

Comprehensive Property Tax Appeal Analysis

Meadows of Arbor Ridge (AR-4), 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 assessments for homes in the Meadows of Arbor Ridge subdivision (AR-4) overstate market value. The township's own Economic Condition Factor (ECF) of 0.802 for AR-4 means the assessor acknowledges that cost-approach values exceed actual sale prices by approximately 20%. No home in this subdivision has ever resold for the True Cash Values implied by many 2026 assessments.

For 4806 Paulina Dr specifically:

- 2026 SEV: \$242,732 -> Implied TCV: \$485,464

Taxable Value: \$213,794

The two best direct comparables (same street, same builder): \$447,000 and \$450,000

Recommended TCV: \$450,000-\$465,000 (SEV: \$225,000-\$232,500)

Potential reduction: \$10,232-\$17,732 in assessed value

1. The Township's Own ECF Data Proves Over-Assessment

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.

AR-4 ECF Trend (3-Year)

Year	Ave. ECF	What It Means
2024	0.744	Cost values exceed market by 25.6%
2025	0.790	Cost values exceed market by 21.0%
2026	0.802	Cost values exceed market by 19.8%

This is a persistent, documented pattern -- not a one-year anomaly. The township's own data confirms that cost-approach valuations for AR-4 consistently overshoot actual market prices by 20-26%.

ECF Per Individual Property (AR-4)

Parcel	Address	Sale Price	2024 ECF	2025 ECF	2026 ECF
L-12-13-311-036	4807 Paulina Dr	\$450,000	--	0.764	0.766
L-12-13-311-058	4918 Paulina Dr	\$447,000	0.804	0.803	--
L-12-13-311-031	4711 Paulina Dr	\$500,000	--	0.797	0.800
L-12-13-311-063	4782 Paulina Dr	\$452,000	0.807	0.806	--
L-12-13-311-057	4930 Paulina Dr	\$365,424	0.707	--	--
L-12-13-310-027	4610 Lilac Lane	\$465,000	--	0.819	0.822
L-12-13-311-050	4324 Christina Ct	\$499,900	0.643	0.815	0.818
L-12-13-311-043	4321 Christina Ct	\$430,000	0.724	0.723	--
L-12-13-310-024	4470 Connor Dr	\$481,000	0.799	0.792	--
L-12-13-311-052	4458 Christina Dr	\$420,000	0.724	--	--

Every single ECF value is below 1.0. The lowest was 0.643 (4324 Christina Ct in 2024), meaning the cost approach overvalued that property by 35.7% compared to its actual sale price.

What the ECF Means for 4806 Paulina Dr

If the cost approach produces the 2026 assessment, and the ECF for this area is 0.802, then the market-adjusted value should be approximately:

- Cost-based TCV x ECF = Market TCV

$$\$485,464 \times 0.802 = \$389,242$$

This suggests the assessment may overstate market value by as much as \$96,222 (or the SEV overstates by ~\$48,111). Even using a more conservative adjustment, the ECF clearly supports a TCV well below \$485,464.

2. Comparable Sales Analysis

Direct Subdivision Comparables (AR-4)

These are the only arm's-length sales ever recorded in the Meadows of Arbor Ridge:

#	Address	Sale Price	Date	vs \$485,464 TCV
1	4807 Paulina Dr*	\$450,000	Jul 19, 2023	-\$35,464 (7.3%)
2	4918 Paulina Dr	\$447,000	Mar 28, 2023	-\$38,464 (7.9%)
3	4711 Paulina Dr	\$500,000	May 31, 2023	+\$14,536
4	4782 Paulina Dr	\$452,000	Oct 13, 2022	-\$33,464
5	4610 Lilac Lane	\$465,000	Aug 18, 2023	-\$20,464
6	4617 Lilac Lane	\$452,000	Jun 11, 2024	-\$33,464
7	4324 Christina Ct	\$499,900	Aug 11, 2023	+\$14,436
8	4321 Christina Ct	\$430,000	May 6, 2022	-\$55,464
9	4470 Connor Dr	\$481,000	May 25, 2022	-\$4,464
10	4458 Christina Dr	\$420,000	Jan 27, 2022	-\$65,464
11	4930 Paulina Dr	\$365,424	Jul 9, 2021	-\$120,040

* 4807 Paulina Dr is directly across the street from 4806 Paulina Dr

Statistics:

- Average: \$459,690 (assessment is \$25,774 above average)

Median: \$452,000 (assessment is \$33,464 above median)

Only 2 of 11 sales (18%) exceeded \$485,464

The assessment implies a TCV higher than 82% of all sales in the subdivision

The Most Compelling Comparable: 4807 Paulina Dr

The sale of 4807 Paulina Dr is the single strongest piece of evidence:

- **Location:** Directly across the street from 4806 Paulina Dr

Same builder (Lombardo Homes)

Same construction period (~2018-2019)

\$450,000 (July 19, 2023)

\$438,422

0.766 (2026), meaning cost approach overvalued by 23.4%

The subject's assessment implies a TCV \$35,464 higher than its most directly comparable neighbor. There is no objective basis for this discrepancy between essentially identical properties.

