



Supporting a Commonwealth of Communities



The Role of the Assessor

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Speaker



Christopher Wilcock

Bureau Chief of Local Assessment

wilcockc@dor.state.ma.us

The Division of Local Services is responsible for ensuring fairness and equity in local property taxation. The Bureau of Local Assessment is responsible for regulation, oversight, training and technical assistance to cities and towns in the areas of real and personal property valuation and classification.

What is Assessing in Massachusetts?

All property, real and personal, situated within the commonwealth, and all personal property of the inhabitants of the commonwealth wherever situated, unless expressly exempt, shall be subject to taxation....

MGL Chapter 59 Section 2

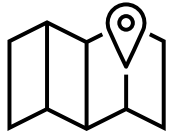
What is Assessing in Massachusetts?

Assessors prepare the annual property tax assessment roll. To do so, they must create and maintain an extensive database on each property in the community and review it annually for changes. Each year, assessors must identify all taxable real and personal property, its ownership, fair market value, and usage classification as of January 1 in order to assess taxes.

Role

- Local property taxes are a cornerstone of municipal finance in Massachusetts, funding essential public services like schools, police, fire departments, and infrastructure.
- The Assessor plays a vital role in ensuring that this system is fair, equitable, and transparent for all taxpayers.
- Over the next hour, we will delve into the responsibilities, processes, and regulations that govern the work of the Assessor.

Assessing by the numbers in Massachusetts?



351 Cities and Towns



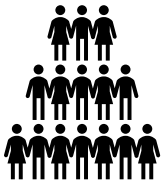
2.6M Annual Valuations



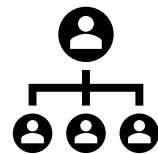
\$1.9T in Assessed Value



\$22B in Annual Tax Levy



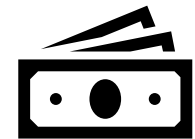
1,700 Assessors



17 Assessment
Professionals at BLA



114K Annual
Property Sales



Over \$90M spent on
Assessing in FY24

Role

- **Property Identification and Listing:** Maintaining accurate records of all parcels within the municipality, including ownership, size, and characteristics.
- **Valuation:** Appraising all taxable real and personal property using accepted appraisal methodologies.
- **Data Collection and Analysis:** Gathering and analyzing property data, including sales information, construction costs, and market trends.
- **Exemption and Abatement Administration:** Processing applications for property tax exemptions (e.g., for seniors, veterans, charities) and abatements (reductions in assessed value).
- **Public Interaction and Communication:** Responding to taxpayer inquiries, explaining valuation processes, and providing information about property assessments.
- **Compliance with Laws and Regulations:** Adhering to Massachusetts General Laws (Chapter 59 in particular), Department of Revenue directives, and best appraisal practices.
- **Defense of Assessments:** Representing the municipality in appeals of property assessments.

Property Type

- **Real Property:** Land and any permanent structures attached to it, including:
 - Residential (single-family, multi-family, condominiums)
 - Commercial (retail, office, industrial)
 - Vacant Land
- **Personal Property:** Tangible property used in a business, including:
 - Machinery and Equipment
 - Inventory
 - Furniture and Fixtures

Market Sales

- Relies on recent sales of similar properties in the same market area.
- Assessors analyze sale prices, property characteristics (size, condition, features), and adjust for differences between the comparable sales and the subject property.

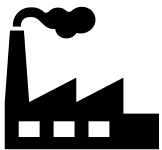
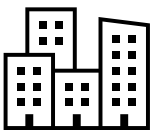
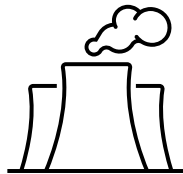
Example: Comparing a 3-bedroom colonial with 2 baths that recently sold for \$600,000 to a similar property being assessed. Adjustments might be made for differences in lot size, garage, or recent renovations

What is Mass Appraisal?

Mass Appraisal

Mass appraisal is defined as the use of standardized procedures for collecting data and appraising property to ensure that all properties within a municipality are valued uniformly and equitably.

Assessors use mass appraisal procedures and techniques when determining the fair cash value of properties in their municipalities.



