



Board of Review

Graham Odenheimer, CHAIR
Chris White, VICE CHAIR

Stella Fujita, MEMBER
Jody Kjeldsen, MEMBER
Karl Miyake, MEMBER

January 8, 2026

Mayor Derek S.K. Kawakami
County of Kaua'i
4444 Rice Street, Suite 235
Lihu'e, HI, 96766

RE: Board of Review's 2025 Annual Report

Dear Honorable Mayor Kawakami,

Pursuant to Kaua'i County Code Section SA-12.7(d), the County of Kaua'i Board of Review submits the following Annual Report for the 2025 calendar year:

There was a total of 621 real property tax appeals filed in 2025 which represents a 37.84% decrease from appeals filed in 2024.

The Board sustained the County's assessment for 192 of the appeals and adjusted 8 of the 2025 appeals.

63 stipulations were filed, indicating that the County and the Appellant were able to reach an agreement.

346 appeals were withdrawn.

2 appeals were dismissed for failure to meet the minimum criteria.

There were 10 appeals pending at the end of the year.

Further, Board business included a Public Hearing held on October 2, 2025. The purpose of the hearing was to discuss any complaints/comments properly and timely submitted in accordance with the Notice for Filing Real Property Assessment Complaints Published in the Garden Island on September 5, 2025.

One complaint was properly filed within the required timeframe and was heard during the Public Hearing on October 2, 2025.

See complaint filed attached

The Board does not have any recommendations to present to the Mayor at this time.

The table below contains information on the members of the Board of Review and their term of office.

Board Members	Appointment Period	Term
Graham Odenheimer	01/01/2023 – 12/31/2025	1 st
Chris White	01/01/2024 – 12/31/2026	1 st
Stella Fujita	01/01/2021 – 12/31/2023	2 nd
Jody Kjelsen	01/01/2024 – 12/31/2026	1 st
Karl Miyake	01/01/2025 – 12/31/2027	1 st

The Board held hearings on the following dates in 2025:

January 3, 2025	April 11, 2025	September 4, 2025
January 10, 2025	May 2, 2025	October 2, 2025
February 7, 2025	June 26, 2025	October 23, 2025
February 14, 2025	July 3, 2025	November 6, 2025
March 7, 2025	July 24, 2025	December 4, 2025
March 14, 2025	August 7, 2025	
April 4, 2025	August 28, 2025	

The Board appreciated the professionalism of the tax assessors' preparation and presentations. The Board commends them for putting forth their best efforts to listen, educate, and come to terms with appellants.

Should you have any questions or wish to discuss the report further, please feel free to contact the Office of Boards and Commissions at (808) 241-4919.

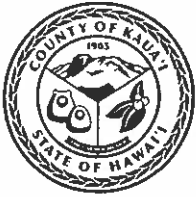
Sincerely,


Graham Odenheimer
2025 Chair, Board of Review

GO: KK

cc: Reiko Matsuyama, Managing Director
Chelsie Sakai, Director of Finance

NOTICE OF COMPLAINT



**REAL PROPERTY TAX BOARD OF REVIEW
COUNTY OF KAUA'I**

TAXPAYER'S NOTICE OF COMPLAINT

NOTICE is hereby given that Christian T. Jensen
(Name of Taxpayer)

whose address is 5606 KAWAIHAU RD KAPAA HI 96746 hereby files
this complaint to the above entitled Board of Review that the real property

identified as Tax Map Key No. 4-4-6-039-029

for the year ^{est.} 2019 to 2025 - has been improperly valued for
real property tax purposes.

Assessor's Valuation: Total: \$ 3443200 ^{est.} (at the time per year file)

I (We) believe that the proper assessment value of the property is as follows:

Taxpayer's Valuation: Total: \$ UNKNOWN / Lower ↓

The grounds of objection to the assessor's valuation are:

Over past years my property assessed value has
nearly doubled in assessment. See ~~attached~~

+80-100% (#8 pages) ↓

OK RP ASSESSMENT
SEP 12 '25 AM 11:44

Dated: 9/12/2025 Signed: [Signature]
(Taxpayer)

Receipt acknowledged: [Signature] Dated: 9/12/25

Property Tax Assessment Appeal P-70
TAXPAYERS NOTICE OF COMPLAINT

Christian T. Jensen 5606 Kawaihau Road Kapa'a, HI 96746 (808) 651-0135
chrisjensen5606@gmail.com

September 12, 2025

County of Kauai - Board of Review Real Property Tax Assessment Division 4444 Rice Street,
Suite 454 Lihue, HI 96766

Subject: Property Tax Assessment Appeal for TMK: 4-4-6-039-029

Filed Under Limited/Special Appearance as Landowner/Occupant

DISCLAIMER: This filing is submitted solely for administrative review purposes before the County of Kauai Board of Review regarding property tax assessment and exemption matters. The statements and information contained herein are provided in good faith for property tax administrative review only and are protected by administrative privilege. This filing and its contents cannot and shall not be used against the applicant in any court proceedings, litigation, discovery, or other legal matters by any party, including but not limited to banks, creditors, or other litigants. Any statements made herein are for administrative tax purposes only and do not constitute admissions for any other legal proceedings.

