



**BUNCOMBE COUNTY**  
NORTH CAROLINA

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# **CITIZEN REAPPRAISAL GUIDE**

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2017



“I have to see a thing  
a thousand times  
before I see it once.”

*Thomas Wolfe, You Can't Go Home Again*



# 2017 **CITIZEN REAPPRAISAL GUIDE**

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Safe and decent housing provides families an opportunity for stability, security and personal and professional advancement. We build new houses and help preserve existing homes. But we also change lives. One house at a time.

*~Habitat for Humanity, Asheville Area*

# CITIZEN REAPPRAISAL

Dear Buncombe County Citizens,

North Carolina law, NCGS 105-286 specifically, requires counties to reappraise all real property at least once every eight years. Real property includes land, buildings, structures and improvements. NCGS 105-286 also authorizes counties to reappraise real property more frequently than every eight years. In order to maintain current values, Buncombe County attempts to maintain a four-year reappraisal schedule. The previous appraisal occurred in 2013 with the next appraisal effective January 1, 2017.

North Carolina law, NCGS 105-283, requires that real property be valued at its true value in money, meaning market value. Properties are appraised at 100% of market value based on the most recent qualified sales that occurred leading up to the reappraisal date. Not all properties will sell, rent or be built in the same time frame, but those properties that do can be used to establish typical market rates for those activities. There are approximately 122,000 parcels in Buncombe County. To accomplish the reappraisal of all parcels a process referred to as “mass appraisal” is employed. Mass appraisal is the process of grouping uniform or similar properties together to ensure fair and equitable property values. Various characteristics of the property are considered during the appraisal process such as, location, type of construction, age, replacement cost, advantages and disadvantages, commercial or residential zoning, etc.

Property values can change during a non-reappraisal year due to physical changes that are made to the property. Reappraisal value is the value of the property as of January 1 of the reappraisal year. Buildings or other improvements currently under construction are appraised according to the degree of completion on January 1.

For most, the property is assessed for taxation at market value. The assessed value of a property may be different from the market value because the property could be enrolled in the Present-Use Value Program and used for agriculture, horticulture, or forestry.

*Habitat for Humanity volunteers building the Buncombe House.*





*Charles D. Owen Park  
Swannanoa, North Carolina*

# NORTH CAROLINA GENERAL STATUTES

## **NCGS 105-286(A).**

*Time for general reappraisal of real property.*

“Each county must reappraise all real property in accordance with the provisions of G.S. 105-283 and G.S. 105-317 as of January 1... and every eighth year thereafter, unless the county... chooses to advance the date.”

## **NCGS 105-283.**

*Uniform appraisal standards.*

“All property, real and personal, shall as far as practicable be appraised or valued at its true value in money. When used in this Subchapter, the words “true value” shall be interpreted as meaning market value, that is, the price estimated in terms of money at which the property would change hands between a willing and financially able buyer and a willing seller, neither being under any compulsion to buy or to sell and both having reasonable knowledge of all the uses to which the property is adapted and for which it is capable of being used.”



# SCHEDULE OF **REAPPRAISAL** ACTIVITY\*

*April 2014, door to door visits by Buncombe County Real Estate Staff began.*

## **JANUARY 1, 2017**

Date for 2017 reappraisal

## **JANUARY 30, 2017**

Notice of reappraisal value mailed to property owners

## **JANUARY - APRIL 2017**

Property owners may appeal the 2017 value

## **APRIL 5, 2017**

Board of equalization and Review will convene for the acceptance of 2017 appeals

## **APRIL 19, 2017**

Board of Equalization and Review will adjourn and close the appeal period for 2017

## **JUNE 30, 2017**

Tax rate established for 2017

## **AUGUST 2017**

2017 tax bills will be mailed to Property owners

*\*Dates included in schedule of activity are subject to change.*



*Grove Arcade  
Downtown, Asheville*

## PROPERTY **TAX** FACTS

Real property is appraised at 100% of fair market value. In North Carolina, property tax is the primary source of revenue for local government entities. In 2015, property tax represented nearly two-thirds, or 60.47 percent, of Buncombe County revenues.