VS



Single Property Appraisal

A valuation process that produces a value for one property using market sales, building cost information, or income data.

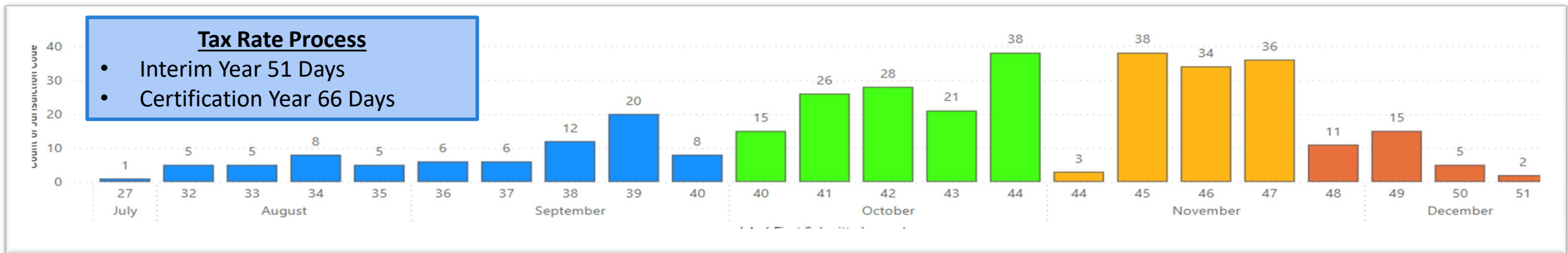
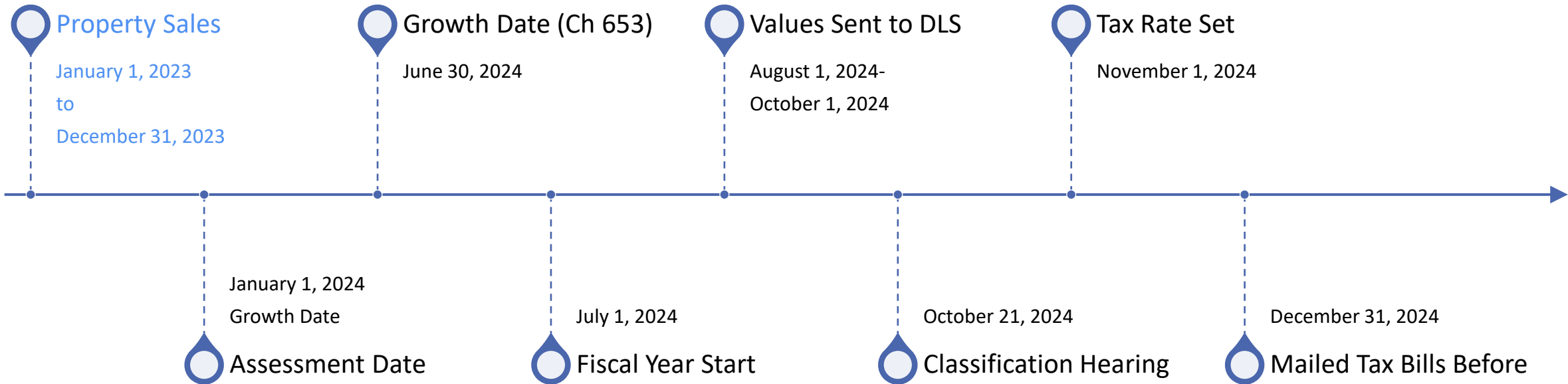
Cost

- Estimates the current cost to construct a new building of similar utility, minus depreciation (physical deterioration, functional obsolescence, and economic obsolescence).
- Often used for unique properties or when sales data is limited.
- **Formula:** $\text{Reproduction/Replacement Cost} - \text{Depreciation} + \text{Land Value} = \text{Estimated Value}$

Income

- Values property based on its potential to generate income.
- Primarily used for commercial and investment properties (e.g., apartment buildings, office buildings, retail spaces).
- **Formula (Simplified):** $\text{Net Operating Income (NOI)} / \text{Capitalization Rate} = \text{Estimated Value}$

Fiscal Tax Rate Calendar (FY 2025 Quarterly)



Fair and Equitable

- Fair assessments ensure that the tax burden is distributed equitably among all property owners.
- Accurate valuations are crucial for maintaining public trust in the local government.
- Consistent and defensible assessments minimize the number of appeals and legal challenges.
- Proper funding for essential public services relies on a sound and fair property tax system.

