



**DLS**  
DIVISION OF LOCAL SERVICES  
MA DEPARTMENT OF REVENUE

# How to Value a Massachusetts Town for Taxation

Bureau of Local Assessment





# Agenda



- **Bureau of Local Assessment**
- **What is CAMA**
- **Tax Maps**
- **Types of Data**
- **Data Entry**
- **Best Practices**
- **Online Resources**
- **Questions**



Search Mass.gov

SEARCH

# Division of Local Services

(DLS)

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DLS promotes sound municipal finance management practices and supports local officials by providing guidance, training and oversight.

## Upcoming webinars

May  
25

How to Value a  
Massachusetts Town for  
Taxation →  
10 a.m. - 11 a.m.

Jun  
08

Excess and Deficiency: Upload  
and Certification Webinar →  
10 a.m. - 11 a.m.

DLS will provide instruction on how to

Feedback



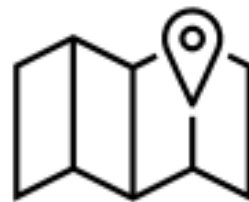
# Bureau of Local Assessment (BLA)

- BLA is responsible for regulation, oversight, training and technical assistance to cities and towns in the areas of real and personal property valuation and classification.
- Guidance is provided for the assessment and classification of property; the methods of determining the actual fair cash valuation of different kinds of property for tax purposes; qualifying assessing personnel to classify property; and the adequacy of tax maps and other records.
- We also provide guidance and training to assessors on calculation of new growth and personal property through our training page under related services below.

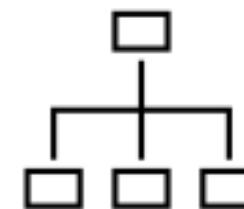


# DLS

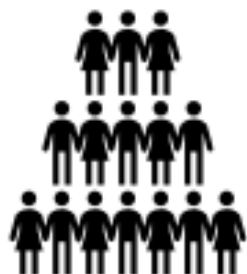
DIVISION OF LOCAL SERVICES  
MA DEPARTMENT OF REVENUE



351 Municipalities



16 Valuation Professionals at BLA



1,500 Valuation Local Officials



- 1.4T in Taxable Assessed Value

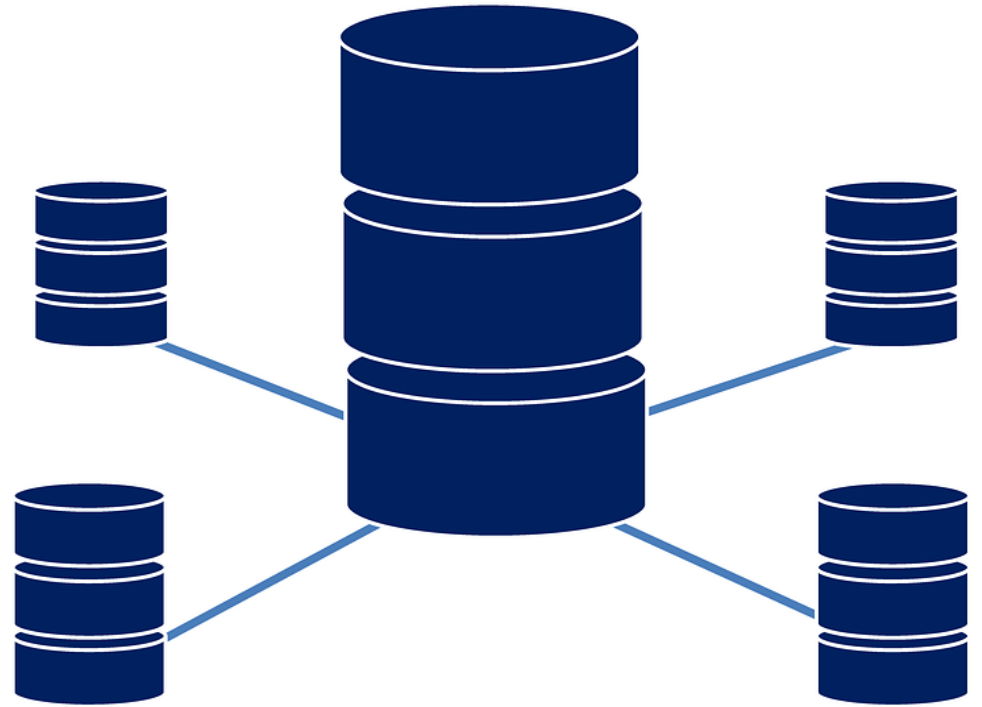


- 2.5M Real Estate Parcels
- 200K Personal Property Accounts
- 140K Property Sales Reviewed

Local  
Assessment  
Bureau  
by the numbers

# CAMA

COMPUTER-ASSISTED MASS APPRAISAL



# Computer-Assisted Mass Appraisal

CAMA is an automated system for:

- Maintaining Property Data
- Valuing Property
- Notifying Owners
- Ensuring Tax Equity through uniform valuations
- Organizing Market, Income, and Cost Approach Data

# Sales Comparison Approach (Market Approach)

- The sales comparison approach is an interpretation of comparable sales data to arrive at an estimate of value for the subject property. Similarities and differences which affect market value including financing terms, market conditions, location, and physical characteristics of recently sold properties are analyzed and adjusted to estimate the market value of the subject property. The sales comparison approach is based on the principles of supply and demand (principle of change), contribution, and the principle of substitution.



# Cost Approach

- Utilizing the cost approach, the value of a property can be estimated by totaling the land value and the depreciated value of any improvements. This approach is most reliable when used on newer structures and less reliable when applied to older properties. The cost approach may be the most reliable approach in dealing with specialty use properties.