Buncombe County does not keep all property tax dollars collected. To streamline billing and collection processes, Buncombe County bills and collects property taxes on behalf of Asheville City Schools, City of Asheville, Town of Black Mountain, Town of Weaverville and Town of Woodfin, as well as all fire districts within Buncombe County.

Due to the combination of multiple taxing entities on a property owner's bill; the tax liability is a combination of tax rates for each applicable entity. For example, a property residing within the City of Asheville and Asheville City School districts will have three separate tax rates represented on a bill; the Buncombe County rate, the City of Asheville rate and the Asheville City School rate. All rates will be totaled to calculate tax liability due.

For most property owners, this process results in one tax bill each year instead of multiple tax bills for individual properties. Each taxing entity determines its own budget and tax rate.



City Hall  
Downtown, Asheville

Buncombe County Courthouse  
Downtown, Asheville

# PROPERTY TAX KEYPOINTS

An increase or decrease in the appraised value of a property does not alone predict whether the property tax liability will increase, decrease or remain the same. Only after the tax rates are set just prior to the beginning of each fiscal year can the property tax liability be determined.

Calculating property tax liability will vary slightly depending on the municipality and/or fire district in which a property resides. Following are calculation examples:

## Example A

Property Value = **200,000**

Property located within the *City of Asheville*, serviced by the *City of Asheville Fire Department* and within the *City School District*.

### Total tax rate:

County	0.604%
City of Asheville	0.475%
Asheville School	0.150%
Total tax rate	1.229%

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**Total tax due** =  $(1.229/100) \times 200,000 = \mathbf{\$2,458}$

## Example B

Property Value = **200,000**

Property located outside incorporated area of the County and serviced by *Enka Fire Department*.

