

The Real Job of the Assessor

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As a hardworking taxpayer, are you truly aware of the "real" job of the Assessor in New York State?

I know, everyone says: "raising taxes". Fortunately, that perception is not wholly correct. It is partially correct in the sense that if we raise your property value, your taxes will most likely increase. Occasionally, that does happen. It even happens to us in our own communities with our own homes. However, taxes and assessments, from a functional standpoint, are two vastly different processes. Your assessment can remain the same for 10 years, but I guarantee your tax bill will increase substantially within that same period.

As a profession, we are available and willing to not only explain any assessment changes, but changes in taxes as well. Transparency of the process is part of our daily job.

That means, quite simply, that the Assessor is not the undisputed theoretical "tax man/woman" in the archaic and regressive New York State property tax policy administration equation.

Who then actually raises taxes themselves? That, ladies and gentlemen, is an easy question. The people that you, as hard working, taxpaying citizens of New York State, elect to your school boards, county legislatures, towns and villages. Your elected and compensated representatives (remember-school board members are elected "volunteers". They do not get paid. It is the truest form of public service) are the governmental bodies that set budgets, raise tax rates and spend your money. Assessors or their staff do not raise tax rates, set budgets or spend your money. Period!

The unfortunate aspect of all of this for both the Assessors, their staff and the taxpayer is that you do not always have direct and satisfying results when questioning elected officials about taxes. The taxpayer has no vote on the county budgets and no vote on town or village budgets. You do have a vote on the school budget, but the statewide average of eligible voters who choose to participate in school budget votes is less than 5%. The pattern is clear: Most everyone disagrees with the volume of property taxes we pay, but very few participate in the voting process or voice their displeasure when the budget process is in motion. The process to complain about "taxes" is vague and garners little result. The only option left is to challenge your assessment...a process legislatively different that challenging high tax rates set by your elected officials.

What, then, is the defined job description of the Assessor? That is a very complex question with a wide variety of answers:

- We collect and maintain the physical information needed to estimate the market value of all properties within our jurisdiction.
- Maintain the ownership records of all property and record deed information processed by the counties.
- Estimate the market value of each property for taxation.
- Review and process Real Property Tax Exemptions and grant such exemptions where legally appropriate. New York State has over 200 property tax exemptions, more than any other state.

We work with planning and zoning offices, town engineers, attorneys, the tax department, realtors, appraisers and the general public on a multitude of projects and issues that influence and affect property in our specific municipalities.

-We determine and add special district unit charges (for sewer, trash and brush removal, lighting, hydrants, water service, libraries and other designated special districts)

Estimating the value of property

There are three traditional methods of valuing property:

-The **Market Comparison Approach** estimates the value of property by applying a comparative analysis of recent sales of properties similar to the property being assessed

-The **Cost Approach** estimates the value of property by adding the depreciated value of improvements to the value of the land.

-The **Income Approach** is used primarily for commercial and industrial properties. The income approach estimates value by capitalizing the income generated by the property after deducting for vacancy, collection loss and expenses.

Some of the information required for valuation includes:

-Purchase price of the property being valued. Purchase price is not always the best indicator of value, however. There are far too many incidental circumstances that influence a specific sales price.

-Price and terms of competing homes in the same market.

-Analysis of the building and improvement inventory

-The cost to replace a building

-Building permit information for new and renovated structures

-The rent a property can generate

-Vacancy and collection loss trends

-Expenses necessary to maintain the cash flow of a commercial/industrial property

Processing Exemptions

As mentioned earlier, New York State politicians have legislated more property tax exemptions than any other state in the country. The more money that is removed from the assessment roll for exemption reductions, the higher the tax rates must be to compensate for the lost revenue. In some cases, a town may have more property tax exemptions than actual parcels of property within the town because many properties have more than one exemption. It is the responsibility of the Assessor to accept, review and process (approve or deny) exemption applications. If an exemption meets all the states requirements set by state property tax law and the application is filed before the appropriate deadline, the exemption is granted.

Documents that may be required for various types of exemptions include, but are not limited to:

-A completed and signed application

-Income of the individual(s) applying

- Copy of the Federal/State income tax return
- Copy of the drivers license
- Copy of the 1099 from Social Security
- Copy of documents verifying active duty service in the military
- Copy of a passport or birth certificate
- Letters of disability from Social Security, Railroad or State Commission for the Blind and Visually handicapped
- Copies of Ordination papers for Clergy Exemptions
- Soil Maps for agricultural exemptions
- Copies of documentation filed with the Federal government for non-profit status

We are granted the authority by state property tax law to request any and all documentation necessary to determine eligibility for any exemption. Remember, an exemption removes money from the tax roll, which means that amount must be made up by other taxpayers through an increase in tax rates for all property owners.

Assessors and their staff spend large amounts of time working with general public answering assessment and taxation questions. In the last few years we have also been busy attempting to answer questions regarding the state tax cap, tax freeze and tax rebate programs and the accompanying checks. While we are aware of the programs, these are not local government programs, they are state programs, and we do not have the information from the state to assist taxpayers on questions regarding receipt of these various checks.

The Assessor and the staff are reliable, professional and technically proficient individuals trained to appraise a myriad of property types and versed in the legal nuances of administering complicated and ambiguous New York property tax law, the law that frames the municipal assessment and taxation process. We also recognize that the taxation process is very personal to citizens of New York, and do our best to mitigate concerns and educate the public as to the processes outlined by law, while at the same time carrying out our legislated duties as public officials. Part of that education process is outlining who is responsible for what aspect of your tax bill. I hope this sheds a bit of light on the process.