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Question: If you could make changes to the property appraisal or appeals processes, what would they be?

Responses (401):

- None are necessary
- Homestead Exemption for higher income individuals
- It happens too often, and goes up too much. I can't keep up, y'all gonna run me out of town. I've owned my home for 6 years, and the mortgage has gone up way more than it ever did when I was renting. Give us a break!!
- I understand that values and taxes will go up, but this drastic of an increase in one year is crazy and very hard to adjust our finances around.
- I was successful in my appeal. It would be better, of course, if there was less cause to appeal. In my case, the second time in a row, the appraisal value was well in excess of the actual value. Both times I commissioned an appraisal (\$400 each), obtained comps and Zillow. Both times it had been overvalued by more than \$100,000. This should not be happening.
- "Get an agent to do the CMA for free next time.
- Must show the reason for increases, they must be transparent and not arbitrary.
- Keep it fact based as it has been and don't knee jerk to fact different neighborhoods rise and fall differently
- Provide tools for owners to use to support appeal. Make it easier for exceptions. Limit the amount a property can increase in a single year.
- Change state law to raise the elderly homestead exemption income limit.
- Allow for more transparency in the process.
- The comp tool provided by the city was helpful in determining the correct value. I appealed the previous valuation and this time was easier due to the tools provided.
- Frustrating that people from out of County/state come in and buy up real estate and push up the property
 values. I have lived in my house for 19 years and it has tripled in value & taxes. If you do not want to sell, this is a
 liability. I also understand there really isn't anything the appraiser's office can do about this. Putting a limit on
 the increase or holding the value steady for long time home owners would be a great rule for the County
 and/or State to consider.
- Cap the limit on how much yearly percentage increase can be made on a property that is owned and occupied
 by the owner. Refer to Florida's Save Our Homes process. Florida's process works good, helps to slow
 gentrification. Helps slow the property tax increases from squeezing them out'a their homes.
- That is not true. The property tax cap has led to underfunded services and poor schools. If we give tax breaks to people who have lived here longer we are taking money from our schools, firefighters and police. You can have good services but we can't have those of you can pay the tax value of 20 years ago, we can not ignore inflation and except our police and teachers to make do.
- If there were no increases in property values, there would be increases in tax rates.
- Simple online form
- Put appraised values at the purchase price and leave it until another sale. If you paid it, it's worth it so that is the price. No arbitrary guessing by country appraisers. This way long time residence on fixed incomes are not forced to continue to pay higher and higher rates. Maybe allow for changes to commercial property more frequently if the above is done. Get rid of loop holes like the "tree farm" in Biltmore Forest.
- Limit the amount the property tax can increase each year. While mine was only a few hundred dollars, I had friend whose increase was several thousands. It was SUCH a shock to them.
- Leave it at the sale price. The way property values have soared here makes it almost certain that we will have to sell and leave because on a fixed income we will not be able to afford the increase in value. We thought this

would be our forever home, but the 2 massive increases in value since we bought the home make staying here not sustainable.

- Provide citizens tools to easily compete the appraisal process and over value houses in HISTORIC black neighborhoods as a first step in reparations for historical racism in Housing in Buncombe.
- I live in Biltmore Park. Properties that sold in the last few years seem to be appraised much higher than homes that are off the market. Doesn't seem right. Why not use Zillow or other real-time online tools to conduct appraisals? If appraised value is supposed to equal market value, when a property sells why not use the sales price as the appraised value? Also, owners of high-priced homes appear to come out ahead on taxes since most appraised values seems to be only about 80% of market value. Low income homeowners are far more likely to have appraised values closer to market. Not fair.
- Consider homes that are being used for short-term rentals and increase their appraised value since they are being used for profit rather than local, residential housing.
- Make it easier to compare properties.
- There should be more emphasis made on why the appraisal changes and not just an arbitrary value assigned that is mainly based off of similar sales.
- Questions should be asked of homeowners like how old is your furnace, roof, etc.?
- Property taxes should only be relevant every time a home changes hands, and a new value gets paid for the
 home. I don't get any additional services for the supposed increase in value. The house is not worth anything to
 me until I am ready to sell it. I really hate it that me neighbors have lived in their homes for 50 years, are old and
 on social security. How are they meant to come up with 3000 more than last years, for nothing. It is insane.
 Some homes are falling apart but still get valued at a new imaginary rate.
- My value went up over 40% this time. There have been no improvements to the home since the last appraisal. We seem to focus on the rate increases in a few neighborhoods, which, if you go to Zillow or one of the other appraisal sites, we're significantly under-appraised in the past. One case cited in the newspaper had a 40% increase but the new rate was still significantly below the supposed market value. Regardless of the current value, something needs to be done to ease the impact on those who own and live in their own homes. Perhaps the easiest thing would be to implement a freeze on the valuation of owner-occupied homes. When the home is sold, the valuation is the higher of sales price or fair market value. In any case, the approach taken appears to be badly flawed. I can offer a personal example of my daughter's home in one of the "better" neighborhoods having a market value of at least \$250,000 greater than mine yet having an appraised value for taxes of \$32,329 less than mine. Something is clearly wrong.
- 1)I am concerned about the video I saw on redlining. I think an inclusion of people of color is important as historically red lining has taken place. 2)Also, I think giving examples of what can be given as an appeal would be help. Perhaps viewing other's valid appeals may be helpful. I have a brain injury so it's often difficult for me to be able to express myself or put things together as coherently as needed. 3) I'm concerned about farms/large stands of trees and the taxing of that land and inability of owners to pay, when the farm and trees are of value to the whole community.
- Do not over value a property located close to a high value home.
- Yearly updates, what approximate % up or down
- There should be a homestead exemption for all senior citizens no matter what there income is! Lots of other states provide that because most are on social security or fixed income and are being driven out of Asheville because they can't afford the real estate tax rates.
- The assessors need to be willing to lower the appraised value during the appeal process especially if you are submitting comps of other homes at lower appraised value
- Long time home owners (non-rentals ap. values should remain at purchase price until sold, especially for seniors on fixed incomes.

- I understand the process and believe the tax department is doing what the state requires. I do not believe that they go after any individuals. I believe also they are doing their best to keep up with the market value in our county. They are doing a great job.
- I'm not sure how to fix it. But, I think the property values in the area are inflated and I don't know how low to moderate income families will be able to afford property taxes.
- Show more neighborhood comparisons so it's easier to tell if appraisal seems fair. Also, break down standard value assigned to certain lot sizes in each neighborhood for example, and then examples of features that increase value. I have a home that is not habitable at the moment and I'm being charged more than other homes around that are being lived in. I'm not sure how to approach this while I am renovating the property to be able to move in.
- Have a certified representative come to the property to do a hands on appraisal
- We just moved to NC and one of the main reasons for moving here were the lower taxes. While our house was
 being built the county raised the values in our area drastically and nothing in this area had changed except A
 single house was built. I'm from FL and we watched taxes go up all the time but it was gradual never a double
 digit increase in one year. How does the county explain the massive increase all of a sudden? Especially during a
 pandemic when people were in crisis.
- More clarity, information, upfront communication, support for locals and natives (maybe like a small, small discount)
- Inconsistent appraisals
- Values are terribly inflated. Long-term residents like me (1984) suffer from the inflated appraisal values while the rich find loopholes (like the Cecils).
- I think the County staff is doing the best job possible with the staffing levels they have. Property owners must remember that the state of NC makes the tax laws not the Buncombe County Assessor.
- Nothing at this time
- Provide the data used to derive the county assessment value. Usually an appraisal is based on recent sales of like
 homes but I've never been able to figure out the values from the county. Also provide the contact information of
 the company performing the assessments and mandate they provide information on how they calculate the
 assessments.
- We are in a housing bubble. To appraise at this time is unrealistic. Going to lower taxes when market cools off?? Where is this tax increase being spent??
- Tax rates should be conducted by an assessor that actually goes into a community, one size fits all does not work for all properties.
- They should take into account recent appraisals
- We contacted the dept. about an senior waiver and received a letter After the response date expired on the letter to respond. I called and was told application period was over! No help what so ever.
- Provide a transparent explanation of how the reappraisal value is determined. What formulas, factors, rules, etc. were used to produce the specific number for each property. In my appeal, which was successful, I used very specific comparable sales data but I was blind to what data the appraiser had used to come up with a number almost 40% higher.
- Don't take advantage of the rising home costs to make more money! Lower the tax rate!!!
- "I think the process is done very openly. If I want to know something about my property tax then it's up to me to find out. If I am worried about my property taxes then it's up to me to find out why they are what they are. I wasn't raised to depend on the Government to do it for me.
- Let's just say the values go down because of whatever reason. Do we not think that the rates will increase to make up that difference. Pick your poison. "

- The sale price should be the value since it was a arm's length transaction you could define this! As you age it makes ot harder and harder to pay the taxes. You do not pay until you sell a stock the increased value so you should not have to pay on the increased value until you sell your home.
- I, as a real estate agent, understand that the reason the home values are going up although I feel that there should be a way to grandfather in the residents that have been in their home many years. It isn't fair to those that can't afford the new property taxes and end up having to sell their family property/home and move further out from the high value areas.....wherever that may be!
- I did not appreceiate having my taxes go up so much when I can barely afford my house payment now; nor do I have the resources to verify my property value.
- I agree with the comments and ideas already expressed below. I have lived in and cared for my home for 22 years during which time my property taxes have tripled. I'm nearing retirement age and am concerned about taxes further increasing to the point where I may not be able to afford to live in my home as long as I would like to.
- Make it easier
- The problem in my opinion is that citizens purchase a property based on price and then figure out their yearly expenses and income to make sure it balances. If all of a sudden the real estate market explodes because an area becomes "popular" the current citizens are put into a dangerous financial situation. Why should the current residents be taxed out of their home because of something not in their control? It seems there should be protections in place for folks. For example, in Florida the % increase a property can have in an appraisal period is capped at 3% and if the property is the primary home there is a homestead exemption (\$50k off the taxable value). These type of protections help citizens, that's what good government is supposed to do. Increasing the appraisal values of all property owners by 40% and then hitting folks with huge property tax bill increases is not the right thing to do. And folks are not getting a 40% bump in county and state services, right? I understand the state sets the rules and what I'm saying is completely out of the control of the county appraisal office. But I'm sure you can relay the thoughts of citizens to the higher ups, right? I do have one suggestion for the actual tax payments, other states give small discounts for early payment of property taxes. Buncombe County should look into that.
- Have similar appraisal calculations as other NC cities. We are the highest in the state, that seems very unfair. Make exceptions easier to appeal.
- I think the process is as fair as it can be given today's real estate market. I have never appealed but I know some who have. They all agreed the process was simple. They all said the tax office was helpful.
- I personally think the process is very easy. I didn't always think that way until I called and got some help. The man on the phone was very helpful and courteous.
- More info on eligibility to file
- Appraisal based on individual house or age of roof, furnace, wiring, etc., instead of artificially inflating value based on sale prices of other houses in area
- Your appraisal should be based on what you paid for the house and any major additions or improvements, not what the whims of the current market are saying its worth.
- Don't use a one size fits all approach to properties in the county. It's crazy that anyone would actually buy my house for the appraised and taxable value placed by the county. I appealed and was turned down.
- Explain how property is appraised and have options to have a person come to your home and explain1:1 the appraisal of your individual property. If a home is used as a short term don't appraise it as high
- Help locals who have lived in their homes for over 20 or 30 years while million dollar homes have gone up around us! Our taxes are too high.
- Leave the property taxes at the rate they were when the property was last sold so that people on fixed incomes don't have to sell. Our demographics are changing, and that shouldn't penalize Buncombe County natives. Just