NOTICE OF LIMITED/SPECIAL APPEARANCE: This filing is made under limited/special appearance as the landowner solely for the purpose of addressing property tax assessment and exemption matters before the County of Kauai- Board of Review. This limited appearance does not constitute a general appearance and shall not be construed as submitting to jurisdiction for any other legal proceedings or matters.

Dear Members of the Board of Review,

I am writing to respectfully request your review and guidance regarding the current and past years up to 2025 property tax assessment for my property located at 5606 Kawaihau Road, Kapa'a, HI (TMK: 4-4-6-039-029). As the Board of Review, you have the authority to examine both assessment methodology and exemption decisions. My goal is to understand the basis for the recent increase in assessed value and to ensure my homeowner exemption is applied correctly. I am committed to paying my fair share of property taxes and hope to resolve this matter through your review process.

Summary of Issues Requiring Board Review

This appeal /complaint presents multiple interconnected issues that fall within the Board's review authority:

1. **Assessment Methodology:** A nearly 100% increase in assessed value over six years that appears disconnected from market indicators

2. **Exemption Denials:** Systematic denial of homeowner and senior exemptions based on payment status rather than legal occupancy status

3. **Legal Barriers:** Federal bankruptcy proceedings and ongoing litigation that legally prevented exemption applications

4. **Systemic Policy Flaws:** County policies that contradict state land ownership recognition and create counterproductive collection outcomes

5. **Administrative Correction Needed:** Retroactive application of proper exemptions and fee relief to resolve accumulated issues

The Board has the authority to address each of these issues and provide the administrative correction needed to resolve this matter fairly.

1. Assessment Methodology Review

Over the past six years, my property's assessed value by the COK has nearly doubled, rising from approximately \$1.8 million to over \$3.4+ million. This significant increase seems unusually steep for the timeframe and location. To better understand this change, I kindly request the Board's review of the following:

- What specific factors contributed to this substantial increase in my property's valuation?

- What methodology was used to determine the current assessed value?

- How does my property's assessment compare with market indicators from public sources (e.g., Zillow, Redfin, Realtor.com) and independent, third-party "as-is" appraisals, particularly when these online or other sources indicate a lower valuation?

An assessment that does not appear to reflect the current market value can create confusion and potential complications in various legal and financial matters, such as estate valuations, civil & federal bankruptcy proceedings, and bank appraisals.

2. Exemption Status Review and Previous Administrative Errors

I believe I qualify for a homeowner exemption as this property is my primary residence. However, my past applications have been denied due to outstanding tax balances, which are the result of a prolonged legal dispute and financial hardship my family has faced for over a decade. Additionally, I was in federal bankruptcy proceedings for two consecutive years, which legally prevented me from filing exemption applications or making any changes to property matters during that time. Even during the brief gaps between these proceedings, I had limited time to respond and when I did attempt to ask for forbearances, I was advised by legal counsel

to stop due to ongoing litigation. This has created a difficult cycle where I am unable to work with the COK or receive these exemptions once denied, which in turn makes it harder to resolve the outstanding balance.

The Logical Inconsistency in Current Policy The county's approach creates a fundamental contradiction that should be immediately apparent: The State of Hawaii Bureau of Conveyance recognizes my legal ownership of this property regardless of tax payment status. The county follows these same state land records to determine ownership for assessment purposes, yet then denies the rights that flow from that ownership based on payment status. If the county doesn't deny land ownership when taxes are behind, why should they deny the exemptions that are legally tied to that ownership status?

Specific Issues Caused by Previous Decisions The county's approach to my exemption applications has created several challenges that I hope we can address together:

1. **Senior Parent Benefits:** My senior parents live on this property and appeared to qualify for additional exemptions, yet these benefits were not applied, seemingly due to payment status rather than occupancy facts.

2. **Federal Court Complications:** The county's assessed valuation (calculated without exemptions) became a factor in federal court proceedings, creating complications beyond the tax matter itself.

