

**INDIANA BOARD OF TAX REVIEW**  
**Small Claims**  
**Final Determination**  
**Findings and Conclusions**

**Petition:** 05-003-24-1-5-00538-25  
**Petitioner:** Jodi Barker  
**Respondent:** Blackford County Assessor  
**Parcel:** 05-04-32-200-002.000-003  
**Assessment Year:** 2024

The Indiana Board of Tax Review issues this determination, finding and concluding as follows:

**Procedural History**

1. On May 3, 2024, Jodi Barker filed a Form 130 petition<sup>1</sup> contesting the 2024 assessment of her property located at 3176 East 300 South in Hartford City. On June 16, 2025, the Blackford County Property Tax Assessment Board of Appeals (“PTABOA”) denied Barker’s appeal and set the property’s assessment at \$178,800 (\$22,500 for land and \$156,300 for improvements).<sup>2</sup> Barker responded by timely filing an appeal with us.
2. On January 15, 2026, our designated administrative law judge, Joseph Stanford (“ALJ”), held a telephonic hearing on Barker’s petition. Neither he nor the Board inspected the property. Barker represented herself. Brian Cusimano appeared as counsel for the Assessor. Barker and David M. Tarter, a certified appraiser, testified under oath.

**Record**

3. The official record for this matter includes the following:
  - Exhibit 5: Spreadsheet with assessments, square footage, assessed value per square foot, and year built for the subject property and five comparable properties the Assessor used, and Barker’s handwritten notes,
  - Exhibit 6: Page 2 of 4 of the subject’s property’s record card.
  - Exhibit A: Appraisal of the subject property completed by David M. Tarter.

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<sup>1</sup> The Form 130 petition lists Scott and Jodi Barker as the property owners, but only Jodi signed the petition and only Jodi’s name appears on the Form 131 petition to us.

<sup>2</sup> The first page of the PTABOA’s determination includes a typographical error listing the assessment date as January 1, 2025. The second page indicates that the determination applies to “24 PAY 25.” The parties agreed that 2024 is the assessment year at issue.

4. The record also includes: (1) all petitions and other documents filed in this appeal, (2) all notices and orders issued by the Board or the ALJ, and (3) an audio recording of the hearing.

## **Findings of Fact**

### **A. The Subject Property**

5. The subject property contains a 1½-story home on a 2.08-acre lot in a rural setting. David Tarter, whom the Assessor hired to appraise the property, measured the home during his inspection. He concluded that the home has 2,142 square feet of living area: 1,427 square feet on the first floor, and 715 square feet on the second floor. His measurements differ from the Assessor's property record card, which lists the home as having 2,388 square feet of living area: 1,436 square feet on the first floor and 952 square feet on the second. There is no evidence showing who measured the property for the Assessor's office or how those measurements were determined. We therefore find Tarter's measurements more credible. *Tarter testimony; Exs. A, 6.*
6. The property also contains a detached garage and other structures, including a deteriorated barn that Barker does not use and that her insurance carrier will no longer cover. *Barker testimony; Tarter testimony; Exs. A, 6.*
7. The property's assessment increased by 23% between 2023 and 2024, rising from \$145,000 to \$178,800. *See Barker testimony.*

### **B. Tarter's Appraisal Report**

8. The Assessor hired Tarter to appraise the property's market value as of January 1, 2024. Tarter certified that he complied with the Uniform Standards of Professional Appraisal Practice ("USPAP") in performing his appraisal and preparing his report. *Tarter testimony; Ex. A.*
9. Tarter inspected the subject property before preparing his appraisal report. He found the barn to be in poor condition and determined that it did not contribute any value to the property. He also noted some cracks around the basement and garage, but he assumed they did not constitute significant defects that would affect the property's value. We find no evidence to contradict his assumption. *Tarter testimony; Ex. A.*
10. Tarter used the sales-comparison approach to estimate the property's value. To do so, he first identified six other rural properties that he believed were sufficiently comparable to the subject property. They were from Jay and Blackford Counties and were all within 10 miles of the subject property. The six properties sold between April and November of 2023 for prices ranging from \$155,000 to \$308,000. *Tarter testimony; Ex. A.*
11. Though not explicitly delineated in his report, Tarter qualitatively grouped the six properties by comparing their desirability in the market to the subject property's

desirability. One was inferior to the subject property, three were similar, and two were superior. The inferior property—a 2,920-square-foot home from Hartford City—sold for \$155,000. Of the superior properties, the one that was closest to the subject property’s desirability was a 1,642-square-foot home from Hartford City that sold for \$235,000. Tarter believed that those two sales bracketed the subject property and helped set upper and lower limits on its value. *Tarter testimony; Ex. A.*

12. He then considered whether it was necessary to adjust the sale prices for his comparable properties. He adjusted two sale prices to account for financing concessions. He also adjusted the sale prices to account for differences between the subject property and the comparable properties in terms of characteristics like the amount of living area; the size of the sites; the existence of basements; and the existence of garages and outbuildings. *Tarter testimony; Ex. A.*
13. The adjusted sale prices ranged from \$140,560 to \$285,505. Tarter reconciled those adjusted prices to a value of \$200,000 for the subject property as of January 1, 2024. *Id.*
14. We find that Tarter’s valuation opinion is sufficient to credibly demonstrate the subject property’s true tax value. It is also the most persuasive evidence of that value. Tarter relied on objective market-based data to reach his valuation opinion. And he analyzed that data using generally accepted appraisal methodologies and principles. He chose appropriate substitutes for the subject property, and he reasonably adjusted their sale prices to reach a credible opinion of value.