- because people from California, New York, New Jersey, etc. move here with lots more money Does it mean that we should be able to pay the same level of taxes that they can with their big incomes/retirements.
- In 9 years in Asheville, our assessment has tripled! We are now paying over 10K in taxes on fixed income. You are forcing sales and driving up home prices.
- Agree with this previous commentor: Your appraisal should be based on what you paid for the house and any major additions or improvements, not what the whims of the current market are saying its worth.
- Reasses less often. Don't use 100% market value as assessment which prices out lower income residents. Apply values more fairly as compared to neighboring homes. Don't assume there is added value to home with a space that can be rented (ours is for elderly parents).
- Easier access to my property's appraised value
- Provide online appeal submission option. Cap the percent a value can increase from one assessment to the next.
- To stop raising the property value when there have been no improvements to the property or area. There should be an in person explanation of why they values go up! The government bleeds the taxpayers dry to fund things that shouldn't be so a full explanation should be mandated and the people of the county should have to approve before instituted.
- More transparency as to how you reach those numbers. You don't even assess the inside of houses. Our neighborhoods opinion is that you just assign sky high appraisals so you can increase our taxes. Our homes aren't worth what you say they are.
- Make appeal process for commercial property simpler.
- Increase assessments to market value. Many values are way under market
- Property taxes are not equitable and do not protect lower income homeowners. We are a working class family and are at risk of displacement as our taxes rise so dramatically.
- Limit the amount values can increase. Allow comparisons with existing neighboring properties and not just ones recently sold. That wasn't an option in the appeal process.
- Clear study of all properties in the neighborhood and same taxes for everyone who own similar properties. This is not so currently
- My home is part of a development. I have less upgrades then my neighbors, we all moved in at the same time, yet my home was valued 20% higher due to a square footage error. The county adjusted but still left my home appraised at 10% higher. The county refused to modify it again saying it's close enough and they can't be exact with everyone.
- If everyone pays based on FMV, which should be the appraised value, then it is fair. Exemptions for elderly and low income are fair,
- Keep the original value and add 1% each year increase after sale value is established. This is great especially for those who have lived in their homes more than 15 years and May want to retire with a fixed income.
- It is also a great subsidy to those who have lived here longer. Why should expect recent citizens to pay more for services we all use?
- This sounds like the intent of CA's Prop 13 or FL's Save Our Homes. The problem is that the cost of concrete, asphalt, and labor doesn't follow this economic cap. But the sentiment is a good one, as values shouldn't double either.
- why are my taxes so high?
- "You could stop ""losing"" our forms and you could be honest about why our taxes went up 25% when we can't sell our property for anywhere near the appraisal value.
- Put appraisal value at the purchase price and leave it there. Let the new owners pay the market value taxes."
- Explanation of the process e.g. how appraisal is calculated. If based on real estate market are the inflated prices modified? There is a big development going up across from my property- is the impact taken into account?
- I don't know how regularly the appraisal is conducted. Notice in advance would be helpful

- Better feedback when a reappraisal request is submitted, e.g, justifications for denying the reappraisal request.
- "If your property is PAID FOR there should be no TAXES!
- But should you take out a LOAN against YOUR PROPERTY then yes
- You should pay TAXES on YOUR PROPERTY"
- in the past full appraisal was assigned to a home under construction as if it was completed. this happened 2 years in a row. the house was being built in my spare time while I could afford to buy materials.
- I think that the process is straight forward, and it's done per NCGS. Perhaps a small percentage of properties could have an inside appraisal each time. It could help folks understand the process better. But the cost of that might be prohibitive.
- It might help folks understand that there really is a process if inside appraisals could be done. I expect that might be cost prohibitive.
- Property valuations based on potential sale price are theoretical and problematic for those staying in their homes. Taxing based on potential purchase price from comps does not take condition and other factors into account. Also, market conditions can be transitory but taxes are paid annually regardless. Prudent fiscal management is better than windfall spending.
- once a resident has lived in the same home for 10 years, and it is their only home, the property tax should only go up to account for inflation. Once they sell the home, it can then go up to the new appraised value. There are so many outside forces driving up the home prices that actual working residents are pinched.
- Make the information more understandable.
- "The value of the property does not necessarily align with the income of the owner. The property tax can be
 regressive though it may appear progressive. It also is intensely biased against lower income progress towards
 amassing generational wealth.
- Taxes should reflect the actual sale whenever a new owner takes possession"
- More lay info about the process and when it will be occuring
- I would like to have received an explanation for why my valuation (and taxes) increased so much. The increase amount should be limited to 3%.
- Keep value at purchase price
- make it FAIR and worth while.
- Lower value
- Property values fluctuate over years. At the moment they're going up, but there is no guarantee that they will stay up. So, I'm paying an assessment at the high end of the estimate when a year from now it could be much lower. Adjustments should be made during sales of the property
- Reduce it for those seniors who lived in there house and paid taxes all their lives
- Offer in person assessment data for our home was inaccurate but appeals process a hassle and I had no idea how correcting the data would affect the appraised value.
- "Our property was assessed at 772,000, 264,500 for the land and 507,900 for the home. It appears that our neighbors property was assessed at a similar value as ours \$794.90. 260K for the land and 564,900 for the property. When his assessment was first listed his property was significantly higher than ours (in the 900's) so I didn't appeal. Apparently he did and his assessment was lowered clearly a mistake on our part to to appeal...
- His home is twice the size at 5K square feet and lot is larger. He has a greater portion of his land in flood plain but we do as well and that was not factored in this time around. "
- Our property was over appraised. We have 8 acres with a creek that floods running down the middle and drainage running off other subdivisions running on to our land. We also have a large area that is a swamp that is not usable. Our home is a simple, 3 bedroom, 1 1/2 bath, on one level. Two walls underground. Take a look before you appraise, that is all. Mike Evans 778-0213

- Provide a greater range of exemption. Cap the amount (by dollar or percentage) an appraised value can increase during any single reappraisal period
- Allow in person visits. Many of us either do not have computer access or do not know how to complete and send documents and pictures that way. Too difficult. Also, stop raising appraisal without viewing property. This is not fair to long term residents on fixed incomes. Just because someone came along and built one new expensive house, that does not change the value to ours.
- "Not appropriate, nor fair, and not affordable to everyone when your appraisers value properties upwards over double (>100%) from the year prior.
- Also, there is a statement in the form of a question in this survey, ""...do you know that retain people, ex
 Veterans, are eligible for.."" exceptions or discount. The answer is no, so what are the options for elderly, veterans, disabled, etc?"
- Usually the best equity is the moment the roll is calculated and delivered. Appeal boards are notorious for stripping away that equity by overly generous adjustments to individuals and selected groups. I am sure you're doing your best, but as much training to the appeal board as possible would be advisable. A good realtor or fee appraiser typically just doesn't catch on to things like coefficient of dispersion, Mann-Whitney tests, or MRA modeling with comparable weighting. Thanks for the opportunity for feedback.
- Show the actual data that the appraiser for your area actually put into the mass appraisal tool (which i refer to the Weapon of Mass Appreciation, so that we can actually review the appraiser's analysis for error. otherwise, it's like appealing in the dark. i can look up what i think are comparable properties but without knowing what appraiser thinks are comparable, it's of little value. An appeal is usually for the purpose of reviewing the decision-maker's analysis for errors. here, there's no transparency into that. it's hidden in this big statistical tool, described in a 560 page manual that no one can understand; just give me the actual data you used for my house
- Get a copy of your Property Record Card from the Tax Assessor. It has all the data used for your valuation.
- Nothing
- Thank you for considering property owners and giving us the opportunity to learn how you evaluate properties so we are not surprised. I have a fixed income and raising property taxes can be difficult. I have been in my home over 20 years and would like to be able to stay here. Tax benefits for seniors should be a consideration as they are in other states.
- You're doing a fine job. I did file for reappraisal in Massachusetts, and it cost me a lot to get a formal valuation done. That's what they required. Fortunately, I made it back with lowered taxes.
- Our property taxes have roughly trippled since we bought this home in 2008. I would like to know how that is justified. We still don't have sidewalks or storm drainage on our street and those would be the bare minimum services we expect.
- Neighbors property larger with more land and I pay MORE in taxes! Unfair,
- I would welcome a cap on how much property taxes can increase each year. Not a "cap" like that enacted in NJ. They excluded pretty much everything that caused tax increases, essentially making the cap meaningless.
- Teachers and police need funds. How do we fund them 20 years from now if we don't all pay our fair share?
- If reappraisal increases a property value to much then tax rates should stay the same or decrease
- It was time consuming, but I was able to complete the appeal process, but I know that many long time homeowners are not tech savey and would not have been able to do it. But my major complaint is that tourism money should be used for infrastructure and other projects so that the burden does not always have to fall on the homeowner.
- Limit the amount of increase. Leave assessed value at purchase price until the next sale.
- Provide homestead exemptions for all owner occupied homes.
- Put a limit on how much a property value can increase in a year. Make it easier to look up comparable property values

- NOT SURE BUT INCREASES ARE EXCESSIVE
- Same as another: Put appraised values at the purchase price and leave it until another sale. If you paid it, it's worth it so that is the price. No arbitrary guessing by country appraisers. This way long time residence on fixed incomes are not forced to continue to pay higher and higher rates. Maybe allow for changes to commercial property more frequently if the above is done. Get rid of loop holes like the "tree farm" in Biltmore Forest.
- Reassessed value should be comparable to neighboring counties or counties of similar size and population. The burden of financing the needs of a county should not fall primarily on homeowners. A healthy mix of taxable sources would provide a favorable place to live, work and retire.
- "Be more proactive and try to continue to be transparent.
- A survey such as I am taking now is a very positive and welcome process."
- I don't really know. I do wish the appraisers would take into consideration that a lot of people who've lived here for years are having higher appraisals only because of hedge funds and such buying up properties for profit. They have no other vested interest in our area. But it hurts us who have no intention of selling our homes until we are physically or mentally unable to live in our homes anymore. So, we're not reaping any benefit from higher house prices/appraisals. It really hurts a lot of people who no longer are able to have any income via working.
- "Residents need to be protected from losing their homes by ever increasing property values fueled greatly by
 the wealthy moving in from high income states. How can we long term residents retire here on foxed incomes
 and handle these increasing tax burdens. We must have homestead protection with the percentage of increase
 limited. The county should only be allowed to increase the assessment to the current market value when the
 primary residence (homestead) is sold.
- SAVE OUR HOMES!"
- A better explaination of the process if you question appraisal. We have lived here 18 years and are retired. Big, big jump this year ouch!
- Something needs to address what to do to with people getting older but income not meeting constant elevation
 of cost of living as it applies to the values of increased demand for houses. Elderly can't control that, but their
 home's upkeep is affected by their decreasing income. Should they be "priced out of their home" for something
 out of their control?
- I would make the appraisal more equitable. For example, long term residents should not have to move because of increased taxes.
- For the assessor to make a good faith effort in reviewing ALL of the information I submitted before making a decision.
- I am 80 and never get a tax break... Even my poor mother inlaw never qualified.. That's a joke..... In Athens Ga they made a deal with seniors that their property taxes would NEVER go up...
- A Major part of the problem & why taxes are increasing for long time homeowners is that when you establish the tax increase you look at the tax rate. In fact the tax increase (or decrease) should be evaluated based upon the total taxes to be collected. In that fashion because of the substantial recent increases in new properties & also property values, you could in fact increase total tax collections without necessarilly increasing a owners taxes. This would be quite beneficial to those who have owned their homes for many years and who have no intention of selling their home. Then tax collection increases could mainly be paid by new properties, and to a lessor extent by those whose property is not being sold.
- I'm not sure what you can do. It's a difficult situation. I appealed this year and you reduced the appraisal for which I am grateful. That said it was a laborious process. I would have appreciated a BRIEF explanation, as specific as possible about the main factor causing the change in my appraisal. Thank you for soliciting and considering our opinions.
- I am 86 on SS ,lower my tax rate

