

## How can I appeal my assessment?

Every property owner has the right to appeal their assessment.

### Step 1

State law requires that owners appealing an assessment have a conference with the PVA office before or during the open inspection period. Open inspection of the tax rolls begins the first Monday in May and continues for 13 days including Saturdays. Property owners should be prepared to provide descriptions of the inside of your property and should bring documentation including photographs, recent appraisals, repair estimates, and insurance information.

### Step 2

If an agreement between the PVA and the property owner is not reached, the owner has the right to appeal to the local board of tax appeals. Appeals must be submitted in writing, no later than one day after the close of open inspection, to the Calloway County Clerk's Office. The County Clerk will notify the owner of the date and time of their appeal.

### Step 3

If a property owner is not satisfied with the outcome of the local board's decision, the next option is an appeal to the Kentucky Board of Tax Appeals and the Circuit Court.

**Please remember that this process must begin with a conference with the PVA Office before the end of open inspection.**



**Nikki McMillen-Crouch**  
Calloway County  
Property Valuation Administrator

Questions?

Please visit us online at  
[www.ccpva.org](http://www.ccpva.org)

Or call us at  
270-753-3482

Calloway County PVA Office  
101 South 5th Street  
Murray, KY 42071

# Property Assessment In Calloway County

**A Guide for Property  
Owners**



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Property Valuation Administrator*

## Why is my property assessed?

Kentucky law requires all property to be assessed at fair cash value as of January 1, defined by the state constitution as the price the property would bring in a sale between a willing buyer and a willing seller. The Property Valuation Administrator's Office is committed to determining assessment value in a fair and equitable manner.

## How do you assess my property?

The Office of the Calloway County Property Valuation Administrator (PVA) evaluates property on an annual basis and re-inspects each parcel at least once every four years. Value is based on factors including additions and/or improvements, location and selling price of comparable properties.

The PVA Office also assesses commercial properties. Those assessments rely on cost and income approaches to estimate market value. The basis of the cost approach is that a willing buyer would not pay more for a property than the cost of acquiring a reasonable substitute. This approach means the value of a parcel equals the sum of the land value plus the depreciated cost of any improvements. The basis of the income approach is that a property's value can be determined by its income potential.

Two factors determine your property tax bill: the assessed value and the tax rate. Tax rates are set by the school district and city, and the county and state governments. The Calloway County PVA Office has no say in determining the tax rates.

## How do you decide whether to change an assessment?

Every property in Calloway County is assessed at least once every four years. Those properties are analyzed using statistical and neighborhood analysis in order to maintain uniform and fair assessments. In some cases, assessments of a neighborhood can be increased or decreased by applying real estate trends to those properties.

The value of your property could change depending on several factors. Any property improvements, adding a room, finishing a basement, remodeling, building a garage, will likely increase the value. If a major structural problem develops, such as a foundation crack, the value may decrease.

## Will my home be physically inspected during a revaluation?

The PVA is required by KRS 132.690 to physically examine each parcel of taxable real property no less than once every four years. In Calloway County this task is completed by assessors from the PVA office. The assessors have the legal right to measure the exterior dimensions of a structure in the absence of the owner. Assessors may leave characteristic questionnaire cards for the property owner to complete and mail to the PVA Office.

Assisting the assessors by returning the cards may eliminate the need to estimate the finished area, number of bathrooms, and other characteristics of the property.

## Is help available for senior citizens or disabled property owners?

Property owners who are 65 or older may be eligible for a **Homestead Exemption**. Once a Homestead Exemption is granted the recipient does not have to reapply, but should notify the PVA Office when they move so the exemption can be transferred to their new property.

The **Disability Exemption** may be available to property owners who have been declared 100% disabled by any public or private retirement system for the previous 12 months.

If an exemption is granted, the PVA Office will subtract the amount of the exemption from the property's assessed value which will lower the property tax. Only one exemption per household can be granted. Application are available online at [www.ccpva.org](http://www.ccpva.org), at the PVA Office, or by calling us at 270-753-3482.

## When are assessment notices mailed?

Notices are mailed in April to owners whose property has been reassessed that year, to allow property owners time to review their property information prior to the open inspection period. Open inspection begins on the first Monday in May and continues for 13 days including Saturdays. Before and during open inspection, all owners can review their properties' current assessment and can conference with the assessor if an appeal is warranted.

