

Notice of Board of Review Determination

Under state law (sec. 70.47(12), Wis. Stats.), your property assessment for the current year 2026 as finalized by the Board of Review (BOR) is listed below.

Property owner

MARION A PAHL REVOCABLE TRUST
2300 WEST AVE S
LA CROSSE WI 54601

General information

Date issued 5 - 21 - 2026
Parcel no. 17-50283-100
Address 2300 West Ave S
Legal description

Town Village City

Municipality La Crosse

Assessment information

<u>2026</u> Original Assessment		<u>2026</u> Final Assessment <small>(determined by BOR)</small>	
Land	\$ 290,400	Land	\$ 290,400
Improvements	\$ 198,600	Improvements	\$ 198,600
Personal property	\$	Personal property	\$
Personal property	\$	Personal property	\$
Personal property	\$	Personal property	\$
Total personal property	\$	Total personal property	\$
Total all property	\$ 489,000	Total all property	\$ 489,000

Appeal information

If you are not satisfied with the BOR's decision, there are appeal options available. **Note:** Each appeal option has filing requirements. For more information on the appeal process, review the Property Assessment Appeal Guide. Visit revenue.wi.gov and search keyword "Assessment Appeal."

Appeal to:

Department of Revenue (DOR) – must file within 20 days after receipt of the BOR's determination notice or within 30 days after the date specified on the affidavit if there is no return receipt. A \$100 filing fee is required. The fair market value of the items or parcels cannot exceed \$1 million dollars. DOR may revalue the property any time before November 1 of the assessment year or within 60 days after receiving the appeal, whichever is later. If adjusted, the value is substituted for the original value and taxes paid accordingly. (sec. 70.85, Wis. Stats.)

Circuit Court - Action for Certiorari – must file within 90 days after receiving the determination notice. The Court decides based on the written record from the BOR. You cannot submit new evidence. (sec. 70.47(13), Wis. Stats.)

Municipality - Excessive Assessment – must first appeal to the BOR and have not appealed the BOR's decision to Circuit Court or to DOR. You cannot claim an excessive assessment under sec. 74.37, Wis. Stats., unless the tax is timely paid. A claim under section 74.37 must be filed with the municipality by January 31 of the year the tax is payable.



Board of Review

Findings of Fact, Determinations and Decision

1 PROPERTY IDENTIFICATION AND FINDING OF FACT

Assessment Year: **2026**

Tax Key Number: **17-50283-100**

Personal Property Account Number *(if applicable)*:

Property Address: **2300 West Ave S**

Property Owner: **Marion A Pahl Revocable Trust**

Mailing Address: **2300 West Ave S, La Crosse WI 54601**

January 1, 2026

Assessment Value: **\$489,000.00**

Land: **\$290,400.00**

Improvements: **\$198,600.00**

Total: **\$489,000.00**

Hearing Date: **5/19/2026**

Time: **12:30p**

Objector Received written confirmation of the Hearing Date:

Yes: No:

(OR)

Both Objector and Assessor waived 48-hour notice of hearing:

Yes: No:

{Note: Taxpayer must have filed written objection before or at Board of Review}

Check one of the following:

Timely notice of "Intent to File an Objection" was provided by objector to Clerk (either in writing or orally) at least 48 hours prior to first full session of Board of Review

(OR)

Waiver was granted by Board of Review for:

Good Cause *or*

Extraordinary Circumstances

Board Members Present:

Sue Dillenbeck, Fred Giese, Paul Bagniefski, Scott Rada, Heather Talbot

Board Members Removed (if any):

Board Counsel Present:

Gideon Wertheimer

Property Owner/Objector's Attorney or Representative:

Board Members with certified training (must have at least one):

Heather Talbot, Fred Giese

2 TESTIMONY

The following individuals were sworn as witnesses by the Board of Review Clerk (*include Property Owner/Objector, or his/ her representative, if testifying, and Assessor*): **Marion Pahl, Josh Benrud**

2.1 PROPERTY OWNER/OBJECTOR:

Sworn Testimony by Property Owner/Objector **Marion Pahl** included:

- a) A recent sale of the subject property: Yes No
If yes: The subject property was sold for **\$388,000** (Date of Sale: **4/23/2024**)
- b) Recent sales of comparable properties: Yes No
If yes: A total number of **Other** properties were presented.
Addresses of other properties:
- c) Other factors or reasons (if presented): Yes No
If yes: List of summary factors or reasons presented by property owner/objector (*if evidence presented only available to one side – list corroboration of that evidence*): **Appraisal 2024 and 1.13 acres undevelopable land with a significant portion underwater. Exhibit A Zillow searches.**

Sworn Testimony on behalf of Property Owner/Objector was presented by the following other Witnesses (if any):

Summary of testimony of other witnesses for objector (if any):

2.2 ASSESSOR

Sworn Testimony by Assessor **Josh Benrud** included:

- a) Estimated level of assessment for the current year is **100%**
- b) A recent sale of the subject property: Yes No
If yes: The subject property was sold for **\$388,000** (Date of Sale: **4/25/2024**)
- c) Recent sales of comparable properties: Yes No
If yes: A total number of **8** Other properties were presented.
Addresses of other properties:
1352 Nakomis Ave, 2590 7th St S, 3203 Lauderdale Ct, 1326 Nakomis Ave, 1211 Townsend St, 206 Westview Pl, 208 Westview Pl, 204 Westview Pl
- d) Other factors or reasons (if presented): Yes No
If yes: List of summary factors or reasons presented by Assessor:
Exhibit B - 4-3-2-1 Rule, improvements to property post-sale

Sworn Testimony on behalf of the assessor was presented by:

Summary of testimony of other witnesses for assessor (if any):

3 DETERMINATIONS

1. The assessor's estimated level of assessment¹ of the municipality has been determined to be **100%**
2. The Board of Review finds that there was a recent sale of the subject property: Yes No
 - a) The sale was an arm's-length transaction Yes No
 - b) The sale was representative of the value as of January 1 Yes No
 - c) The Board finds that the sale supports the assessment Yes No
 - d) *If all answers are 'yes':*
 - i. What is the sale price? \$
 - ii. What if any adjustments, based on the evidence presented, should be made for such considerations as time between the date of sale and the January 1 assessment date, non-market class value in the selling price (ag-use value and fractionally assessed classes), and/or other physical changes that occurred to the property between the sale date and the January 1 assessment date?
 - iii. What is the full market value? \$

(If responses in 2 thru 2c were "yes", upon completion of the section, proceed to section 4, Decision, check all that apply and determine the assessed value.

3. The Board of Review finds that there are recent sales of comparable properties: Yes No
If yes, answer the following:

Property Owner:

- a) Did the property owner present testimony of recent sales of comparable properties in the market area: Yes No
- b) *If yes*, were the attributes satisfactorily adjusted for their differences from the subject and their contribution to value? Yes No

Assessor:

- c) Did the Assessor present testimony of recent sales of comparable properties in the market area: Yes No
- d) *If yes*, were the attributes satisfactorily adjusted for their differences from the subject and their contribution to value? Yes No

Conclusion:

- e) LIST THE PROPERTIES AND VALUES THAT THE BOARD OF REVIEW RELIES ON TO MAKE ITS DETERMINATION AS TO FAIR MARKET VALUE:
1352 Nakomis Ave, 2590 7th St S, 3203 Lauderdale Ct, 1326 Nakomis Ave, 1211 Townsend St, 206 Westview Pl, 208 Westview Pl, 204 Westview Pl

4. The Board of Review finds that the assessment should be based on other factors: Yes No
 - a) *If yes*, list the other factors that the Board of Review relies on to make its determination as to fair market value:
 - b) What was the most credible evidence presented:

¹ The relationship between the assessed value and the equalized value of non-manufacturing property minus corrections for prior year over or under charges within a municipality--town, city, or village. For example, if the assessed value of all property subject to property tax in the municipality is \$2,700,000 and the equalized value (with no prior corrections) in the municipality is \$3,000,000 then the assessment level is said to be 90% (\$2,700,000/\$3,000,000 = .90 or 90%).