### Total tax rate:

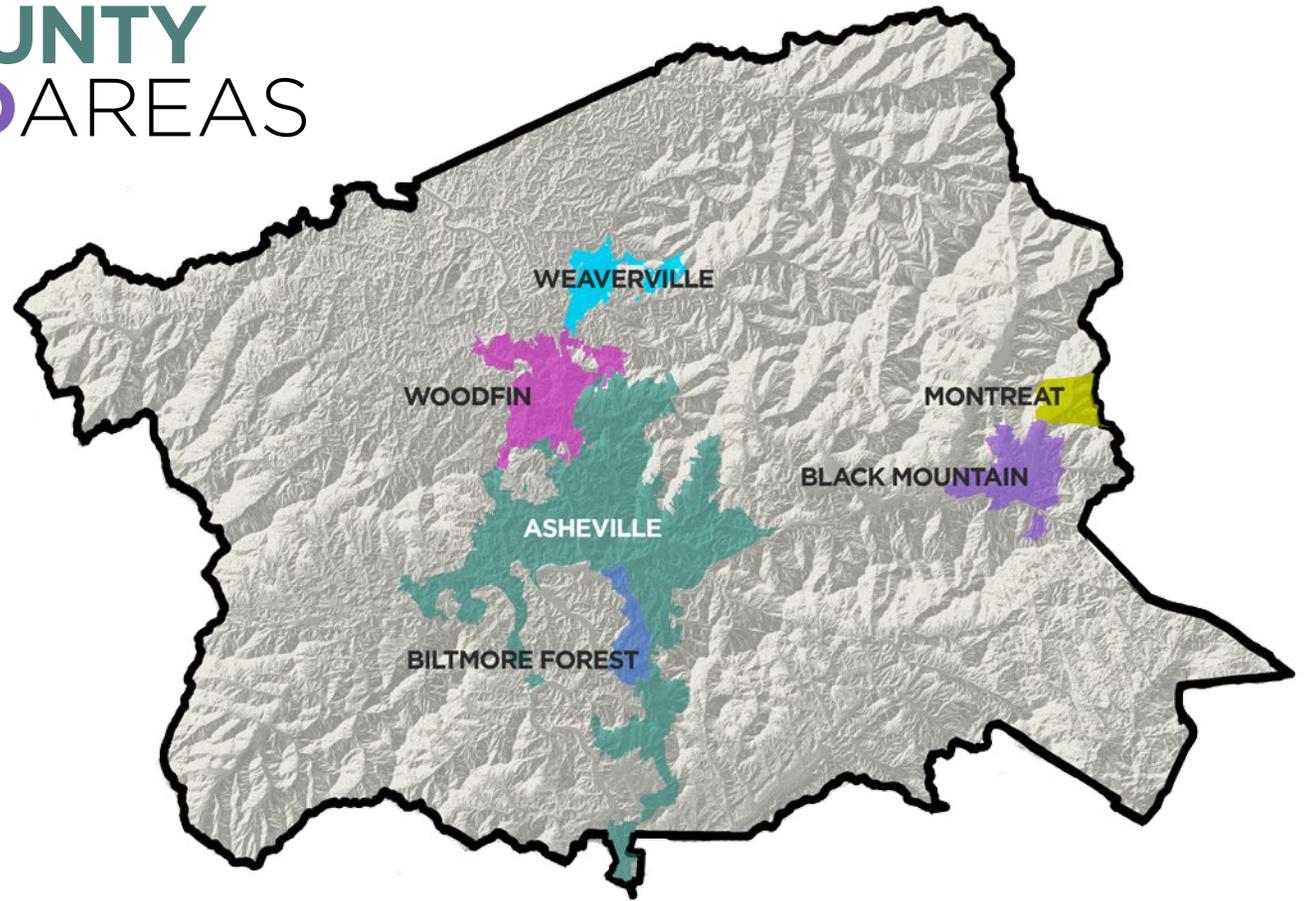
County	0.604%
Enka Fire	0.090%
Total tax rate	0.694%

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**Total tax due** =  $(0.694/100) \times 200,000 = \mathbf{\$1,388}$

# BUNCOMBE COUNTY INCORPORATED AREAS

Within Buncombe County are six incorporated areas or municipalities. These are: City of Asheville, Town of Biltmore Forest, Town of Black Mountain, Town of Montreat, Town of Weaverville and Town of Woodfin. Buncombe County is responsible for real property value assessments within each incorporated area, however the Town of Biltmore Forest and the Town of Weaverville collect their own real property taxes.

