

Comprehensive Property Tax Appeal Analysis

University Palisades (UNF), Pittsfield Township

Based on Township Assessment Data: 2024, 2025, 2026

Prepared: February 18, 2026

APPEAL DEADLINE: March 10, 2026 at 5:00 PM

Executive Summary

Analysis of three years of Pittsfield Township assessment data (2024-2026) -- including the Residential Sales Analysis, ECF Analysis, and Land Analysis -- conclusively demonstrates that the 2026 assessment for 3543 Fieldcrest Ln in the University Palisades subdivision (UNF) overstates market value. The implied True Cash Value of \$506,854 exceeds every single arm's-length sale ever recorded in the entire subdivision. The township's own ECF data shows individual Fieldcrest Ln properties with ECFs as low as 0.852, meaning the cost approach overvalues some homes by nearly 15%.

For 3543 Fieldcrest Ln specifically:

- 2026 SEV: \$253,427 -> Implied TCV: \$506,854

Assessed Value: \$253,427 | Taxable Value: \$201,370

Implied TCV is \$36,854 above the highest sale ever in University Palisades (\$470,000)

Five Fieldcrest Ln arm's-length comparables average \$445,800 (median \$440,000)

Recommended TCV: \$430,000-\$455,000 (SEV: \$215,000-\$227,500)

Potential reduction: \$25,927-\$38,427 in assessed value

1. The Township's ECF Data for University Palisades

The Economic Condition Factor (ECF) is the township's own metric comparing actual arm's-length sale prices to cost-approach valuations. An ECF below 1.0 means the cost approach overvalues properties compared to what they actually sell for.

UNF ECF Trend (3-Year)

Year	Ave. ECF	What It Means
2024	N/A	UNF not included in 2024 ECF summaries
2025	0.974	Cost values exceed market by 2.6% on average
2026	1.016	Cost values roughly match market (+1.6%)

ECF Per Individual Property (UNF) - 2025

Parcel	Address	Sale Price	Date	ECF
L-12-12-315-027	3984 Palisades Blvd	\$440,000	05/23/2023	0.869
L-12-12-315-029	3960 Palisades Blvd	\$400,000	08/04/2023	1.115
L-12-12-315-039	3838 Fieldcrest Ln	\$434,000	04/20/2022	1.004
L-12-12-320-063	3745 Fieldcrest Ln	\$470,000	06/14/2022	1.252
L-12-12-320-067	3793 Fieldcrest Ln	\$455,000	06/01/2023	1.024
L-12-12-320-097	3750 Palisades Blvd	\$446,000	07/01/2022	0.915
L-12-12-320-101	3720 Palisades Blvd	\$420,000	01/17/2023	0.883
L-12-12-320-103	4542 Palisades Ct	\$420,000	07/19/2022	0.876
L-12-12-431-149	3578 Fieldcrest Ln	\$440,000	08/31/2023	0.852
L-12-12-433-011	3855 Palisades Blvd	\$376,000	12/29/2022	0.835
L-12-12-435-079	3859 Century Ct	\$380,000	10/05/2022	1.008
L-12-12-435-082	3899 Century Ct	\$462,500	02/20/2024	1.106
L-12-12-435-090	3818 Century Ct	\$420,000	07/19/2022	0.920

8 of 13 properties (62%) have ECFs below 1.0. Fieldcrest Ln ECFs range from 0.852 to 1.252 -- wide variation even on the same street.