- Land size adjustment factors need to be addressed. When an unimproved lot is combined with an adjacent improved property the value is only increased by a negligible amount. Check in any neighborhood, look for a one acre property and compare land values with a 0.1 acre property and you will find only a few hundred dollars difference in the assessed land value.
- Easy
- I'm a senior
- Put appraised value at purchase price. Have a tax cap. Freeze amount of tax for people over 65.
- limit the percentage tax can go up in one year. Advertise the appeal process and provide support for completing it.
- The entire process was easy, and the person in charge was very helpful, Sarah Scott. Verbally, she told me I qualified. However, I haven't seen the results yet with my mortgage company. The credit might be there, or not. I believe that when the credit is applied, an email should go to the homeowner as confirmtion.
- make it transparent -----provide all information used and how it is used
- Increase the appraisal value
- Not yet sure.
- Make sure the value of the land reflects whether the undeveloped property can be used for future development
- Personally, I think you shouldn't pay taxes on property you own outright.
- That makes sense, you also should get no public services like roads, water or police. Please pay to maintain all infrastructure near your house.
- Put appraisal values at sale price until another sale. If you paid it, it's worth it so that is the price. No arbitrary guessing by country appraisers. This way long time residence on fixed incomes are not forced to continue to pay higher and higher rates. Maybe allow for changes to commercial property more frequently if the above is done. Get rid of loop holes
- There is a disconnect between the city's desire to support low and middle income home owners, the lip service being paid to equity and the tax rates. Decisions seem to have deference to TDA's needs and recommendations over homeowners. We can't even get sped deterrents in Montford for taxes we pay. We get difficult pedestrian pathways and little road cleaning or repair. We have two rentals which we have tried to make reasonable for renters but higher taxes have caused us to have to raise our rent. We can't provide affordable housing if we can't afford our home. There is something rotten in the state of Asheville.
- Align goals for equity, diversity with tax rates. We have lived in Montford for 22 years and our taxes have tripled.
 We own a rental home and have tried to provide affordable rentals our taxes this year will cause us to raise the rents- in contrast to the need for affordable rentals. Keep tax rates for long term residents the same so people on fixed incomes who are long term residents don't bear the burden of new buyers.
- explanation of amount of appraisal.
- make them honest and transparent
- Make the appraisal process more fair. One of the Cecil's in Blltmore Forest paid almost nothing in property taxes on 7 acres. The process is rigged in favor of the wealthy.
- Simplify navigation to your website.
- Take into condition and location of property
- Be aware and increase help for aging residents who may not be able to stay in their homes when you raise taxes.
- A taxpayer who has lived in our county 20 years or more should have their taxes reduced by 50% plus if they are 60 or older reduce that amount by 50%. Newcomers should carry the higher burden.
- Give the public more info on the process and reasons and the effect on taxes.
- I think Asheville had two big tax jumps and is out pricing it's long term residents.

- The rise in home values is a housing "bubble" like 2008-209 when the market bottomed out. The reappraisal process should NOT be swayed by this. A 40% increase is way too much if you're going to raise appraisals, do it over several years to lessen the impact to home owners.
- Military retired veterans and those honorably discharged for military related illness/injuries should receive a property tax credit. I also think all seniors 70 years and older should receive a tax credit.
- It seems the age and condition of a house should be considered. A car' s price goes down as it ages. An older home always has problems, so the appraisal should no be the same as a newer home
- HOW CAN I GET INFO ON SENIOR EXEMPTIONS I HAVE BEEN LIVING IN BUNCOMBE FOR YEARS.
- Reassess only at time of sale/property turnover. AND/OR Charge differential property tax rates for second home owners and out of state owners—if appraisals keep coming as they are, then at least give primary residential owners a lower tax rate than those who are using Buncombe properties for investment and/or recreation purposes.
- Property taxes should have a relationship to actual value of services to homeowners, not just for administrative salaries and overhead. The cost basis should be documented.
- I think the Co. is OK. The City of Asheville seems to try to get race involved in about everything they do.
- the whole process seems to be based on greed, why should anyone have to pay property taxes on the home they live in...don't we pay enough in taxes?
- inform the homeowner of an impending reappraisal
- More communication about the appeals process and longer period to do it.
- Increased assessment should have a cap. My taxes tripled, my services did not. Those over 65 should not be forced to move because they cannot afford the taxes.
- I inherited a multi-unit rental property from my father-in-law. It has long-time tenants on fixed incomes. Every year our taxes increase along with the cost of living. We pay for our own garbage pickup, utilities, insurance and repairs to property and private drive. Water and sewer are provided by the town of Black Mtn. and M.S.D. respectively. So we are left with the option of either increasing rents on longtime tenants which would become a hardship on them, or just absorbing the cost increases, which we have been doing. Our last option is to just sell the property, we live on the property and it has been in my wife's family for many years and she is very sentimental and does not wish to sell. We would just like someone to at least contact us when our taxes are increased to explain the reasons, by phone or e-mail not just a form letter. You are responsible for a big part of people's lives, which has a big impact on people's budgets throughout the year not just at tax time. Lastly, if We have intentionally made no improvement to our property in an attempt to not increase our value why do they go up every year? Thank you for your time.
- Extend length of time to appeal.
- It seems to me that the appraisal process is a disincentive to making improvements to a home. If you can't afford both the improvement and the increased taxes, you likely won't do things that you might otherwise want to. Isn't there a way to give property tax breaks to longer term residents on fixed incomes? Some of us may be looking at having to move because property values are skyrocketing and we are on fixed incomes.
- More neighborhood based, in community meetings
- See previous comment.
- I am a veteran and a senior, but don't know if there is an income limit to claiming credits.
- "Appraised value of my home is too high. If I was to try to sell my home at your appraised value, it would take years to find a buyer.
- Also, I am a retired senior with a limited income and many years in this house. As it is, I am going to have to rent
 the downstairs this year to be able to pay what Buncombe County asks. "
- Limit or cap the amount a property can increase in a single year.

- "I don't understand how Asheville has seen record growth in building both commercial and housing and therefore many more entities paying taxes yet my taxes on individual properties went up \$800 to \$1000 each per year. If you are collecting from more entities (like hotels, apartment complexes, new houses) shouldn't that additional revenue keep increases down for most property ownere.
- Also I noticed that some areas of Asheville (like houses along Kimberly were appraised for an additional 6% without a recalculation. My rental house went up 30%. You and I both know that houses along Kimberly went up by 30% in the last year."
- I did not know Veterans had any rights regarding property and taxes
- Appraisal system is a mess.
- Cap the percent each appraisal can be raised. for a retired person on fixed income I could not hire someone to
 come out and give a realtors assay, and a barely 70% increase is excessive when nothing changed between
 appraisals (except losing two trees).
- I never heard back on my appeal. Tax valued is way overly inflated.
- They are very uneven with us and our condo neighbors with some much nicer units (with garage, more ft2 and such) appraised much lower than ours. Seems unfair.
- Seems like a reasonable process. No complaints so far.
- Demonstrate, show exactly how the tax was arrived at. Show what houses were used to compare and prices and
 any other considerations used to arrive at the price. Consider how long the house has been owned and slow the
 rate of increase for the years owned. Also, consider the income of the owner. Many folks are on fixed incomes.
 Make it safer to appeal by not increasing even if find a higher appraisal. If the market falls be sure to drop the
 tax.
- fewer reappraisals. we've lived here 5 1/2 yrs and been appraised three times now. give increase exemptions to long time homeowners.
- I would like the appraisal to be lower because I had my house had an appraisal by the bank since I was applying for a loan, and the appraisal the bank gave me, was way lower that the one I got for paying taxes purpose.
- The bank only valued your house, not the land it sits on
- more consistency
- Go to the old system where county staff get out from behind their computers & inspect properties in person like they used to do. My grandparents moved to Haw Creek in 1942 & that was the system & it worked.
- Doing an appraisal at a time when housing has skyrocketed seems a bit unfair. Perhaps consider a cap on the amount/percent the tax can rise
- Lower taxes. We're paying city and county double every one else. Can't afford to stay in Asheville as it is
- Set a limit on % that taxes can increase each year.
- Living in the city you have to pay county taxes as well but living in the country you don't pay city taxes. Why?
- I would have liked to have been more prepared so I could budget for this huge change. Like someone from the dept could actually call residents whose mortgages are going to go way up to tell me why it is increasing, when it is happening and what my options are if I cannot afford it/do not agree with if. I'd have loved to talk to someone over the phone.
- Cap yearly increases for homeowners
- Acceptance of a formal appraisal as proof to correctly align with values
- Make it easier to get information about whether my property valuation is accurate
- It all boils down to accountability. Clearly the current system of property analysis is heavily biased to the single property analyst's opinion. The appeals board simply rubber stamps whatever the property analyst decides. How about publishing some statistics on when the appeals board overturned the property analysts decision? How about removing those appeals board members who only do what the tax analyst tells them to do. How about taking the time to do a real analysis of property, instead of just multiplying old assessments with a

- number representing a fixed rate increase. How about some sort of oversight committee to review the entire process and evaluate the evaluators. So much more could be done if thinking, caring individuals were involved.
- Protect home owners from rising prices caused by wealthy people and corporations speculating and driving up prices. People are going to be taxed out of their homes because of this practice. I am sick of the greed that is ruining this world.
- Make it more representative and fair
- What is the discpunt for seniors?
- Make the meaning of appraisal and the process clearer for non English speakers. Also contact by email. 2 of my neighbors missed the opportunity to appeal because they did not understand, or did not receive notification.
- Property owned for more than 10 years by the same family would be appraised at rate when purchased until sold. Long time owners are being priced out of the county by new money coming in and inflating prices.
- Improve online options and make it easier to navigate. I'm on disability and have a very low income.
- My husband and I aare on Social Security and it is very hard to pay the high taxes here in Buncombe County.
- "Create a cap on how much a property can increase over time. Taper in the changes yearly. Lobby the state to change the required appraisal time frame and allow for exceptions during times of economic crisis. Perform outreach to owners about the homeowner tax subsidy that was instated for lower income residents. Create a longevity subsidy for middle income residents. When evaluating at what rate to raise taxes, take into account all of the other services that will be increased that same year, i.e. trash, recycle, water, sewage, vehicle permits, stormwater, parking, inflation. Lobby the TDA's occupancy tax revenue to pay for resident property tax subsidies.
- I received my property reappraisal and my home's value increased by 20%. With that, I hope the County does all that it can in the future to not increase property taxes during the largest economic crisis of our lifetime and strive for revenue neutrality. The impacts of this crisis are estimated to be felt for years to come.
- The last time the County ran reappraisals of properties (2016-2017), I made a list of all the things that increased in one year: water fees, vehicle permits, garbage pickup, water fees, and stormwater fees. Additionally, the majority of people experienced an increase in County and City property taxes even though a revenue neutral rate was attempted but the City had to pay for its new Bonds. Personally, this all resulted in an increase of \$1,800 annually (\$89 of which was from increased City fees), and my property value increased by 62%. That is a lot in one year for families to endure.
- "First of all what does Ad Hoc even mean?
- Perfect example of how intimidating it can be to deal with the city when they are using Latin to refer to a some thing to help the common person.
- It would make sense to limit each time the tax increases. The last few times it was raised the tax went up drastically, around 30% is insane!
- Another solution would be to enact something similar to rent control for homes that have had the same owner for a long period of time raising the tax very minimally.
- Also good to consider not raising tax for elderly"
- Ad hoc is latin for "this one purpose"
- Reappraise property every eight years. The current system makes the Tax department responsible for value increases which translate to tax bill increases. Elected officials take little heat for the increase in revenue. 2. Have the Legislature change the law to allow only a 2% increase in tax value instead of basing tax bills on market value. Everyone knows the smaller and cheaper properties will always go up at a higher percentage rate than larger/ expensive properties. Supply and demand-market forces our values will continue to go up as long as Asheville is a desirable place to live. The biggest demand is for low income to moderate housing. My neighborhood sales are insane none of the new buyers are from this area and they are paying over \$300,000 for basic 60 year old houses with no frills and small lots. The appeal process is not the problem. Our problem is