4 DECISION

Motion must be made and seconded.

1. **Talbot Moves:** Exercising its judgment and discretion, pursuant to §70.47(9)(a) of Wis. Statutes, the Board of Review by majority and roll call vote hereby determines: **Bagniefski** Seconds
(*mark all that apply*):

- that the Assessor's valuation is correct;
- that the Assessor presented evidence of the fair market value of the subject property using assessment methods which conform to the statutory requirements and which are outlined in the Wisconsin Property Assessment Manual;
- that the Assessor presented evidence of the proper classification of the subject property using assessment methods which conform to the statutory requirements and which are outlined in the Wisconsin Property Assessment Manual;
- that the proper use values were applied to the agricultural land;
- that the proper fractional assessments were applied to undeveloped land and agricultural forest land classifications;
- that the property owner did not present sufficient evidence to rebut the presumption of correctness granted by law to the Assessor;
- that the Assessor's valuation is reasonable in light of all the relevant evidence;
- and sustains the same valuation as set by the Assessor;
- (*in certain cases*), It is not relevant to present assessments of other properties as a basis for the market value of the appeal property.

OR

1. **Moves:** Exercising its judgment and discretion, pursuant to §70.47(9)(a) of Wis. Statutes, the Board of Review by majority and roll call vote hereby determines: Seconds
(*mark all that apply*):

- that the Assessor's valuation is incorrect;
- that the property owner has presented sufficient evidence to rebut the presumption of correctness granted by law to the Assessor;
- that the property owner valuation is reasonable in light of the relevant evidence;
- that the fair market value of the property is:
- | | |
|---------------|----|
| Land: | \$ |
| Improvements: | \$ |
| Total: | \$ |
- that the level of assessment of the municipality is at [Click or tap here to enter text.](#)
and hereby sets the new assessment at

Land:	\$
Improvements:	\$
Total:	\$

I, Nikki M. Elsen, Clerk of the Board of Review, do hereby certify that the members of the Board of Review voted as follows:

<u>Name of Board of Review Member:</u>	<u>Yes:</u>	<u>No:</u>
Fred Giese	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Heather Talbot	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Scott Rada	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Paul Bagniefski	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sue Dillenbeck	<input checked="" type="checkbox"/>	<input type="checkbox"/>

to adopt these Findings of Fact, Determinations and Decision on this 19th day of May, 2026.

**Nikki M. Elsen, City Clerk
Clerk of Board of Review**

Office of City Clerk



May 14, 2026

MARION A PAHL REVOCABLE TRUST
2300 WEST AVE S
LA CROSSE WI 54601

Sent USPS and email to m.maier@live.com

Re: Objection to Real Property Assessment –
Marion A Pahl Revocable Trust – 2300 West Ave S 17-50283-100

Your Objection to Real Property Assessment for the subject parcel has been scheduled before the Board of Review as follows:

Date: Tuesday, May 19, 2026
Time: 12:30 p.m.
Location: City Hall – Council Chambers, 400 La Crosse Street

Appeal hearings are scheduled for 45 minutes. During the hearing, the property owner and assessor will present sworn testimony with an opportunity for questions. To help maintain the schedule, testimony should be limited to 15 minutes for both the property owner and the assessor, followed by a 3-minute rebuttal period. Comments should focus on the property valuation and the evidence supporting your opinion of value. After testimony concludes, the Board of Review will deliberate and issue its determination.

The property owner must be present to provide testimony unless an authorized agent has been appointed. An Agent Authorization for Property Assessment Appeals (PA-105) must be on file prior to an agent testifying on behalf of property owner.

For your information, enclosed is a copy of the Board of Review – “The Basics” which is an overview of the Board of Review and its proceedings which you are encouraged to review prior to your hearing - Taxpayer/Duties at Hearing are covered on page 4.

Feel free to contact me if you have any questions.

Regards,

A handwritten signature in blue ink that reads "Nikki M. Elsen".

Nikki M. Elsen, WCMC, City Clerk
enc.

City of La Crosse, 400 La Crosse Street La Crosse, WI 54601
cityclerk@cityoflacrosse.org | 608-789-7510 www.cityoflacrosse.org

Elsen, Nikki

From: Elsen, Nikki
Sent: Thursday, May 14, 2026 3:19 PM
To: m.maier@live.com
Cc: Elsen, Nikki
Subject: Objection to Real Property Assessment - Hearing Date 5.19.26 12:30p
Attachments: Pahl Hearing Notice Letter 2026.pdf; Board of Review-The Basics.pdf

Tracking:**Recipient**

m.maier@live.com

Elsen, Nikki

Delivery

Delivered: 5/14/2026 3:19 PM

See attached Notice of Hearing for May 19, 2026 at 12:30 p.m.

If you intend to submit hardcopy evidence (other than what has already been provided) at the hearing, please bring eight (8) copies with you. If you would like to submit documents to me in advance, I will make the appropriate copies.

Thank you.

NIKKI M. ELSSEN, WCMC

City Clerk

elsenn@cityoflacrosse.org

Direct: 608.789.7555 | Office: 608.789.7510

Rec'd 5/14/26
8:30 a in person

Objection to Real Property Assessment

To file an appeal on your property assessment, you must provide the Board of Review (BOR) clerk written or oral notice of your intent, under state law (sec. 70.47(7)(a), Wis. Stats.). You must also complete this entire form and submit it to your municipal clerk. To review the best evidence of property value, see the Wisconsin Department Revenue's Guide for Property Owners.

Complete all sections:

Section 1: Property Owner / Agent Information				* If agent, submit written authorization (Form PA-105) with this form			
Property owner name (on changed assessment notice) <u>Margaret Pahl Reducable Trust</u>				Agent name (if applicable)			
Owner mailing address <u>2300 West Ave S</u>				Agent mailing address			
City <u>LaCrosse</u>		State <u>WI</u>	Zip <u>54601</u>	City		State	Zip
Owner phone <u>(608) 780 1426</u>		Email <u>m.Majer@lwe.com</u>		Owner phone () -		Email	
Section 2: Assessment Information and Opinion of Value							
Property address <u>2300 West Ave S</u>				Legal description or parcel no. (on changed assessment notice) <u>17-50283-100</u>			
City <u>LaCrosse</u>		State <u>WI</u>	Zip <u>54601</u>				
Assessment shown on notice - Total <u>489,900</u>				Your opinion of assessed value - Total <u>438,400</u>			

If this property contains non-market value class acreage, provide your opinion of the taxable value breakdown:

Statutory Class	Acres	\$ Per Acre	Full Taxable Value
Residential total market value			
Commercial total market value			
Agricultural classification: # of tillable acres		@ \$ acre use value	
# of pasture acres		@ \$ acre use value	
# of specialty acres		@ \$ acre use value	
Undeveloped classification # of acres		@ \$ acre @ 50% of market value	
Agricultural forest classification # of acres		@ \$ acre @ 50% of market value	
Forest classification # of acres		@ \$ acre @ market value	
Class 7 "Other" total market value		market value	
Managed forest land acres		@ \$ acre @ 50% of market value	
Managed forest land acres		@ \$ acre @ market value	

