

Greenville Local History Group Newsletter

September 1993

Assessors

The largest audience of the year came out September 13 to hear current and past assessors talk about their job, a job that many don't accurately understand. By evening's end, more light had been shed by the people who work on the upper floor of the Library!

A thank you goes to Ed Schindler, Stan Kiesziel and Chris McDonald for sharing their knowledge and experience. (Mary Dwyer was unable to attend because of a prior commitment.)

This newsletter usually tries to summarize the flow of most meetings. However, for this one, the editor will highlight many of the questions raised and points discussed in the way he remembers them, logically organized or not.

Ed and Stan were emphatic in stating that the assessors are not responsible for the tax bill, even though they are often accused of such a "crime". Each tax bill, school or county or town, is based on the amount of the budget which is approved by a board or legislature. The amount needed to cover the expenditures of the budget is spread proportionately among property owners. Thus, the greater the value of the property, the greater the tax bill. If you have a complaint about how large your tax bill is, the assessors suggested, you should go to board meetings to make sure your tax dollars are efficiently spent.

The procedure of determining the tax rate was explained. Although I think I could explain it sensibly, a two or three step math problem in a local history newsletter could make a few eyeballs roll more than is healthy. So, if anyone wishes that information, any of the assessors will be helpful in explaining.

The practice of "thank you, neighbor" was explained and debunked. This odious practice usually means that as a house is transferred, a new assessment is determined by the selling price of the property (house included). Since inflation has meant a steady increase in monetary value, each transfer of a property has meant an increase in the selling price and, in the case of "thank you, neighbor", a proportionate increase in the tax bill for that property. Thus, a

property that had not exchanged hands in 20-40 years (possible for the senior citizens), is taxed on the relative cheap selling price of the 1940's to 1960's under this policy. Thus, it could be possible under this system that two houses, side by side, of roughly equal value, could be quite differently assessed, depending on the date of the transfer. A house that sold for \$10,000 in the 1950's could easily have sold for \$150,000 in the late 1980's, thus resulting in a frighteningly unequal assessment. Both the current assessors and Chris, who was assessor in the 1960's and 1970's, assured the audience that this practice has never been used in Greenville during their term of office, which leads to the following.

The value of our property is determined by use of a formula. A key part of the formula is the square footage of the house. The number of bathrooms, the kind of siding, the type of flooring, etc., are also factors in the determination.

One can get a rough idea of what the assessors have determined your property to be worth by the using the following equation. Take the total value of your property (from you tax bill), subtract the amount what your property is valued at, and divide that result by 7.81% (the equalization rate determined for Greenville by NYS). Thus a property valued at \$8050 on a tax bill, with land valued at \$350 (land is valued very, very cheaply currently), leaves a structure value of \$7700. Dividing this result by 7.81% determines a structure value of nearly \$100,000, which leads to the next topic.

If a property owner feels that his/her property is assessed unfairly, he/she should consider asking the assessors about their assessment and, if needed, about the grievance procedure. A grievance might come about because the property is assessed on items that don't exist, or the property is not assessed similarly to other properties of about the same current value in the area, etc. The reminder from Ed & Stan & Chris is that the assessors are not the enemy, but rather consider themselves as your ally in getting your property fairly assessed. If you need information, or want help in grievance, residents of the Town of

Greenville should consider the assessors as a resource. Since the example in the previous paragraph are the figures for my house, if I felt my house is not worth \$100,000, I should start finding out why my house is assessed at that figure.

Another major topic of discussion was the use of (and unfairness of using, depending on your point-of-view) property to fund school and county taxes. Anyone with an eye or ear to recent news knows of the backlash of high taxes, especially from the "property rich, money poor" constituency. Other means of funding - income tax, sales tax, dedicated funds, etc., - were discussed at this meeting and are a topic of discussion in the state legislature.

Chris McDonald provided her perspective of being an assessor over two decades ago. (It was interesting that when I tried inviting past assessors to this meeting, there were very few left. Hmmm, I wonder if the job drives people away. Anyway, I'm glad Chris accepted.) She told a few humorous stories of different citizens' confusion about assessment, and of a few citizens who thought of less-than-fair ways to have assessments down (warning: don't mess with Chris!).

The effect of 100%, or true value, assessment was discussed from a couple different angles. First, the assessors pointed out that since the current assessment is based on a formula, and the formula applies to everyone evenly, that true value assessment would not change the effect of taxes, with one large exception. This exception is the value of land. Currently, Greenville land is assessed at a figure much less than current real value. Thus, a person with sizable land holdings are paying less than he/she might under a true value system that fairly values land. The uproar that Finnegan Associates caused was based partly on that fact, that land was upgraded to something valuable. Stan even offered to buy any land in Greenville at its currently assessed value (everyone sat on their hands at this offer). Another angle was the relative value of older housing versus newer housing. Tossed around was the idea whether a thirty year old house could be of similar value of a similarly constructed house built last year, the result of which was some disagreement.

The idea that "sprucing up" the house (re-painting and such) would raise taxes was put to rest. If anyone reading this has not painted your house in the last forty years for fear of an assessment increase, please, go paint the house; we were reassured it makes no difference.

The topic of tax breaks was mentioned. Currently, any property owner below a certain income can get a partial exemption. The numbers have change frequently the past few years and may not be consistent between the political entities. Thus, the Town of Greenville figure may be different from the GCS figure. Currently, the figure is somewhere in the \$10,000 - \$11,000 region, with about a 50% reduction. Stan stated that a sliding scale might be fairer; now, if a person is one dollar over the limit, he/she would not qualify. Under a sliding scale, the reduction would slide toward zero as the income increased to, say, \$15,000. This is a matter for the town board or school board to approve, if it is to happen.

And so the evening ended. I suspect this was a topic you have to hear a few times before it sinks in. We thank the assessors for sharing their knowledge for what we hope was a reasonably friendly crowd.

(The sharp observer should have noted that I have not stooped to my usual propensity for lousy puns yet. I could have made some quip, but didn't, about what a "taxing" evening it was, or some comparison of taxes with death, or some other equally low brow punnery. It's a good thing I never thought of it!)

Notes & reminders & other situations to be "assessed":

1. Calendars are still available. If you can, please try to catch the people who don't ordinarily get to Bryant's or the Pharmacy.
2. By the time of this newsletter, the Open House of the Prevost Manor fundraiser for library expansion will have passed. Anyone who attended had a brisk, autumn-like day accompanied by the GCS jazz band and a chance to see one of the spectacular houses in the Town of Greenville.
3. The next meeting, October 11, will be a share session.
4. Welcome back, Harriet!
5. Any good brainstorm lately? Pass them along.

Sincerely,

