

Cuba, New York 2009 Assessment How Buildings Get Assessed

Normally in a general reassessment, the assessor inventory all structures on a property through on-site examination to determine the exterior square footage, define the type and style of each building and conclude on the general quality and condition of each. The location with the town of the structure does not have a bearing on this determination because all structures are supposed to be valued in a like-manner using like-market value methodology townwide.

More specific market valuation can be determined if property owners either let the assessor inside their homes (which is not the right of the assessor) to inventory more specific attributes such as number of bathrooms, bedrooms, types of heating and cooling, and much more. Generally, the assessor will send out an inventory card for property owners to complete which eliminates the need to come on-site.

So, what gets assessed? Pretty much everything. Structures under 144 square feet without electricity are supposed to be excluded from assessment. Houses, commercial buildings, mobile homes, manufactured homes, barns, garages, porches, surfaced driveways, silos, and any other improvements are included.

As a residential example, an assessor first puts the home in the building category and then all of the improvements go into a separate file for building improvements. If another home goes on the property, it will be added as a second entry in the building category and thus any direct improvements to that building will be in a separate file.

If two structures across town were exactly the same size and style and condition, they would be valued the same regardless of the land they were on. But, of course, such a situation does not often happen.

In the 2009 Assessment of the Town of Cuba, the assessors did not use any consistent methodology that has resulted in inconsistencies of large proportion amongst like-sized residential structures. Additionally, mobile homes and manufactured homes were included as improvements rather than as residential structures which is clearly incorrect.

So, how did the analysis deal with buildings and improvements? Stick-built homes were valued at \$53 per square foot, manufactured homes were valued at \$42 per square foot, and mobile homes valued at \$35 per square foot. These rates were the average rates experienced in the Portville reassessment in 2007 uplifted by 2% to cover off equalization. A standard rate of value was assigned for each of the 96 different types of improvements used in Cuba.

What was not dealt with in the analysis? Since the assessor did not examine the properties or perhaps even codify them properly, as is the case with land, these standard rates were used according to the data that is on file at the county. Likewise, the analysis cannot reduce the rate based on the quality and condition of a structure because that information is neither current or available.

So, when you look at the analysis, it should be considered as a fairly good indicator but a licensed appraiser valuation will give you more concrete confidence as to whether or not an assessment challenge would be in your best interest.