the increase in our market values for people that do not want to sell. and the increase in tax bills based on the rising values. The valuation process is not the problem. Houses are worth what they are assessed at. Why appeal? If tax values were put at the sale price until the next sale the tax burden would be shifted to the new buyers instead of people that do not want to sell just stay in their home. People would not have to panic every 4 years. These changes will have to be made by the Legislature not locally. All tax values are made by using data, the data does not care who the property owner is or where they came from it is all numbers.

- Have a youtube video on line to describe the process
- I think we probably qualify for some kind of property tax exclusion due to my husband being senior and disabled but we can afford it and want to pay our share of the tax burden. Its the wild disparities in appraisals for lower income homeowners that concerns me. The appraisal of the home, at least for lower wealth/lower income homeowners, should be the original purchase price plus some modest calculation of improvements they have made, if there are any. Low wage and fixed income homeowners we have a lot! cannot handle and 25% 35% increase in property taxes. Plus this affects renters when landlords up their rent astronomically due to the tax increase. In a predominantly service economy, we are shooting ourselves in the foot if our workers can't afford to rent here, let alone buy and many of them can't are being driven out.
- Agree with those who have said there should be no real estate tax. If you think you own your property, try not paying the taxes (rent) and find out who really owns it. Also agree with those who say the value should be set at time of sale with a confirmed arm's length transaction. If not arm's length, then an appraisal could be made to set value until the next sale. Pretty sure these things would require an unlikely change in state law. To the point, the assessor does a good job with the resources provided. The city council and county commission are responsible for setting tax rates and thus the increase in taxes. Look to your elected representatives rather than the assessor who is required to follow state law in making assessments.
- That's a good point. Please pay for all infrastructure around your house by yourself.
- "put a percentage caap on residential properties in the low range of housing values.
- for instance if you choose a number say \$300,000, those properties would have a percentage cap and the other high end properties would be assessed under the present system"
- Better explanation of how appraisals and mil rates are determined and some way to know that my property is being taxed similarly to my neighbors.
- First of all...stop printing erroneous return dates on forms making people think they only have 30 days to complete their forms. That is misleading. The end date is always some time in April when the BOER adjourns. With the erroneous date printed on the forms...the public assumes they don't have th eopportunity to appeal after they"ve missed that 30 day date...or feel they won't have the time to research it in order to make a difference. I disagree with the public's thoughts of changing sold properties value the price of it's recent sale. That puts all the tax burden on those that buy houses...while other properties may not sell for decades. That isn't equitable. Comparing to other states processes isnt valid either. Appraisal procedures differ from state to state and are also not always equitable. The market here is extremely exaggerated due to out-of-state buyers paying ourtageous amounts for property, sometimes not even viewing the property before they purchase it. Granted the sellers and real estate agents are partly to blame because they benefit from the exorbitant prices. So are those kinds of sales truly market sales as per it's definition? Some of those purchases are not by an informed buyer...or seller. These out-of-state purchasers sometimes see these properties as a steal because they are coming from a area where they see prices far beyond what they pay for property in their state. Some of them live in areas where the salaries far exceed that of our area. Some purchases are merely tax shelters for the rich used as a loop hole. You may ask, what does that have to do with anything? It's these types of property purchases that inflate the market and lead to a market correction...which cannot be considered by the county or state in an year in which there isn't a reappraisal scheduled. And with laws that deter refunds and give wide access to discoveries and immaterial irregularities...a property owner is definitely put in a precarious position.

- "Allow all appeals and precious values to be viewed. Check rental properties and AirBnBs against the income value generated from those properties. Compare the assessed values when a property is sold to identify the errors in the assessing processes.
- If there are refunds given to homeowners for increased property taxes then renters are left out as property owners charge more for the increased property tax. "
- Tax AirBnB's and other short term rental on the potential income of them. Do not give tax breaks, by ignoring this, to property owners.
- Do not cap the tax rate or property value increase, instead do assessment once a year to reflect the accurate value.
- If the process is as computerized as it must be, then it could be smarter and done annually.
- It'd help if the system of valuation were presented to citizens. This should include an explanation of the CAMA model and the mathematics within the market analysis. Ideally, this should be done at a level that a 6th grader can understand. If the individuals running the system cannot explain the system, then that means they do not understand the system. As Einstein said "if you can't explain it, you don't understand it". The citizens deserve to know all of the components of the CAMA and who/how they are decided. For instance, who draws the "neighborhood code" maps and what are the decisions for where those lines fall. Why is this not part of the public discourse or even published? A citizen shouldn't have to have GIS software to figure that out.
- Making the process easier for the general population and underserved to understand. Everyone should pay their fair share to help support improvement and safety of the community.
- The assessor is too quick to deny appeals and pushes too many cases off on the Board of E&R. It is OK to decide in favor of the taxpayer without the need of a costly and time-consuming appeal to the Board.
- Give a break to long term residents who have worked and lived here for a period of time. New and wealthy newcomers have driven up prices and inflated property values. Long term residents should not penalized for this. It's exploitive since most of us can't leave.
- be more transparent and help citizens be aware of options
- Make sure they are being fair and not try to put the appraisal or appeals higher than they should and be very honest.
- It seemed very striking that some of the lower income neighborhoods saw such a steep increase in value while areas like Biltmore Forest didn't. I don't know what the solution is, but I do think it's important to do what we can to make living in Buncombe affordable and equitable for people
- STOP THE INSANE HIKES. REGULAR FOLKS ARE HAVING A HARD ENOUGH TIME IN ASHEVILLE
- Cap the limit of annual increases.
- "Long-time homeowners should be capped at the present tax rate instead of being overtaxed to pay for infrastructure needed to accomodate new construction brought on by migration. My house is in worse shape than it was 30 years ago but it's being taxed at the same rate as the new houses next door.
- Fire Lisa Kirbo and start from scratch. You can't have an appraiser appraise their own home within the county. Her name is on her own personal homes property card as the appraiser. Also one can't have one value for a property that is similar acreage and square feet and a different one for the home next door.
- Agree with get rid of the "loopholes" aka Biltmore "Farm" Estate.
- Reappraise every 8 years and not every 4 years.
- We have successfully appealed in the last two revaluations as the County's value was at least 20% higher than
 the true value. I would suggest refining the methodology for updating appraisals and there would be less need
 for the appeals process.
- We have successfully appealed the appraisal value in the last two revaluations as the County's value was at least 20% higher than the actual value. I would recommend refining the methodology for updating values to avoid having so many appeals.

- Real estate values here are artificially inflated and the current prices/market are unsustainable. Locals should not have to suffer because this is a "popular" place for investors. Charge a different rate for rentals vs primary residences!!! It's the fair thing to do.
- stop raising valuations and the tax rate at the same damn time! That's hitting home owners with a double whammy and IN THE MIDDLE OF AT PANDEMIC!!! ENOUGH!!!
- Just more info to understand what is evaluated and how the value is determined. As well as something r/t the appeal process.
- Eliminate appraisals. Tax based on purchase price plus improvements plus inflation across the board. Eliminate special rates for special people: no reductions or increases on basis of connectedness to politicians, racereligion-gender identity, etc., no reductions or increases on any other basis than actual value. Put a limit on percentage of increase so that people can afford to stay in their homes and don't have to sell to pay the taxes.
- More uniformity in neighborhoods, and make the process more fair to all. Why should some (usually rich) people get exclusions because they know how to play some game that other people don't know how to play?
- Don't consider raising taxes during a pandemic and high inflation. It is hard enough for Seniors to live comfortably when they are on fixed incomes and costs increase.
- Tax out of town owners triple, these are just vacation rentals they write off their taxes as an expense. For those who actually live here and are not in Biltmore park or other rich areas or own a shady chain of grocery stores (looking at you Ingles), limit the amount assessments can grow. Tax the developers at the rate they will charge for their product with monthly assessments. Windsor autry builds a house, to get the co they have to pay taxes on the value. Not the undeveloped land value from 5 years ago.
- The burden of the appeal shouldn't rest solely on the property owner to prove the value of similar properties.
- The valuation bumps are too significant, and all at once. I think you need to consider either phasing the valuation changes in over a couple of years, or doing the evaluations more frequently. I also like the suggestion of capping the increase of owner-occupied homes. These people are adding significantly to the community through taxes, through purchases at local establishments, they are the pillar of the economy of the community and we need to reward that, or at least not punish it.
- I do not understand how with all the building that has gone on in the county the last few years that my taxes keep going up. Where does the new tax dollars from all the building that has happened come into play with the budget. Folks that haved lived here and supported the county all their lives are quietly being pushed out in favor of people who are moving in with money and pushing taxes up. If Wanda Greene can take the money she took and it not be missed then Buncombe County taxes are too high.
- make process more transparent
- direct communication with individual homeowners, especially if they have owned their home for several years
- Reduced property taxes for property located on public roads that the city will not plow or pave.
- People who cannot afford to stay in their homes when reappraisal increases the value dramatically deserve relief without lots of red tape.
- "Appraisal based on more than just square footage and acreage. Real estate appraisals are based on things such
 as age of home, upgrades, landscaping, etc.
- Easily accessible info on ways to decrease tax value. I read in the paper about a home in Biltmore Forest that pays less taxes than I do because of trees on the property! Your website should list every option that taxpayers apply for to decrease their tax burden.
- My taxes continue to increase but i have received no new or improved services. Based on news articles, I feel like I'm just paying higher taxes so salaries can be increased. "
- "Home values are more than square footage and acreage. Tax values seem to be based on what ""similar homes"" sold for without taking in to account differences such as age of home, upgrades to property and inside the house, etc.