ECF Per Individual Property (UNF) - 2026

Parcel	Address	Sale Price	Date	ECF
L-12-12-315-027	3984 Palisades Blvd	\$440,000	05/23/2023	0.875
L-12-12-315-029	3960 Palisades Blvd	\$400,000	08/04/2023	1.123
L-12-12-320-066	3781 Fieldcrest Ln	\$430,000	07/23/2024	1.082
L-12-12-320-067	3793 Fieldcrest Ln	\$455,000	06/01/2023	1.033
L-12-12-431-149	3578 Fieldcrest Ln	\$440,000	08/31/2023	0.856
L-12-12-433-010	3847 Palisades Blvd	\$454,000	04/11/2024	1.112
L-12-12-435-082	3899 Century Ct	\$462,500	02/20/2024	1.032

2. Comparable Sales Analysis

Fieldcrest Ln Sales (Most Relevant)

#	Address	Sale Price	Date	vs \$506,854 TCV
1	3781 Fieldcrest Ln	\$430,000	Jul 23, 2024	-\$76,854 (15.2%)
2	3793 Fieldcrest Ln	\$455,000	Jun 1, 2023	-\$51,854 (10.2%)
3	3578 Fieldcrest Ln	\$440,000	Aug 31, 2023	-\$66,854 (13.2%)
4	3838 Fieldcrest Ln	\$434,000	Apr 20, 2022	-\$72,854 (14.4%)
5	3745 Fieldcrest Ln	\$470,000	Jun 14, 2022	-\$36,854 (7.3%)
6	3533 Fieldcrest Ln*	\$350,000	Feb 21, 2025	-\$156,854 (30.9%)

* 3533 Fieldcrest Ln classified as non-arm's-length by township

Fieldcrest Ln Arm's-Length Statistics (excluding 3533):

- Average: \$445,800 (assessment is \$61,054 above average)

Median: \$440,000 (assessment is \$66,854 above median)

Range: \$430,000-\$470,000

All 5 arm's-length sales are below the implied TCV of \$506,854

All University Palisades Arm's-Length Sales

#	Address	Sale Price	Date
1	3745 Fieldcrest Ln	\$470,000	Jun 14, 2022
2	3899 Century Ct	\$462,500	Feb 20, 2024
3	3793 Fieldcrest Ln	\$455,000	Jun 1, 2023
4	3847 Palisades Blvd	\$454,000	Apr 11, 2024
5	3750 Palisades Blvd	\$446,000	Jul 1, 2022
6	3984 Palisades Blvd	\$440,000	May 23, 2023
7	3578 Fieldcrest Ln	\$440,000	Aug 31, 2023
8	3838 Fieldcrest Ln	\$434,000	Apr 20, 2022
9	3781 Fieldcrest Ln	\$430,000	Jul 23, 2024
10	3972 Palisades Blvd	\$430,000	May 7, 2024
11	4538 Palisades Ct	\$425,000	May 18, 2022
12	4542 Palisades Ct	\$420,000	Jul 19, 2022
13	3720 Palisades Blvd	\$420,000	Jan 17, 2023
14	3818 Century Ct	\$420,000	Jul 19, 2022
15	3960 Palisades Blvd	\$400,000	Aug 4, 2023
16	3979 Lancaster Ct	\$388,000	Sep 24, 2021
17	3876 Palisades Blvd	\$385,000	Apr 20, 2021
18	3859 Century Ct	\$380,000	Oct 5, 2022
19	3855 Palisades Blvd	\$376,000	Dec 29, 2022
20	3789 Palisades Blvd	\$375,000	Jun 4, 2021
21	3936 Palisades Blvd	\$315,000	Sep 2, 2021

No arm's-length sale in University Palisades has ever exceeded \$470,000. The 2026 assessment for 3543 Fieldcrest Ln implies a TCV of \$506,854 -- \$36,854 (7.9%) higher than the most expensive home ever sold in the subdivision.

Full subdivision (21 sales): Average \$416,452 (over-assessed by \$90,402) | Median \$425,000 (over-assessed by \$81,854) | Range \$315,000-\$470,000

3. Land Value Analysis

The township's land analysis shows how land values in UNF have evolved:

Year	Prior Land Value	Adjustment Factor	Current Land Value
2024	\$72,500	1.1594 (+15.9%)	\$84,100
2025	\$84,100	1.0637 (+6.4%)	\$89,500
2026	\$89,500	1.0280 (+2.8%)	\$92,000

Total land value increase: 26.9% over 3 years (\$72,500 -> \$92,000)

The land adjustment factor has been declining sharply -- from 15.9% in 2024 to just 2.8% in 2026 -- indicating the assessor recognizes that land value appreciation is slowing significantly.

