

March 5, 2020

Richard L. and Holly B. Gilbert

1919 Garrard ST Lot 7

Columbus, GA 31906

To: Council of Columbus, GA

The following is a consideration request for overpayment in the amount of \$12,555.80 for 2019 Muscogee County Property Tax associated with the property located at 1919 Garrard St Lot 7, Parcel ID 18500500307 (Figure 1). This property was purchased by Richard L. and Holly B. Gilbert on April 12, 2019 for an amount of \$800,000 from Synovus Trust Company representing the deceased William B Turner.

The 2019 assessed Fair Market Value from the tax office was \$1,566,140 resulting in a tax of \$25,666.52. The sales price Fair Market Value of \$800,000 results in tax of \$13,110.72. This resulted in an over payment of 2019 tax to the amount of \$12,555.80. The sales price of the home corresponds to the comparable FMV of homes in the same neighborhood as seen in the Appendix. The comparative sales data was presented to the Board of Assessors which heard the case but were unable to take any action as the date of the appeal had passed. The Gilberts did not receive a 2019 Tax Assessment as it was sent to Synovus Trust Company instead of the owners of record at the time. By the time the Gilberts received the Property Tax Bill, the Tax Assessment expiration date had passed. Table 2 outlines the chronology of events.

Figure 1: 1919 Garrard St Lot 7



Table 1: Tax Assessment: Muscogee Tax Value compared to Sale Price

Assessment	Fair Market Value	Net 40%	Millage Rate	Net Tax	Difference
Tax Assessor	\$1,566,140	\$626,456	.040971	\$25,666.52	
Sale Price	\$800,000	\$320,000	.040971	\$13,110.72	\$12,555.80

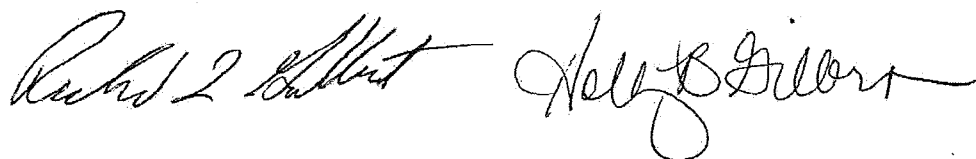
Table 2: Chronology of Events

4/12/2019	Purchase of Property for \$800,000
5/21/2019	Tax Assessed Value notice sent to Synovus Trust Company PO Box 120 Columbus, GA
6/03/2019	Richard Gilbert files for Homestead Exemption. Told by the Property Tax Office he will receive a tax assessed value in the mail.
7/5/2019	Tax Assessment Appeal Date Expires
7/18/2109	Tax Bill sent to Richard Gilbert for \$25,666.52 at 1919 Garrard St Lot 7
7/19/2019	Rich Gilbert calls Tax Assessor Office and is informed that the appeal date has passed but can schedule a hearing with the Board of Assessors. Schedules appearance at Board of Assessors for the earliest date of 9/9.
9/09/2019	Hearing at Board of Assessors. No action taken since beyond the date and no ability under the law to change assessed value. Only recourse is to pay tax bill and present case to Council of Columbus in 2020.
12/2019	Taxes Paid of \$25,666.52
1/6/2020	Richard Gilbert calls Tax Office to schedule hearing with Council of Columbus
3/10/2020	Council of Columbus hearing date

The Gilberts have taken every step possible to correct the tax situation with the property they purchased and are now appealing to the Council of Columbus as this is the only option provided.

We believe in paying our fair share of taxes but this situation results in a 2x tax liability. In addition to the \$25,666.52 in 2019, the Gilberts are having to escrow the same amount in 2020 as we have been unable to obtain a revised tax estimate to date.

Thank you for your consideration,



Richard and Holly Gilbert



2019 Muscookee County Property Tax Bill

Lula Lunsford Huff, MBA, CPA
 Muscookee County Tax Commissioner
 PO Box 1441 • Columbus, GA 31902-1441
 Phone (706) 653-4211 • Fax (706) 225-3773

Tax Payer: GILBERT RICHARD L &

Location: 1919 GARRARD ST 00007

Parcel No: 185 005 003 07

District: USD01

Building Value	Land Value	Acres	Fair Market Value	Due Date	* Payment Good Through	Exemption Code
1,383,630	182,510	.0000	1,566,140	10/1/2019	12/02/2019	

Authority	Adjusted FMV	Net 40% Assessment	Exemptions	Taxable Value	Millage Rate	Gross Tax	Credit	Net Tax
COUNTY OPERATING	1,566,140	626,456	0	626,456	.03277	20,528.96		10,762.51
SALES TAX ROLLBACK					-.01559		-9,766.45	0.00
COUNTY BOND	1,566,140	626,456	0	626,456	.00047	294.43		294.43
SCHOOL OPERATING	1,566,140	626,456	0	626,456	.02332	14,609.58		14,609.58
TOTALS					.040971	35,432.97	-9,766.45	25,666.52

Property Taxes may be paid by Visa, Mastercard, Discover or AMEX online at www.columbusga.org/taxcommissioner or in the office (2.5% convenience fee or \$1.50 minimum).