Appeal of Values

- Taxpayers must file a written application for abatement with the local Board of Assessors.
- The application must state the reasons for the abatement request and provide supporting documentation (e.g., independent appraisals, sales data).
- The Board of Assessors reviews the application and may conduct further investigation.
- The Board will either grant, deny, or partially grant the abatement.
- Taxpayers have the right to appeal the Board's decision to the Appellate Tax Board (ATB), an independent state agency.

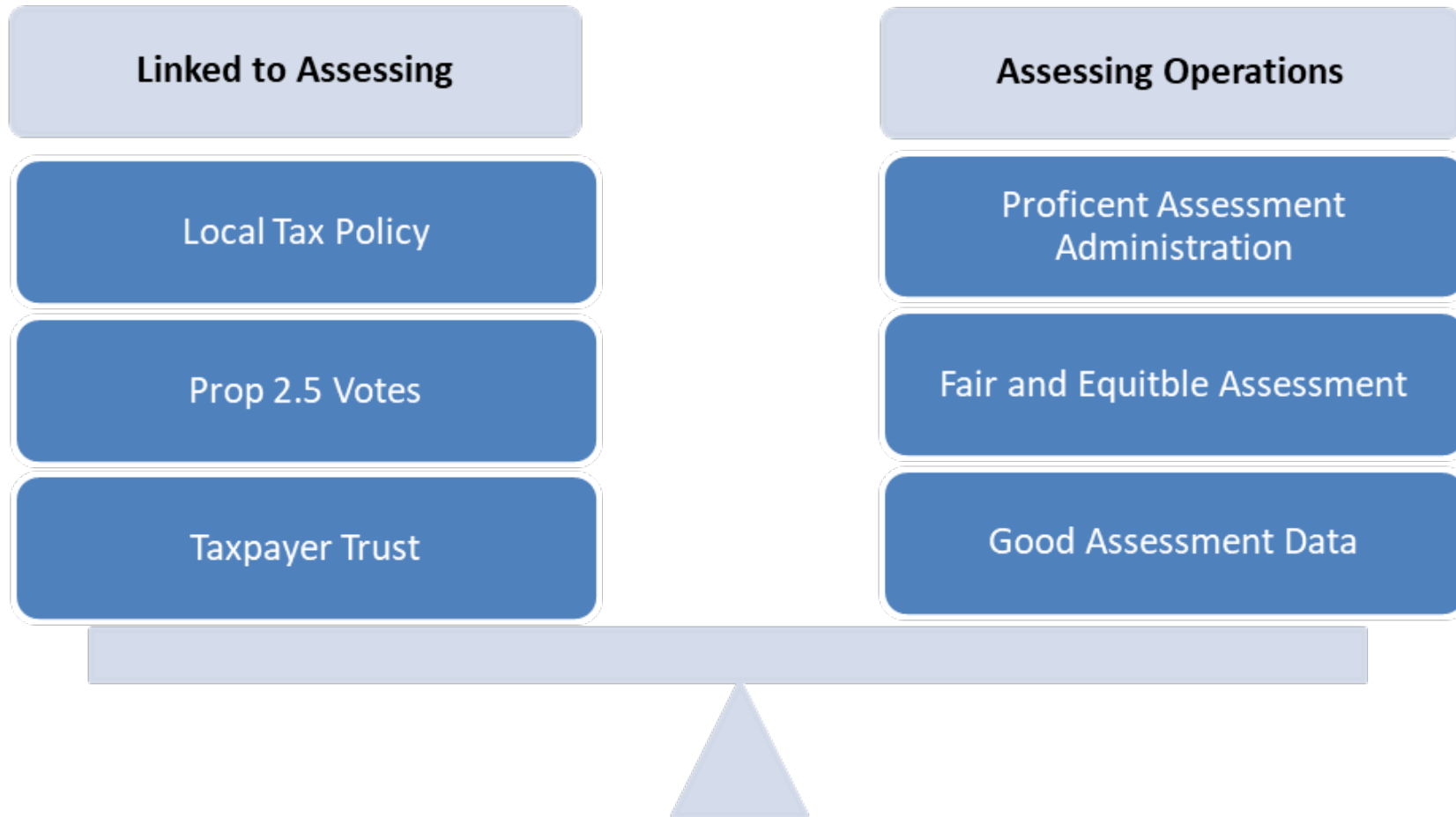
BLA

- The BLA plays a crucial oversight and support role for local Assessors.
- **Responsibilities include:**
 - Setting standards and guidelines for property valuation.
 - Providing training and education to Assessors.
 - Conducting certification programs for Assessors.
 - Monitoring local assessment practices to ensure compliance with state law.
 - Providing technical assistance and support to municipalities.
 - Publishing data and reports related to local taxation.
 - Approving local revaluation plans.

Cert and EQV

- **Revaluation:** A comprehensive review and reassessment of all taxable properties in a municipality to ensure values reflect current market conditions. Massachusetts law generally requires revaluations every five years.
- **Equalization:** The process by which the Department of Revenue reviews and adjusts local assessments to ensure fairness across different municipalities for the purpose of distributing state aid and county taxes.

The Balance of Assessing



Challenges with Assessing

- Keeping pace with rapidly changing real estate markets.