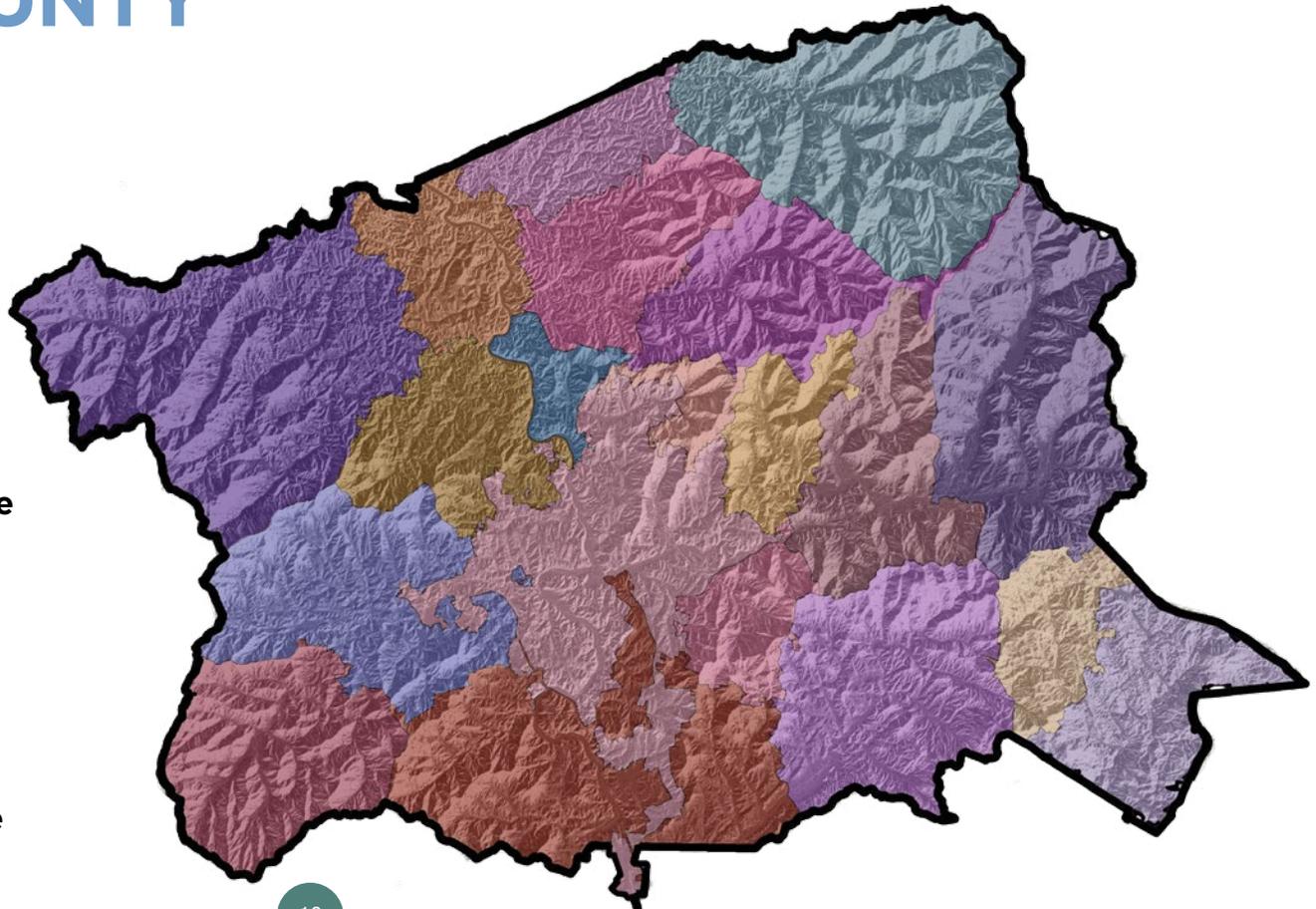


# BUNCOMBE COUNTY FIRE DISTRICTS

Within Buncombe County are 20 Fire Protection Service Districts. Buncombe County collects real property taxes for each district and passes tax revenue to them on a monthly basis.

**Asheville Special**  
**Asheville Suburban**  
**Barnardsville**  
**Broad River**  
**East Buncombe**  
**Enka-Candler**  
**Fairview**  
**French Broad**  
**Garren Creek**  
**Jupiter**

**Leicester**  
**North Buncombe**  
**Reems Creek**  
**Reynolds**  
**Riceville**  
**Skyland**  
**Swannanoa**  
**Upper Hominy**  
**West Buncombe**  
**Woodfin**



# APPRAISAL/ ASSESSMENT APPEAL PROCESS

No matter how thorough and fair a reappraisal may be, there are still instances when only the property owner has all the information necessary for an accurate appraisal. A relatively easy appeal process is in place to rectify such a situation. According to North Carolina General Statutes, the property owner has the burden of proving the property under appeal is incorrectly valued. North Carolina law presumes the County Tax Assessor acted in good faith and their assessments are correct.

The first step in the appeal process is to file an **informal appeal**. Begin by contacting the Tax Department to request an appeal form or file an appeal online. The property owner's appeal form must be completed and returned, within the specified time frame and include information to support the owner's opinion of value. Once the appeal is received it will be reviewed by an appraiser in the Tax Department. The result of the informal review will be mailed to the property owner.

