

***For the
Property Owner
who wants to know!***



***Answers to frequently asked
questions concerning
PROPERTY ASSESSMENTS
and PROCEDURES.***

Provided by the Town of York Assessor's Office

This booklet will attempt to answer questions about the assessment process as dictated by the laws and policies of the State of Maine and implemented by the Town of York.

The following statements come from the State of Maine Assessment Manual. These points are always to be considered when conducting mass appraisals resulting in local assessments.

- *There is only a single valid basis for any representation or deviation of full value. That is, actual comparison with sales experience.*
- *A price is a fact; value is an estimate of what the price should be.*
- *Equal Basis: More important than arriving at an exact value for any particular property, is assessing all taxable property within the municipality equitably and without discrimination.*
- *Valuation is constantly changing. Irrespective of the quality of the initial assessment, equity of valuations can be maintained only through constant investigation and adjustment.*

It is the responsibility of the Assessor's Office to annually maintain equitable assessments on a town wide basis, at fair market value. This is accomplished through sales studies and analysis, which are conducted on an ongoing basis. Annual updates of assessments **ensure that the tax burden of the town is distributed equitably.**

The Assessor's Office has an open door policy and affords all property owners a chance for a complete and thorough explanation of their assessment and the assessment process.

Our office is located on the first floor of the Town Hall at 186 York Street. Please feel free to contact us at: Tel. - 207-363-1005 Email - assessor@yorkmaine.org.

You can also visit our website at yorkmaine.org where you will find links to our assessment records on the Vision Appraisal website, GIS mapping, tax maps, and sales information.

Frequently Asked Questions

Q. What is the basis of all assessment?

A. "Fair Market Value" is the basis of all assessments. According to Maine State Law all property must be assessed equitably in accordance with fair market value.

Q. What is York's tax year?

A. York's budget year runs from July 1st to June 30th. The State of Maine tax year begins on April 1st. The owner of record on April 1st of each year will receive the tax bill for the whole year. If the property is sold after April 1st the taxes are usually pro-rated at the closing.

Q. How often are assessments reviewed?

A. Property assessments are reviewed town-wide on an annual basis.

Q. What determines "Fair Market Value"?

A. Prices paid for real estate in the Town of York. The State of Maine provides the town with the sale prices of all property on a monthly basis. The prices are analyzed for each neighborhood then compared with similar neighborhoods.

Q. How many sales force a re-assessment?

A. The number of sales needed for a quality analysis varies from neighborhood to neighborhood. Obviously the more sales the better, but there should be at least three sales in the smaller neighborhoods. It may be necessary to include prior year sales to get a true indication of the trends when there are an inadequate number of annual sales.

Q. What defines a neighborhood?

A. Neighborhoods are made up of properties that have been grouped together by the assessor's office. These neighborhoods may share similar amenities, geographic features, or lot sizes. Neighborhood sizes may range from 12 to 200 or more properties. This is done to aid the assessor in the analysis process when trying to determine the fair market value of similar properties. The Town of York has 65 neighborhoods; 51 residential and 14 commercial

Q. What is a Site Index?

A. A site index is a multiplier that allows the Assessor to adjust land prices within a neighborhood or on a street to reflect market value. There are nine residential site indexes and six commercial site indexes in the Town of York.

Q. *What factors contribute to a property assessment?*

A. When determining land value the assessor must determine the square footage of the lot and whether or not the property is affected by its location, either in a positive or negative manner. When pricing a building the assessor calculates the square footage of the structure then looks for quality, style, age, and condition of construction. Added features, such as extra plumbing fixtures, fireplaces, and finished basements are also taken into consideration.

Q. *How are new homes, additions, and renovations appraised?*

A. The Code Enforcement Office supplies the Assessor's Office with copies of all building permits on a monthly basis. All properties with a building permit are inspected as of April 1 of each year. The property owner is assessed for whatever improvements have been made to that point.

Q. *What Procedure is followed for Sales Analysis and Land Pricing?*

A. The following is a general list of procedures:

- Review all sale properties that have occurred during the previous 12 months (April 1st – March 31st)
- Compare previous year's sales prices to determine trends
- Make sure construction details are correct
- Make onsite inspections if there appear to be inaccuracies
- Verify lot sizes and pricing
- Determine site values using allocation method
- Apply appropriate site index and /or neighborhood code (street index) in order to establish base acreage price
- Compare assessed value to sale price
- Determine median and average sale to assessment ratios
- Adjust values to surrounding/similar properties
- Analyze values

Q. *Why did my assessment increase this year?*

A. There could be several reasons for the increase in assessment:

- New construction has been added or remodeling has been done since last April 1st.
- Change in the use of the property has occurred, single family to multi-family or residential to commercial use.
- Market value has increased as a result of sales of comparable properties.
- Errors found in land size or construction details of structures.

Q. *Why is my property assessed higher than my neighbors'?*

A. No two properties are identical in that their location may be very similar but never the same. In a given neighborhood lots with the same square footage should be the same price provided that they share all of the same amenities. This also applies to the homes, if two houses were built in the same year, have the identical square footages, same story height, same construction detail, and have the same number of plumbing fixtures, fireplaces, and outbuildings, etc., the values should be the same.

Q. *What Can I Do if I Think My Assessment is too High?*

A. You can file an application for abatement with the Assessor's Office if you feel your assessment is too high. The Assessor will review your request and either grant an abatement or deny the request. You can then appeal the Assessor's decision to the Board of Assessment Review. The Board will schedule a hearing and make a decision as to the requested abatement. Should the Board of Assessment Review deny your appeal, you can then appeal to Superior Court.

Q. *What are the Grounds for an Appeal?*

A. An assessment appeal is not a complaint about higher taxes. It is an attempt to prove that your property's estimated market value is manifestly wrong, illegal (wrong owner), or overvalued in comparison to neighboring properties or similarly situated properties.

Items that affect value are:

1. Incorrect information on your property record; ex: you have one bathroom, not two, you have a carport, not a garage, or your home has 1,600, not 2,000 square feet.
2. There is an easement across your property or your lot has unusual topographic features that have an adverse affect on its' value.
3. The estimated market value is too high. You have evidence that similar properties have sold for less than the estimated market value of your property.
4. The estimated market value of your property is accurate but inequitable because it is higher than the estimated value of similar properties.

Q. *Where can I see the assessment records of property in York?*

A. Assessment records may be viewed through the Town's website: www.yorkmaine.org. There are two ways to access the records; follow the link to either Assessment Records (Vision Appraisal) or GIS Maps. Property records are also open to the public at the Assessor's Office in the Town Hall, office hours are Monday, through Friday 8:00 – 4:30.

Bibliography

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