Land Residual Analysis

The township calculates "land residual" by subtracting building value from sale price. For UNF sales (2026):

Address	Sale Price	Land Residual	Ratio LV/SP
3984 Palisades Blvd	\$440,000	\$75,229	0.20
3972 Palisades Blvd	\$430,000	\$188,941	0.21
3960 Palisades Blvd	\$400,000	\$147,244	0.22
3781 Fieldcrest Ln	\$430,000	\$140,980	0.21
3793 Fieldcrest Ln	\$455,000	\$130,027	0.20
3578 Fieldcrest Ln	\$440,000	\$68,177	0.20
3847 Palisades Blvd	\$454,000	\$153,895	0.20
3899 Century Ct	\$462,500	\$156,393	0.19

The wide variation in land residuals (\$68,177 to \$188,941) underscores the difficulty of the cost approach for this subdivision. The assigned land value of \$92,000 (2026) represents approximately 20-22% of typical sale prices.

4. Year-Over-Year Assessment Trend

Sales Study Coverage for UNF

Year	# of UNF Sales in Study	Sales Date Range
2024	13	2021-2023 sales
2025	14	2022-2024 sales
2026	9 (8 arm's + 1 other)	2023-2025 sales

The number of sales in the study has been declining -- from 13 in 2024 to 9 in 2026. Fewer comparable sales means less market evidence supporting the assessments.

ECF Summary Trend

Year	UNF in ECF Summary?	Ave. ECF
2024	No -- not included	N/A
2025	Yes	0.974
2026	Yes	1.016

5. Specific Analysis for 3543 Fieldcrest Ln

Your 2026 Assessment

Item	Value
2026 SEV (State Equalized Value)	\$253,427
2026 Assessed Value	\$253,427
2026 Taxable Value	\$201,370
Implied True Cash Value (SEV x 2)	\$506,854

Assessment vs. Market Reality

Comparison	Amount	Difference
Implied TCV	\$506,854	--
Highest sale ever in UNF	\$470,000	Over by \$36,854 (7.9%)
Fieldcrest Ln average (5 sales)	\$445,800	Over by \$61,054 (13.7%)
Fieldcrest Ln median	\$440,000	Over by \$66,854 (15.2%)
Most recent Fieldcrest sale	\$430,000	Over by \$76,854 (17.9%)
Full subdivision average	\$416,452	Over by \$90,402 (21.7%)

Your assessment implies a TCV higher than 100% of all arm's-length sales in the entire University Palisades subdivision.

Recommended Value

Scenario	Recommended TCV	Recommended SEV	Reduction
Conservative (avg)	\$445,800	\$222,900	\$30,527
Moderate (median)	\$440,000	\$220,000	\$33,427
Market-based (recent)	\$430,000	\$215,000	\$38,427

Best Comparables for 3543 Fieldcrest Ln

Rank	Address	Sale Price	Date	Why Comparable
1	3578 Fieldcrest Ln	\$440,000	Aug 2023	Closest address, same section
2	3533 Fieldcrest Ln*	\$350,000	Feb 2025	Immediate neighbor (non-arm's)
3	3781 Fieldcrest Ln	\$430,000	Jul 2024	Most recent arm's-length
4	3793 Fieldcrest Ln	\$455,000	Jun 2023	Same street, arm's-length
5	3838 Fieldcrest Ln	\$434,000	Apr 2022	Same street, arm's-length

* The 3533 Fieldcrest Ln sale at \$350,000 (Feb 2025) is your immediate neighbor. While classified as non-arm's-length by the township, if you can demonstrate it was a legitimate market transaction, it would be powerful evidence of a lower market value.