Section 3: Reason for Objection and Basis of Estimate	
Reason(s) for your objection: (Attach additional sheets if needed) <u>My belief the property is divided wrong due to 60% of non-developable land</u>	Basis for your opinion of assessed value: (Attach additional sheets if needed) <u>Please see attachment</u>

Section 4: Other Property Information	
A. Within the last 10 years, did you acquire the property? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, provide acquisition price \$ <u>388,000</u> Date <u>4-23-24</u> <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Trade <input type="checkbox"/> Gift <input type="checkbox"/> Inheritance <small>(mm-dd-yyyy)</small>	
B. Within the last 10 years, did you change this property (ex: remodel, addition)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe <u>garage fence, windows</u> Date of change <u>10-1-25</u> Cost of changes \$ <u>65,300.00</u> Does this cost include the value of all labor (including your own)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <small>(mm-dd-yyyy)</small>	
C. Within the last five years, was this property listed/offered for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, how long was the property listed (provide dates) _____ to _____ <small>(mm-dd-yyyy)</small> Asking price \$ _____ List all offers received _____	
D. Within the last five years, was this property appraised? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, provide: Date <u>3-18-24</u> Value <u>388,000</u> Purpose of appraisal <u>sale</u> <small>(mm-dd-yyyy)</small> If this property had more than one appraisal, provide the requested information for each appraisal.	

Section 5: BOR Hearing Information	
A. If you are requesting that a BOR member(s) be removed from your hearing, provide the name(s): _____ Note: This does not apply in first or second class cities.	
B. Provide a reasonable estimate of the amount of time you need at the hearing <u>15</u> minutes.	
Property owner or Agent signature <u>Margaret Pahl</u>	Date (mm-dd-yyyy) <u>5-14-26</u>

Marianne Pahl
2300 West Ave S

Property tax appeal

Parcel #:	17-50283-100
Alt. Parcel #:	
Parcel Status:	Current Description
Assessed:	Yes
Taxed:	Yes
Creation Date:	12/18/2024
Historical Date:	
Acres:	1.648
Area (sq ft):	71786.880

2026 Valuations				
Class	Acres	Land	Improvements	Total
G1 - RESIDENTIAL	0.518	\$287,900	\$198,600	\$486,500
G5 - UNDEVELOPED LAND	1.130	\$2,500	\$0	\$2,500
ALL CLASSES	1.648	\$290,400	\$198,600	\$489,000

2025 Valuations				
Class	Acres	Land	Improvements	Total
G1 - RESIDENTIAL	0.518	\$287,900	\$215,700	\$503,600
G5 - UNDEVELOPED LAND	1.130	\$2,500	\$0	\$2,500
ALL CLASSES	1.648	\$290,400	\$215,700	\$506,100

This indicates that 1.13 acres, 69% of property is undeveloped
 That .518 acres, 31% of property is residential

I disagree. Based on measurements below, it is my opinion 1.22 acres water + .25 acres hill side = 1.47 acres
 which is greater than 90% of property is undevelopable
 Only .14 acres or 9% of property is developable
 Based on appraisal done 18 March 24

- Basement is 81% finished
- Gross living space is 1160 sq ft.
- Total rooms 3 / 1 bedroom / 2 dens / 2 full bath
- ? how are improvements calculated?
 - October 2024 - \$35,000.00 garage / May 2024- \$3000.00 Demo old garage / \$4000.00 fencing.
 - \$23,300.00 windows
 - \$65,300.00 in improvements

Tax History							
Year	Amount	Interest Paid	Penalty Paid	Paid	Last Paid	Amount Due	Status
2025	\$9,210.37	\$0.00	\$0.00	\$9,210.37	01/07/2026	\$0.00	Paid
2024	\$4,700.67	\$0.00	\$0.00	\$4,700.67	12/30/2024	\$0.00	Paid
2023	\$4,538.97	\$0.00	\$0.00	\$4,538.97	12/31/2023	\$0.00	Paid
2022	\$4,344.90	\$0.00	\$0.00	\$4,344.90	12/31/2022	\$0.00	Paid
2021	\$4,807.80	\$0.00	\$0.00	\$4,807.80	12/31/2021	\$0.00	Paid
Total	\$27,602.71	\$0.00	\$0.00	\$27,602.71		\$0.00	

Marcion Pahl
2300 West Ave S



Square feet

Area
71,510.35 ft²

Perimeter
1,087.46 ft



Square feet

Area
53,338.97 ft²

Perimeter
937.01 ft

Water shared with DNR = 75% of property



Square feet

Area
10,941.31 ft²

Perimeter
544.17 ft



Area
6,175.29 ft²

Perimeter
356.32 ft

House and garage foot print with usable land = 9% of property

Hillside = 15% of property

\$

Comparing to other property:

On 3/18/24 Walz appraisal service performed appraisal prior to purchase. 3 properties were used for comparison. Based on the appraisal and current LaCrosse County GSI maps I will compare the properties. It is this information I used to come to my conclusions.

	2101 Lakeshore	W7901 ZB	W8035 ZB	2300 West Ave
2024 appraisal:	\$355,000	\$409,000	\$350,000	\$388,000
2024 Fair Market:	\$314,800	\$372,800	\$349,800	\$
2024 Taxes	\$3,674.00	\$3,405.00	\$3,381.00	\$4,700.00
2025 Fair Market	\$338,700.	\$420,200.	\$394,200	\$530,100
2025 Taxes	\$3,987.00	\$3,807.00	\$3,743.00	\$9,210.00
Fair market up	down 4.59%	2.74%	12.63%	36.62%
Taxes up	8.52%	11.81%	10.71%	95.96%

Marion Pahl
2300 West Ave S

When I purchased the property, I was well aware of the multiple code issues that would need immediate attention. Based on the property values and tax history I felt my single income could manage the financing and repairs. I did anticipate a GRADUAL increase in taxes as I brought the home up to code. Not a 96% hike.

Home inspection performed 3/12/24 by Advanced inspection ID 4055

Defects and safety hazards included:

- Garage condemned in 1999
- Emergency shut off not secure
 - Branch wiring exposed
 - No GFI receptacles
- > 10yr old smoke and CO detectors
 - Gas system issues
 - Water heater issues

Items needing repair:

- Open window well
- Brick tuck pointing
- Gutters improperly installed
 - Floor joist cracked
- Windows - double pane with condensation
 - 2 stair entry without railing

81% of the basement remains unfinished
Gross living space remains at 1160 sq ft
It remains a single bedroom 2 bath home

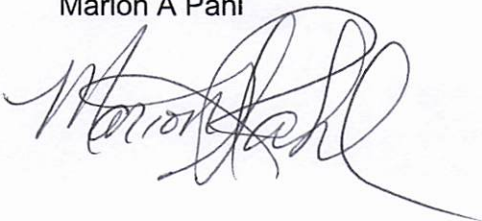
My understanding of WIS admin SPS 366: Substantial improvement is defined as >50% of equalized assessed value. I do not understand how the improvements are calculated. The improvements I have made totaling \$65,300, is only 13% of 2025 assessed value.

Using the 13% of improvements to the purchase appraised value of \$388,000. in 2024, would value my home at \$438,400.00.

My 2 biggest issues with my assessment is how the property is defined. I feel close to 90% of the property is undevelopable. In my review of other waterfront property listed in the GSI maps, it appears several underwater properties are not taxed. Taxes should be based on functional usable space. Taxes increasing 95% in one year seems unethical.

