

## Tennessee Code Annotated

### 67-1-502. Election of assessor – Term.

An assessor of property shall be elected by the qualified voters of each county and shall hold office for a term of four (4) years and until the assessor's successor is elected and qualified.

### 67-1-506. Deputy assessors and secretaries.

(a)(1) In order to assure that each county assessor of property shall have a minimum staff to assist the county assessor in carrying out the duties and responsibilities required by law, the assessor is authorized to appoint at least one (1) deputy assessor for each four thousand five hundred (4,500) parcels of property within the assessor's taxing jurisdiction.

(2) Each deputy assessor shall have the same power, duties and liability of the assessor of property with respect to the appraisal, classification, and assessment of property.

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## Important Dates

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1 January: Date of Assessment  
TCA 67-5-504

20 May: Assessor lists all property and notifies property owners of any changes in their assessments.  
TCA 67-5-504 & TCA 67-5-508

1 June: County Board of Equalization meets for approximately two weeks to consider appeals and certify values.  
TCA 67-1-404 & TCA 67-5-1410

July: County Commission and City Council set their respective tax rates.  
TCA 67-5-510

In October: Taxes become due and payable.  
TCA 67-1-701

### For more information:

...about your property appraisal or assessment, contact:

Cumberland County  
Assessor of Property  
2 South Main Street  
Suite 101  
Crossville, TN 38555  
(931) 484-5745

...about your county property taxes, contact:

Cumberland County Trustee  
2 South Main Street  
Suite 111  
Crossville, TN 38555  
(931) 484-5730

...about your city property taxes, contact:

Crossville City Hall  
392 N. Main Street  
Crossville, TN 38555  
(931) 484-5113



## What Does the Assessor Of Property's Office Do?

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Information about the major duties and responsibilities of Cumberland County's Assessor of Property Office

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## Purpose

Good information is one fundamental of good government. The information in this brochure has been compiled to give you, the taxpayer, an overview of the Assessor of Property's Office, how our work affects you, and to detail some of your rights and responsibilities as a property owner in Cumberland County.

## General

The Cumberland County Assessor of Property is a Tennessee constitutionally elected official who serves at the pleasure of the Cumberland County citizens for a four-year term of office. It is their responsibility to discover, list, classify, and value all property within the jurisdiction of Cumberland County for tax purposes. Taxable property is divided into two classes, real property and personal property. Real property includes land and all buildings, structures, and improvements to the land. Personal property is machinery and equipment, fixtures, furniture, and other items that are movable in nature used by a business.

The Assessor's job is multifaceted and involves the performance of the following major functions:

**Discover:** To ensure that all property that should legally be on the county assessment roll is properly listed, classified, and valued, it must first be located and identified. This task of discovery is a constant attempt to capture all new construction, additions, and demolitions of existing improvements, as well as changes to land use and configuration. To accomplish this, assessment personnel track building permits, property sales, and a host of other sources for information about property status. Field inspections of all subdivisions and rural sectors of the county on a regular basis help the Assessor keep records as up to date as possible with regard to property changes. Discovery of personal property is accomplished through a reporting schedule that businesses are required to file each year by March 1, listing all personal property or updating those schedules already on file.

**List:** After locating property, assessing personnel must accurately record and list all that property's characteristics to properly value the land and all improvements. All structures and extra features are measured, and amenities of features that affect the market value of the improvements such as bathrooms, interior and exterior trim, floor finishes, roofing type, etc. are noted for quantity and quality. After all data has been collected on a property, the information is compared to all similar properties using a computer assisted mass appraisal (CAMA) system that contains the property characteristics of all land and buildings in the county.

**Classify:** Along with assigning a value to property, the Assessor also establishes the classification or "use category" for each property, which determines the assessment level that will be used in taxation for that property. Tennessee law establishes the following assessment levels for different property classes:

- Residential – 25%
- Commercial and Industrial – 40%
- Farm – 25%
- Exempt – 0%
- Public utility – 55% (both real and personal)
- Personal Property – 30%

**Value:** The laws governing the tax appraisal process in Tennessee are based upon the same principles and procedures that are used throughout the appraisal profession. There are three basic approaches to the valuation of real property:

The MARKET approach involves comparison of a property to other properties with similar characteristics that have recently been sold. The COST approach involves estimating the replacement cost of a structure and adjusting that estimate to account for depreciation. The INCOME approach is an analysis of a property's value based on its capacity to generate revenue for the owner.

The goal of the Assessor is to estimate fair market value for all property in the county. Fair market value is defined as how much a property would sell for, in an open market, under normal conditions. To determine market values, the Assessor must be familiar with all aspects of the local real estate market, such as: what different types of properties are selling for, local construction and repair costs, normal operating expenses, typical rents, and current financing charges for borrowing money to buy or build property.

## Mapping

For the Assessor, maps are a means to inventory all real property within the jurisdiction. The Assessor is required to maintain an up to date set of maps that display all of the parcels in the county, detailing their locations and physical characteristics. In Cumberland County, this is accomplished through the use of a ESRI-based GIS (Geographic Information System). Master digital maps are updated to reflect new subdivisions, surveys, property splits and the combining of parcels as they occur, and then paper maps are printed and placed in cabinets for reference and public viewing.

## Reappraisal

Reappraisal of property for tax purposes is required on a periodic basis to maintain appraisals at market value and to ensure equity of appraisals throughout the jurisdiction. Every county in Tennessee is on either a four-, five-, or six-year cycle of reappraisal. Cumberland County is on a five-year cycle that consists of four years of comprehensive on-site review of every parcel of property in the county, followed by revaluation of all property in the fifth year.

## Tax Roll and Appeals

Each year the Assessor is required to create and maintain an assessment roll detailing all county property, its owner, and its value. This roll, with preliminary, or tentative, assessments, is made available for public inspection in May. Property owners whose property has changed in value are notified by mail of those changes and are given an opportunity to appeal any values they feel are inconsistent with the fair market value of their property. The County Board of Equalization, after hearing owners' appeals and ordering any changes they feel are warranted, makes the assessment roll final for the year. The Assessor of Property then turns the roll over to local taxing authorities.

## Public Assistance

Another important duty of the office is providing public information to assist taxpayers with questions regarding property ownership, assessment, and recent property sales. The Assessor's office handles thousands of requests annually on the phone, through the mail, or in person from current or prospective property owners, as well as from the real estate, legal, and banking communities.

## Myths and Legends

Now that you have a better idea of what the Assessor of Property does, here are a few things that the Assessor does not do. Contrary to popular belief, the Assessor:

- ❌ Does not set the tax rate.
- ❌ Does not send out tax bills.
- ❌ Does not collect property taxes.

Tax rates for Cumberland County and the City of Crossville are set each year by their respective legislative bodies (county commission and city council) based on the budgets they pass to fund programs and services. The County Trustee is responsible for using that tax rate and the assessment roll from the Assessor's office to create and send out tax bills to all county property owners. The Trustee is also responsible for collecting county property taxes.

## In Closing...

Equitable assessments assure property owners that they are paying only their fair share of the costs of operating schools and libraries, providing police and fire protection, road construction and maintenance, water, sanitation, and other basic public services. To this end, the Assessor of Property is responsible to the taxpayers of Cumberland County to ensure that all property is valued in accordance with state laws, that no property escapes the assessment process or is underassessed, and that no property owner receives unauthorized preferential treatment. If you have further questions about property valuation, taxes, or laws that govern them, please contact our office.

**We are here to serve you!**