

TOWN OF HOLLAND BOARD OF REVIEW  
OFFICIAL PROCEEDINGS OF THE 2025 BOARD OF REVIEW MEETING  
HOLLAND TOWN HALL, W3005 COUNTY ROAD G, CEDAR GROVE, WI 53013  
Wednesday, October 8, 2025 at 4:30pm

1. Call to order and meeting recording announcement:

The 2025 Holland Board of Review (BOR) meeting was called to order at 4:30pm on Wednesday, October 8, 2025, at the Holland Town Hall by Town Chairman David Huenink. Chair Huenink announced that the meeting recording was in progress.

2. Roll call:

- a. Members present: David Huenink, Gordon Seegert III, Douglas Hamilton, Brody Stapel, and Janelle Kaiser (member and clerk).
- b. Members absent: Kelly Caswell.
- c. Others present: Assessor Philip Rein and Assessor Justin Servin of Associated Appraisal.
- d. Members of the public that signed in: Maria Bruggink, Kathy McCombe, Joe Sanfelippo, Phil Marr, William Banner, and Scott Davis.

3. Confirmation of appropriate BOR and Open Meetings notices:

Clerk Kaiser certified that the requirements of the Wisconsin Open Meetings Law had been met. A notice to reconvene on October 8, 2025 was posted on the front door of the Holland Town Hall on September 8, 2025, and a notice for this meeting, as well as Open Book, was posted at the Holland Town Hall and on the Town's website at [www.townofholland.com](http://www.townofholland.com) on August 7, 2025. The meeting agenda was posted at the Holland Town Hall and on the Town's website on October 3, 2025.

4. Select Chairperson:

**Motion by Stapel, seconded by Hamilton, to nominate David Huenink as the Chairperson, and to close the nominations and cast an anonymous ballot;** the motion carried by unanimous roll call vote. Gordon Seegert III: Yes; Brody Stapel: Yes; Douglas Hamilton: Yes; David Huenink: Yes; Janelle Kaiser: Yes.

5. Select Vice-Chairperson:

**Motion by Stapel, seconded by Kaiser, to nominate Douglas Hamilton as the Vice-Chairperson and to close the nominations and cast an anonymous ballot;** the motion carried by unanimous roll call vote.

6. Adopt agenda as official order of business:

**Motion by Stapel, seconded by Hamilton, to adopt the agenda for the October 8, 2025 Board of Review meeting as presented;** the motion carried by unanimous voice vote.

7. Minutes of previous meeting on September 8, 2025 addressed for approval:

**Motion by Hamilton, seconded by Stapel, to approve the minutes from the September**

**8, 2025, Board of Review meeting as presented;** the motion carried by unanimous voice vote.

8. Verify that at least one member of Board of Review has met mandatory training requirements:

Chair Huenink reported that David Huenink and Janelle Kaiser have met the mandatory training requirements. An affidavit of training was submitted to the Wisconsin Department of Revenue prior to this meeting as required.

9. Verify that the Town has an ordinance for the confidentiality of income and expense information provided to the Assessor under state law:

A copy of the Town's Confidentiality of Income and Expense Information Ordinance was included in the October 8, 2025 BOR meeting packet.

10. Review of new laws:

None.

11. Adoption of amendment to policy regarding the procedure for sworn telephone testimony and sworn written testimony:

The existing Town policy regarding the procedure for sworn telephone testimony and sworn written testimony was reviewed. The BOR reached consensus that no amendments were needed.

12. Adoption of policy regarding the procedure for waiver of BOR hearing requests:

The existing Town policy regarding the procedure for waiver of BOR hearing requests was reviewed. The BOR reached consensus that no amendments were needed.

13. Review the Assessor's level of assessment:

Assessor Philip Rein of Associated Appraisal introduced himself as a Level 2 Assessor. Philip stated that the level of assessment is approximately 98.5-100%.

14. Receipt of the assessment roll by the Clerk from the Assessor:

Assessor Philip Rein presented the assessment roll to Clerk Kaiser.

15. Receive the Assessment Roll and sworn statements from the Clerk:

Clerk Kaiser signed the assessor's affidavit to acknowledge acceptance of the 2025 Town of Holland assessment roll.

16. Review the Assessment Roll and perform statutory duties:

a. Examine the roll:

David Huenink, Douglas Hamilton, Brody Stapel, Gordon Seegert III, and Janelle Kaiser examined the roll.