### **Conclusions of Law and Analysis**

#### **A. The Assessor had the burden of proving the property’s true tax value.**

15. Generally, a taxpayer has the burden of proof when challenging a property’s tax assessment. Accordingly, the assessment on appeal, “as last determined by an assessing official or the county board,” will be presumed to equal “the property’s true tax value.” Ind. Code § 6-1.1-15-20(a) (eff. March 21, 2022).
16. However, the burden of proof shifts if the property’s assessment “increased more than five percent (5%) over the property’s assessment for the prior tax year[.]” I.C. § 6-1.1-15-20(b). Subject to certain exceptions that do not apply here, the assessment “is no longer presumed to be equal to the property’s true tax value, and the assessing official has the burden of proof.” *Id.* If the burden has shifted and “the totality of the evidence presented to the Indiana board is insufficient to determine the property’s true tax value[.] . . . the property’s prior year assessment is presumed to be equal to the property’s true tax value.” I.C. § 6-1.1-15-20(f).
17. The subject property’s assessment increased by 23% between 2023 and 2024. The parties therefore agreed that the Assessor had the burden of proof.

**B. The totality of the evidence demonstrates that the subject property's true tax value was \$200,000.**

18. We are the trier of fact in property tax appeals, and our charge is to “weigh the evidence and decide the true tax value of the property as compelled by the totality of the probative evidence” before us. I.C. § 6-1.1-15-20(f). Our conclusion “may be higher or lower than the assessment or the value proposed by a party or witness.” *Id.* Regardless of which party has the initial burden of proof, either party “may present evidence of the true tax value of the property, seeking to decrease or increase the assessment.” I.C. § 6-1.1-15-20(e).
19. True tax value does not mean “fair market value” or “the value of the property to the user.” I.C. § 6-1.1-31-6(c), (e). Instead, it is determined under the rules of the Department of Local Government Finance (“DLGF”). I.C. § 6-1.1-31-5(a); I.C. § 6-1.1-31-6(f). The DLGF defines true tax value as “market value-in-use,” which it in turn defines as “[t]he market value-in-use of a property for its current use, as reflected by the utility received by the owner or by a similar user, from the property.” 2021 REAL PROPERTY ASSESSMENT MANUAL at 2.
20. To meet its burden of proof, a party “must present objectively verifiable, market-based evidence” of the property’s value. *Piotrowski v. Shelby Cnty. Ass’r*, 177 N.E.3d 127, 132 (Ind. Tax Ct. 2021) (citation omitted). For most real property types, neither the taxpayer nor the assessor may rely on the mass appraisal “methodology” of the “assessment regulations.” *P/A Builders & Dev., LLC v. Jennings Cnty. Ass’r*, 842 N.E.2d 899, 900 (Ind. Tax Ct. 2006) *review denied*. This is because the “formalistic application” of the procedures and schedules from the DLGF’s assessment guidelines lacks the market-based evidence necessary to establish a specific property’s market value-in-use. *Piotrowski*, 177 N.E.3d at 133.
21. Market-based evidence may include “sales data, appraisals, or other information compiled in accordance with generally accepted appraisal principles.” *Peters v. Garoffolo*, 32 N.E.3d 847, 849 (Ind. Tax Ct. 2015). Relevant assessments are also admissible, but arguments that “another property is ‘similar’ or ‘comparable’ simply because it is on the same street are nothing more than conclusions . . . [and] do not constitute probative evidence.” *Marinov v. Tippecanoe Cnty. Ass’r*, 119 N.E.3d 1152, 1156 (Ind. Tax Ct. 2019) (citation and internal quotation marks omitted). Finally, the evidence must reliably indicate the property’s value as of the valuation date. *O’Donnell v. Dep’t of Loc. Gov’t. Fin.*, 854 N.E.2d 90, 95 (Ind. Tax Ct. 2006). For 2024 assessments, the valuation date was January 1, 2024. I.C. § 6-1.1-2-1.5(a); 50 Ind. Admin. Code 27-5-2.
22. The Assessor asked us to increase the property’s assessment based on Tarter’s appraisal. As explained in our findings of fact, Tarter’s valuation opinion credibly demonstrates the property’s true tax value as of the relevant valuation date. He complied with USPAP and applied a generally accepted methodology to reach his valuation opinion. He based his opinion on market sale prices for comparable properties, and he reliably adjusted those


prices to account for relevant differences between the subject property and his six comparable properties.

23. Barker did not attempt to impeach Tarter's appraisal. Nor did she offer any valuation evidence of her own. She instead indicated that she wanted the Assessor to change the property record card to reflect the correct amount of finished living area for the home and to remove the barn. Neither of those things affect Tarter's valuation opinion: he used the correct measurements for the home, and he assigned no value to the barn. Nonetheless, the Assessor should change the property record card to reflect the home's correct measurements. As for the barn, we will not order the Assessor to remove it from the property record card while it still exists.
24. Based on the totality of the evidence, we find that the subject property's true tax value was \$200,000.

### Conclusion

25. We find for the Assessor and order that the subject property's 2024 assessment be changed to \$200,000. We further order the Assessor to change the property record card to reflect the home's correct measurements.

Date: APRIL 10, 2026

  
Chairman, Indiana Board of Tax Review

  
Commissioner, Indiana Board of Tax Review

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Commissioner, Indiana Board of Tax Review

### - APPEAL RIGHTS -

You may petition for judicial review of this final determination under the provisions of Indiana Code § 6-1.1-15-5 and the Indiana Tax Court's rules. To initiate a proceeding for judicial review you must take the action required not later than forty-five (45) days after the date of this notice. The Indiana Code is available on the Internet at <http://www.in.gov/legislative/ic/code>. The Indiana Tax Court's rules are available at <http://www.in.gov/judiciary/rules/tax/index.html>.