Thank you for your time and consideration in this matter
I look forward to the next step in the process

Marion A Pahl



Rec'd by email
5/10/2026

Notice of Intent to File Objection with Board of Review

I, Marion A Pahl, as the property owner or as agent for Marion A Pahl Revocable trust, hereby give Notice of Intent to File an Objection to the assessment for Parcel Number 17-50283-100 with a Property Address of 2300 West Ave S for the 2026 Assessment Year in the City of La Crosse.

This Notice of Intent is being filed: (please mark one)

- at least 48 hours before the Board's first scheduled meeting
- during the first two hours of the Board's first scheduled meeting (Complete Section A below)
- up to the end of the fifth day of the session or up to the end of the final day of the session if the session is less than five days (Complete Section B below)

Filing of this form DOES NOT relieve the objector of the requirement to timely file a fully completed written objection form (PA-115A) with the City Clerk (Clerk of the Board of Review).

Marion A Pahl

Name
Marion A Pahl

Phone
608/780/1426

Date

Received by: <u>Nikki Elsen</u> on: <u>5/10/2026 (email)</u>

Section A: The Board of Review shall grant a waiver of the 48-hour notice of an intent to file a written or oral objection if a property owner who does not meet the notice requirement appears before the Board during the first two hours of the meeting, shows **GOOD CAUSE FOR FAILURE TO MEET THE 48-HOUR NOTICE REQUIREMENT AND FILES A WRITTEN OBJECTION.** Applicant's statement of good cause is:

Section B: The Board of Review may waive all notice requirements and hear the objection even if a property owner fails to provide written or oral notice of an intent to object 48 hours before the first scheduled meeting, and fails to request a waiver of the notice requirement during the first two hours of the meeting, if the property owner appears before the Board at any time up to the end of the fifth day of the session or up to the end of the final day of the session if the session is less than five days, and **FILES A WRITTEN OBJECTION AND PROVIDES EVIDENCE OF EXTRAORDINARY CIRCUMSTANCES.** Applicant's statement of extraordinary circumstances is:

I disagree with the assessment that 69% or 1.13 acres is undeveloped. My opinion that 1.22 acres is under water and .25 acres is extreme hill side = 1.47 acres. More than 90% of the property is undevelopable.

It is my understanding that the appraisal is some what graded front to back. According to document the residential area is .518 acres. I disagree with that, it is my belief that only .14 acres or 9% of total property is residential developable.

When I purchased the property in 2023 I reviewed the property taxes, roughly \$4000 (2021) and was a number I felt reasonable and not going forward I could afford. I knowling bought the property that had a combined out building and the living space has multiple exits vestibles. My goal is to bring the home up to full code. That will take time and funding. I see

It is my hope the board will review and reduce the taxes to a more reasonable range. Thank you

A WRITTEN OBJECTION, ON THE PROPER FORM PA-115A, MUST BE TIMELY FILED WITH THE CITY CLERK (CLERK OF THE BOARD OF REVIEW).

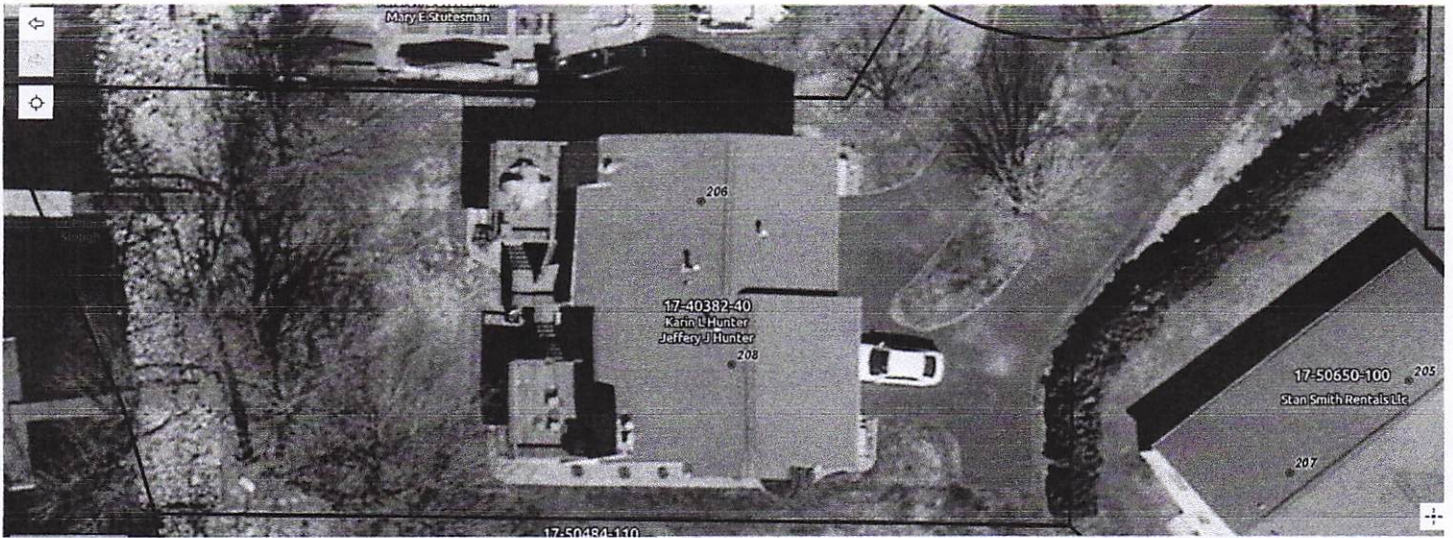
Elsen, Nikki

From: Marion Pahl <m.maier@live.com>
Sent: Sunday, May 10, 2026 8:57 PM
To: ZZ City Clerk External
Subject: Notice of Intent to object to property tax assessment
Attachments: property tax appeal.pdf

*** CAUTION: This email originated from an external sender. DO NOT click links or open attachments unless you recognize the sender and know the content is safe. ***

Marion Pahl
2300 West Ave S
LaCrosse

Attached is my letter of intent to object to property tax assessment



Class	Acres	Land	Improvement	Total
G1 - RESIDENTIAL	0.162	\$126,100	\$179,500	\$305,600
G1 - RESIDENTIAL	0.162	\$126,100	\$179,500	\$305,600

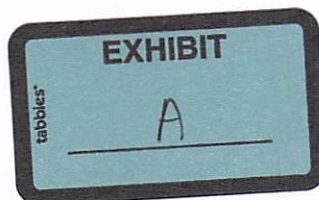
Parcel 17-40382-40 206 Westview Pl
 Parcel 17-40382-50 208 Westview Pl

Bases on Zillow search:

206 Westview place is described as a 2 bed 2 bath / 1586 Sqft living space / on a 6098 sqft lot
 In October 2025 value was \$352,100.00 / May 2026 \$363,900.00 an increase of approx 3.35%

2300 West Ave is described as 3 bed 2 bath / 1680 sqft living space / on a 71,510 sqft lot
 Jan 25 \$316,400.00 / May 20 \$441,800 an increase of 39.6%

I believe a better description of my property is 1 bedroom 2 den 2 bath with 1160 sqft living space on a 6175 sqft lot more comparable to the property