- b. Correct description or calculation errors:  
No errors or corrections to be made were observed during examination of the roll.
  - c. Add omitted property:  
No omitted property was observed during examination of the roll.
  - d. Eliminate double-assessed property:  
No double assessed property was observed during examination of the roll.
17. Discussion/Action – Certify all corrections of error under state law:  
Assessor Philip Rein stated that there were no known corrections of error in the 2025 assessment roll. David Huenink, Douglas Hamilton, Brody Stapel, Gordon Seegert III, and Janelle Kaiser examined the roll and did not find any errors to be corrected.
18. Discussion/Action – Verify with the Assessor that open book changes are included in the assessment roll:  
Assessor Philip Rein stated that changes from Open Book were included in the 2025 assessment roll.
19. Allow taxpayers to examine assessment data:  
Chair Huenink asked if anyone present would like to examine the assessment roll. No taxpayers examined the assessment roll.
20. During the first two hours, consideration of:
- a. Waivers of the required 48-hour notice of intent to file an objection when there is good cause:  
None. Objectors provided notice of intent to file within the 48-hour deadline or within 30 days of a notice of change in assessed value after Open Book being sent by the assessor.
  - b. Requests for waiver of the BOR hearing allowing the property owner an appeal directly to the circuit court:  
None received.
  - c. Requests to testify by telephone or submit a sworn written statement:  
None received.
  - d. Subpoena requests:  
None received.
  - e. Act on any other legally allowed or required BOR matters:  
None.
21. Review Notices of Intent to File Objection:
- a. The Board of Review acknowledged that intent to file and complete objection forms were received from:

- i. Debra Krupinski of N1061 Cole Road, 59006076530. The assessor informed the BOR that Debra Krupinski rescinded their intent to file on October 8, 2025. Debra was not present at the meeting.  
*Let these minutes show that Debra Krupinski rescinded intent to file in writing on October 9, 2025.*
- ii. Cynthia Walker, Trustee for owner at N751 Marine Drive, 59006072011. Cynthia Walker rescinded intent to file in writing on October 6, 2025.
- iii. Katherine McCombe of N1739 TeRonde Beach, 59006074160.
- iv. Jeffrey Bruggink of N1751 TeRonde Beach, 59006074070.
- v. Sanfelippo Trust of N895 Marine Drive, 59006078630.

22. Proceed to hear objections, if any and if proper notice/waivers given, unless scheduled for another date:

**Objection Hearing #1:**

Katherine McCombe submitted an Objection Form for Real Property Assessment (PA115-A) for parcel 59006074160, N1739 TeRonde Beach. Total current assessment valuation by the assessor is \$778,000 (Land Value: \$554,100 and Improvement Value: \$223,900) and is classified as G1/Residential. Clerk Kaiser swore in Katherine McCombe, Philip Rein, and Justin Servin, who stated their names for the record. Katherine McCombe stated their full name and address for the record.

The objector believes the assessed value should be \$598,900.

Objector Katherine McCombe giving testimony:

An average of vacant land from sales that had been recorded in the last several years was used to derive this value. There are not a lot of vacant land properties that have been sold in a two-year window. No objection to the amount of increase for improvements, rather the objection is to the land value. The assessment was significantly higher than what vacant land had been in recent sales. The assessor previously asked if there was agreement reached regarding an adjustment to the assessment that was made after Open Book. Objector wanted to explore additional options through BOR. It seems that the lakefront properties, where land is limited and there aren't many properties that come for sale, seem to have gone up significantly more than any improvements have gone up. Assessed value of \$598,900 on objection form is based on information available for sales of real estate, which is still significantly less than the number that came from the assessment firm. The object labeled deck on the property record card for the property is not a deck because it is not attached to the house. Everything on the west side of the TeRonde Beach, a private road for which there is an easement, is classified as wetlands. Unsure of how many acres of wetlands there are or whether the presented survey for the property labels the land area as wetlands. The only usable property on the parcel is east of the road between the road and the lake.

Evidence entered during hearing: a survey of the property, as well as listing of ten recent sales, provided to the objector by another present objector.

Questions from BOR and Assessor:

Assessor did not have questions for the objector. The BOR asked for the source of the information that Katherine used to derive the \$598,900 value. Katherine used the Internet to find the information.

Assessor Philip Rein giving testimony:

The property at N1739 TeRonde Beach was assessed fairly and uniformly as indicated in the values of the sales present in the Town of Holland between the years 2022 through 2024. The original valuation before Open Book was discussed with the property owner, and an adjustment was made after Open Book to account for the defects found on the property, specifically the aforementioned road easement and wetlands. The value for the frontage was derived from an extraction method where the improvement value is raised to the 2025 value and then subtracted from the total sales price. Adjusted sale prices are used based on time trend adjustments. Certain areas of the lakefront properties are weighted more than others, specifically in more generalized areas such as TeRonde Beach, so breaks between 0 to 50 feet and 50 to 100 feet, and so on, were used for lake frontage to be fairer to properties in that area.

