Property Tax Administration

The Division of Property Assessments

8.25.2022

Division of Property Assessments – Leadership Team

- DPA Leadership
  - Bryan Kinsey, AAS, TMA Director
  - Jaclyn Harding, Assistant Director
  - Ryan Duggin, AAS, TMA Assistant Director
  - Macy Brower, AAS, TMA Assistant Director

Topics

- Overview of Division of Property Assessments
- The Property Tax Process
- Assessors’ Computer Assisted Mass Appraisal (CAMA) Systems
- Property Tax Billing
- Property Tax Freeze Program
- Property Tax Relief Program
The Division of Property Assessments

Division of Property Assessments

- One of twelve divisions within the Tennessee Comptroller of the Treasury Office
  - Comptroller of the Treasury, Jason E. Mumpower
  - Elected to first two-year term on January 13, 2021

- One of three divisions with a role in the administration of the local property tax
  - Division of Property Assessments
  - Office of State Assessed Properties
  - State Board of Equalization

- Works with county assessors, trustees, registers of deeds, county mayors, county commissioners, and administrators of elections
Division of Property Assessments

- Assists in reappraisal programs
- Monitors and audits assessor of property office functions
- Conducts appraisal ratio studies and current value updates
- Administers the Assessment Certification and Education Program
- Provides data processing services
- Administers the Tax Relief Program
- Supports the Tax Freeze Program

Division of Property Assessments

- Provides property boundary mapping and geographic information systems (GIS) support to assessors of property
- Maintains municipal boundaries for entire state
- Assists local governments in the decennial redistricting effort using GIS technologies
- Serves as a liaison to the U.S. Census Bureau for redistricting purposes

DPA Field Operations Area Map
The Property Tax Process

**TENNESSEE COMPTROLLER OF THE TREASURY**

### Property Tax Process

- **Assessor of Property**
  - Maintains property ownership records
  - Appraises and assesses property
  - Notifies property owners of assessment changes

- **County Commission / Local Governing Body**
  - Sets property tax rate per $100 of assessed value
  - Rate is based on budget needs and total assessment

### Property Tax Process

- **County Trustee**
  - Collects property taxes
  - Sends tax notices
  - Accepts and records payments (or lack of payments, i.e. delinquents)
  - Issues receipts
  - Turns over the tax roll to Clerk and Master
Assessors’ CAMA Systems

Property Tax Process

- CAMA
  - Industry term for: Computer-Assisted Mass Appraisal
- Comptroller’s CAMA system – 85 counties
  - IMPACT (Integrated Multi-processing of Administrative and CAMA Technologies)
    - Seamless Tax Relief select process
    - Seamless Tax Freeze processing
    - Tax billing calculations and optional print services
- Other – 10 counties on various other systems
  - Chester, Davidson, Hamilton, Hickman, Knox, Montgomery, Rutherford, Shelby, Sumner, and Williamson
Property Tax Billing

Property Tax Rate

• All counties must provide tax rate to Comptroller’s Office
  • After adoption by County Commission
  • Official transmittal on Tax Information Form
  • For purposes of
    • Tax Relief (all counties)
    • Tax Billing (counties utilizing IMPACT system)

Tax Information Form Memo
For counties on IMPACT, the state will:

- Calculate county and city taxes
- Print (upon request)
- Tax Notices
- Tax Rolls
- Tax Receipts Register
- Other reports upon request

- Provide Data
  - Tax billing data file to load into Trustee’s collection system (and county’s print vendor if requested)
  - Provide final assessments to Tax Relief department
Tax Billing Process (Non-IMPACT)

- Counties not on IMPACT will...
  - Calculate their own county and city taxes
  - Print needed documents
  - Provide final tax billing file to the state for Tax Relief purposes
    - Specific data format
  - Provide tax billing documents and data to cities

Tax Billing Verification Form

Property Tax Freeze Program
Tax Freeze Basics

- Authorized by constitutional amendment
- Enacted by General Assembly
- Rules by State Board of Equalization
- Local option for counties and municipalities
- To qualify:
  - 65 Years Old
  - Own primary residence
  - Meet income requirements
  - File annual application
- Administered by County Trustee with assistance from Assessor of Property

Fundamental Concept

- The tax amount is frozen
- Not...
  - Property values
  - Assessments
  - Tax rates

County Officials' Roles

- County Commission
  - Adopts or terminates the local option Tax Freeze by resolution or ordinance
- Trustee
  - Accepts applications
  - Determines eligibility (age, ownership, income)
- Assessor of Property
  - Verifies ownership of property
  - Determines base assessment subject to the freeze
  - Determines adjustment to frozen base tax amounts for improvements made to property
### 24 Tax Freeze Jurisdictions by County

<table>
<thead>
<tr>
<th>County</th>
<th>Year Adopted</th>
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<tbody>
<tr>
<td>Anderson</td>
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### 34 Tax Freeze Jurisdictions by City

<table>
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<tr>
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<th>Year Adopted</th>
<th>County</th>
<th>Where Located</th>
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<tr>
<td>Whitwell</td>
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### Property Tax Relief Program

TENNESSEE COMPTROLLER OF THE TREASURY
The What, When, Where, and How of Tax Relief

• What is it?
  • A constitutionally and legislatively mandated program that helps low-income elderly, low-income disabled, and disabled veterans (and their surviving spouses) pay a portion (or all) of their property taxes
• When did it start?
  • 1973
• Where/when do taxpayers apply?
  • County Trustees' and city collecting officials' offices
  • For all counties and most cities, tax year 2022 applications (quarterly payments due by April 5, 2023)

The What, When, Where, and How of Tax Relief

• How do taxpayers apply?
  • Annual application process
  • DV (Disbursement Voucher) for first time applicants
  • ACV (Application Credit Voucher) for recurring applicants
  • Information submitted by the collecting official to the state Tax Relief staff via TRAMS (Tax Relief Application Management System)

The What, When, Where, and How of Tax Relief

• Who can apply?
  • Low-income elderly
    • Income limit for 2022 = $31,600
    • 65 years of age or older on or before December 31, 2022
  • Low-income disabled
    • Income limit for 2022 = $31,600
    • Disabled on or before December 31, 2022
  • Disabled veterans
    • No income limit
    • Rated by Veterans Administration as permanently and totally disabled (connected to military service) on or before December 31, 2022
  • Surviving Spouse of a disabled veteran homeowner
    • Must have been married to veteran at time of death and not remarried
Property Tax Relief Program

• Important Dates
  • April 5, 2023 – Application Deadline (or 35 days after taxes become delinquent)
  • April 5, 2023 – Property Tax Payment Deadline
  • May 5, 2023 – Document Submission Deadline (or 30 days after jurisdiction’s deadline, whichever is later)
  • December 31, 2023 – Waiver Deadline

Property Tax Relief Program

• Tax Year 2021 By the Numbers
  • Appropriation – $41,265,100
  • ACVs Selected – 147,566
  • ACVs Returned – 122,305
  • DVs Received – 17,799
  • Total Paid – $41.4 million
*Numbers as of August 17, 2022

Application Credit Voucher (ACV)
Property Tax Relief Program

• You're in the office… now what?
• Don’t panic!
• Has your jurisdiction gone through Tax Billing?
• If yes, have you received your select package?
• If no, do you have your jurisdiction’s Tax Information Form?

www.comptroller.tn.gov/office-functions/pa

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Thank You

TENNESSEE COMPTROLLER OF THE TREASURY