2026 CITY OF LA CROSSE BOARD OF REVIEW
ASSESSOR'S REPORT

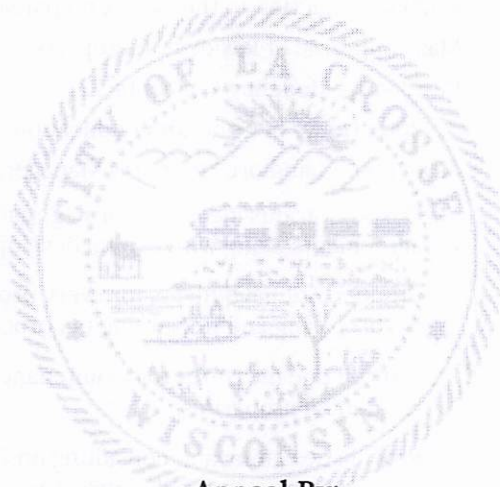
Date:

05/19/2026

Prepared by:

Joshua Benrud

State Certified Assessor 2 and 3



Appeal By:

17-50283-100

Marion A Pahl Revocable Trust

2300 West Ave S

La Crosse, WI 54601

Property Address:

2300 West Ave S



Assessor Qualifications

Joshua Benrud

Appraiser II

Work Experience

City of La Crosse

Assessor's Office

Residential Property Appraiser

April 2014 – Present

Wisconsin Army National Guard

Onalaska, WI

Combat Veteran

Combat Engineer/Convoy Security

May 2000 – December 2006

Certificates / Licenses

Wisconsin Certified Assessor 2 and 3, No. WI00030CA

Wisconsin Real Estate Salesperson License (Expired)

Memberships

International Association of Assessing Officers (IAAO)

Wisconsin Association of Assessing Officers (WAAO)

Job Related Training

Wisconsin Dept. of Revenue Annual Assessor Meeting

League of Municipalities – Institute for Municipal Assessors Annual Conference

Wisconsin Association of Assessing Officers (WAAO):

Contamination and Wetlands Identification and Valuation (2025)

Future of Assessing in Wisconsin (2026)

Equalization Overview and Scenarios (2026)

IAAO Introduction to the Cost Approach to Value

IAAO Introduction to the Sales Comparison Approach

Mass Appraisal of Residential Property

Residential Modeling Concepts

200+ Hours of Continuing Education

As a Private Landlord/Property Manager/General Contractor since June 2008:

Provide various measures for negotiating and organizing lease/rent agreements along with capital development.

Produce Annual budgets for every property with assisting legal associates for preparing and presenting tax procedures.

Provide due measures for maintenance and modification regarding six (6) residential properties.

Provide designing and consulting on Duplex building construction and organize and recruit subcontractors.

Assessor | City of La Crosse

3rd Floor City Hall

400 La Crosse Street

La Crosse, WI 54601

Phone: (608) 789-7525

Email: assessor@cityoflacrosse.org

Subject Property

Highest and Best Use:	Single-Family Residential
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As of the statutory date of January 1 (sec. 70.01, Wis. Stats.), the Assessment Value is as follows:

Land Value:	\$290,400
Improvement Value:	\$198,600
Total Assessed Value:	\$489,000

Assessed Value defined as "Dollar amount assigned to the taxable property by the assessor for the purpose of taxation. Assessed value is estimated as of January 1 and will apply to the taxes levied at the end of that year. Assessed value is called a primary assessment because a levy is applied directly against it to determine the tax due. Accurate assessed values ensure fairness between properties within the taxing jurisdiction."

Estimated Level of Assessment:	100%
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Assessment Level defined as "Relationship between the total assessed value and the equalized value of non-manufacturing property minus corrections for the prior year over and under charges within a municipality - town, village, or city. For example, if the assessed value of all property subject to property tax in the municipality is \$2,700,000 and the equalized value in the municipality is \$3,000,000 then the "assessment level" is said to be 90% ($\$2,700,000/\$3,000,000=0.90$ or 90%)."

Subject Property

Tax Key Number:	17-50283-100
Property Owner:	Marion A Pahl Revocable Trust
Property Address:	2300 West Ave S
Last Inspected:	01/07/2026
Land Use/Tax Classification:	Residential
Land Size:	22,564 Sqft .518 Acres 49,223 Sqft 1.130 Acres undeveloped swamp
Site:	
Year Built:	1930
Stories:	1 story with attic
Style:	Bungalow
Use:	Single Family
Grade:	C
First Floor:	1000 Sqft
Upper Floor:	165 Sqft
Basement Type:	500 Sqft Basement Rec Average
Total SFLA:	1165 Sqft
Other Building Improvements (OBI):	Patio and Deck
Changes made after sale:	2 lots were combined, demo old garage and constructed new detached garage.

Yes No **Within the last 10 years, did the current property owner acquire the property?**
If yes, provide sale date, sale price, and terms of sale, if available.
Date: 02/21/2024 Price: \$388,000 Purchase Trade Gift Inheritance

Yes No **Within the last 10 years, did the property owner change the property (ex: remodel, addition)?**
If yes, describe changes:
BUILDING PERMITS: 05/17/2024 Demo garage, 10/21/2024 New Construction Garage \$35,000

Attached is the Property Record Card for the Subject Property.

Assessor Valuation

Tier 1: Recent Arm's-length Sale of Subject Property:

Under State law, the best indicator of market value is a recent arm's-length sale of a property provided it is in line with recent arm's-length sales of reasonably comparable property. The assessor may not change the assessment or property based solely on the recent arm's-length sale of property without adjusting the assessed value of comparable properties in the same market area.

- Sales should be recent – those several years old may not reflect current market conditions.
- Sales must be arm's-length – there should be no relationship between the buyer and seller affecting the sales price (ex: sales between relative are typically not arm's-length sales).
- The Buyer and Seller are typically motivated.
- Both parties are well informed or well advised and are acting in what they consider to be their own best interests.
- Reasonable time is allowed for exposure in the open market.
- Payment is made in terms of U.S. cash dollars or in terms of comparable financial arrangements.
- Price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

Yes No **Has the subject property recently been sold within the prior two (2) years?** [See **RECENT SALE.]

Date: 04/25/2024 Price: \$388,000

Yes No **Is the subject property currently Pending Sale?** [See ***SALES AFTER JANUARY 1.]

Signed: Est. Closing: Price:

Yes No **Is the subject property currently listed For Sale?**

Date: Price: DOM:

If "No" to all the above, when was the last sale of the subject property?

Date: Price:

ASSESSOR NOTATION: Assessor's Best Practice

****RECENT SALE:** Sales of the Subject Property are considered Tier 1 evidence if they are a valid Arm's-length transaction, within the prior two (2) years.

Example: 2026 Assessment – Sales between 1/1/2024 and 12/31/2025 would be considered.

If comparable sales are considered in addition to the prior two (2) years, sales of the subject property within the same timeframe would be time-adjusted and considered.

*****SALES AFTER JANUARY 1:** Sales and/or Pending Sales after the statutory date of January 1 (sec. 70.01, Wis. Stats.), may be considered as Tier 3 Additional Evidence pending validation of the sale.

Assessor Valuation

ASSESSOR NOTATION: If Tier 1 Recent Arm's-length Sale of Subject Property is used, the Assessor may consider Tier 2 and/or Tier 3 as further evidence to support the Assessed Value.

Tier 2: Recent Arm's-length sales of reasonably Comparable Property.

Assessments are determined using a market modified cost approach, as part of a mass appraisal system. As further support for the Assessed Value, a Market Comparison Approach (Sales Comparison Approach) was done using comparable recent arm's-length sales. If the subject property was not recently purchased, the next best evidence is recent arm's-length sales of reasonably comparable property.