- All property owners should know options available that can decrease tax burden- age, income, etc. And apparently there's something to do with trees that's has allowed someone in biltmore forest pay less County taxes than I do!
- My taxes continue to increase without receiving any new or improved services. Based on news stores I feel like I'm just paying for increased salaries. "
- Don't increase our taxes just because we pulled a permit. It incentives my neighbors to not pull permits
- Second homes should be double taxed.
- It works for people who are computer savvy and can navigate the website and form. would be harder for people who can't do that. Providing support for those people by helping them appeal would be helpful. Perhaps the county already does this.
- My understanding is that property appraisals are based on the most recent sale prices in specific neighborhoods. A totally objective method. Perhaps there has been more demand (and thus rising selling prices) in lower and more affordable neighborhoods as opposed to Biltmore Forest. The process is based on fact, not prejudice.
- "After receiving a denial letter allow the homeowner and appeal facilitator to meet by zoom or phone call to discuss the reason for the decision.
- The timing of the assessment and appeal process during the pandemic made the appeal process difficult. The
 assessment of new taxes should have been delayed until something other than in-person discussions between
 homeowners and county representatives could be utilized."
- The "value" of houses keeps climbing artificially because wealthy non-residents are wiling to pay increasingly higher prices, and speculators are "flipping" houses to make a profit. The elderly on fixed incomes find their homes being taxed higher and higher. Two things need to happen: the homestead exemption for Seniors should not be based on income but on length of residence in your home; and 2) the value of a home should increase only by a fixed amount (indexed to inflation?) as long as it's under the same ownership; when the owner sells, the new sales price should then reset the value baseline.
- I appealed the high property value with detailed information. No response to my appeal or the information provided was made, only a revised value that was higher. This is a terrible process. It felt punitive. I should've been contacted and an explanation given as to how the assessment process addressed my information in the appeal.
- An annual publication of property assessed values on website and newspaper.
- I am an aging home owner and very concerned about appraisal values continuing to increase. Appraisals in my area of Asheville has the second highest increase. I want to stay in my home of 28 years, but worry that appraisals at this rate will push me out as a retired resident on a fixed income. I'm not sure what a good solution is, but would appreciate consideration of longtime aging home owners.
- The process is clear enough. The problem lies with escalating values and taxes that become problematic for limited and low-income residents like us. In our case, in addition to general increases in home values in the Asheville area, having many more expensive homes built in our neighborhood over the past 5 years has pushed our value to nearly three times our original cost. That may be good news to our heirs eventually, or to us if we decide to sell. But all of that may be contingent on our ability to continue paying the property taxes. It is easy to understand why many long-time Ashevillians have opted to sell and relocate. That process only exacerbates the escalation of home prices in our area. Having a homestead or other kind of excemption would offer a fair alternative to our current situation. Our family is slightly above the threshold for qualifying for the meanstested exemption we have, which leaves us with an annual property tax that, escrowed, adds 60% to our monthly mortgage payment. For us as retirees, that is a true burden and may not be sustainable.
- On my previous appraisal, which I contested and had lowered \$20,000, the appraised value was not based on recent/ close sales (which I provided). The appraiser went as far as 5 miles to higher priced properties to justify a nearly 40% increase. He then lowered it after I presented him with valid recent sales in my neighborhood. I

believe the appraiser on the latest assessments did not raise higher income properties at the same percentage level as lower income properties. Many high-end homes got single digit increases while low income homes were in the 40% plus range.

- some states have homestead laws to prevent the appraisals from climbing after the home has been owned for a period of time. It can increase when the property sales or changes hands.
- On the previous appraisal, which I contested, the appraised value was lowered \$20,000 after I presented recent/close sales to the appraiser. He had gone out over a 5 mile radius to higher income areas to justify his over 40% increase while ignoring recent local sales in my own neighborhood. As a real estate investor and former real estate agent, this was unacceptable appraisal practice. On the most recent appraisals, I believe the higher income properties were given single digit increases, while lower income properties received 40% plus increases. Be fair across the board.
- Honest appraisals for all neighborhoods. My area has skyrocketed in price as well as the taxes. I have friends who live in pricier neighborhoods but whose house (not property) appraisals are absurdly low.
- actually visit the property and talk to the homeowner
- Be allowed to submit all of my information before the decision is made.
- More information on what affects property values.
- "The appraisal should include explanation of how the new value was determined, if it is increased. In my appeal, I provided a lot of research about similar properties which were valued at lower amounts, but the county did not provide any comparable data.
- The system needs to be adjusted so that older adults who have been in their homes for decades are not taxed out of their homes. "
- Property values in Asheville continue to skyrocket, pushing long time and entry level buyers out of the market. It took 4 years for me to find a home that I could just barely afford to buy and it took virtually all of my savings to do so. I am making it work, but getting hit by a 59% tax increase one year after purchasing is an enormous hit. Why is that hit less significant due to length of ownership for owner-occupied properties? Consider this in your criteria for appeals to the process. Also, expand the parameters for Homestead exemptions for owner-occupied primary residences. Now that exemption would reasonably include length of time in home and maximum income levels that are adjusted to cost of living in Asheville that continues it's upward climb.
- Once every four years or more. It's impossible to plan a budget when at the end of the year, you get hammered by county and city taxes. The tax assessor views the process as if citizens are so excited to see their new appraisal each year; however, this has a positive impact only for sellers, realtors, banks and the tax collector. The rest of us are stuck.
- Clearly educate the public that just because an assessment increases- it doesnt mean that your total tax cost will
 increase. My understanding is that if the overall increase in prop value in say 2021 was 20% and your
 assessment increased 15%, then you would actually see a reduction in taxes as the milage rate would be
 reduced to reflect the total increase in assessments. For lower income residents the county or city could
 increase the prop tax exemption to minimize the threat of being taxed out of ones house
- appraise price at purchase needs to be the sltandard for tax basis, adjust when i sold at the selling price
- property basis for tax needs to be price paid, readjust when sale is complete at sell price
- The process is intimidating, biased, and predetermined
- More burden on county to justify their conclusions
- Property owners should receive tax rebates for uncompensated public services they voluntarily provide, keyed
 to the market value of the property percentage devoted to them. Such uses would include undeveloped green
 space (such as tree canopy, esp. old growth), walkways between roads, access to streams, benches/sitting
 places, pocket parks. Tax rebates would incentivize homeowners to preserve and maintain these important but
 typically overlooked social and environmental assets -- and to add them to their properties. They are essential

for attaining Asheville's & Buncombe's climate-resilience, social-cohesion, walkability, environmental-justice, and other key planning goals -- yet they are often discarded by new property owners who don't want to inherit the burden of maintaining them, or consider them worthless because they are not assessed as "highest and best use". (It might be important to ensure, though, that large property owners & developers are not benefiting twice from such assets, once through development credits and again through tax breaks.)

- Do not know the full process details
- Fair appraisals per neighborhood. Consider legacy homeowners .
- Keep it simple and fact based. Assessed value has nothing to do with your age, race, income or your ability to pay taxes. Different neighborhoods sales prices will rise and fall differently. I do NOT like the newer program for owners in unincorporated parts of the county to receive \$300 to cover the cost of their county property tax increase. Keep it simple. Every time rebates, refunds, credits or a caps are introduced, it creates a variety of potential inequities. Why should the tax rate have to rise for everyone NEXT year just to give \$300 to the owner that knows they can request this government giveaway THIS year. Kicking the can down the road. Keep the process simple. I trust the current appeal process. Don't make it any more complicated than it has to be.
- Appraisal value for my property is outrageous. I have lived in my house for 30 years. Now that I'm retired on a
 fixed income and can barely pay such high taxes, yet people continue to build homes all around my property
 driving the cost up for someone like me who has lived and worked in Asheville for over 50 years. This is so
 unfair.
- At least in Black Mountain, it seemed traditionally minority owned neighborhoods saw significantly higher increases in value than wealthier ones. Also, the "comps" recommended in the appeal process did not seem relevant to the neighborhood in which we live. Why have comps 1-2 miles away when a simple comparison of land values and costs per sq ft of my neighbors almost identical home were not selected.
- "There should be some consideration to locals that have lived here for decades or their entire life and are what has helped build up our area. The continued rise in property taxes are forcing locals out.
- Also there should be some limit/cap on increases as well as how often our taxes are being increased esp. since they are being increased during a momentary blip in RE in our area."
- !Information about how mobile homes on rented property can increase in value even though they depreciate in value just like cars do!
- More information on how appraisal values are determined, process seems very arbitrary, not same percentage
 for homes on same street. Avoid very large increases on homes that have not been worked on since prior
 appraisal, or with owners on fixed or limited incomes. Put a percentagew cap on how much value can be
 increased, especially for long term owners. Values may increase but homeowners income may be fixed or even
 have gone down or stopped. Longer time to appeal.
- My property taxes almost doubled and I am not happy.
- The land size adjust factor needs to be re-visited. It undervalues large lots in high price neighborhoods and over values small sized lots in lower value neighborhoods. The original concept was to make all improved properties an equal domain.
- Rules for Forestry and Agriculture are mandated by the state, can't be changed by Buncombe Co.
- Keep it reasonable, keep it public, keep us informed, show us what improvement this increase will make. Not a solution but would help.
- Assessors to highlight Provide more clarity on the decisions to decrease or increase value. Transparency is key.
- The appeals process could be more user friendly on the website.
- easier
- To make it more user friendly. Letting the public know what they do and how to access the process if needed.

- Stop appraising property value on what jacked up housing prices are in our areas. Most of us can't even afford the basic upkeep let alone doubling our property taxes. I know just because we can't afford it is not your concern but neither is high home prices in my area mines.
- Stop making homeowners pay for unnecessary entitlements for unemployed people
- thought our taxes would go down when mission was sold what happened with that
- quit appraising people out of their homes. Some live on a fixed income and have lived here all their life. Tired of massive jumps with no down taxes when things turn bad. The whole process is theft of hard-earned money from local residents. No one knows where the crooks are spending the money?
- Use a formula that is fair across the board. Currently, you might as well be throwing darts at a spinning wheel.
- "LOWER OUR TAXES
- THEY ARE HIGH ENOUGH AD IS !!!"
- Spend less tax money on stupid projects and programs and the land owners wouldn't have to be charged so much
- Too many people moving into this area have more money than sense. How about we base tax rates on an average of the value over all the years YOU or your immediate family have owned the property. Or, discount on a sliding scale based on years of ownership.
- Stop overvaluing our property so you can make up for wasted spending shortfalls. This is beyond ridiculous...
- The majority of houses in an area must be higher than average before raising the taxes. In my neighborhood, which I've lived all of my life, 43 years, when one house gets built and sold for 75,000 more than average it bumps all houses up as well. My father lives across the street from me and he is on Social security. He does get a discount but has to save and do all that he can just to pay his annual property taxes. I am a single income mother of three. I have two jobs and also have to do all that I can to pay my bills and house payment. When taxes come out I have to put it on a credit card that takes me to following year to pay off. What we think it is actually the county trying make the people who have one income or on social security have to move out just to a get by in order to move wealthier people in.
- The problem is not necessarily the appraisal value but the tax rate and being able to afford what you have and keep it.
- Appraise all homes much higher to reflect high sales prices
- Grandfather clauses for those who only own one home. Speculation & buying up neighborhoods as investments is not out fault!
- Please see previous comment. Cap the amount for seniors so we can age in place. We can manage on our own if
 we are not continually facing property, insurance and medical cost increases made worse by a pandemic and
 inflation.
- Contact me to discuss
- Stop churning false values. Asheville isn't that spectacular.
- Do not raise taxes according by the area or district that the house is located. Appraise them by the actual house and property. no guessing on the value of the home.
- Make them fair. Tax Biltmore equally.
- Better understanding of the guidelines used
- The appraiser would be more open to the fact that he may have made a mistake. Not make you feel bad for questioning him.
- A special exclusion of some reasonable amount or percentage should be made for Buncombe County elderly (over 65) residents and/or Buncombe County veterans of the US military. To the best of my knowledge the only elderly exclusion is for a deferred tax which is virtually useless as the deferred taxes just become due at some later date/event.

