS AND STRUCTURES

INFLATION COVERAGE INDEX 118.1

| BUILDINGS & STRUCTURE | LIMITS OF LIABILITY | DESCRIPTION | REPLACEMENT COST | ACCIDENTAL DIRECT PHYSICAL LOSS |
|---|---|---|---|---|
| LOCATION NO. 01 | | | | |
| 01 | $ 5,000 | TOOL SHED | YES | NO |
| 02 | $ 3,200 | HAY BARN | NO | NO |
| 03 | $ 2,000 | CRISLER HOUSE | NO | NO |
| 04 | $ 32,800 | ADDITIONAL FARM DWELLING | YES | YES |
| LOCATION NO. 02 | | | | |
| 01 | $ 26,661 | ADDITIONAL FARM DWELLING | YES | YES |

↳ Gunnison County CABIN
12/17/1993

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

PREPARED
01/12/94

YOUR POLICY CONSISTS OF THIS PAGE, ANY ENDORSEMENTS AND THE POLICY FORM. PLEASE KEEP THESE TOGETHER.