Scan the QRcode with your smartphone to access the property tax website to view information and make online payments. →



* The "Payment Good Through" date applies to the 60% balance due when the first installment (40%) is paid by 10/1/2019. If a parcel has back taxes a different due date is applicable.

The Board of Tax Assessors (706) 653-4398 determines the property values. If you do not agree with the values, contact the Tax Assessors Office between January 1 and April 1, to effect a possible change before the applicable tax year.

Minimum Due October 1	\$10,266.60
Balance Due December 2	\$15,399.92
2019 Tax Due	\$25,666.52
Penalty	\$0.00
Interest	\$0.00
Other Fees	\$0.00
Previous Payments	\$0.00
*Back Taxes	\$0.00
TOTAL DUE	\$25,666.52

KEEP TOP PORTION FOR YOUR RECORDS.

RETURN THIS PORTION WITH YOUR FIRST INSTALLMENT

MUSCOCKEE COUNTY TAX COMMISSIONER
 PO BOX 1441
 COLUMBUS GA 31902-1441

RETURN SERVICE REQUESTED

Check here if making address change (see back)

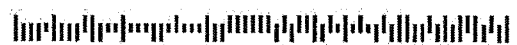
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GILBERT RICHARD L &
 GILBERT HOLLY B
 1919 GARRARD ST LOT 7
 COLUMBUS GA 31906-1183