Assessor provided sales of six lakefront properties as comparable properties, which were adjusted to January 1, 2025. For homes that have been remodeled or fully renovated, they are valued through an updated effective year from the year built, which lowers the effective depreciation of those homes and reflects a higher value in the improvement and suggests the value that they paid for it in the sale. One of the comparable properties on Stokdyk Ingelse Road was fully remodeled in 2023, so they received a full effective year update to the year 2023. Another comparable on Marine Drive was remodeled in 2020, and received an effective year update to 1999, whereas the assessor was unable to confirm whether it was a full remodel. That comparable received an average condition rating.

The average increased assessment in the Town was 76% for all properties and for residential properties was 80%. Average increase for commercial properties was 100%. The property at N1739 TeRonde Beach received a 71.5% increase.

Assessor Justin Servin:

The comparable property on Stokdyk Ingelse Road has 100 feet of lake frontage and the property on Marine Drive has 150 feet of lake frontage. The property on Marine Drive has a land assessment of \$1,324,600 and the property on Stokdyk Ingelse Road has a land assessment of \$1,108,000.

The objector did not have any questions for the assessor.

David Huenink noted that much of the value of the land on properties with Lake Michigan frontage is due to the lake frontage; the assessor agreed.

BOR deliberation:

The BOR acknowledged that the objector submitted evidence to include a survey of the property and a listing of ten recent sales that was provided to the objector by another objector, the source of which list was unknown when presented, during the hearing.

The list of sales of ten recent property sales from the objector included information for three properties after January 1, 2025, on which date the assessment is based on. The list of comparable properties from the objector has an unknown source. The main issue presented by the objector was that the assessed valuation was adjusted down by the assessor but that it still does reflect market value. The assessor testified that the assessed value of the property did account for the wetlands, which was another concern presented by the objector. The unknown source of the list of ten recent property sales and whether they were adjusted in any way, with some of those property sales occurring after 1/1/2025, lends less credibility to the data and whether the properties are actually comparable. The assessor provided adjusted comparable property sales in the Town, believed to be accurate, and is the best data available to the BOR. The BOR did not find that the evidence provided by the objector was sufficient to rebut the correctness of the assessment.

The assessor provided that land value is determined based on what it would be worth whether or not improvements are present as an answer to a question from the BOR.

**David Huenink moves, exercising its judgment and discretion, pursuant to Wis. Stat. §70.47(9)(a), the Board of Review by majority and roll call vote hereby determines, Gordon Seegert III seconds:**

- 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;
- That it is not relevant to present assessments of other properties as a basis for the market value of the appeal property.

The motion carried by unanimous roll call vote. Brody Stapel: Yes; Douglas Hamilton: Yes; David Huenink: Yes; Janelle Kaiser: Yes; Gordon Seegert III: Yes.

The roll was corrected in red ink to reflect the adjustment made to the assessment after Open Book for a total value of \$778,000, whereas it was discovered that the adjustment was not included in the assessment roll.

A Notice of BOR Determination was provided to objector Katherine McCombe in person during the October 8, 2025 BOR meeting.

**Objection Hearing #2:**

Jeffrey Bruggink submitted an Objection Form for Real Property Assessment (PA115-A) for parcel 59006074070, N1751 TeRonde Beach. Total current assessment valuation by the assessor is \$887,800 (Land Value: \$519,700 and Improvement Value: \$368,100) and is classified as G1/Residential. Clerk Kaiser swore in Jeffrey Bruggink, Maria Bruggink, Assessor Philip Rein, and Assessor Justin Servin who stated their names for the record. The objectors stated their addresses for the record.

The objector believes the assessed value should be \$649,750.

Maria Bruggink giving testimony:

1.38 acres of the total 1.66 acres of the property is wetland area. There is 0.228 acres of usable land. An adjusted change of assessment after Open Book was received to account for the wetland area but I don't understand exactly how that adjustment was made; it seems like it should be more because we have such a small piece of property. If someone is going to come in and spend a lot of money on a property, they couldn't expand on the small property. Every foot allowed to be used is used, and this makes this less desirable and not necessarily comparable to the expensive properties being sold.

There is a permanent eight-foot walking easement along our property. History of how the easement was created, by a previous property owner, was given. Six property owners have access to the easement and it is not removable. The easement must be kept clear, cannot be built upon, and is noticeable on the property. The easement is used and there was an issue with its use that we hired an attorney for. If someone is looking to buy the property, the easement would make it less desirable.

Comparable property sale information was included in evidence. The source of the information is the Wisconsin website on sales.