The second step in the appeal process is to file a **formal appeal**. Begin by contacting the Tax Department to request a formal appeal form within 30 days from the date of the informal appeal notice. After submission of the formal appeal by the property owner a Tax Department appraiser will meet with the property owner to discuss the value and verify information supplied. Should the owner not agree with the appraiser's opinion of value the formal appeal will be scheduled and presented to the Board of Equalization and Review. Both property owner and Tax Department staff will present to the Board of Equalization and Review. The Board of Equalization and Review will review and make a decision at a scheduled public hearing. That decision will be mailed to the property owner within 30 days of the date of the Board meeting.



The third step in the appeal process arises if the property owner does not agree with the decision made by the Board of Equalization and Review. The property owner may, within 30 days of the date on the notice from the Board of Equalization and Review, file an appeal with the **North Carolina Property Tax Commission**. The majority of these appeal cases will be heard in Raleigh, North Carolina. An appellant must file an appeal with the Board of Equalization and Review before filing with the **North Carolina Property Tax Commission**.

The fourth and final step in the appeal process occurs when the appellant does not agree with the decision from the **North Carolina Property Tax Commission** and appeals to the **North Carolina Court of Appeals** and North Carolina Supreme Court.

Please contact the Buncombe County Tax Real Estate Division, **(828) 250-4940**, if you have any questions or would like to begin the appeal process. You may also begin the appeal process online by visiting the Tax Department at **[buncombecounty.org](http://buncombecounty.org)**.



Gary Roberts  
Tax Director

Keith Miller  
Real Estate Manager

## ASK AN EXPERT

*Frequently asked questions by Buncombe County citizens.*

### **DOES THE ESTIMATED MARKET VALUE CHANGE AT THE SAME RATE ON ALL PROPERTIES?**

No, market value does not change at the same rate on all properties. There are differences between individual properties and between neighborhoods located within the County. In one area of the County the sales may indicate a significant decrease in value in a given year, while in another area of the County the sales may indicate a significant increase in value in the same year. It is also possible for properties within the same neighborhood to show different value changes. Many factors are considered during the appraisal process. Some factors affecting value are location, condition, size, construction quality, number of bathrooms, finished basements, pools, garages, etc.

### **WHAT IS TAXABLE REAL PROPERTY?**

Real property includes land, structures and improvements on the land, including doublewide manufactured homes on a permanent foundation and other manufactured homes located on land owned by the owner of the mobile home. A system of automatically listing real property in Buncombe County is made possible through the coordinated efforts of the County Planning Department, Permits and Inspections, Land Records and the Register of Deeds.

The Tax Department will attempt to automatically list all improvements for which a permit was granted. However, Taxpayers are still responsible for insuring any new construction completed during the previous year is properly listed with the Tax Department. Notification to the Tax Department must be done before January 31 each year.

## HOW IS REAL PROPERTY VALUED?

Values are placed on real property using either one or a combination of the following appraisal approaches:

- **Sales comparison or market approach:** This approach compares the selling prices of similar properties and places a value on those properties based on actual selling prices. This approach is the most accurate when there are numerous sales occurring.
- **Cost approach:** Values are determined on what it would cost to replace a similar property at current building costs minus depreciation based on a variety of factors and the age of the property. This approach is best used for unique properties or newer construction.
- **Income approach:** This approach is used primarily on income producing properties such as apartment buildings or business offices. Revenues are analyzed to determine a net operating income. This income is then capitalized to determine a value for the property.

## HOW WILL I BE ADVISED OF MY 2017 APPRAISAL?

A notice of reappraisal value will be mailed to all Buncombe County real property owners on file with the Buncombe County Tax Department in January 2017.