- There should be a fairer limit on the percentage increase or amount of property tax. For instance, the past seven years, I was assessed about \$1,000. Last year it jumped by \$400! That is outrageous!
- Consider the age and condition of the property
- The appeal should be easier in that the homw owner shouldn't have to do a real estate appraisal. Most are not qualified and don't understand. Also, recent sales values should not be the standard as they fluctuate and give inaccurate indications. For example, the recent market suggests that houses are worth almost double what they were a few years ago. Historically when this happens, the value very quickly drops after the surge of buyers subsides and homeowners are left with inflated and unfair tax bills.
- It needs to be within reason. Need to consider singles also need a place to live and they may not be able to afford what a couple working can.
- Each property needs to be evaluated individually. There's no way a several hundred dollar increase is accurate. I feel our taxes have been increased to cover certain unnecessary expenses in Buncombe County. Buncombe county has made it nearly impossible for families to have a home.
- Put an upward % valuation limit on how much your home can increase in any period.
- Since the county uses a version of Comper software to try to determine a value objectively, could you include the comps that were used to determine the value of the property in the reappraisal mailing?
- Not sure. I have never opted to appeal due to fear of even more increase in appraisal cost.
- The current process has built in gentrification. There should be some protection for long time residents who
 have been contributing to the tax base for many years. New residents with unlimited funds are artificially
 inflating property values.
- A more hands on approach from the appraiser would help. My home value TRIPLED with no explanation of why. That kind of increase is insane!! I even provided an independent appraisal that was done less than 16 months prior for a bank loan that was 65k under what the tax value was stated at AFTER I had appealed and gotten a readjusted tax rate. Just because we have owned our home for 20 years does not mean that our income has risen at the rate our taxes have!!!! You are going to price people out of there homesteads they have passed down for generations.
- The appraiser needs a better way to present the deficiencies of their property quicker to the appraiser. Online option does not have a place for.
- Allow all seniors easier access to appeals just because the neighbors land is worth X dollars does not mean mine is. have you looked at excess to the property. all 1800 square ft houses are not equal-mine is 41 years old. The senior discount for taxes is a joke at least for native Buncombe co residents and what did we get for those increases? More white collar good ole buddy useless jobs
- Need to actually talk to the property owners to find out about their home, not just ride by and compare it to other homes.
- It has been about 10 years since I appealed the valuation of my manufactured home and, as I recall, there was an unsatisfactory amount of justification for the valuation determination.
- Stop favoring the wealthy and out of town investors. If a property is a short term rental tax the hell out of it. Stop the erosion of residence based housing and tax the rich.
- I don't understand how a mobile home can go up 50,000 dollars. And I don't think anyone should have to pay on a storage shed sitting on blocks.
- It is unfair for those of us who grew up in a neighborhood that is now considered "golden" to be charged a higher tax than the rest of the county. My family has lived in the Reems Creek area for over 60 years and this area got SLAMMED this year with an unreasonable increase.
- Just not to have doubled in one year. It would have been nice if they went up over a periord of time. Many residents where not prepared for the doubling of their taxes and with good reason. I feel the county drop the ball on this and it has put many people dire straights. The county should have been more up to date on keeping

- property taxes at the fair rate spread over years not double in one year without adequate notice that the increase would double. It was a low blow and unfair for the county to treat residents this way all because the county had fallen behind with reassetments.
- No changes needed, the process is fair and correct. Everybody pays based on fair value, which is the least bad option (all of the rest are worse).
- For our neighborhood, the houses on the main roads are much higher than the houses on the next road in the same neighborhood that are larger & on a bigger piece of land which makes no sense.
- "Upgrades" to nearby property does NOT automatically make a 85 year old structure more valuable only
 potentially increases land values IF every home was torn down and more high dollar homes are shoehorned into
 that space. Carte blanche tax increases due to development are wonderful for gentrification and forcing people
 out of their homes. Good job!!
- Actually have a chance of lowering the price. All appeals have been denied.
- Lower the rate
- What does the city / county do to earn more money on property they don't own? My taxes are ridiculously high, especially considering I receive nothing in return. My neighborhood streets are in horrid condition, dangerous, and difficult to navigate. The city also does not even clear the snow from our road until day 2 or 3 when it is usually mostly melted off anyway. They don't respond to reports of cars blocking the road etc. it infuriates me to pay the insane amounts with nothing in return.
- Make those purchasing home pay tax on the amount they paid for the property. Not the estimated value the county comes up with. This way fixed income families and long term residents are not pushed out by those moving in and driving up the value / appraisals.
- Would be nice to have more gradual increases.
- Maybe some sort of a calculation that determines what the countywide average growth rate of values has been over the last 30 years, and, when valuations increase faster than that average, maybe the tax increase is trimmed by a third or something. This is just a way to temper any pricing shocks on owners and would prevent the city from trying to cash in (or create too much revenue dependency) on a temporary housing boom.
- Not projecting value from any way other than actual visit. In addition, fewer tax giveaways to developers (hotels, condo complexes) and redirecting to lower residential value would help. I feel that developers of all stripes are receiving too many tax breaks without benefit to most citizens.
- Do not compare a 100 year old home with one that is recently built. Take into consideration the older people
 with limited income who have lived, worked, and raised families here. The value should never exceed the sale
 price.
- Appraised value may be right but constantly increasing taxes on homeowners who paid a lot less a long time ago for their house should not have these constant increases. Wait to increase only when sold. If not going to do that then we need more services. More money to go into our bike lanes, parks and beautify our city. Our city will only keep these high values if the city keeps updating infrastructure to increase quality of life for its residents.
- Use a standard value for LOT SIZE, instead of value of home.
- "that last question was worded incorrectly. It asks if you know whether or not you know if you qualify, not if you qualify or not. I hope you asked the question you actually wanted to answer.
- The other way you could improve the process is by explaining to people the big picture of how these decisions are made generally, and then in the actual appraisal, outline specifically why the appraisal that was made was made. Outline the specific reasons for the increase/change. "
- Don't put homeowners out of their homes due to steep increases. Regulate to keep taxes low so locals can keep their homes even as tourism increases
- Make it easier

- It seems absurd that in the first year of ownership, a tax appraisal on the vacant lot next to my house would be multiple times the price I had just paid for it. How could property suddenly be worth multiple times what the market had just dictated? I appealed and my appeal was rejected. As a first time homeowner and parent with way too many other problems to solve, I gave up when I couldn't figure out what else to do, even though the tax appraisal was clearly way too high. I hate to think that only wealthy people and their attorneys have any chance of receiving a fair answer on an appeal to a tax appraisal.
- Graduated increase rather than huge jump from one year to the next. Other jurisdictions adjust mil rate downward with huge property value increase and then raise mil rate back over time.
- Put tutorials on the site for how to navigate the site and the appeals process
- Base taxed value to what was paid for the house as is done in some other states. It is very sad that long time
 residents, having paid worked and paid taxes for many years, now on fixed income are severely burdened.
 Those moving in, paying high prices for homes should be able to afford the associated taxes. Please do more to
 unburden those who have lived here the longest, by not consistently increasing their property value. Those who
 are not on limited funds, seem to find this situation difficult to empathize with. Please try to understand.
- Do not use as comparables sales that are obviously part of a "churning" process.
- I would make it simpler for people to appeal their appraisal
- "The property needs to be eye balled not based on location and sale dollars. Manufactured homes do not appreiate unless modular. When folks sell rhey seek to recoup every penny and interest they paid on the property.
- Perhaps school cost need to be itemized as is fire and rescue. In fact all county fire and rescue ought to be the same cost county wide as well as education cost per proberty.
- Whats more county fire and rescue as well as the city of Asheville ought to be ONE system not mutual aide as is the current status.
- And the 27 mill covid relief funds ought to go to make that reality.
- Stop enabling homeslessness. Some make much more pan handeling and pay no taxes than i do in retirement.
- I pay for everthing from the get go and have been for 57 years"
- Easier to do obline
- I think it would be best if they would show you exactly how they came up with the appraised value of your home. What were the comps that were used and why did the value go up?
- Doesn't matter won't do anything it was really horrible timing for city to do it then take it from 10 plus millions tourism fund that goes to hotel owners on board to market themselves
- Wouldn't matter wouldn't change it pretty horrible for city to raise at this time take funds from 10 plus million tourism funds that board members s who own hotels use to market their businesses
- Notifying the homeowner of upcoming appraisals. Providing access to the appraisal itself so we can see what
 was used as comps. Include a CMA like other real estate appraisals do. Sending a summary of the appraisal. I
 was completely unaware. Was told something was mailed but never received it.
- as stated. It is difficult to try and get things uploaded on the computer with limited knowledge of how to do this and often of who to obtain all the data requested. Want in person meetings. Also, those of us that have lived here many years are hurt by newcomers with a lot more money who build and increase our taxes even though we have not made improvements.
- No changes
- I got a 25% increase this year, which was a bit shocking. I don't mind paying taxes—they fund important things
 in the city, but let's make sure they are fair and reflect the true value of property. Let's close loopholes for
 wealthy property owners—like the recent forest protection deductions that made the news. Also, make sure
 that taxes done price low income folks out of their homes and neighborhoods (some of this is happening I
 realize)

- Inform me about whether age/disability discount is available. I am disabled.
- Do not overestimate the value of the property.
- "Higher value to best reflect quality of home construction, interior and exterior finishes, along with external improvements
- Would like to see how the appraiser determined the value. And see copy of appraisal.
- Policy change for people on fixed income. Don't price old people out of their homes.
- I'm disabled and no one has ever told me anything. Also, I can't believe you charge for a deck that you were charging for and now charge more because it's covered. Also, you charge for a storage building that has already been taxed. Buncombe County needs to learn how to spend their money wisely.
- Everyone wants better roads and the best schools for our kids/grandkids. Unless we think someone else should pay for those things for us, we should all be willing to contribute to the cost of those things. One of the ways those things get paid for is property taxes. If we want to never have increases in property taxes, then we will be paying more sales tax, gas tax, and so many others. There are some good suggestions about how to address assessing the property taxes. Is tying changes in tax rate to inflation in housing costs, when it has already pushed people out of the county a good idea? I think not. Perhaps another option is to have a sliding scale rate. The tax would be based on the original home price in relation to the cost of homes bought that month/year. The higher the cost of a home, the higher the tax rate within a range. This could be made retroactive, as a way to keep down the rate of long time home owners within the community. There could also be a higher rate for homes that are not occupied by owners year round. This might help keep up with increases in costs of services like schools/roads etc that go up with inflation over time.
- "They should come to property and make in person assessment."
- Quit jacking it up when theres obviously been no upgrades
- I'm a native to AVL but I'm getting priced out. Wages in this town are too low to support the property taxes. I guess that means my issue is more with the tax rate than the property value but they do seem to go hand-in-hand. I'm not sure how much longer we can continue to live in this house.
- Not sure.
- See my previous comment.
- Assessments outdoors be done by those who live locally vs. bringing in those from outside this area to assess property.
- Make property owners aware of how values are calculated. Place a cap on the amount assessed value can
 increase in a given assessment period, taking into account per capita income during same period and zoning
 area. Make exceptions for seniors, veterans and low income families more easily understood, and work to
 increase awareness.
- Change deadlines to closer to time to pay. That's when people think about it
- I'm not sure where to begin an appeal process. And it feels unfair to have property taxes skyrocket because of gentrification, especially for neighbors on fixed incomes or who are low income.
- If taxes are increased in the amount mine were, 120K, there should be someone available to come to the home and complete an appraisal. It should not be based on the over inflated housing market. I completed the appeal per the directions on the website and when I followed up, I was completely shut down by the person I spoke to on the phone. I was told there were no other options available to me.
- Have a limit on increases. 95 year old homes w no improvements shouldn't triple in value.
- County should be more consistent. Especially with land prices.
- Homestead exemptions with no change in property taxes until the house is sold to another owner. Same family
 members could own home as willed to them by parents or other family members at original purchase price. This
 preserves the wealth of all income level citizens and protects farms and family businesses. The budget of the
 government should not grow with the value of real estate.