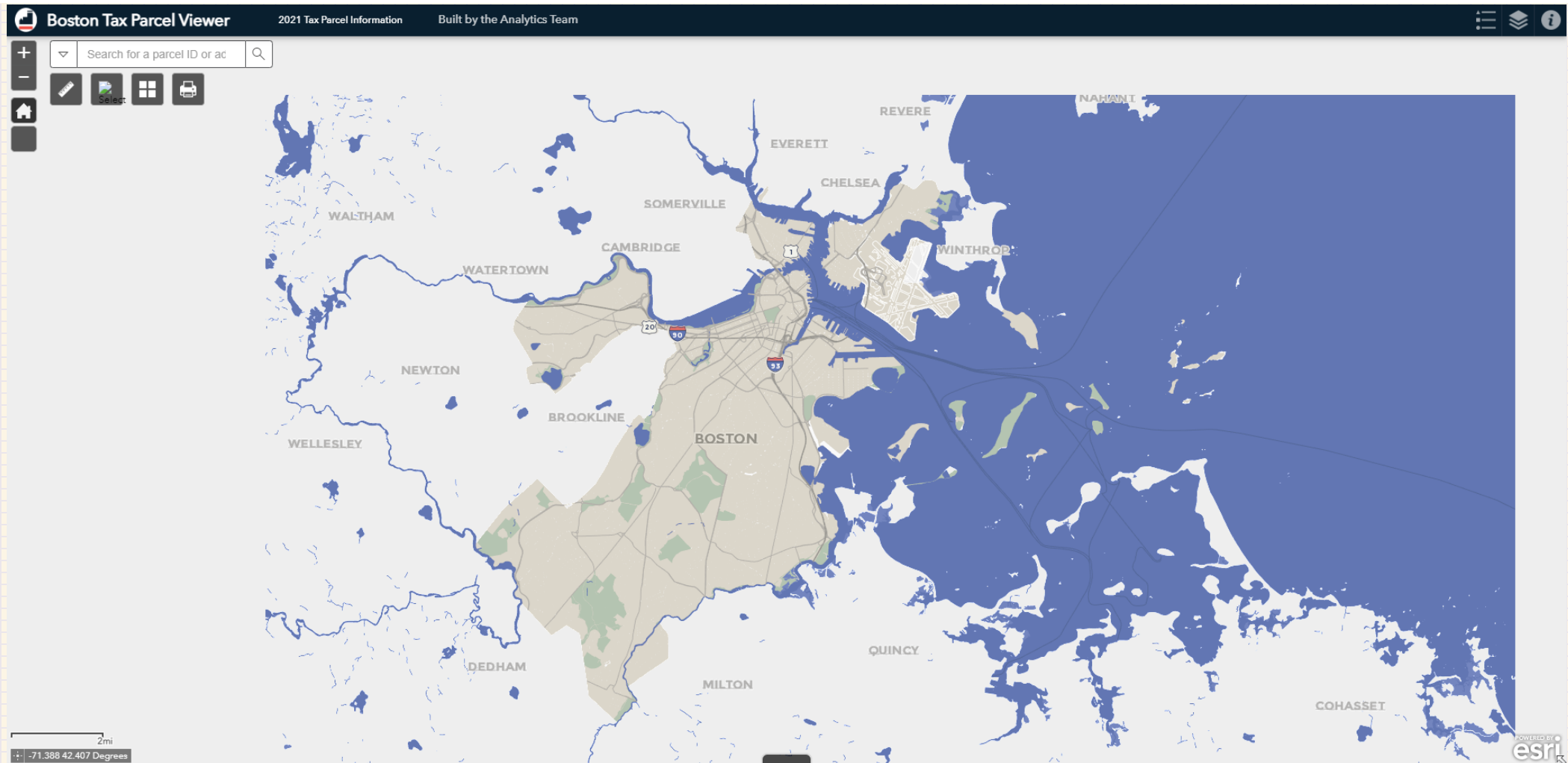
# Income Approach

- The income approach is used primarily to value investment properties. Since this approach is intended to model the expectations and/or behaviors of a typical investor it is considered to be the most applicable valuation methodology for income producing properties. Data to be analyzed shall include rental information, vacancy rates, and expense information

# Tax Mapping



# Jurisdiction Boundary





# Land Info

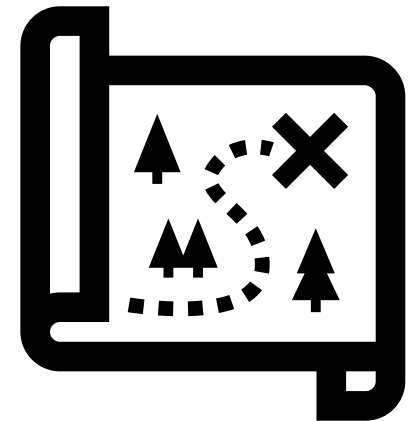
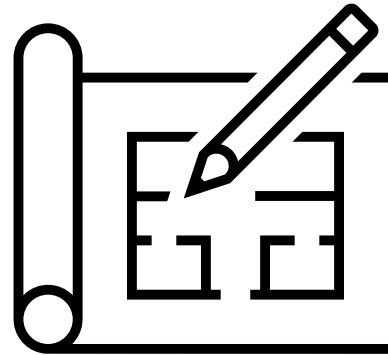
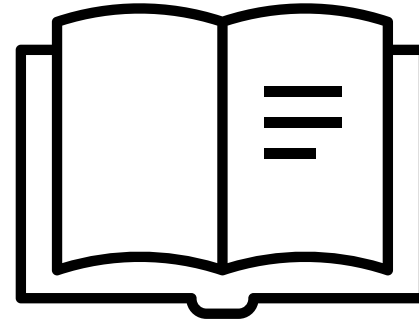
- Parcel ID and LocID
- Property Address
- Lot Size
- Neighborhood
- Zoning
- Public Utilities
- View
- Other Adjustments (Traffic)



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# Land Data Sources

- Registry of Deeds
- Planning Board
- Municipal GIS
- Historical Tax Maps
- Aerial Photography
- Survey Data