3. **Compounding Financial Challenge:** Each year without proper exemptions has increased the financial burden, making resolution progressively more difficult and creating a situation that serves no one's interests.

Request for Administrative Correction and Fee Relief I respectfully request that the Board consider:

- Administrative correction of all homeowner and senior exemptions for which I qualified during the past years they were not applied by application
- Billing adjustment to reflect proper exemptions for all affected years
- Fee and penalty relief given the circumstances that led to the original delinquency or options
- Recognition that correcting these administrative issues benefits both the homeowner and the county's collection efforts

My goal is simple administrative correction that reflects the actual legal status of my property and occupancy. I believe this approach serves everyone's interests better than prolonged disputes or legal proceedings, which benefit no one and consume resources that could be better used elsewhere.

I respectfully request the Board's assistance in:

- Confirming my eligibility for the homeowner exemption based on my status as an owner occupant / primary resident.

- Clarifying whether the exemption can be applied despite the outstanding balance.

- Informing me of any other exemptions or realistic relief programs that may be available to me, given my circumstances.

I would also like to inquire if the County has a hardship or grace program for homeowners facing extenuating circumstances such as death, legal disputes, federal bankruptcy proceedings, or other personal crises. A more flexible approach in such cases would be greatly appreciated, rather than a strictly punitive one. It's important to note that during bankruptcy proceedings, homeowners are legally restricted from filing exemption applications or making property-related changes, yet they continue to accrue penalties and interest during this time when they cannot take corrective action. Even when attempting to work collaboratively during brief gaps in legal proceedings, homeowners may be advised by legal counsel to avoid any actions that could affect ongoing litigation, creating additional barriers to resolution.

The Simple Truth: Current Policy Harms Everyone

The current approach should be immediately recognizable as counterproductive to anyone reviewing the facts objectively. Consider this simple comparison:

What Works: Homeowners who can afford their taxes → receive exemptions → pay lower, fair amounts → maintain compliance → county collects reliably

What Doesn't Work: Homeowners facing hardship → denied exemptions → face higher, unfair amounts → fall further behind → county collects nothing and may face foreclosure costs

The county is essentially punishing the very people who are trying to work cooperatively while making their own collection job harder. This isn't just unfair—it's ineffective policy that creates the problems it claims to solve.

A Clear Choice for the Board You have an opportunity to choose between:

- Continuing a failed approach that creates debt spirals, discourages cooperation, and reduces collection success

- Implementing a successful approach that recognizes legal ownership rights, encourages cooperation, and improves collection outcomes

The choice should be obvious. Homeowners who proactively contact the county, provide full disclosure, and request to work collaboratively should be treated as assets, not problems. They represent the county's best opportunity for successful resolution.

3. The Counterproductive Nature of Current Exemption Policies

The current policy of withholding homeowner, rental, and senior living exemptions from property owners with outstanding tax balances creates a self-defeating cycle that ultimately harms both homeowners and the county's collection efforts. I respectfully submit that this approach requires reconsideration for the following reasons:

Legal and Logical Foundation for Exemptions Property exemptions should be based on the fundamental legal status of ownership and occupancy, not payment history. When a property is deeded in an owner's name and serves as their primary residence, senior living facility, or rental property, that legal status exists regardless of tax payment status. The exemption reflects the property's actual use and the owner's legal rights, not their financial circumstances.

The Harmful Collection Agency Approach The current "black and white" policy treats all delinquent taxpayers as tax avoiders, failing to distinguish between those who are uncooperative and those actively seeking to resolve their obligations. This approach:

- Creates a Punitive Cycle: Withholding exemptions increases the tax burden precisely when homeowners are least able to pay, making resolution more difficult rather than facilitating it.
- Compounds Financial Hardship: The additional tax burden, combined with interest and penalties, can push a manageable debt into an insurmountable one, potentially leading to foreclosure and complete loss of tax revenue.
- Discourages Cooperation: When homeowners who come forward in good faith are treated the same as those avoiding payment, it discourages transparency and voluntary compliance.
- Reduces Collection Success: Higher tax bills are harder to collect than fair, exemption-adjusted amounts. The county may collect more money faster by applying appropriate exemptions and working with cooperative homeowners.

The Value of Distinguishing Cooperative Homeowners There is a significant difference between property owners who avoid contact with the county and those who proactively engage to resolve their situation. When a homeowner:

- Initiates contact with the county
- Provides full disclosure of their circumstances
- Requests to work collaboratively on a solution
- Maintains the property as their primary residence
- Attempts to seek forbearance or payment arrangements (even when prevented by legal counsel due to litigation risks)

These actions demonstrate good faith and should be recognized in the county's approach. Such homeowners are assets to the community and the tax base, not problems to be penalized. The

fact that legal proceedings can prevent cooperative homeowners from taking action should be understood as a systemic barrier, not a lack of willingness to comply.