## WHAT IF I DISAGREE WITH MY REAPPRAISAL?

First, an “informal appeal form” attached to your reappraisal notice must be completed and returned to the Tax Department prior to the April of the year in which the appeal is being made. Please include any documentation such as, photographs, sales records, appraisals, comparable, etc. you may have. Your appeal will be thoroughly reviewed.

Adjustments to values may be made based on reanalysis of appealed property. Once the owner is notified of the results they have the option of accepting the value or appealing to the Board of Equalization and Review. The Board of Equalization and Review is a board appointed by the County Commissioners and consists of Buncombe County residents with a solid real estate or business background and are familiar with local real estate values.

Our office offers 3 easy ways to appeal.

- *Visit Office*

- *Call our office*
- *Online Appeal*

The Buncombe County Geographical Information Systems website houses tax appraisal values and property information for all parcels within the County. Use this tool to compare values in your neighborhood or property characteristics. Access this site by going to [BuncombeCounty.org](http://BuncombeCounty.org) and choosing the Geographical Information System department. Because tax values are based on market value also review recent sales in your area as a comparison to the value of your property.

## WILL REAPPRAISAL AFFECT MY PROPERTY TAX BILLS?

An increase or decrease in the appraised value of a property may not predict whether the property tax liability will increase, decrease or remain the same. Only after the tax rates are set by the Buncombe County Board of Commissioners and other taxing districts can property tax liability be determined.

New tax rates should be set by June 30th, and citizens are invited to share their public comments at the public hearing for the next year’s budget. Check [buncombecounty.org](http://buncombecounty.org) for budget public hearing dates and times.

## ARE THERE EXEMPTIONS OR SPECIAL PROGRAMS AVAILABLE?

Under specific circumstances property owners may be eligible for reduced taxes or participation in other deferment or special programs. To participate in these programs requirements specified by North Carolina Law must be met. Available programs are listed below with contact information, visit our web-site for additional information at [buncombetax.org](http://buncombetax.org) and click “Tax.”

- **Elderly, Disabled, Disabled Veteran Relief**

*For information:*

*Contact the Buncombe County Tax Department at  
**(828) 250-4910***

- *Visit the Senior/Disability section of our web-site*
- **Exempt Property**

North Carolina law exempts some properties from property taxes if certain the requirements are met. Some types of

exempt property are:

- *Property used for religious purposes*
- *Property set aside for burial*
- *Property used for educational, scientific or literary purposes*
- *Property used for charitable purposes*

Applications for exemption are accepted by the Tax Department during January of each year.

For more information:

- *Contact the Buncombe County Tax Department at **(828) 250-4940***
- *Visit the Tax Exemptions/Deferments section of our web-site*
- **Present-Use Value Program**

The North Carolina General Assembly enacted the Present-Use Value Program allowing reduced tax assessments for individually owned property currently in use for agriculture, horticulture or forestry. Property accepted into this program is taxed at its “present-use value” as a farm. The present-use value is usually less than the market value of the property. The difference between the present-use value and the market value is deferred. When the property or a portion of the property is removed from the program for any reason, the deferred taxes for the current year and the previous three years, plus interest, becomes due. Applications for this program are accepted during January of each year.

For more information:

- Contact the Buncombe County Tax Department at **(828) 250-4940**
- Visit the Tax Exemptions/Deferments section of our web-site

## HOW ARE TAXES DETERMINED?

It is the responsibility of the Tax Department to value all taxable property within the County. The total value of all property within the County is the tax base. Each County agency or department submits an annual operating budget to the County Manager. The County Manager then submits a recommended total County budget to the County Commissioners for their consideration. The Board of Commissioners reviews the recommended budget and conducts a public hearing for citizen input. By the end of June, the Board of Commissioners adopts a budget for the fiscal year beginning July 1. The budget is divided by the value of the tax base to determine a tax rate. The tax rate is based on amounts per each \$100 of property value.

A similar process is completed for each municipality and fire district within Buncombe County.