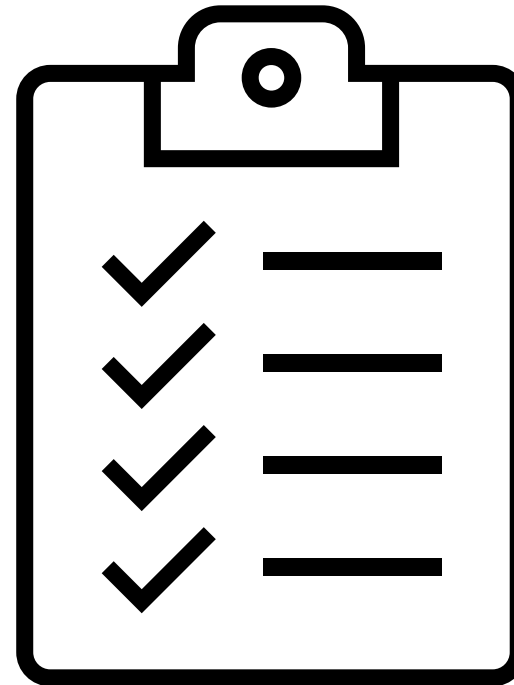


# Property Info



# Property Info

- Property Owner
- Property Use
- Legal Reference
- Owners Mailing Info
- Property Notes
- Historic Assessments
- Permit Activity






# Massachusetts Land Records

**William Francis Galvin**  
Secretary of the Commonwealth of Massachusetts

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**Why Should I Refinance**  
And When Does it Pay to Do So?



The Secretary of the Commonwealth would like to welcome you to the Massachusetts Land Records website. This site provides you with quick access to land records across the State. For questions regarding use of the site, searching of particular documents, or general questions about Registry policies, please contact the specific Registry of Deeds directly. For technical assistance with troubleshooting access to the site, contact us at the [Secretary's office](#).

Barnstable

GO



Massachusetts is divided into 21 registry districts with an elected Register of Deeds responsible for each office. Documents related to the ownership of real estate within the district are recorded at the Registry of Deeds. Recorded documents are assigned a sequential identifying number (known as the book and page number) and are then scanned into the registry's computer system. The resulting images are available for viewing on and printing from public access terminals at the registry and at your home or office over the Internet. In addition, all registries microfilm all recorded documents and most continue to produce record books containing document images on paper. In most cases, original documents are returned to the land owner. To assist customers in finding relevant documents, registries create a searchable index that contains the names of all parties to a document and the property address.

For more information, visit Secretary of the Commonwealth William Galvin's website <http://www.state.ma.us/sec/> or the County Home page of the registry that interests you.

# Building Permit Data

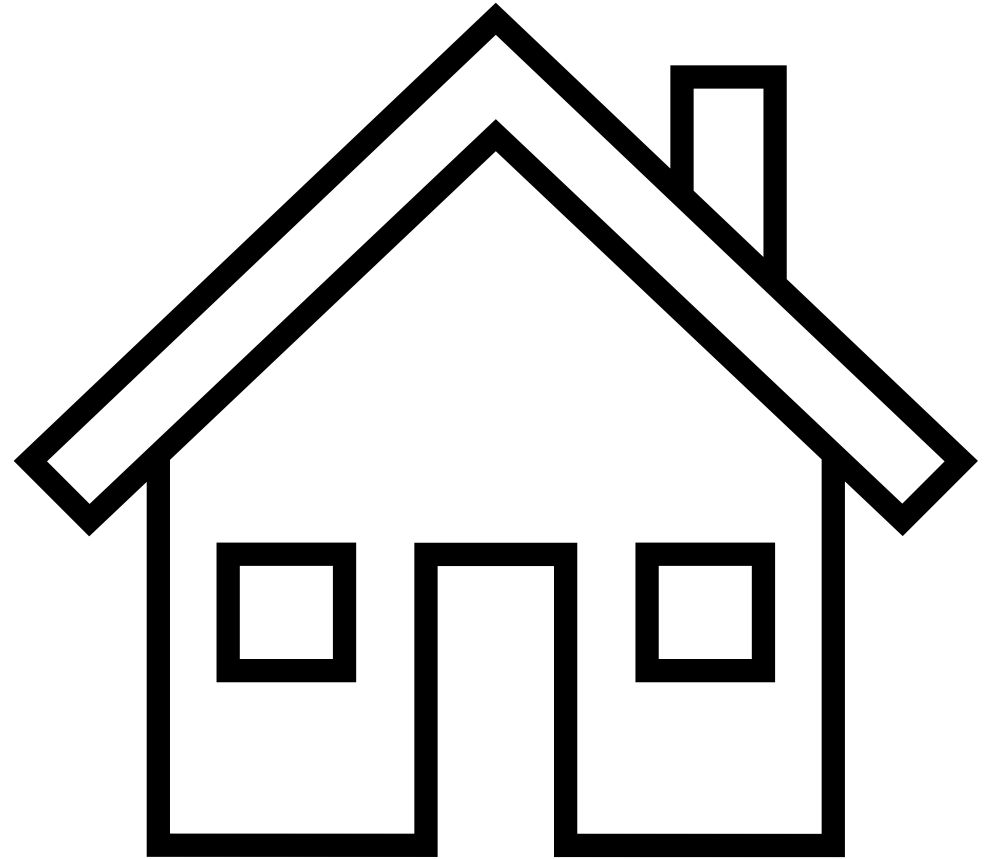


# MGL Chapter 143 Section 61

## Notice to assessors of building permits

- The local inspector in every city and town shall give to the assessors thereof written notice of the granting by him of permits for the construction of any building in such city or town or for any substantial alteration or addition thereto.
- Such notice shall be given within seven days after the granting of each permit, and shall state the name of the person to whom the permit was granted and the location of the building to be constructed or altered or to which an addition is to be made.