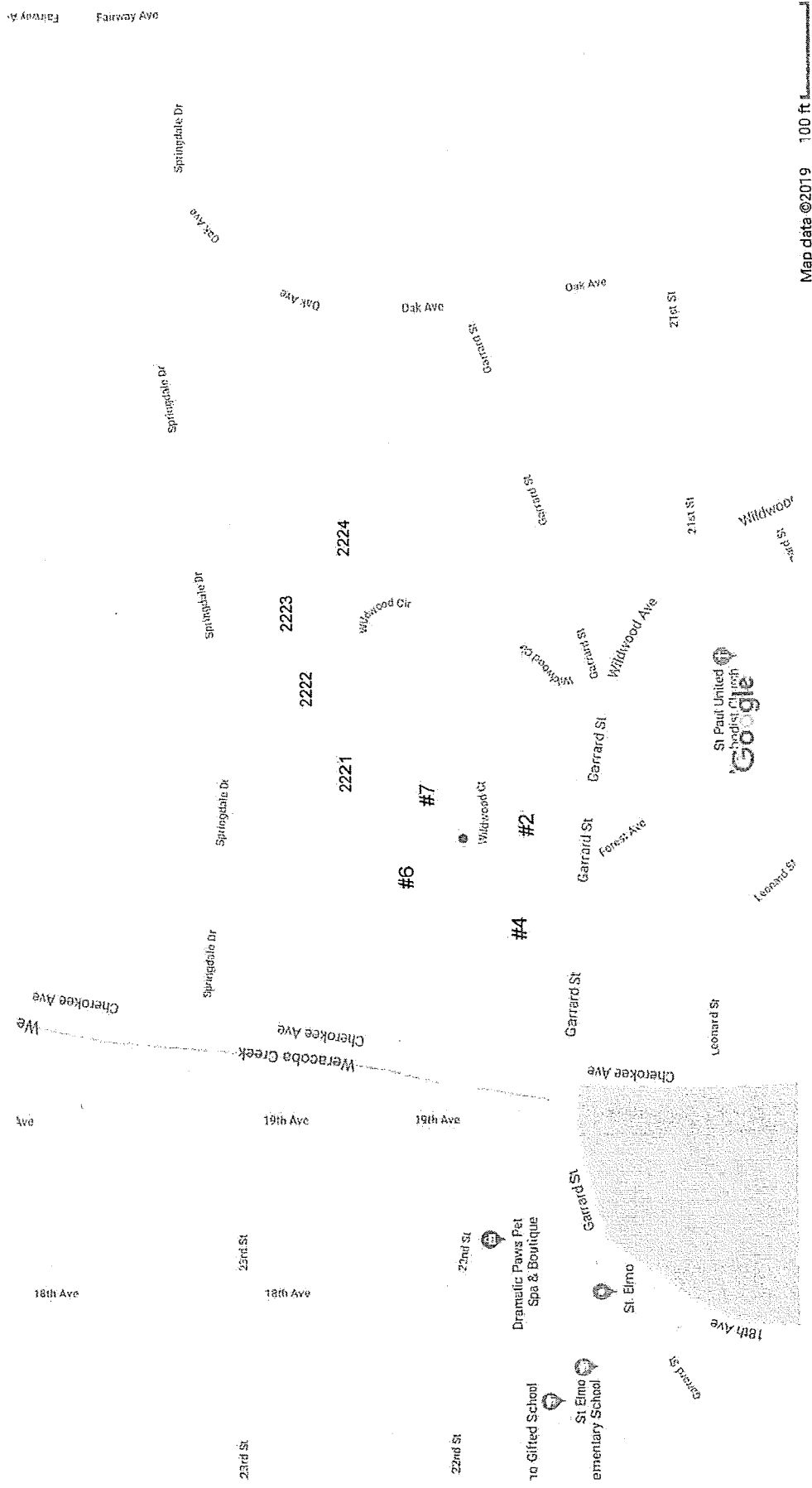


PARCEL NUMBER	LOCATION	
185 005 003 07	1919 GARRARD ST 00007	
FIRST INSTALLMENT AMOUNT (40%)	DUE DATE	INDICATE THE AMOUNT REMITTED
10,266.60	10/1/2019	

- Do NOT send CASH
- Include Parcel # / Phone # on check and money order made payable to:



MUSCOCKEE COUNTY TAX COMMISSIONER
 PO BOX 1441
 COLUMBUS GA 31902-1441



1919 Garrard St Homes

Parcel ID	Owner	Unit	FMV	FAV	Tax
185 005 003 02	SWIFT THOMAS P & BARBARA H	2	\$	758,119	\$ 303,248
185 005 003 04	FOUNTAIN MELLIE S	4	\$	593,010	\$ 237,204
185 005 003 07	GILBERT RICHARD & HOLLY	7	\$	1,566,140	\$ 626,456
185 005 003 06	LEWIS DAVID G JR & MARGARET O	6	\$	893,155	\$ 357,262

1919 Garrard St Lots

Parcel ID	Owner	Unit	FMV	FAV	Tax
185 005 003 01	DEVELOPERS INVESTORS INC	1	\$	170,000	\$ 68,000
185 005 003 05	PATTON LINDA F	3	\$	162,000	\$ 64,800
185 005 003 03	AVANT JOHN S	5	\$	172,000	\$ 68,800

Wild Wood Circle

Parcel ID	Owner	Unit	FMV	FAV	Tax
185 005 018	STENSLIE JOEL BURTON &	2223	\$	283,440	\$ 113,376
185 005 019	EBERHARDT GLYNN E & JANIS H	2222	\$	331,840	\$ 132,736
185 005 020	BLACKWELL MARTHA DIANE GARRARD	2221	\$	320,640	\$ 128,256
185 005 016	JONES MATTHEW E &	2224	\$	624,260	\$ 249,704

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	05/15/2019	Borrower	Richard L. Gilbert Holly B. Gilbert 3670 Newport Bay Drive Alpharetta, GA 30005	Loan Term	30 years
Closing Date	04/12/2019	Seller	Synovus Trust Company 1919 GARRARD ST LOT 7 Columbus, GA 31906	Purpose	Purchase
Disbursement Date	04/12/2019	Lender	SunTrust Bank	Product	7/1 Adjustable Rate
Settlement Agent	Morris, Manning, & Martin, LLP			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
File #	77508			Loan ID #	4003549245-1
Property	1919 GARRARD ST LOT 7, Columbus, GA 31906			MIC #	
Sale Price	\$800,000.00				

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$504,000	NO	
Interest Rate	3%	YES	<ul style="list-style-type: none"> Adjusts every year starting in year 8 Can go as high as 8% in year 8 See AIR Table on page 4 for details
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,124.88	YES	<ul style="list-style-type: none"> Adjusts every year starting in year 8 Can go as high as \$3,358 in year 8
Prepayment Penalty		NO	Does the loan have these features?
Balloon Payment		NO	

Projected Payments				
Payment Calculation	Years 1-7	Year 8	Year 9	Years 10-30
Principal & Interest	\$2,124.88	\$1,966 min \$3,358 max	\$1,966 min \$3,358 max	\$1,966 min \$3,358 max
Mortgage Insurance	+ 0	+ 0	+ 0	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ 2,422.00	+ 2,422.00	+ 2,422.00	+ 2,422.00
Estimated Total Monthly Payment	\$4,546.88	\$4,388-\$5,780	\$4,388-\$5,780	\$4,388-\$5,780
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	\$2,622.00 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>		In escrow? YES YES NO

Costs at Closing	
Closing Costs	\$32,089.63 Includes \$8,145.04 in Loan Costs + \$24,387.58 in Other Costs - \$442.99 in Lender Credits. See page 2 for details.
Cash to Close	\$311,907.05 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.



