



Assessors Office

Audrey Murphy, Chief Assessor

Town Of GREENFIELD, MASSACHUSETTS

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KEY FACTS ABOUT THE ASSESSING PROCESS

- 1.) The Assessors do not raise or lower taxes or tax rates. They determine the fair market value of property.
- 2.) Assessments do not determine the amount of tax you will pay in the way you might think.
If the Levy increases but the assessments go down, the tax rate will increase as necessary to cover the expenses of the Town. Whether assessments go up or down the Levy will drive the tax rate thereby raising or lowering your taxes.
- 3.) The assessment date for property taxes is January 1st of any given year for the coming fiscal year.

MASS APPRAISAL

Fiscal 2010 is based on January 1, 2009. Therefore, sales after December 31, 2008 cannot be used. **An entire years sales must be analyzed.** This means January 1st 2008 through December 31st 2008 are used for Fiscal 2010. This is mandated by State not Local government. Disagreements over valuations and requests for abatement must be based on the same criteria. In other words, if you have an appraisal done in April of 2009 it would be after the January 1st cut off date and therefore “not usable”. You may still bring it in and we will look for discrepancies in our information but changes aren’t made without an interior inspection by the Assessor’s office.

STANDARD APPRAISAL: Method of Data Collection: collected on recent sales of properties similar to the subject being valued, called comparables. Sources of comparable data include real estate publications, public records, buyers, seller, real estate brokers and/or agents, appraisers, and others.

- 4.) How the revaluation process works.

Arms length sales are sales that reflect what is the most probable price that a property would bring in a competitive and open market, assuming that the buyer and seller are acting prudently and knowledgeably, and assuming the price is not affected by special influences.

We run a sales report of all sales that occurred in calendar year 2008. Analyze report for any sales that are “questionable”. Questionable sales are those which are significantly higher or lower than the assessment value. These sales may be given an NAL (non arms length) code when deed information is processed. If the sale price is significantly higher or lower than the assessed value a reason is usually evident.

If the property sells to a relative for \$1 or a divorce occurs it is usually annotated in the deed and the property gets an NAL code. Questionnaires are mailed to all new property owners. There are different questionnaires for the different types of property. Each one has about 25 questions in an attempt to determine why a property may have sold for much less or much more than our assessments. Often times the old owner would not allow an inspection to be done believing it would raise their taxes. When an inspection is done we often find deferred maintenance.

Other reasons for differences in value could be that all the appliances were included in the sale or a reduction was given because the roof needs replacing. There are as many reasons for differences as there are differences themselves.

Alternatively sales will show changes in the market. If there are no special reasons for the higher or lower sales and it is determined that they are arms length sales, it means the market is changing.

Reports are run each year to determine the percentage of adjustment necessary to bring assessments into line with the market. These reports break down property into types so that single family homes are only compare to single family homes and office buildings are only compared to office buildings etc. There are 166 different “types” of property.

The only exception to this is Chapter Land. These values are dictated by the State. Chapter 61 is Forest Land, Chapter 61A is agricultural land and Chapter 61B is recreational land.

The State allows a margin of 10% . This means we can be 10% higher or lower than the market and the State will still certify your values. Currently Greenfield is at 98-99% . The adjustments we make every year bring our values within 1-2% of the market.

The Assessors hire a consultant to come in every year. This consultant is in constant touch with the market, trends in the surrounding Towns, changes in construction costs etc. They are consulted about changes to the cost tables which drive our values. The consultant will run his own reports and study our work to make sure we are in compliance before we submit our information to the State. He is in touch with the State throughout the year and makes sure all paperwork and changes required by the State are completed and the Town is ready for certification before the Assessor’s make their presentation to Town Council.

The Assessors are responsible for portions of the RECAP and must send the State back up for our portions. Our entire sales report must be sent to the State and any sales that have been coded as non-arms length must have an explanation or backup as well. Changes in use, new construction, notable changes in value and other such information are some reasons the State may call and ask for more information.

More information is available at the Assessor’s office should you wish to avail yourself of it. The Chief Assessor is also available anytime you have a question.