



Appraising vs. Assessing

There is considerable overlap between appraising and assessing, but there are several distinctions between the work of appraisers and assessors, as well as to their qualifications and licensing. The following overview is to help Middlefield taxpayers understand the distinctions, though it does not intend to be a definitive statement. We welcome your feedback and comments.

Middlefield Board of Assessors

Appraising vs. Assessing

Why can't town assessors simply accept a bank appraiser's value placed on your property, or, conversely, why can't you simply go by the assessors' value when you're buying a home?

Assessors and appraisers in Massachusetts have a similar aim: to determine the fair market value of your property. However, there are subtle differences. Appraisers look at properties on an individual basis, while assessors conduct *mass appraisals*, as defined by the State Department of Revenue, in which the values of all properties in town are determined in accordance with uniform benchmarks, to assure a fair and equitable distribution of the overall tax burden.

In general, appraised and assessed values should be similar. However, an appraiser has more leeway when it comes to unique factors, such as the view from a property, a house's situation on a corner lot, and the convenience and attractiveness of the interior layout. Assessors are generally bound by more rigid objective measures such as the type of house (colonial, ranch, etc.), square footage, finished area, the number of bedrooms and bathrooms, age, grade, and condition. The only appraisal location adjustment is for zoning, which does not apply to Middlefield.

Finally, keep in mind that due to the need to reach back in time during the mass appraisal process to gather sufficient sales data to apply to unsold properties, assessed values will always lag behind current market values.

Assessors vs. Appraisers

Now that we have a general idea of the difference between assessing and appraising, we can better understand the differences between assessors' and appraisers' jobs.

According to the [Bureau of Labor Statistics](#), *Appraisers* have independent clients and typically focus on valuing one property at a time. They often specialize in a certain type of real estate, such as commercial properties or homes.

Assessors usually work for local governments and are responsible for mass appraisals for tax assessment purposes. They must continuously update their records for new construction, building additions and improvements, property sales, forestry and agricultural designations, and so on. Although they do not usually focus on a single property outside of their [cyclical review](#), they may revisit a property if the owner makes an abatement request.

The mass appraisal techniques used by assessors *require knowledge quite different from that used by single-property appraisers*. Beyond the courses covering basic appraisal theory, mass appraisal courses cover topics most private sector appraisers never learn about, including mass market modeling, direct market estimation techniques like multiple regression analysis, adaptive estimation, and assessment ratio studies. The [International Association of Assessing Officers](#) gives a number of advanced courses required for professional designation.

Quite simply, few appraisers have the training and experience to carry out mass revaluations – they normally must undergo 3 to 5 years of additional training and on-the-job experience to learn the science of mass appraisal.

For that reason, when the Middlefield Board of Assessors hires outside assistance for the complex tasks involved with mass appraisal, it seeks a firm with specific expertise, well beyond the basic appraisal requirements.

[A note on licensing](#)

Currently Massachusetts *does not* issue a mass appraisal license for assessors or appraisers (or a basic assessor's license for that matter). Thus, when the Middlefield BOA reaches out for mass appraisal assistance, it relies on recommendations from other towns and the Department of Revenue's [list of appraisal contractors](#), as well as by reviewing each firm's professional credentials and experience.