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This is a note from one member of the Board of Assessment Appeals. Its purpose is to provide information in order to to make the appeal process clearer and easier for people. This is not an official document of the Town of Mansfield, nor does it reflect anyone else's viewpoint. It only shows what gets my vote for an assessment reduction.

Two things are included here:

1. My opinion on what appeals I will support, or not, and
2. Some general facts about the appeal process.

Each property assessment has two factors to make it fair compared to everyone else's assessment in town:

1. They are all done with the same method, and
2. They all are based on the same date.

To support a reduction in the assessment, I need to know if the re-evaluation is wrong, which is nearly always due to one of two things:

1. Either the assessment didn't have the correct facts to work with, or
2. There is some unusual problem with your property that the assessment process cannot take into account.

An example of not having the correct facts would be a house that used to have a fireplace and chimney, but they have been removed. If the property card still lists them, the assessment would be wrong. Another example of a factual problem is when part of the house is listed as finished, heated living space, but that part is actually unfinished. Most property cards are correct, but errors happen.

It is a good idea to look at the property card for your home in the Assessor's office. The property card lists items and factors about your house and property that were used to assess its value. Errors can be fixed without an appeal hearing by telling the Assessor's staff, if done early enough. The staff will be glad to answer questions.

An unusual problem can be a great many things, but typically it's something unique to your property that reduces its value. The basic assessment can take into account that a house is old, but in one situation a homeowner removed several layers of linoleum only to find a large hole in the floor, which was once used to haul buckets of coal up from the basement. The hole was there on the assessment date. That was an unusual problem that reduced value. Other examples could be a house that had been empty and had squirrel damage or a house that is down a lane that can barely be reached in winter. Many other unusual situations have also occurred.

If you decide to appeal, take photographs, if possible, to help the Board see the issue with your property.

Here are just a few examples that are not unusual:

1. The house needs routine maintenance, like painting or new roof shingles.
2. The lot is steep rather than flat.
3. The acreage has a swampy area.

There are some things that I do not find helpful, and here is why:

1. An assessment from a different date: Property values do vary over time, and sometimes they change quite a bit.
2. An appraisal of the house done for the bank: These are typically low, because that is what banks want. Low appraisal values give the bank a better margin for error and protect them if the loan isn't paid and foreclosure occurs. Also, please be aware that if a different method is used from the one done by the town, the result will be a different answer. That does not mean that the re-evaluation is wrong.
3. An appraisal by a realtor: These comparables reports use a significantly different method from the re-evaluation process. Realtors are professionals, but they're not certified professional appraisers, who are licensed after 200 hours of appraisal education and training plus 2,500 hours of appraisal experience. Again, different methods will produce different results, but it does not mean that the re-evaluation is wrong.
4. An actual sale that is not "arm's length": If a house is a foreclosure sale, or a sale between relatives, or an unusually good deal on price for some special reason, the value for re-sale may be higher than that sale price, so the re-evaluation will produce a higher number.

FREQUENTLY ASKED QUESTIONS:

1. What is the Board of Assessment Appeals?
   a. The Board is made up of three elected local residents. They are not assessment professionals.
   b. The Board does not work for the Assessor's office; the Assessor's office does not work for the Board.
   c. The Board has power to change assessments up or down, if they find cause to do so.
   d. When you come before the Board, you will be giving testimony, so you will be sworn in. The Board will consider your testimony and other evidence you may provide. The members will later discuss the matter and make a determination.
   e. You will receive a letter letting you know the Board's decision. This generally comes a few weeks after your hearing.

2. How long is the usual appointment with the Board?
   Generally, a hearing lasts 15 to 20 minutes.

3. There is a house that is the same as mine, but it has a different assessment. Why?
   Two identical houses may have differing assessments based on other factors that affect the property. One example: location. The neighborhood (where the house is) will change the value up or down. Other aspects of the site or structures may also change the assessment. Additionally, there may be things about the other house that you don't know, so they really are different.

4. Will my appeal change my taxes?
   If the Board changes the assessment on your property, your tax bill will go up or down, based on the revised assessment. The Board can only change the assessment for the property if it feels that it is incorrect. The Board does not set taxes and neither does the Assessor. The mill rate for property tax is set by the Town Council, based on the Town budget, and that decides what tax you pay.