- Sales Comparison Approach: a fundamental method in property valuation that relies on the principle of substitution, which states that a buyer will not pay more for a property than the cost of acquiring a similar one.
- This approach is widely used because it reflects current market conditions and provides a realistic assessment based on actual sales.
- The process involves identifying comparable properties, examining how they compare and differ with the subject property, and adjusting to account for these variations.
- The adjusted cost of comparable properties is then used to derive a range of values for the subject property.
- This method is valuable as it accurately reflects what buyers and sellers do in the marketplace.

No. of Comparable Sales Included:	8 Comparable Sales	
Sales Value Range:	\$330,000	\$920,000
Adjusted Comparable Value Range:	\$411,400	\$525,500

Yes No **Were the Recent Comparable Properties adjusted Up/Down when compared to the Subject?**

COMMENTS ABOUT COMPARABLES

- Sales Validation/Arm's Length Transactions
- Same Municipality/Taxing Jurisdictions
- Same City Services, Water, Sewer, Police, Fire, etc...
- Similar Neighborhood

ADJUSTMENTS TO EQUALIZE BACK TO THE SUBJECT

- Land Size
- Style
- Age
- Grade/Quality
- Condition/Updates
- Stories: square foot of first floor, square foot of lower floors
- Basement: finished vs. unfinished
- Fixtures/Bathrooms
- Amenities/Attachments/Other Features
- Garage square foot

Attached is the Sales Comparison Grid Sheets.

Assessor Valuation

ASSESSOR NOTATION: If Tier 1 Recent Arm's-length Sale of Subject Property is used, the Assessor may consider Tier 2 and/or Tier 3 as further evidence to support the Assessed Value.

Tier 3: No Recent Arm's-length sales of reasonably Comparable Property.

Assessments are determined using a market modified cost approach, as part of a mass appraisal system. As further support for the Assessed Value, Supplement Evidence may be used to support the value. This may include sales of less comparable properties adjusted back to the subject property, sales of comparable properties from neighboring municipalities, current listings, cost approach/building permits, income approach (when applicable), options to purchase, recent appraisals of the property, cost to cure, and insurance estimates.

Attached is the Tier 3 Supplemental Evidence Used to Estimate the Value.

Assessor Valuation

In Conclusion: based on the training, knowledge, education and experience of the Appraiser (Assessor) preparing this report, along with the Tier 1, Tier 2, and/or Tier 3 evidence provided, it is the opinion of the Appraiser (Assessor) that the Market Value of the Subject property is:

As of the statutory date of January 1 (sec. 70.01, Wis. Stats.), the Assessment Value is as follows:

Land Value: \$290,400

Improvement Value: \$198,600

Total Assessed Value: \$489,000

Estimated Level of Assessment: 100%

Tax key number: 17-50283-100

Property address: 2300 West Ave S

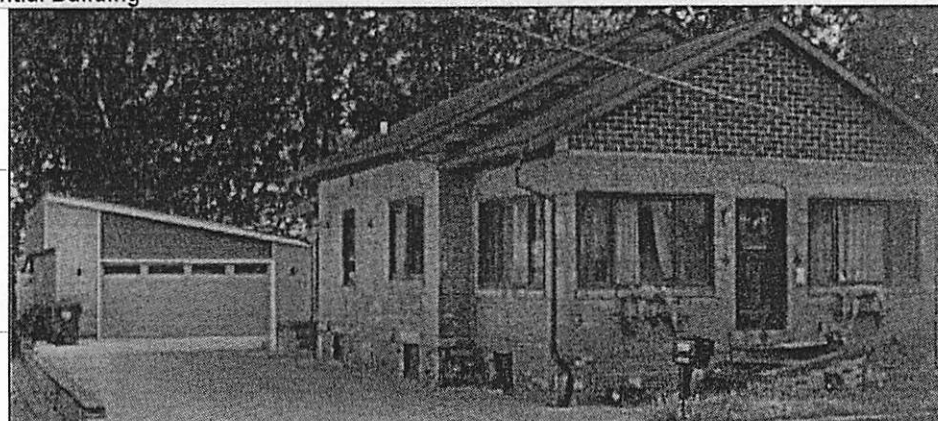
Traffic / water / sanitary: Medium / City water / Sewer

Legal description: PRT NE-SW BEG INTER E LN NE-SW & S LN BENNETT ST W 267FT S 300FT E 267FT N 300 FT TO POB & PRT NW-SE COM NW COR RIVERCREST ONE SOD44M56SE ALG W LN LOT 1 RIVERCREST ONE 105.71FT TO SW COR LOT 1 N89D40M37SW 20.07FT TO W LN NW-SE & W LN PRCL DESC IN V1423...

Summary of Assessment	
Land	\$290,400
Improvements	\$198,600
Total value	\$489,000

Qty	Land Use	Width	Depth	Square Feet	Acres	Land		Special Tax Program	Assess Value
						Water Frontage	Tax Class		
1	Residential			22,564	0.518	River (Subprime)	Residential		\$287,900
1	Swamp			49,223	1.130	None	Undeveloped		\$2,500

Residential Building			
Year built:	1930	Full basement:	672 SF
Year remodeled:		Crawl space:	328 SF
Stories:	1 story w/attic	Rec room (rating):	500 SF (AV)
Style:	Bungalow	Fin bsmt living area:	
Use:	Single family	First floor:	1,000 SF
Exterior wall:	Brick	Second floor:	
Masonry adjust:		Third floor:	
Roof type:	Asphalt shingles	Half story:	0 SF
Heating:	Gas, forced air	Finished attic:	165 SF
Cooling:	A/C, same ducts	Unfinished attic:	
Bedrooms:	2	Unfinished area:	
Family rooms:	1	Deck	24 SF
Baths:	2 full, 0 half	Patio	225 SF
Other rooms:	1		
Whirl / hot tubs:			
Add'l plumb fixt:			
Masonry FPs:			
Metal FPs:			
Gas only FPs:			
Bsmt garage:		Grade:	C
Shed dormers:		Condition:	Average
Gable/hip dorm:		Percent complete:	100%



Total living area is 1,165 SF; building assessed value is \$169,000

# of identical OBIs: 1		Other Building Improvement (OBI)		
Main Structure		Modifications (Type, Size)		Photograph
OBI type: Boat slip	Width: 10 LF	Grade: C		not available
Const type: Standard	Depth: 71 LF	Condition: Average		
Year built: 2010	Floor area: 710 SF	% complete: 100%		
		Assessed \$: n/a		

# of identical OBIs: 1		Other Building Improvement (OBI)		
Main Structure		Modifications (Type, Size)		Photograph
OBI type: Garage	Width: 24 LF	Grade: C		not available
Const type: Detached, frame or cb	Depth: 32 LF	Condition: Average		
Year built: 2025	Floor area: 768 SF	% complete: 100%		
		Assessed \$: \$29,600		

Building Permits				
Issued	Permit #	Purpose	\$ Amount	Completed
10/21/2024	032400-2024	Garage - Detached	\$35,000	12/31/2025
5/17/2024	030540-2024	Demolition	\$0	12/31/2024
9/3/2002	RAZE2002-67	DEMO HOUSE	\$0	12/31/2002

Sales History		
Date	Price	Type
4/25/2024	\$ 388,000	Valid improved sale
6/25/2010	\$ 48,900	Not a market sale
6/30/1999	\$ 71,000	Valid improved sale