Adjacent Subdivision Sales (2023-2025)

The surrounding Arbor Ridge subdivisions share the same location, school district, and township:

AR-1 (Arbor Ridge - older, built 1995-1997):

Address	Sale Price	Date	2026 Appraisal
4562 Christina Dr	\$427,000	Nov 25, 2024	\$389,440
4936 Matthew Ct	\$390,000	Oct 31, 2024	\$395,088
4579 Connor Ct	\$386,000	Feb 7, 2024	\$413,397

AR-2 (Woodlands of Arbor Ridge - built 2011-2017):

Address	Sale Price	Date	2026 Appraisal
4336 Cloverlane Dr	\$455,000	Nov 15, 2024	\$398,249
4236 Cloverlane Dr	\$410,000	May 3, 2023	\$437,059
4249 Cloverlane Dr	\$430,000	Jun 1, 2023	\$424,507

AR-3 (Arbor Ridge Crossing - newer, larger homes):

Address	Sale Price	Date	2026 Appraisal
4264 Lilac Lane	\$630,000	Jun 14, 2024	\$591,356
4182 Montith Dr	\$602,250	Dec 30, 2024	\$553,378

Note: AR-3 homes are significantly larger (3,000+ sq ft) and more expensive. They represent the upper boundary of values in the Arbor Ridge complex, not comparable properties to typical Paulina Dr homes.

3. Land Value Analysis

The township's land analysis shows how land values in AR-4 have evolved:

Year	Prior Land Value	Adjustment Factor	Current Land Value
2024	\$84,300	1.0648 (+6.5%)	\$89,800
2025	\$89,800	1.0734 (+7.3%)	\$96,400
2026	\$96,400	1.0290 (+2.9%)	\$99,200

Total land value increase: 17.7% over 3 years (\$84,300 -> \$99,200)

For comparison, the 2026 land adjustment factor of 1.0290 is the lowest in three years, suggesting the assessor recognizes that the rapid land value appreciation is slowing. Yet the overall assessments continue to rise.

Land Residual Analysis (What the Market Says Land Is Worth)

The township calculates "land residual" by subtracting building value from sale price. For AR-4 sales:

Address	Sale Price	Land Residual	% of Sale
4617 Lilac Lane	\$452,000	\$177,270	39.2%
4610 Lilac Lane	\$465,000	\$129,681	27.9%
4711 Paulina Dr	\$500,000	\$123,246	24.6%
4807 Paulina Dr	\$450,000	\$105,669	23.5%
4324 Christina Ct	\$499,900	\$131,749	26.4%

The wide variation in land residuals (23.5% to 39.2%) underscores the difficulty of the cost approach for this subdivision and further supports reliance on the sales-comparison method.

4. Year-Over-Year Assessment Trend

The township's data across three years reveals an important pattern:

Sales Study Coverage for AR-4

Year	# of AR-4 Sales in Study	Sales Used
2024	7	2021-2023 sales
2025	8	2022-2023 sales
2026	0*	(AR-4 dropped from sales analysis)

***Critical finding: The 2026 Residential Sales Analysis does not include any AR-4 properties. The township appears to have dropped the older 2022-2023 sales from the study but has no newer sales to replace them. Yet assessments continue to increase. This raises the question: what market evidence supports the 2026 AR-4 assessments?**

5. Broader Market Context

Pittsfield Township Market Ceiling

Sales from comparable Pittsfield Township neighborhoods in the 48197 zip code (2024-2025) consistently show a ceiling for homes in the 2,000-2,600 sq ft range:

Address	Sale Price	Date	Sq Ft	Notes
5957 Cottonwood Dr	\$397,501	Apr 2025	2,099	Ashford Village, AA Schools
5129 Blue Spruce Dr	\$422,500	Sep 2025	3,276	Larger home sold for less
8045 Creek Bend Dr	\$465,500	Jun 2025	2,915	Brick colonial, larger
4265 Cloverlane Dr	\$465,000	Apr 2025	1,960	Woodlands of AR
4482 Christina Dr	\$380,000	May 2025	1,603	Arbor Ridge

Zillow Zestimate Caveat

Zillow's automated Zestimate for 4806 Paulina is approximately \$548,200. While this might be cited by the assessor, Zestimates:

- Are algorithmic estimates with no legal standing

Are not accepted as evidence of market value under Michigan law

Frequently overstate values for newer subdivisions with limited sales history

Do not account for subdivision-specific conditions ($ECF < 1.0$)

Actual arm's-length sales are the proper measure of true cash value under MCL 211.27(1).

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

Even if the assessed value is reduced but remains above the taxable value (\$213,794), the reduction still benefits the homeowner by:

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

Establishing a lower baseline for property transfer adjustments

Demonstrating a pattern for future appeals

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.
2. **Request the assessor's sales study** used to value your specific property (you have this right under Michigan law).
3. **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)

4. 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

5. 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.