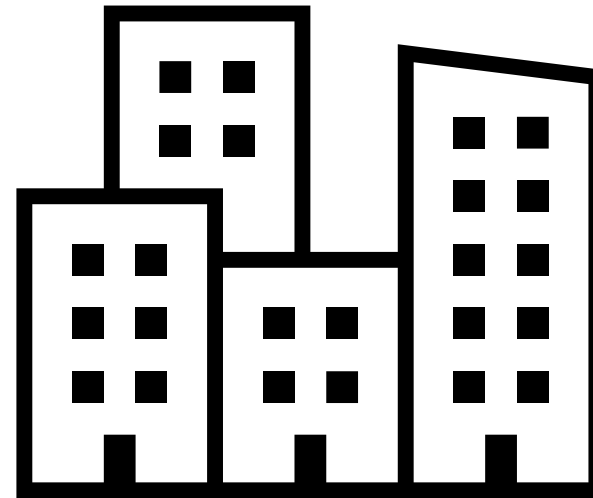
# Building Info



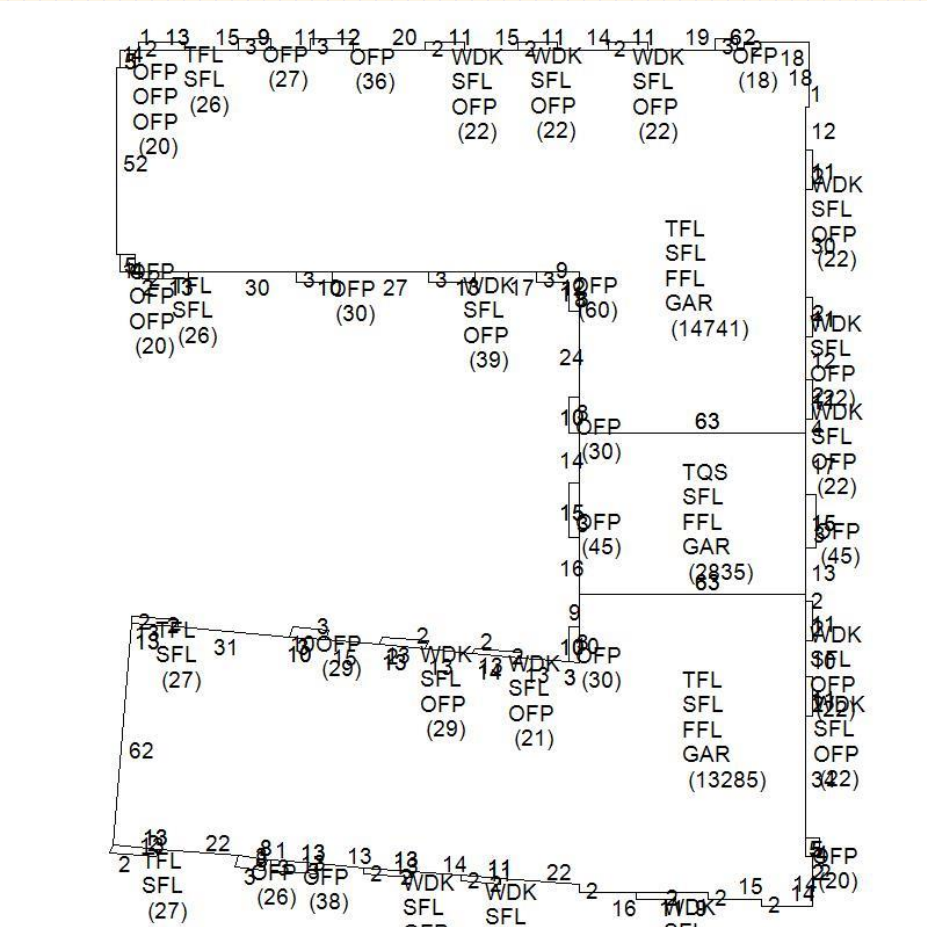


# Building Fields

- Building Style
- Building Grade
- Year Built
- Building Condition
- Building Size
- Room Count
- Bedroom Count
- Bathroom Count
- Finished vs Unfinished Area
- Building Material Data
- Out Building or Extra Features Items



# Building Sketch



# Building Sketch 1



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<https://www.mass.gov/property-assessment-valuation-guidance>



# Building Sketch 2



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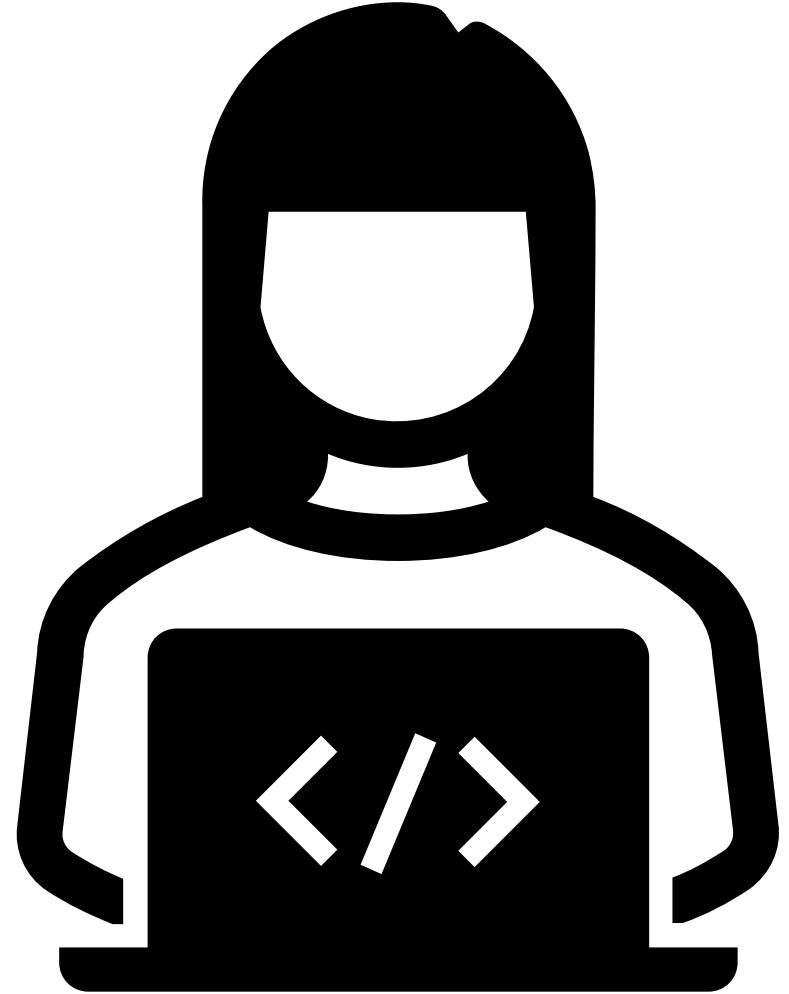