- Managing increasing data and technological requirements.
- Addressing taxpayer concerns and appeals.
- Ensuring consistent and accurate valuations across diverse property types.
- Maintaining adequate staffing and resources.

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The role of the assessor in municipal finance

Learn how the municipal assessor contributes to the financial stability of Massachusetts communities.



Assessors are responsible for determining full and fair cash valuations and for classifying all property located within the community as of January 1 each year. The assessing office is overseen by an appointed or elected board, which is responsible for approving valuations, vetting abatement applications, reviewing property tax exemptions, managing the overlay account, and providing new growth estimates during the budget process. Assessors prepare and maintain a property database that lists all taxable and non-taxable properties in the jurisdiction. Acting as revenue experts within the municipal finance team, they work collaboratively with other local officials to determine the annual property tax rates, and participate in local tax policy decisions. Learn more about the role of the assessor by reviewing the resources below.


DLS Data

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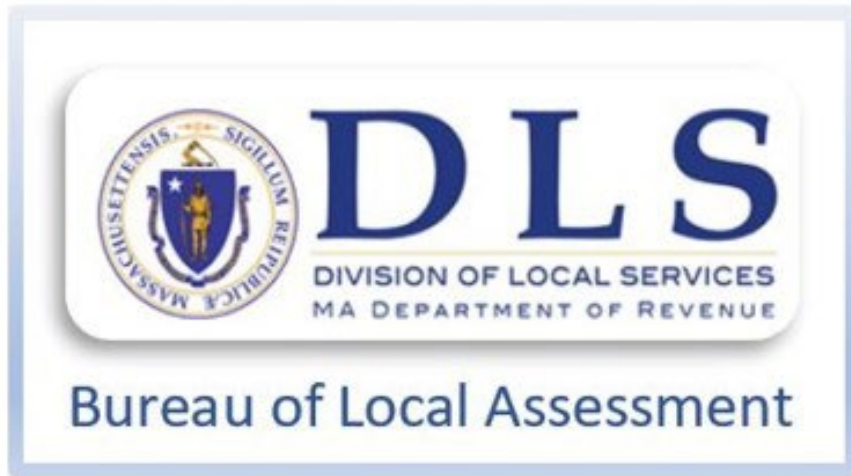
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Bureau of Local Assessment data visualizations

Provided by the Bureau of Local Assessment (BLA).



DLS BLA Assessment Data Dashboard



Christopher Wilcock

Bureau Chief of Local Assessment

wilcockc@dor.state.ma.us

Thank You!

Questions?