6. Legal Framework

Key Legal Standards

Principle	Citation	Application
TCV = usual selling price	MCL 211.27(1)	Sales comps are the primary evidence
No presumption for assessor	Alhi v Orion Twp, 110 Mich App 764	Burden does NOT favor assessor
Sales comparison most persuasive	Meadowlanes v Holland, 437 Mich 473	For residential, comps trump cost approach
Independent duty to find correct value	Great Lakes v Ecorse, 227 Mich App 379	Tribunal must independently evaluate
Arm's-length transaction standard	Huron Ridge v Ypsilanti, 275 Mich App 23	Non-arm's-length sales are excluded

Proposal A Taxable Value

Your current taxable value is \$201,370, which is already below the SEV of \$253,427. Even if the assessed value is reduced to \$222,900 (recommended conservative SEV), it would still be above the taxable value. However, the reduction still benefits you by:

- Constraining future taxable value growth (TV grows from the lower base)

Establishing a lower baseline if the property is transferred (TV resets to SEV upon sale)

Demonstrating a pattern for future appeals

If the SEV is reduced below the taxable value (\$201,370), your taxes decrease immediately

7. Appeal Process & Critical Deadlines

Step 1: Board of Review (REQUIRED)

Detail	Information
Deadline	March 10, 2026 at 5:00 PM
Organizational Meeting	March 3, 2026, 9:00 AM
Public Hearings	Mar 9 (9am-12pm, 6pm-9pm), Mar 10 (9am-12pm), Mar 11 (1pm-5pm)
Location	6201 W. Michigan Ave, Ann Arbor, MI 48108
Phone	734-822-3115
Email	assessing@pittsfield-mi.gov
Form	L-4035 Petition to Board of Review
Written petitions	Accepted in lieu of personal appearance

Step 2: Michigan Tax Tribunal

Detail	Information
Deadline	July 31, 2026
Filing Fee	None if PRE >= 50%
Division	Small Claims
Standard	De novo (independent determination)
Burden	Petitioner, preponderance of evidence
File	michigan.gov/taxtrib

8. Recommended Action Items

Before March 10, 2026:

- 1. Pull your property record card** from BSA Online (bsaonline.com/?uid=193) using your parcel number. Verify all physical characteristics (sq ft, beds, baths, lot size, condition) are correct. Any errors strengthen your case.
- 2. Your key argument:** Your implied TCV of \$506,854 exceeds every single arm's-length sale in University Palisades. The five Fieldcrest Ln comparables average \$445,800. Request a reduction to an SEV of \$215,000-\$222,900 (TCV \$430,000-\$445,800).
- 3. Investigate the 3533 Fieldcrest Ln sale** (\$350,000, Feb 2025). This is your immediate neighbor. If this was a legitimate market transaction, it could significantly support your appeal.
- 4. Request the assessor's sales study** used to value your specific property (you have this right under Michigan law).
- 5. Complete Form L-4035** and submit with:

- This comparable sales analysis

The ECF data from the township's own documents

Any property-specific issues (needed repairs, functional obsolescence)

Professional appraisal if available (\$300-\$500)

6. Submit by March 10, 2026 at 5:00 PM

- In person at 6201 W. Michigan Ave, Ann Arbor, MI 48108

By mail (certified, return receipt): same address

Or call 734-822-3115 to schedule a hearing appointment

7. If Board of Review denies: File with Michigan Tax Tribunal by July 31, 2026

Data Sources

All data in this analysis comes from official Pittsfield Township documents:

- 2024 Residential Sale Analysis (35 pages, 1,263 sales)
- 2024 Residential ECF Analysis (36 pages, 851 properties)
- 2024 Residential Land Analysis (31 pages, 1,120 properties)
- 2025 Sales Study - Residential (34 pages, 972 sales)
- 2025 Residential ECF Analysis (42 pages, 800 properties)
- 2025 Residential Land Analysis (36 pages, 912 properties)
- 2026 Residential Sales Analysis (40 pages, 803 sales)
- 2026 Residential ECF Analysis (48 pages, 660 properties)
- 2026 Residential Land Analysis (36 pages, 742 properties)

These documents are available from the Pittsfield Township Assessing Office and at pittsfield-mi.gov/2230/Property-Assessment-Data.