# Building Sketch 3



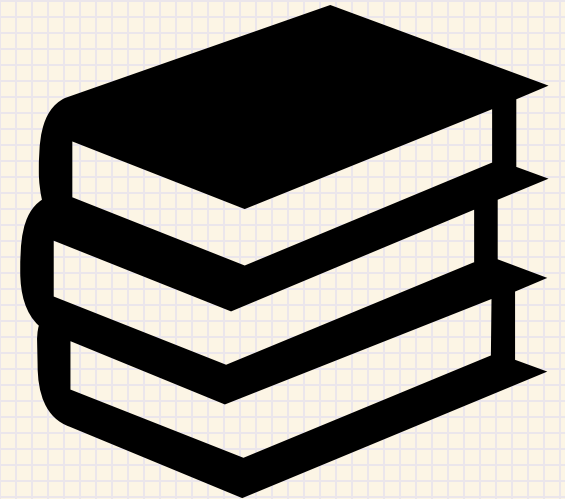
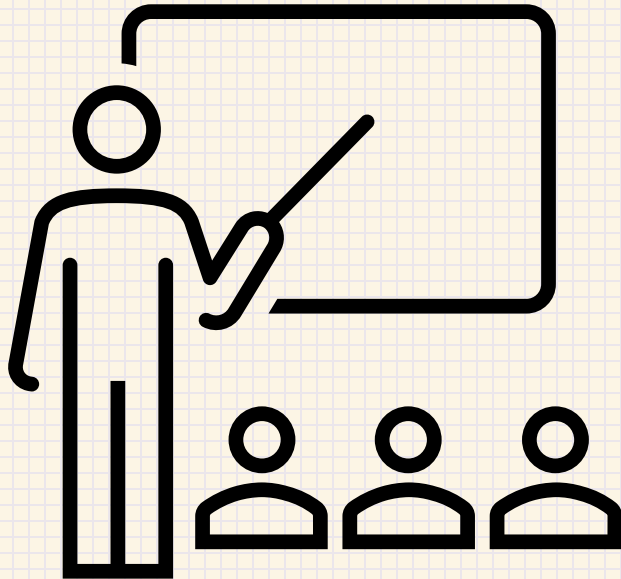
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# Data Entry



# CAMA Manuals and Professional Development

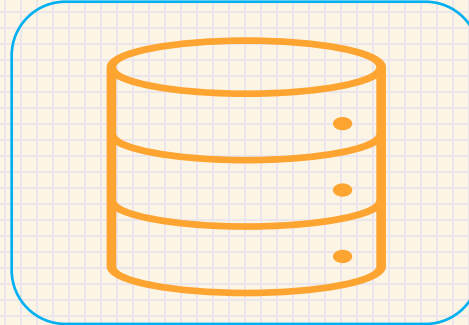
Learn the CAMA Software and Master the CAMA Processes