17-50283-91

James D Lepsch Irrevocable Trust
Lavonne L Lepsch Irrevocable Trust

17-50284-10

Linda S E Mettillie

2300

17-500

1202
Susan M J

17-50283-100

Marion A Pahl Revocable Trust

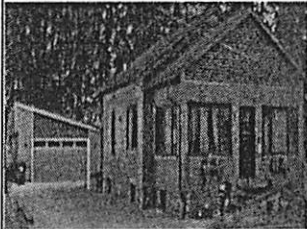


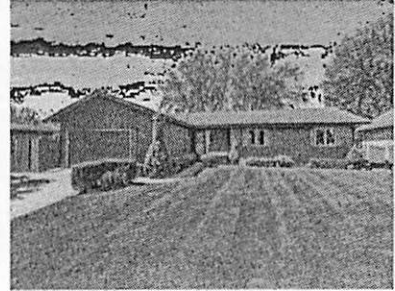
17-50283-101





Rivercrest Assc



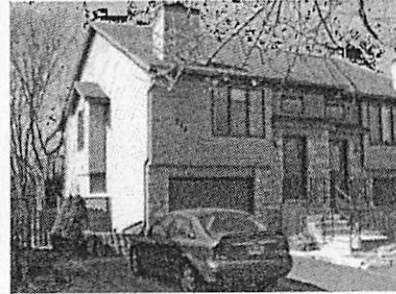
City of La Crosse, La Crosse County
2026 Sales Comparison

Tax key number: 17-50283-100
 Property address: 2300 West Ave S, City of La Crosse

Estimated fair market value: \$491,400 *
 Comparable market value: \$484,600 (-1.4%) *

	Subject Property	Comparison 1	Comparison 2	Comparison 3			
Tax key number	50283-100	10672-010	20243-020	10250-140			
Site address	2300 West Ave S	1352 Nakomis Ave	2590 7th St S	3203 Lauderdale Ct			
							
Summary of Comparison							
Sale date and price		Oct 2025	\$920,000	Aug 2024	\$599,900	Oct 2024	\$661,500
Net adjustments			-\$406,400		-\$107,100		-\$136,000
Comparable value			\$513,600		\$492,800		\$525,500
Comparability rating			91		86		78
Gross adjustments			71%		82%		71%
Composite rating			75		69		66
Adjustments to last valid sale							
Sale price time adjustment					\$16,400		\$9,100
County	La Crosse	La Crosse		La Crosse		La Crosse	
Neighborhood group	Josh Benrud	Josh Benrud		Josh Benrud		Josh Benrud	
Neighborhood	21 - Waterfront South	1 - Waterfront North	-\$113,600	21 - Waterfront South		1 - Waterfront North	-\$82,100
Flood plain	Yes	Yes		Yes		Yes	
Traffic	Medium	Cul de sac		Medium		Cul de sac	
Water	City water	City water		City water		City water	
Sanitary	Sewer	Sewer		Sewer		Sewer	
Land							
Residential	22,564 SF (0.518 acres)	95 front feet (0.31 acres)	-\$6,800	75 front feet (0.272 acres)	\$68,400	86 front feet (0.268 acres)	\$38,300
Swamp	1.13 acres	0.0 acres	\$4,900	0.0 acres	\$4,900	0.0 acres	\$4,900
Swamp		0.03 acres	-\$100			0.08 acres	-\$300
Buildings							
Single family							
Use	Single family	Single family		Single family		Single family	
Above grade area	1,165 SF	2,532 SF		2,663 SF		1,764 SF	

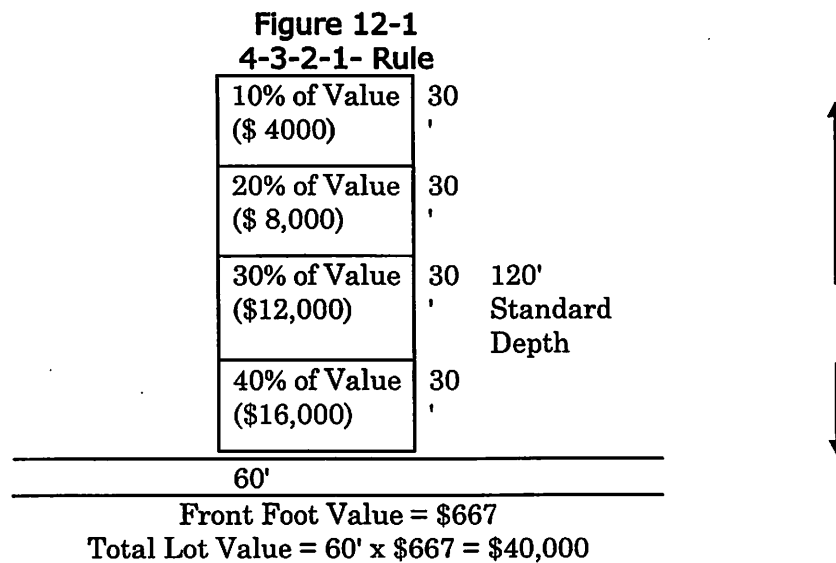
	Subject Property	Comparison 4	Comparison 5	Comparison 6			
Tax key number	50283-100	10672-070	50030-034	50650-090			
Site address	2300 West Ave S 	1326 Nakomis Ave 	1211 Townsend St 	206 Westview Pl 			
Summary of Comparison							
Sale date and price		Jun 2025	\$650,000	Aug 2025	\$340,000	Sep 2025	\$352,000
Net adjustments			-\$238,600		\$106,900		\$120,300
Comparable value			\$411,400		\$446,900		\$472,300
Comparability rating			78		85		85
Gross adjustments			88%		145%		154%
Composite rating			61		53		50
Adjustments to last valid sale							
Sale price time adjustment							
County	La Crosse	La Crosse		La Crosse		La Crosse	
Neighborhood group	Josh Benrud	Josh Benrud		Josh Benrud		Josh Benrud	
Neighborhood	21 - Waterfront South	1 - Waterfront North	-\$94,500	21 - Waterfront South		21 - Waterfront South	
Flood plain	Yes	Yes		No		Yes	
Traffic	Medium	Cul de sac		Alley access only	\$14,900	Cul de sac	
Water	City water	City water		City water		City water	
Sanitary	Sewer	Sewer		Sewer		Sewer	
Land							
Residential	22,564 SF (0.518 acres)	95 front feet (0.34 acres)	\$2,700	33 front feet (5,445 SF)	\$174,300	34 front feet (6,011 SF)	\$161,800
Swamp	1.13 acres	0.0 acres	\$4,900	0.0 acres	\$4,900	0.0 acres	\$4,900
Buildings							
Single family							
Use	Single family	Single family		Single family		Single family	
Above grade area	1,165 SF	1,949 SF		1,436 SF		1,586 SF	
Below grade area	672 SF	0 SF		643 SF		0 SF	
Style	Bungalow	Ranch		Twindo		Condominium	
Grade	C	B	-\$93,800	B-	-\$56,100	C+	-\$25,200
Yr built/Age/Eff age	1930 / 96 / 66	1984 / 42 / 40	-\$56,900	1987 / 39 / 24	-\$75,600	1988 / 38 / 24	-\$75,000
Exterior wall	Brick	Alum/vinyl	\$45,000	Alum/vinyl	\$49,600	Alum/vinyl	\$50,400

	Subject Property	Comparison 7	Comparison 8	Comparison 9	
Tax key number	50283-100	50650-095	50650-085		
Site address	2300 West Ave S	208 Westview Pl	204 Westview Pl		
					