Policy Recommendations for Improved Outcomes A more effective approach would:

1. Separate Legal Status from Payment Status: Apply exemptions based on actual property use and legal ownership, regardless of payment history.

2. Implement Hardship Recognition: Create formal procedures to recognize legitimate hardships (death, legal disputes, federal bankruptcy proceedings, medical emergencies, natural disasters) that may cause temporary payment difficulties or legal restrictions on filing exemptions.

3. Establish Cooperative Taxpayer Programs: Develop reasonable longer term or income adjusted payment plans and forbearance options for homeowners who engage proactively with the county.

4. Focus Collection Efforts Appropriately: Reserve aggressive collection tactics for truly uncooperative taxpayers while working constructively with those seeking resolution.

I Proposed an Enhanced Pilot Hardship Program -I understand that the board is open to suggestions so I'm offering mine. However, I respectfully propose that the Board consider developing an enhanced pilot hardship program that could serve as a model for more effective property tax administration. This program could include:

Streamlined Hardship Review Process:

- Expand a process to include automatic exemption preservation during hardship review
- Create expedited review timelines for documented hardships (estate proceedings, legal disputes, medical emergencies)
- Establish clear criteria for temporary exemption preservation while hardship applications are pending

Cooperative Taxpayer Track:

- Develop a separate process for homeowners who proactively contact the county
- Offer immediate exemption restoration upon entering into good faith negotiations
- Provide structured fair income adjusted payment plans that maintain exemptions during the repayment period

Documentation and Review Method:

- Accept standard legal documentation (death certificates, court filings, bankruptcy documentation, medical records, legal counsel contact) as prima facie evidence of hardship

- Recognize that certain legal proceedings (such as bankruptcy) legally prevent homeowners from filing exemptions during the already difficult proceeding period

- Implement a 30-day initial review period with automatic exemption preservation

- Create an appeals process for hardship denials that maintains exemptions during appeal

Success Metrics:

- Track collection rates under the new program versus traditional enforcement

- Monitor foreclosure prevention and community stability outcomes

- Measure taxpayer satisfaction and voluntary compliance rates

This pilot program could demonstrate that compassionate, practical tax administration actually improves collection outcomes while strengthening community relationships. The county could then use successful results to advocate for similar programs statewide.

This approach would likely result in higher overall collection rates, better community relations, and more sustainable tax compliance. It recognizes that most homeowners want to meet their obligations when given a fair opportunity to do so.

4. Request for a Fair and Sustainable Resolution

I am eager to find a fair and sustainable resolution that works for both the county and my family. I believe administrative correction is in everyone's best interest and would prefer to resolve this matter cooperatively rather than through prolonged disputes or legal proceedings, which consume time and resources that could be better used elsewhere.

I would be grateful if the Board could review my situation and consider the following:

- Whether administrative adjustments to my tax assessment or the application of proper exemptions could result in a more manageable and fair tax burden.

- The appropriate process and timeline for implementing any such adjustments.

- Available options for fee and penalty relief that would facilitate resolution.

Mutual Benefits of Resolution Resolving this matter administratively would:

- Allow me to meet my tax obligations in a sustainable way

- Demonstrate the county's commitment to fair treatment of cooperative taxpayers

- Avoid the costs and complications of prolonged disputes

- Provide a positive example for other homeowners facing similar challenges

•Strengthen community trust in the county's tax administration

Thank you for your time and consideration of this important matter. I am committed to working with the County to find a fair resolution and trust in the Board's judgment to help us move forward constructively.

Respectfully,

Christian T. Jensen

Filed Under Limited/Special Appearance as Landowner/Occupant

CC: family estate legal council

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Property Tax Assessment Appeal P-70
TAXPAYERS NOTICE OF COMPLAINT

Christian T. Jensen 5606 Kawaihau Road Kapa'a, HI 96746 (808) 651-0135
chrisjensen5606@gmail.com

September 12, 2025

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Mutual Benefits of Resolution Resolving this matter administratively would:

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- Demonstrate the county's commitment to fair treatment of cooperative taxpayers

- Avoid the costs and complications of prolonged disputes

- Provide a positive example for other homeowners facing similar challenges

•Strengthen community trust in the county's tax administration

Thank you for your time and consideration of this important matter. I am committed to working with the County to find a fair resolution and trust in the Board's judgment to help us move forward constructively.

Respectfully,

Christian T. Jensen

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CC: family estate legal council