# Data Entry Roles and Permissions



Assessor



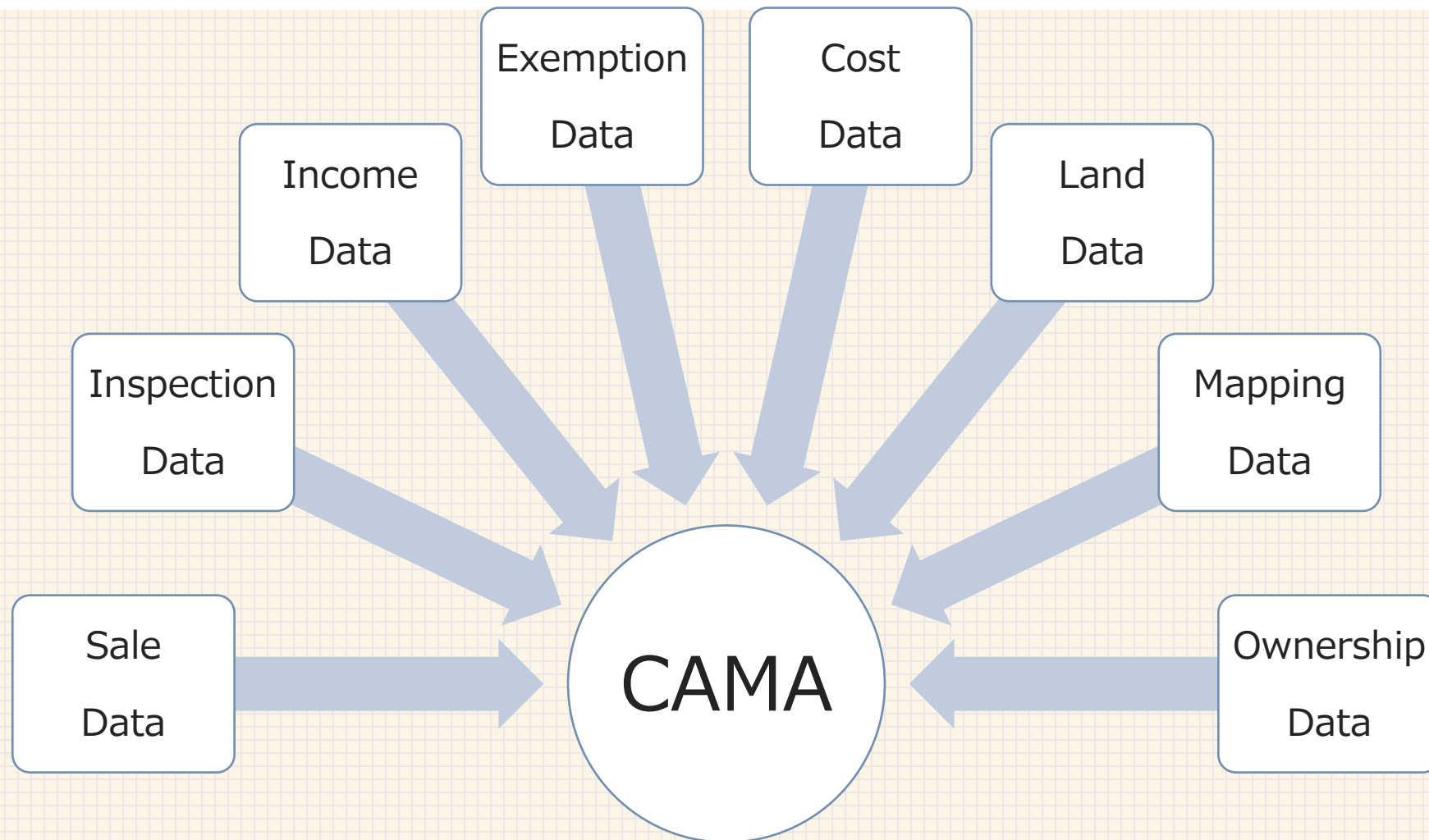
CAMA



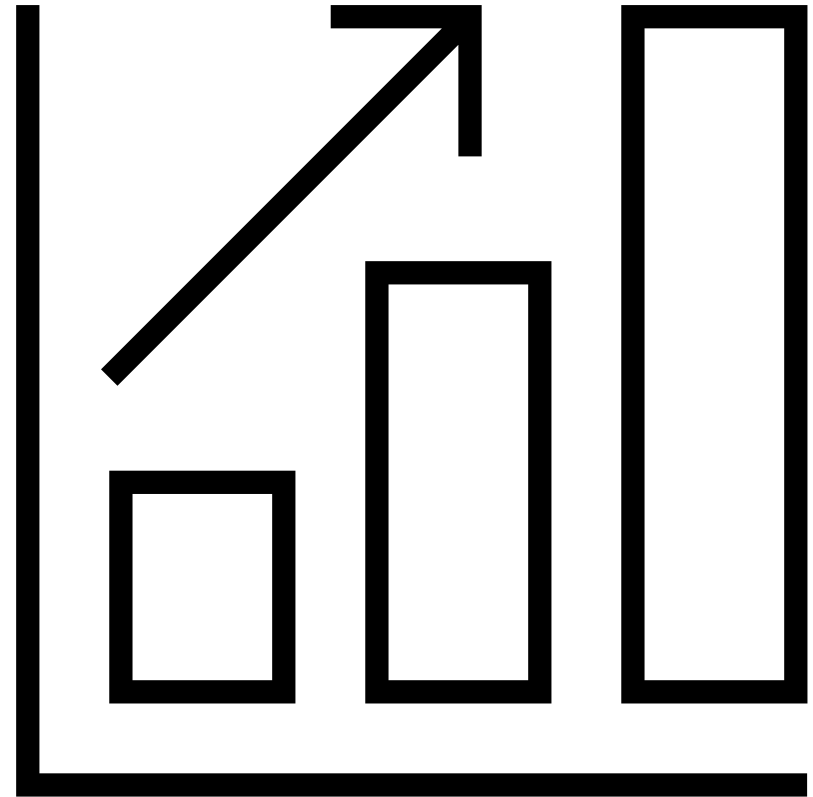
Clerk



# Data Entry Examples

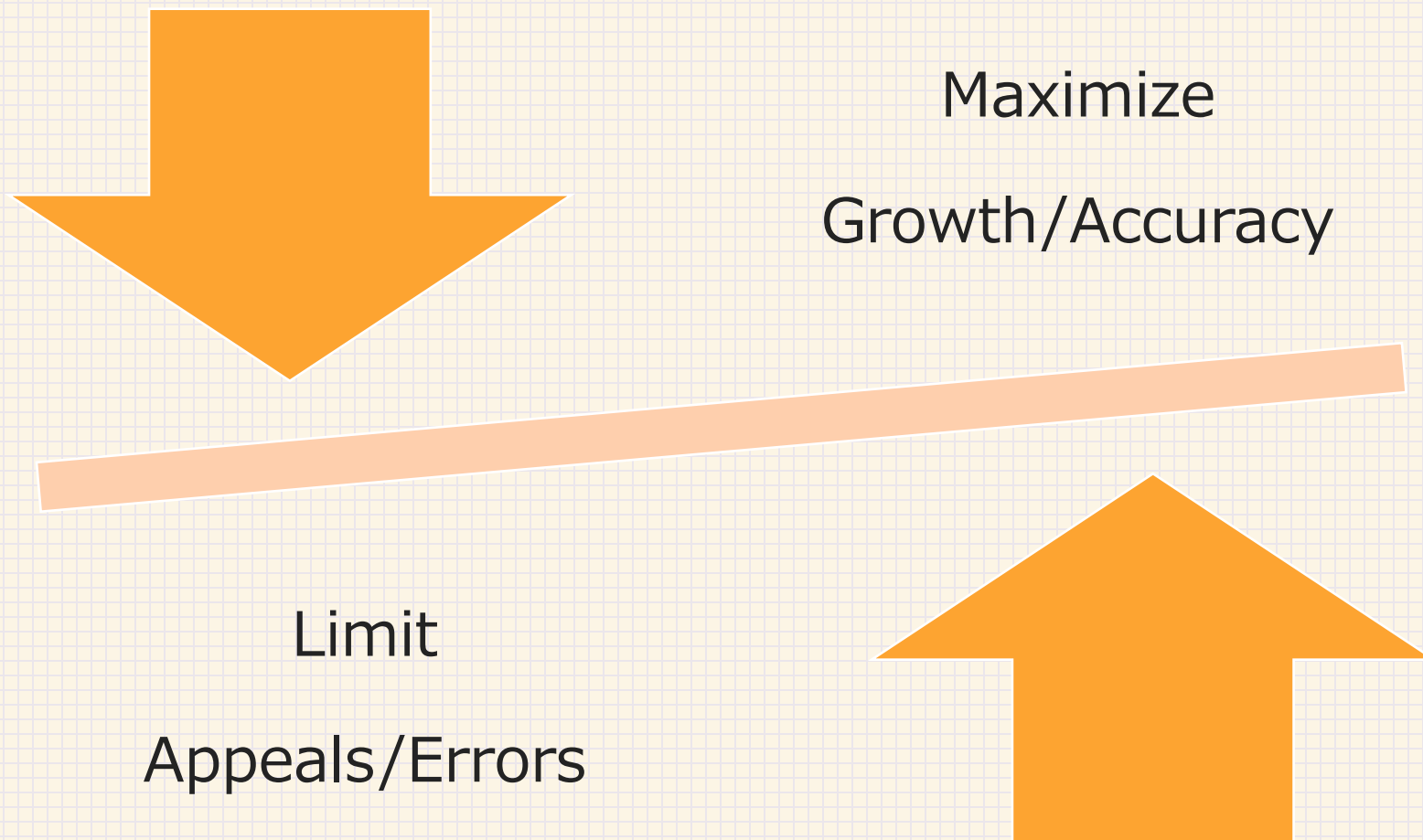


# Best Practices

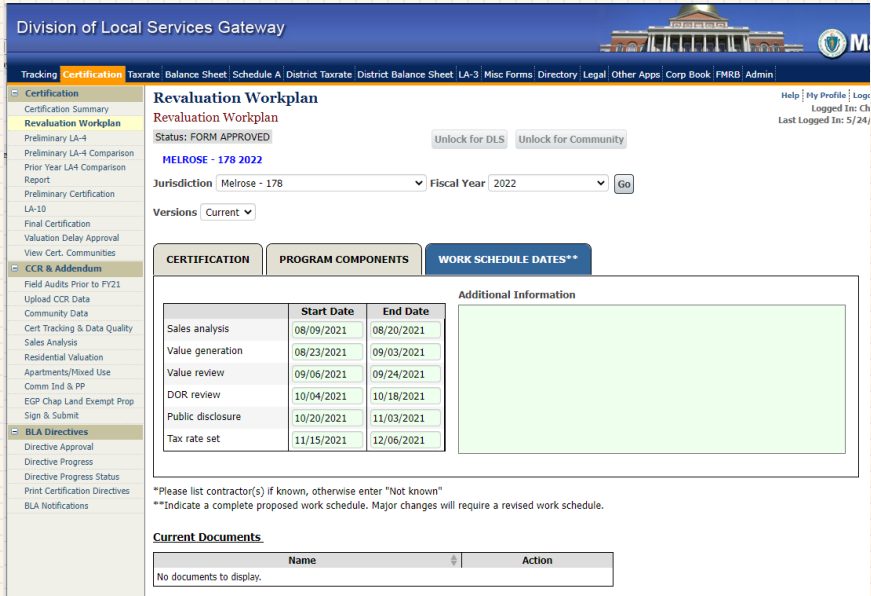




# Good Data In = Good Assessments Out



MUNICIPAL CALENDAR		
Abbreviations Defined		
DLS	Division of Local Services	
BLA	DLS Bureau of Local Assessment	
BOA	DLS Bureau of Accounts	
CPA	Community Preservation Act	
DESE	Department of Elementary and Secondary Education	
EQV	Equalized Valuation	
NSS	Net School Spending	
July		
1	Collector	<b>Mail Annual Preliminary Tax Bills</b> This date applies for all quarterly communities and for semiannual ones that issue annual preliminary bills under <a href="#">M.G.L. c. 59, § 57C</a> . The Collector may include the 1 <sup>st</sup> and 2 <sup>nd</sup> quarter bills in a single mailing.
1	Assessors and Accountant	<b>Begin Compiling Data for the Tax Rate Recapitulation Sheet (the recap)</b>
15	Accountant and Treasurer	<b>Deadline to Process all Prior-Year Unencumbered Expenditures</b> Per <a href="#">M.G.L. c. 44, § 56</a> , this is the deadline to record and pay all unencumbered expenditures incurred as of June 30.
15	Pipeline Company; Telephone / Telegraph Co.	<b>Deadline for a Pipeline Company or a Telephone/Telegraph Company to Appeal the Commissioner's Valuations</b>
20	BLA	<b>Notification of Changes in Proposed EQVs (even years only)</b>