- Make it easier to complete the new website is a pain. Many of the comps that I know are comp won't come up in comp area so I can't give adequate comps. I'm not using a comp 2 miles away. A good comp would be one in your neighborhood and for some reason those aren't coming up that have sold recently. Strange!
- Cap the limit on how much yearly percentage increase can be made on a property that is owned and occupied by the owner. Refer to Florida's Save Our Homes process.
- Don't appraise my property according to new more expensive homes.
- As a Nont for Profit, I beleive we qualify for some exemptions for the portion of our property used to support
 programing
- Appraisers are just a cog in the whole crooked real estate con game. The numbers they give are whatever whoever is paying them to do it want them to be. It's a racket.

Question: What additional information could we provide to make the property appraisal process easier to understand?

Responses (54):

- There should be standard forms and procedures that are not onerous to protest the valuation.
- I attended the Property Assessment webinar and found it useful.
- Explain assumptions made, like seeing a renovation permit. Accessors don't look at the permit, assume entire home is renovated
- In person info session with people to walk through submitting your request with ykj
- In person info session with people who can help submit your request on site
- Properties should only be reappraised after they're sold. It's especially painful during a pandemic. If a home is not being sold it cannot increase in value.
- Start earlier in the year so we don't see a 35% increase at the end of the year.
- Start earlier in the year and if it's going to be a drastic increase like the 35% raise I saw, carry it over two years so, it's not so detrimental. No much notice given which also hurts.
- actual person to person call
- None
- many do not have access to computers to send pictures and documents, etc. You used to be able to see a person and discuss your case. the webside had pictures of our property taken years ago right avter rapirs and been done and it was in much better shape.
- Many do not have computers, etc. to send pictures and documents. Process to appeal was very difficult. In past, could schedule an appointment with a staff person and discuss. The website showed our property as it was about ten years ago when it was in much better shape.
- allow in person appointments
- Tax rate is too high
- Identify source of apprising data.
- Not sure
- Quit wasting our money ie reparations, 17 years of embezezlement, defunding the sheriff office etc.
- Retired, I am 86, on SS, lower my rate
- Real estate agents appraisals.
- Mailings in easy-to-understand terms
- emails to the homeowners
- How the assessment is calculated
- You make the process very arbitrary and it does tremendously to your tax coffers.

- you make the appeal process very arbitrary, difficult but it does add tremendously to the tax coffers.
- mailed letters and flyers sent 2-3 times a year
- separate land and structure value
- Something for people that do not like computers
- Not only additional information on the website...but consider that you are a low income or lay person without appraisal experience. Not knowing exactly what to look for with regards to your property and not being able to afford help with regards to your property. Without being trained in the art of appraisal...how does one start the appraisal appeal and include informed information regarding it. Alot of the calculations are within the program and not showing all the information online makes it very confusing. Now consider that not everyone has access to the internet or they could be computer illiterate or be of advanced age. The sad fact is that most people don't appeal their property value because they just accept it regardless of if they believe it's accurate. Whether it's because they think you can't win against a government entity...or they feel overwhelmed or ignorant of the process. Typically who appeals are people in the business, businesses and corporations and more wealthy individuals that can afford to hire people to do the work for them. There should be a entirely autonomous entity that audits them and helps the public. The county has lost a remendous amount of respect and trust since all the embezzelment came into light and the fact they got smacks on the hands and the public is responsible for paying extra money for those who reitred with their undeserved retention bonuses which in most cases doubled their salary...there's no reason to trust the county. So, a committee that has close county ties, co-mingles with executive staff or has input from them and basically is a county based organization monitoring a county department...surely that make sense there's a conflict of interest there. There's too much involvement between the BOER and the tax department as well. Other than the department putting together the appeal books for the BOER, there should be no contact between them.
- I'd like to have a simple form and process for appeal
- Nothing, I feel comfortable with my understanding of the process
- Written explanation of how you detrermined how you calculated the value of a property you have never seen.
- Written explanation of how value was determined on a property you have never seen.
- Explain why some neighborhoods have gone up in value at a higher rate: the demand for that price point has created a surge in prices in lower cost housing. It has nothing to do with race, so stop trying to divide us!
- Reduce the obligation to prove the value
- n/a right now
- It's not that I don't understand the process; I don't understand why length of time in ownership is an issue as long as the closing happened before the tax increase occurred.
- All the above
- Informational email or letter regarding how mobile homes on rented property can increase
- clear information about the process and ways to engage sent out with appraisal and prop tax details
- more time to appeal
- Nothing
- Describe history of tax assessment in NC & how you arrive at market value. I think that assessments often under value property especially given that assessments are only conducted every 4 years. I believe that BC is losing a considerable amount of potential revenue due to the infrequent valuation. I understand that that revenue is based on the assessed value and tax rate, the latter being highly politically charged. I also understand that setting a rate that is "revenue neutralx after an assessment year is a missed opportunity with significant
- Why a mobil home apprised more than a sticky built home
- More ease and flexibility to file an appeal, such as a phone conference. Also, should reassign higher taxes to newer homes, not older

- Take price gouging out of it. People in neighborhoods selling houses double what they are worth and they aren't even new construction. I had my home refinance so I could afford payments now escrow is up another 159\$ a month. What good did it do me now again I'm struggling.
- I will call
- Information mailed to me
- Take into account lot size... my home is appraised much higher than a comparable sized home on quadruple the lot size.
- opportunity to appeal in person they way it used to be.
- Making the process for appeal simple and quick
- Explanation of what comps are used
- Source used to make appraisals
- Zoom meetings/webinars on the process
- Explanation of benefits: shows where my taxes go so I see how that is an investment in my community, rather than a tax on my property.

Question: How could we improve the ease of the appeals process?

Responses (31):

- Tools and assistance in finding comps.
- Make it easier to compare property values.
- It's been awhile so don't remember the forms.
- Biggest difficulty for me was having no specific information on how the appraisal value for my property was determined.
- in providing information to support my appeal, I was hindered by the lack of specific info on how my appraisal value was determined.
- Have an actual example of an appeal with links to the reasoning. Something a citizen who is not an appraiser would understand.
- Some one who knows what they are appraising an not just using Ariel photos
- In past could make person to person appointment to review. Unable to provide what was wanted on the computer.
- A better opportunity to interact with the appraiser
- It was an unfair process. The decision was made before I submitted all of the information.
- Contact the homeowner with the result
- send a notice when the appeal process is close to closing
- searching for "similar" properties
- The process is easy and the department helpful. The state law on and requirements limit reasons for adjustments so appeals must met those guidelines people do not know the rules.
- If you appeal based on comparable sales, they have stripped very important information regarding the details on online property cards as to give an informed comparison. All the information from the database that is used to determine the value (such as grade, condition, effective age to name a few) should be shown. How else can you check to see if you are assessed equitably with other properties if you cannot see all the components used to derive a value? This information is purposely not shown in order to limit the accessability from not only the owner but the public. Furthermore, the sales ratio studies they are required to complete by the state NCDOR are completed after making changes to the property based on MLS if available or by visiting the property first before completing the ratio study. These ratio studies are then sent to the NCDOR. They are subject to budget cuts like most agencies. They historically never have enough manpower to adequately do random testing of the

results which means blindly accepting the information provided by each county. Along with that, sales are disqualified if they are lower than the anticpated market in an area. If you discount all of the sales that are extremely higher or lower than average in the years before the next reappraisal you actually are setting the market yourself as you miss the trend shown in the data showing a downward/upward trend or a trend where bankruptices are the main factor of sells in an area or particular neighborhood. None of this follows ethics to which the IAAO states for county mass appraisals.

- Do a fair appraisal to begin with so appeal isn't necessary
- Allow layman terms to be used, not assessor mumbo jumbo. If housing units are not comparable due to major
 issues like location to industrial parks etc these need to be considered. County assessor's office just said nope
 and appeals process was over.
- Give more time to actually appeal &n not during tax season!
- No explanation given, just an increase in value
- I appealed decades ago, so don't have feedback about the current steps
- It just took time to gather evidence to support my appeal. I'm not sure that there's anything you could have done to eliminate that.
- Make it easier to speak with an appraiser or assistant.
- The appraisal process uses an umbrella approach to looking at a property. The yearly appraisal is overwhelming the budgets of most working people but you have absolutely no regard for the impact.
- It was a personal issue
- You threaten people if they appeal the appraisal could be higher.
- In order to find comps, people need internet access and be able to understand what is needed. That makes it not possible for a lot in our community. I helped my parents but these poor older residents who don't have help or people who just don't understand the process don't know what to do. Used to, you could just go meet with your assessor, but changing to the online system instead is just hard or not possible for multiple residents.
- Just doesn't make sense that I should have to appeal at all?
- While the form was simple to complete, my appeal was rejected and I wasn't sure if there was anything I could do as a second step.
- outline the steps of the process in one place instead of only giving one step at a time visibility, so we know what to expect.
- now required to upload pictures, etc. Many of us have limited computer abilities. It used to be possible to appeal in person.
- Our property is commercial

Question: If you have never appealed the value of your home can you tell us why?

Responses (47):

- Won't do any good
- Wouldn't do any good not worth the time or effort
- Wasn't sure it would be worth the bother
- Just moved in and will be contacting
- I do not even know what to ask for.
- I didn't think anything would change.
- Laziness
- I haven't had time to yet but plan to because our home was over appraised. We just purchased it at over 100k below the appraisal value
- been a long time since a tax increase

- Didn't believe it would help
- didn't think it would make any difference
- Missed deadline
- It probably wouldn't make a difference
- Didn't think that it would be worth it.
- Not til now
- wast of time because it is government
- I want to appeal the lot value, but saw that most in my neighborhood were also generously valued. Thought I didn't have a chance.
- what's the use?
- Wouldn't do any good.
- I once appealed to the City of Asheville I don't know if that went to the county or not.
- felt that asking for a reappraisal could possibly make taxes increase more, because i would be creating more
 work for the department and they would take that out on me, and they would try to deter us from asking for
 future adjustments.
- I didn't receive notice in time to appeal
- waste of my time
- NO idea was such an agency. Contacted the Tax dept. directly.
- I wouldn't expect anything to change if I did, and seems like a lot of effort.
- Am told by friends that it won't do any good.
- They don't listen and are not open to re-evaluation without a big fight.
- They are short staffed and similar to the DMV you have poor customer service, the person you talk to is not the decision maker, and the office will do what they want knowing no one is appealing due to the cost and zero chance of being successful in ones appeal
- You can call their office...but you will get referred to the website. Why bother calling and talking to someone who is prompted to deter you from appealling and will refer you to finding your information online...mind you the limited information which is online.
- Assessors do what assessors do.
- Used web site
- Guess I don't have much confidence that anything will change. I do appreciate that a way to help eligible owners has been addressed.
- Now is the time because it is costing money to Own
- didnt think it would help
- Heard waste of time
- I follow the stories and determine next steps accordingly
- Although the appraisal was too high we were told there was no grounds for appeal. A 55% increase in value in 4
 years and a 44% increase in taxes although exorbitant was not considered sufficient grounds for appeal.
- I had to sell
- I didn't know about them
- No need
- do not meet criteria to seek reduced taxes
- It's hard to know if assessments are being done fairly. It seems there are flaws in the system that creat bias in favor of the very wealthy and against people of color.
- Didn't feel like it would do any good.
- I am planning to, but haven't yet
- Didn't pay too much attention to appraisals.