Summary of Comparison					
Sale date and price		Sep 2025	\$369,900	May 2024	\$330,000
Net adjustments			\$138,200		\$165,400
Comparable value			\$508,100		\$495,400
Comparability rating			82		84
Gross adjustments			150%		173%
Composite rating			49		45
Adjustments to last valid sale					
Sale price time adjustment					\$17,700
County	La Crosse	La Crosse			La Crosse
Neighborhood group	Josh Benrud	Josh Benrud			Josh Benrud
Neighborhood	21 - Waterfront South	21 - Waterfront South			21 - Waterfront South
Flood plain	Yes	Yes			Yes
Traffic	Medium	Cul de sac			Cul de sac
Water	City water	City water			City water
Sanitary	Sewer	Sewer			Sewer
Land					
Residential	22,564 SF (0.518 acres)	30 front feet (8,189 SF)	\$171,700	37 front feet (4,966 SF)	\$175,700
Swamp	1.13 acres	0.0 acres	\$4,900	0.0 acres	\$4,900
Buildings					
Single family					
Use	Single family	Single family		Single family	
Above grade area	1,165 SF	1,586 SF		1,548 SF	
Below grade area	672 SF	0 SF		0 SF	
Style	Bungalow	Condominium		Twindo	
Grade	C	C+	-\$24,600	C+	-\$24,100
Yr built/Age/Eff age	1930 / 96 / 66	1988 / 38 / 24	-\$73,000	1987 / 39 / 23	-\$73,700
Exterior wall	Brick	Alum/vinyl	\$50,500	Alum/vinyl	\$50,000

Depth tables can be used to assist in the measurement of changes in value caused by lot depth. The most easily understood basis for computing depth tables is the “4-3-2-1 rule.” According to this rule the first 25% of a lot’s depth is 40% of the total lot value, the second 25% equals 30% of value, the third 25% of depth represents 20% of value, and the fourth 25% of depth equals the remaining 10% of value. Figure 12-1 illustrates this principle.

The total estimate of value for the lot is \$40,000. The 4-3-2-1 rule allocates 40% of the total value or \$16,000 to the first 30 feet of the depth; the second 30 feet represents 30% of the value or \$12,000; the third 30 feet is 20% of the value or \$8,000; and the remaining 30 feet is worth the final 10% of value or \$4,000.

In order to make the calculation of the effect of depth on the value of a lot easier, depth tables have been developed. The tables can be found in the Appendix to Volume 2.



Valuation Case Study

The following example illustrates how adjustments can be made. The same technique can be used in any market comparison for all types of property. A rating grid is utilized, listing the comparable sales vertically. The units of comparison can be any factors that are found to have an effect on price. This displaying of data allows information to be categorized, viewed, and analyzed.

The adjustments in the following example are made in lump sum dollar amounts. Adjustments, however, can be applied in several ways:

- by adding/subtracting dollar amounts
- by adding/subtracting percentages
- by multiplying factors

2300 West Ave S; 17-50283-100

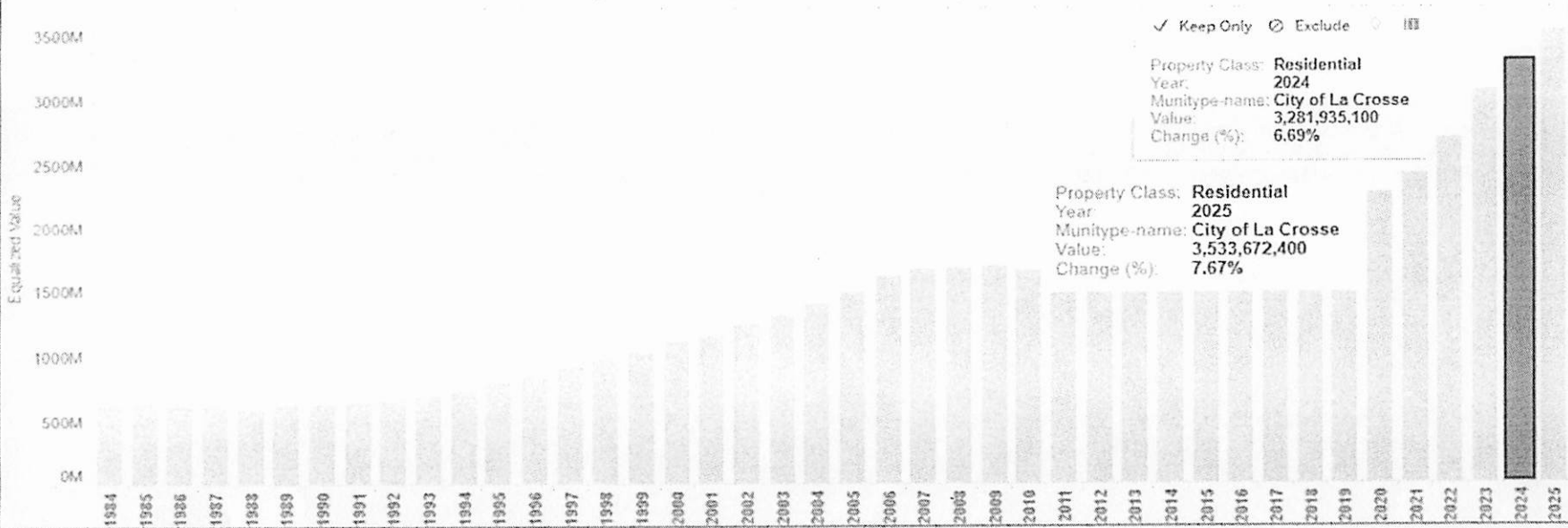
Purchased 4/25/2024	\$388,000
Combined 2 lots	
Building permit for detached garage	\$35,000
	\$423,000

		Market Growth	
2024	\$423,000	1.0669	\$451,299
2025	\$451,299	1.0767	\$485,913
2026	\$485,913		

Select Year
2025

Select Property Class
Residential

City of La Crosse - Residential Property



ve Forest ... Agricultural Agricultural Forest Other Personal (exempl ...

2300 West Ave S.

Per the Wisconsin Property Assessment Manual, the land that is above water is used and classified as residential. It does not fit the definition of undeveloped land such as swamp.

No lot can be 100% fully developed or buildable.

City ordinances regulate frontage, minimum lot size, minimum setbacks, minimum building to land ratios, require green space such as backyards, and easements. These areas are described in Wisconsin Property Assessment Manual as contributory. The principle of contribution, which states that the value of a characteristic is measured by its contribution to the value of the whole.

Typically, the majority of value of any lot is the front portion of buildable area, rear portions of each lot contribute less value than the front portion. This principle of appraisal is described in the Wisconsin Property Assessment Manual as the 4-3-2-1 rule.

The "4-3-2-1 rule." According to this rule the first 25% of a lot's depth is 40% of the total lot value, the second 25% equals 30% of value, the third 25% of depth represents 20% of value, and the fourth 25% of depth equals the remaining 10% of value.

25% 40% value
25% 30% value
25% 20% value
25% 10% value

Land values are applied uniformly and equitably

Neighborhood	Type	Sqft Range		\$/Sqft	Subject	Sqft	
Waterfront South	Residential	0	9500	\$25.00	Residential	9,500	\$237,500
		9501	14000	\$8.34		4,500	\$37,530
		14001		\$1.50		8,564	\$12,846
					Total Sqft	22,564	
Waterfront South	Undeveloped Swamp				Acres	1.13	\$2,500
					Total		\$290,376

This land is used to access the water and supports a staircase and a dock. Elevations offer protection from flooding.

Elevations offer valuable marketability, described as scenic or breathtaking views.

Excess land is defined as “Land that is not needed to serve or support the existing improvement. Excess land may have the potential to be sold separately and offer waterfront access to neighboring parcels.