August		
1	Taxpayer	<b>Deadline for Paying 1st Quarter Tax Bill</b> Per <a href="#">M.G.L. c. 59, § 57C</a> , this is the deadline to pay the 1st quarter preliminary tax payment without interest for bills that were mailed by July 1. If the bills were mailed between July 2 and August 1, this payment is due 30 days after the mailing date, and the 2nd quarter payment is due November 1. If the bills were mailed after August 1, the preliminary tax is due as a single installment on November 1 or 30 days after the bills were mailed, whichever is later.
1	Taxpayer	<b>Deadline for Submitting Annual Boat Excise Return</b>



# Sales Reports

## Keep up with Deeds

- The validity of any sales analysis is dependent on the use of the arms-length sales. An armslength, (market value) sale implies the consummation of a sale as of a specific date, the passing of a title from seller to buyer whereby certain conditions are upheld: the seller and buyer are typically motivated, well informed and acting in their own best interest; the property has been exposed to the open market for a reasonable amount of time; payment is made in terms of dollars; and the price represents the normal consideration for the sold property unaffected by special financing or sales concessions.

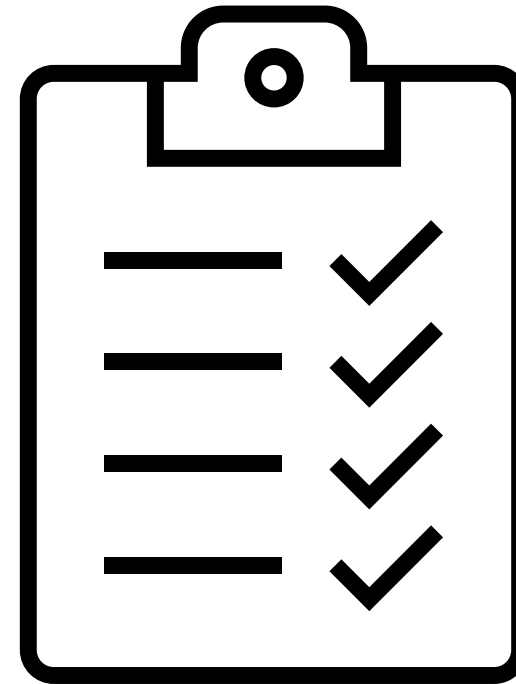
***How often should I run a sales report?***

Monthly or every time a large batch of deeds is entered in CAMA.