## WHEN WILL I RECEIVE MY REAL PROPERTY TAX BILL?

Tax notices, commonly known as bills, are mailed in early August each year and become due on September 1st. However, there is a four month grace period allowing property owners time to pay their taxes until the following January 5th before interest is added. January 5th is the deadline for paying property taxes. If you are interested in a payment plan for your tax bill, contact our office at **(828) 250-4910**.

## WHAT IF I BUY OR SELL REAL PROPERTY DURING THE YEAR?

The owner of the property as of January 1st of the current tax year is responsible for taxes for the entire year, unless the property changes ownership during the tax year. If there is a change of ownership, the owner of record on the following January 6th, or date interest begins, and any subsequent owner will be held liable for any unpaid real estate taxes. The Tax Department does not prorate real estate taxes. Any needed proration of real estate taxes due to a change of ownership should be handled between the buyer and seller at the time of the sale. The Tax Department will attempt to send the bill to the owner of record as of January 1st as well as any subsequent owners. Tax liens against the property will remain in effect until the taxes and interest are paid in full. It is the responsibility of a new owner to pay any property taxes due before January 6th.

## WHERE AND HOW CAN I PAY MY TAXES?

Property owners have several options for paying taxes due.

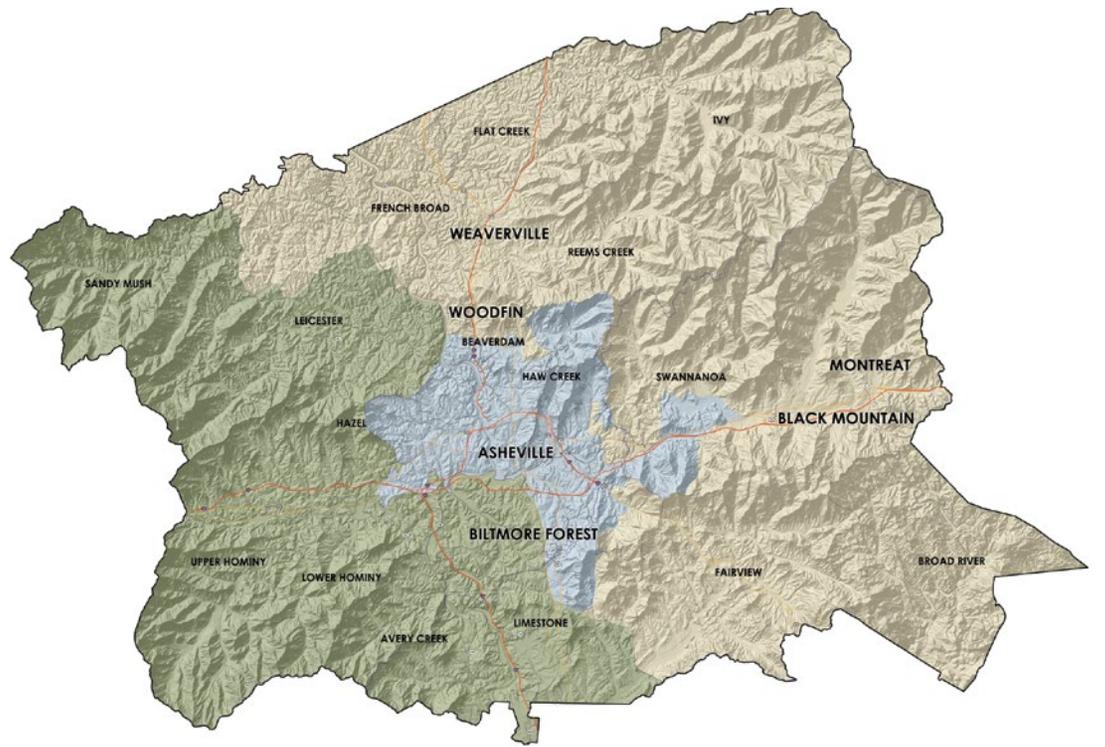
- In person at the Buncombe County Tax Department, 94 Coxe Avenue, Asheville, NC
- By mail using the self-addressed envelope included with your bill.
- A drive-by drop box is located in the driveway of 35 Woodfin Street. A walk-up drop box is located at 94 Coxe Avenue. Simply place your check or money order in an envelope and drop in either payment box in Asheville, NC 28801.
- Online Credit card and electronic check payments, visit **[buncombecounty.org/paytaxes](http://buncombecounty.org/paytaxes)**
- Credit card by telephone, call **1-877-690-3729**, enter the jurisdiction code 4301 and follow the instructions
- Pre-authorized debit program, contact the Tax Department at **(828) 250-4910** for more information and to get started.