LULA LUNSFORD HUFF
MUSCOGEE COUNTY TAX COMMISSIONER

PO BOX 1441
 COLUMBUS GA 31902

TELEPHONE: 706-653-4211

**BOARD OF TAX ASSESSORS
 MAKES FINAL DETERMINATION**

Type of Exemption
H1

2020 APPLICATION FOR HOMESTEAD EXEMPTION

PARCEL ID	ACCOUNT #	LOCATION OF PROPERTY	TAX DISTRICT	DATE
185 005 003 07	6733 0035 01			06/03/2019

GILBERT RICHARD L & GILBERT HOLLY B 1919 GARRARD ST UNIT 7 COLUMBUS GA 31906	MAKE ADDRESS CORRECTION IN THIS AREA IF NECESSARY:
	OWNER
	CO OWNER
	ST ADDR
	APT/SUITE
	CITY/STATE/ZIP

Applicant #1 Information Name GILBERT RICHARD L &

Social Security Number XXXX [REDACTED] GA Drivers License [REDACTED] Date of Birth [REDACTED] GA Resident? Y County Vote In? MUSCOGEE

Are you in military service? N If Yes, legal state of residence? [REDACTED]

Applicant #2 Information Name GILBERT HOLLY B

Social Security Number XXXXX [REDACTED] GA Drivers License [REDACTED] Date of Birth [REDACTED] GA Resident? Y County Vote In? MUSCOGEE

Relationship of Applicants Married Date Home Occupied? 05/09/19

Phone# [REDACTED] Alt Phone [REDACTED] Alt Phone [REDACTED]

Previous Address
3670 NEWPORT BAY DR (SOLD)

E-mail address you may be reached at [REDACTED]

Affidavit of Applicant

Under Georgia law, it is a misdemeanor to make a false or fraudulent claim for homestead exemption. Persons guilty of fraudulent claims will be subject to taxation in an amount double the tax otherwise due. I, the undersigned, hereby do solemnly swear that the statements made in support of this application are true and correct; that I am the bona fide owner of the property described in this application, that I actually occupied/will occupy this property on January 1st of the year for which this application is made; that I am an eligible applicant for the exemption applied for, qualifying or meeting the definitions of the word applicant as defined by O.C.G.A 48-5-40; that I request any existing homestead exemptions be removed from other properties; and that no transaction has been made in collusion with another for the purpose of obtaining a homestead exemption contrary to the law. Furthermore, I also understand that at anytime I become ineligible for this Homestead Exemption, it is my duty to notify the Tax Commissioner of the change in my residency status.

Applicant Signature Holly B Gilbert
 Printed Name Holly B Gilbert

Date 06/03/2019 Employee Initials [Signature]



Columbus, Georgia, Board of Tax Assessors

GEORGIA'S FIRST CONSOLIDATED GOVERNMENT

City Services Center
3111 Citizens Way
Columbus, GA 31906

Mailing Address:
PO Box 1340
Columbus, GA 31902

Telephone: (706) 653-4398
Fax: (706) 225-3800

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Chester Randolph
Chairman

Pat Betis Hunter
Assessor

Daniel J. Hill
Assessor

Todd A. Hammonds
Assessor

Jaynie Govar
Vice Chairman

Chief Appraiser
Suzanne Widenhouse

September 10, 2019

Mr. Richard Gilbert
1919 Garrard Street
Lot 7
Columbus GA 31906

RE: PID 185 005 003 07

Mr. Gilbert:

Thank you for appearing before the Board of Assessors on Monday September 09, 2019.

The Board has reviewed and discussed the information presented; however took no action.

If you should have any questions, please do not hesitate to contact our office.

Sincerely,

Suzanne Widenhouse
Chief Appraiser

SW:wjd

"An Equal Opportunity / Affirmative Action Organization"

MEMBERS: Georgia Association of Assessing Officials, International Association of Assessing Officials