# CAMA Reports

## How to Check CAMA

- LA4
- Growth Report
- Neighborhood Report
- Inspection Report
- Sales Report
- Permit Report
- Current to Previous Report
- Building Price Report
- Custom Reports or Extracts



# Property Inspections

- BLA requires that a periodic data inspection program provide for the inspection of each parcel at least once every ten years. An inspection of the property should be a full measure and listing of the exterior and a concerted effort demonstrated for interior inspections. All condo units must be included in the **ten-year cyclical inspection program**. It is recommended that this be an ongoing program to ensure that current accurate data be used in the valuation

- **Inspection Types**

- Cyclicals
- Permits
- Sales
- Abatements
- Field Review

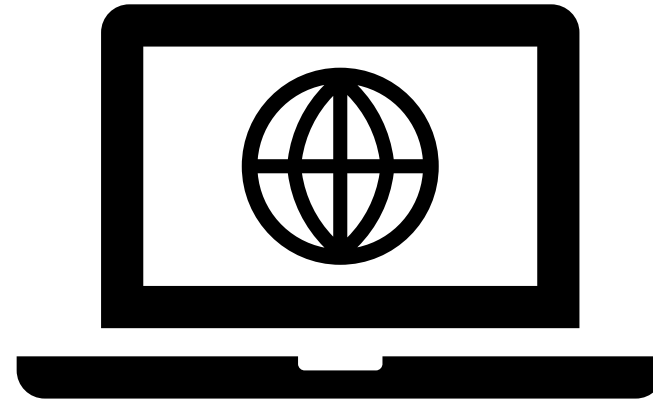
***How many inspections should I complete per year?***

Total Parcels / 10 Years = Annual Inspection Target

9,000 Parcels / 10 Years = 900 Inspections per Year

# Transparency is Key

- Online Assessment Database
- Online Parcel Mapping (GIS)
- Annual Assessment Documents
- Informative Assessing Websites
- Historical Assessment Statistics
- Simple Prepared Explanations
- Online Forms





# MassGIS

<https://maps.massgis.digital.mass.gov/MassMapper/MassMapper.html>

The image displays two web interfaces side-by-side. On the left is the MassGIS Bureau of Geographic Information homepage, featuring a 'Download Free Data' banner with a 3D map visualization, a 'Mass Mapper' section with a map of Massachusetts, and an 'Information for Cities & Towns' section. On the right is the MassMapper web application, showing a detailed street map of Boston and Cambridge with various data layers overlaid. A sidebar on the right of the MassMapper interface lists available layers such as Census, Coastal and Marine Features, Conservation / Recreation, Cultural Resources, Environmental Monitoring, Images, Infrastructure, Physical Resources, Political / Administrative Boundaries, Regulated Areas, Status / Availability, and Tiled Layers. The 'Property Tax Parcels' layer is currently selected and visible on the map.

MassGIS (Bureau of Geographic Information)

[mass.gov/orgs/massgis-bureau-of-geographic-information](https://mass.gov/orgs/massgis-bureau-of-geographic-information)

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Download Free Data

Mass Mapper

Open the MassMapper interactive mapping tool

Information for CITIES & TOWNS

GIS resources and services for municipalities

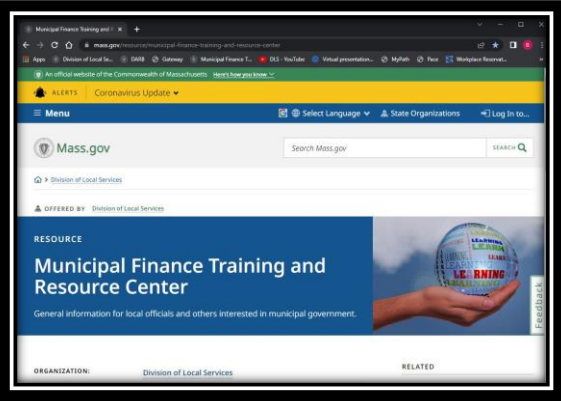
MassGIS Impacts and Stories

MassMapper

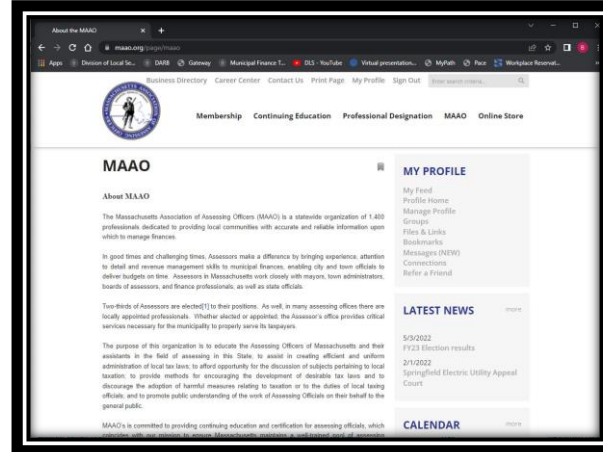
[maps.massgis.digital.mass.gov/MassMapper/MassMapper.html](https://maps.massgis.digital.mass.gov/MassMapper/MassMapper.html)

Property Tax Parcels

<https://www.mass.gov/orgs/massgis-bureau-of-geographic-information>



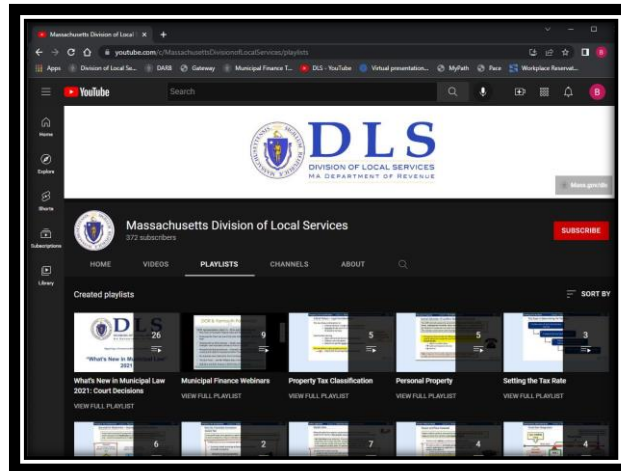
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4



3



1

# Thank you

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