# BUNCOMBE COUNTY ELECTED OFFICIALS BOARD OF COMMISSIONERS

The Buncombe County Commissioner offices are located at 200 College Street, Suite 300 in downtown Asheville. Their meetings are held at 200 College Street, Suite 326.

- DISTRICT 1
- DISTRICT 2
- DISTRICT 3



**MIKE FRYAR** COMMISSIONER - District 2     **JOE BELCHER** COMMISSIONER - District 3     **ELLEN FROST** COMMISSIONER - District 2     **BROWNIE NEWMAN** COMMISSION CHAIRMAN     **JASMINE BEACH-FERRARA** COMMISSIONER - District 1     **ROBERT PRESSLEY** COMMISSIONER - District 3     **AL WHITESIDES** COMMISSIONER - District 1



# GLOSSARY

## *Ad Valorem Tax*

Ad valorem is derived from the Latin ad valentiam, meaning “according to the value.” An ad valorem tax is a property tax based on the assessed value of the property, which may not be equivalent to its market value. Ad valorem tax is used for real estate, personal property and motor vehicles.

## *Appraised Value*

Also known as “market value.” This is the value determined by the Buncombe County Tax Department before any exemptions or deferrals are applied. Appraised value is the most probable price the property would sell for in the open market between a willing seller and an able buyer.

## *Assessed Value*

The dollar value assigned to a property for the purpose of measuring applicable taxes. Assessed value equals the appraisal or fair market value of a property less the deferred or exempt value. Assessed value is multiplied by the tax rate to calculate the amount of property taxes due.

## *Fair Market Value*

The price that property would sell for in the open market between a willing seller and a financially able buyer, neither being under any compulsion to buy or to sell and both having reasonable knowledge of the characteristics of the property.

## *Parcel*

A land of any size in one ownership.

## *Fiscal Year*

A period of time used for accounting purposes and preparing financial statements. Buncombe County’s fiscal year is July 1 to June 30.

## *Personal Property*

Property that is not real property and can be moved. Personal property includes, but is not limited to, manufactured homes, boats, motorhomes, jet skis, unregistered motor vehicles, trailers, airplanes, household furnishings in income producing residential rental property, etc. It is the responsibility of the owner to list personal property with the Buncombe County Tax Department in January of each year to avoid incurring a penalty for late listing.

## *Reappraisal/Reassessment*

The process of determining the value of real property for property tax purposes. A reappraisal is required by North Carolina State law at least every eight years and is completed every four years in Buncombe County.

## *Tax District*

Each is an assessment district where a governmental unit has the authority to levy taxes. This includes Buncombe County municipalities, and fire and school districts. See page 10 for municipalities and fire districts.

## *Improvements On Land*

Improvements on land refers to projects or structures increasing the value of the property. We most commonly consider buildings and other structures to be improvements, also included are driveways, pools, fencing, etc.



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# BUNCOMBE COUNTY TAX

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**Located at:**  
94 Coxe Avenue  
Asheville, NC

**Hours of Operation:**  
Monday - Friday  
8am - 5 pm

**Visit us:**  
[buncombetax.org](http://buncombetax.org)  
[buncombecounty.org](http://buncombecounty.org)

**Call:**  
828.250.4940