I didn't even know there was such a department.

Question: Have you ever contacted the Buncombe County Property Assessment Department?

Responses (57)

- Just moved in
- I didn't think it would matter
- I don't understand all this or what is fair or not
- Haven't lived here long enough to give it much thought.
- Missed the deadline
- I cannot afford to have my house appraised to know how accurate the bill is.
- Newly purchased
- I didn't think it would change anything
- The comps that were available to use did not match my home.
- the number of bedrooms doesn't match the ppraised value.
- Busy with other issues
- unsure of the appeal process.
- I rent
- The process is making it hard for locals in staying here
- I contacted the appraiser directly who agreed to the changes I proposed.
- I felt that I would lose anyway. Lack of hearing from the appraisal folks or the decision was never in question.
- I found out about it without enough time to meet the deadline.
- Supposedly my appeal was too late?
- Concern that it could end up increasing my taxes
- the deadline to appeal passed before I could get it together
- Mothers house is in probate & I was NOT allowed.
- Figured you all don't care and
- Yall don't care. And you never been to see how bad houses truly are
- First home in NC
- Would not matter anyway
- I don't know how
- Not sure
- How can a member of the public adequately provide information when the county refers them to their website
 but they limit the information they publish online? They used to provide a computer for public access. They
 used to print large books to place in a location for the public to view. This access for the public stopped way
 before Covid. It was stopped as they started providing more information online...information they chose to
 include online.
- I don't own a house
- The process seemed limited and "steered" in my selections. I was able to find better comparables and process by using the County's GIS. But most people wouldn't know to do that. That seems unfair, because I work in the industry, and most people are not.
- Haven't had to appeal
- How is the property appraised? No one has ever come to the house to appraise the property.
- I had just purchased my house in 2019, so I felt the appraised value was accurate

- Pointless
- I worry about getting an even higher appraisal.
- Never took the time to investigate until now. How Asheville is growing and causing housing issues for locals
- I decided that if the increase in appraisal would help my mobile home sell for more after I die, then I wouldn't
- I rent
- It would't do us any good. Asheville only listens to the crooked and the wealthy
- I don't know how
- Many newer homes are driving up the cost of those who own smaller/older homes. They should be the incremental higher tax, not those already here with lower incomes.
- Many newcomers with larger, newer homes are artificially driving up the tax value of those with smaller, older homes. I can't compete financially with that. The newcomers should be incremental tax, not us long time residents.
- Many newcomers with larger, newer homes are artificially driving up the tax value of those with smaller, older homes. I can't compete financially with that. The newcomers should pay the incremental tax, not us long time residents.
- Haven't had the opportunity to get started on this
- I was told that the county always increased the appraised value to penalize those that appeal and discourage appeals.
- I don't own
- Waste of time and will not change anything
- Rent
- Owning a home does not mean I understand property values. I have no way to know what is fair or not.
- Seems futile dealing with the city or county on anything
- Complicated
- I didn't feel like appealing the value would do any good. Don't have faith in our system.
- They won't change it.
- New resident
- I have done the process in the past (in another state) and was unsuccessful
- I haven't yet, but am planning to
- hard to find comparables; lengthy effort towards unlikely success; ridiculously high prices

Question: Do you agree with the most recent Buncombe County appraised value of your house or property?

Responses (54)

- I initially thought it was appraised too high, so I appealed and was able to have the value lowered. I bought my house 6 months before so felt I had a good idea of the true value. However, the market is so hot right now that since then, the value has increased and the original reappraised value probably wasn't too far off.
- I don't know
- I have no idea
- Not sure
- The appraised value was too high and was done without an actual physical walk-thru of the recent construction due to covid. The comparable property's used were not appropriate.
- No opinion yet

- The county (someone sitting behind a desk) should have to prove why property values are being raised and not put the burden on the homeowner to prove why they shouldn't. You work for the people, not the other way around!
- Comps shouldn't be with only houses recently sold but also include houses on the same street. My neighbor's
 house is larger and has more property but was valued much lower. There needs to be actual comparisons, not
 virtual ones.
- Don't know difference between appraisal and market value
- It was based on the purchase price of the home.
- Taxes have gone up
- The appraised value jumped tremendously without any apparent reason, just some applied formula.
- 2 properties, one too high, one too low
- i have confidence that the office has performed a high quality job and delivered a fair and equitable roll. My only fear would be that appeal board members and oversight committees would gut the equity by giving away overly generous reductions to placate individuals or groups. I would wager that there is not one appeal board member who has a statistical background and/or the slightest comprehension of mass appraisal, modeling and IAAO guidelines. My best counsel would be to do everything possible to train the appeal board members to not perfunctorily give adjustments without merit. (I hope my concerns are wrong).
- Its worth what someone will pay at a given time, but its still an unimproved 70 yr old house and the appraisal goes up just about every year. However, this is a large lot and Im not sure if that is a factor.
- Appraisal was ok. Ta. Rate per 100 should have been lowered to equal last tax payment.
- The neighborhood we live in has lots of rentals and few actual home owners. I am concerned my appraisal was affected by this.
- I feel it just wouldn't make any difference
- The problem was not the appraisal but the failure to reduce the tax rate, as the amount should have only gone up no more then the increase in overall costs of living. This has resulted in about a 25 30 % in the tax amount which is outrageous!
- did not receive a reappraisal
- Not sure
- With recent escalation in property values, value seems too low
- TAXES SHOULD NOT RISE WITH MARKET VALUE INCREASE. LEAVE APPRAISAL LOW AND RAISE OR LOWER TAX PERCENTAGES BASED ON COUNTY NEED NOT A RISING PROPERTY VALUE DUE TO MARKET VALUES.
- I am a single senior (70) with no children. I am not entirely sure how I benefit from the taxes levied on my property. There has been no help for the landslide repair required due to T.S. Fred last August. No contractors have been willing to take on repairs so I was left to do it myself with day laborers. Our road is compromised and although FEMA may help, so far all repairs are out of pocket by neighborhood volunteers and donors. I have written the county about recurring live gunfire in my residential area that disturbs and frightens humans and animals. Sherrifs told me to "get used to it."
- I pay property taxes based upon homestead exemption not the fair value of my home.
- Online announcements/emails to owners
- The appraised value was close to my purchase price. The problem is that the tax amount doubled from when I bought the home a year ago. That is an unreasonable increase. The tax rate needs to be adjusted to make the increase close to cost of living not 100%.
- See previous remarks
- "true value"??? No, "market value"...what the market will bear. And, what money coming from new residents & landlords.

- I do not understand how flood zones affects appraisal process; my neighborhood does not have walkways (or sides of roads in some cases) and it is not addressed
- I appreciate the job you are doing!
- You are doing a good job on apprisal. However, you might take in consideration the increased sales tax to lower the tax rate.
- Is it too high? Well, its double what we paid for the house back in 2014. And the appraised value is just below the market price. I don't mind paying more taxes to pay for the things we all need but when my property value is inflated to justify it, that has consequences for an income diverse community.
- It's quite high for the bungalow that it is. I know it's considered what the market will bear etc. but it is very hard to plan for taxes out of a social security check. As of NOW I would need to plan to take 200\$ a month out of my check to plan for taxes.... Dismal outlook on a small home I have lived, sweated and cried in for 25 years....
- To call the market "exuberant" would be an understatement. Current values are affected by capital influences, zoning approvals processes, as well as institutional investor pools. Investment data is known by the County but was not provided in the appeals process which is a significant factor in determining value. Additionally, valuations tend to be undervalued at higher end residential properties than those in the lower values as an automatic part of valuation, and that appears unfair.
- i am not sure
- Relative to the valuation of others in LVP it is too high. This survey doesn't leave room to note that the previous
 appraisal disproportionately affected my neighborhood, with an increase of 37% in value while houses that sold
 for far more were appraised lower
- No idea
- Initial appraisal too high due to incorrect information. Revised appraisal correct.
- Seems to be in the ballpark
- market value is higher
- Appraisal is ok, but the tax rate is too high. When you cut services, cut the tax.. If you defund police, stop
 fraudulently taking my tax dollars. IF you want to "save" druggies/refugees/latest sob story, pay out of your own
 pocket.
- I know what I think it's worth but I feel prices are exaggerated currently
- Because my home is in west Asheville the appraisal is way higher than it should be and I am a senior and a widow on a fixed income.
- Our Buncombe taxes are higher now and we know they will continue to increase and this last increase was sooner than we expected. Our home was devalued when the market declined but our property taxes were not lowered. The house was subsequently revalued to its original value for a tax increase and then this another increase now. The timing for this tax increases is especially heinous during a pandemic and inflation when earning extra income has been limited. It hits retirees very hard along with all of the other increases they sustain now including Medicare. We also question how the tax increases are benefitting us as homeowners. We are being penalized by the mass movement of people from other states who are moving here and driving up the prices of our homes and the property taxes for long time home owners. We are very concerned that these appraisals will continue to occur more often and increase to ultimately drive us out of our home. There needs to be an established definitive number of years between these appraisals and a cap on the tax amounts. Taxpayers should receive clear and detailed explanations of exactly what they are being evaluated on and how their tax increase was calculated and more specifically where their tax dollars are being spent to benefit them as homeowners in their community.
- We own 1977 double wide (not considered modular) which is in decent shape but it is always compared to actual homes in the area. Older model "trailers" generally depreciate..not increase. As for the land value it is not even an acre so surely that is not a factor. The last appraisal (10+years ago) did lower it it some but I had to

- really research and compare it to homes with the same square footage and not the fact it was a double wide which seems like comparing fruit to vegetables...a difference to me.
- I agree, comps shouldn't be with only houses recently sold but also include houses on the same street. My neighbor's house is larger and has more property but was valued much lower. There needs to be actual comparisons, not virtual ones.
- My value is much higher than other homes on my street and it isn't fair when 76 Brucemont Circle is the largest home and has the most land on my street and has a much lower appraised value than mine.
- the most recent assessment was the one we appealed, and then we won our appeal. So yes, qualified.
- I do not know what the appraised value is.
- Have not received
- The appraised value is correct for market conditions, but it went up so dramatically that my escrow adjustment made my mortgage payment \$200 more per month. That, plus rising costs is very difficult to work with. That said, I don't mind paying my fair share, just the dramatic increase was not foreseen.
- I understand the valuation
- While I understand the valuation, we are always open, as a Nonprofit, to reducing our cost.

Question: Have you ever contacted the Buncombe County Property Assessment Department? If YES, how did you connect?

Responses (10)

- Met with rep
- Work with professionally
- IN PERSON
- website email and phone
- All of the above
- in person
- Appointment to reevaluate my property taxes in previous year
- · had an in person meeting
- Office
- Visited the office