*A piece of paper was provided to Chair Huenink at this time with the following information:*

[www.propertyinfo.revenue.wi.gov](http://www.propertyinfo.revenue.wi.gov); [www.sheboygancounty.com](http://www.sheboygancounty.com);  
[www.ascent.co.ozaukee.wi.us](http://www.ascent.co.ozaukee.wi.us); [www.ascent.co.manitowoc.wi.us](http://www.ascent.co.manitowoc.wi.us).

Assessment seems high when compared to property sale information. Building square footage to back off and figure out land use seems low compared to what is being used in newer property assessments for square footage, specifically the dollars per square foot. Value was adjusted upwards and the way they are getting land value is to back off the square footage of the improvement. It seems like the square footage value is low.

The two major arguments are that it is such a small piece of property compared to million dollar homes and this property is assessed at almost \$900,000, and it is common for property purchasers to get rid of existing homes and rebuild massive multi-level homes; the fact that this property has such a small buildable area would affect the purchase price. Unsure whether adjustments are made for private road easements. Most of the emphasis is being put on comparable sales by assessor. Added appraisal by Brian Butcher Appraisals LLC of a property located at N597 Marine Drive dated October 2, 2024 into evidence. It was appraised at \$375,000 and is vacant land with 100 feet of lake frontage. This is evidence of the value of the property.

*At this time, Maria asked whether they could change their opinion of the assessed value of the property and whether they could have delayed filing their objection after received a notice of changed assessment after Open Book. Chair Huenink replied that the opinion of the assessed value could not be changed by the objector during the hearing and that a property owner has 30 days to file an objection form after a notice of change of assessment after Open Book is sent by the assessor.*

*At this time, an objection has been filed and a hearing is being held.*

We spend some time in the winter in Florida, but this is our home.

Questions from BOR and Assessor:

Assessor did not have questions for the objector. The BOR did not have questions for the objector.

Assessor Philip Rein giving testimony:

After speaking with the property owner, and discovering the historic eight-foot easement, a negative 8% adjustment was made to the front footage value of the land. Since the land is a different shape, prior assessors had sectioned off part of the land as basic residential land where it is denoted as a wetland, so a negative 30% adjustment was made to that area for consideration of not being able to build in the future.

The appraisal received dated October 2, 2024 was not a market sale; it was from the trust to one of the trustee members in that sale.

*There was discussion of the property evidence submitted by the objector for N597 Marine Drive, to include the appraisal and a 2025 sale, and whether those sales were arm lengths transactions. At this time, Joseph Sanfelippo attempted to correct the record but had not been sworn in as a witness for the objector.*

Maria asked the assessor where the 30% negative adjustments had been made; Assessor Philip Rein clarified that an adjustment was not made to the lake frontage land value, only to the wetland area, which is not on the waterfront. There are different values for land that is not associated with the waterfront. The adjustment was made to be uniform with other

assessments made and adjustments to those assessments in this Town specifically. Assessor Philip Rein said that the objector may revisit the wetland area's assessment in a future assessment year with the assessor should they choose to do so. Maria asked how the 8% adjustment was made; Assessor Philip Rein said an 8% adjustment was made for the eight feet.

Philip Rein said that the property at N1751 TeRonde Beach was assessed fairly and uniformly based on the sales indicated. This is a newer home, built in 2015, which took up most of the lot available. It did not see as high of an increase in 2025 as it was assessed more fairly all along considering the time of build. The average increased assessment in the Town was 76% for all properties and for residential properties was 80%. The property at N1751 TeRonde Beach received a 77.5% increase. The ownership of two homes directly impacts the real estate market. Limiting supply will increase the value of home sales. When you own more than one property, the supply available is limited and therefore increases the demand.

At this time, it was determined that the hearing should be recessed and reconvened at a later date, whereas another Town meeting was scheduled for 6:30pm on October 8, 2025.

23. Consider/act on scheduling additional BOR Date(s):

The BOR reached consensus that the 2025 BOR will reconvene on Wednesday, October 15, 2025 at 6:30pm.

24. Adjourn (to future date if necessary):

**Motion by Kaiser, seconded by Stapel, to adjourn the meeting at 6:33pm, and to reconvene the 2025 BOR on Wednesday, October 15, 2025 at 6:30pm;** the motion carried by unanimous voice vote.

*Let these minutes show that the continued hearing of Jeffrey and Maria Bruggink and a hearing for Sanfelippo Trust will be held on October 15, 2025 at 6:30pm and 7:00pm, respectively; written notice will be provided to the objectors by Clerk Kaiser in a timely manner.*

Respectfully submitted,  
Janelle Kaiser, Board of Review Clerk  
Town of Holland, Sheboygan County, Wisconsin

*Let these minutes show that these proceedings do not represent a transcript of comments submitted during the meeting, unless specified by quotation marks.*