



COMPLAINT ON REAL PROPERTY ASSESSMENT GUIDANCE

(TOWN OF ROTTERDAM, SCHENECTADY, NEW YORK)

(RESIDENTIAL 1, 2 OR THREE FAMILY HOMES)

We are providing this FAQ's sheet to help with filling out your grievance form. This relates **only** to the Town of Rotterdam's grievance process. At this time, there is no cost to file a grievance application with the Town of Rotterdam.

January 1st: **Informal review** – The Town of Rotterdam Assessor currently provides informal reviews of property assessment grievances. These forms are available at the Town of Rotterdam Assessor's Office. The completed forms need to be returned to our office by April 1st. On or about May 1st, the Assessor will render his decision by letter. If you are not satisfied with the decision, you may appear before the Board of Review. The RP-524 forms can be found online at: http://www.tax.ny.gov/pdf/current_forms/orptrp524_fill_in.pdf
The RP-524 forms must be completed and returned to the Rotterdam Assessor's Office between May 1 and the 4th Tuesday in May.

4th Tuesday in May: Grievance Day is the 4th Tuesday in May (on any given year).

Proof Needed: In addition to the application, although not required, but recommended, an appraisal from a licensed NYS Certified Appraiser or a Comparable Market Analysis (CMA), from a realtor, or supporting information from our PROS system.

Below are some Frequently Asked Questions.

HOW CAN I DETERMINE WHAT THE TOWN FEELS MY HOME IS WORTH? The Town of Rotterdam is assessed at 65%. That means your assessment on the assessment roll is less than the true market value (value of July 1st of the preceding year). If you feel that the value on the roll is higher than your market value, you can may challenge the assessment through the grievance process.

WHAT AM I REALLY CHALLENGING? You are challenging what the Town believes your home is worth. We have an opinion; you have an opinion. Who is right? The burden of proof is on the owner and the Town's estimate is right until proven wrong. In order to challenge the Town's value and prove it is wrong, you have to formally apply (after the informal grievance period).

IF AN APPLICATION IS MAILED TO OUR OFFICE, CAN IT BE POSTMARKED BY THE DEADLINE?

NO. All applications must be in our possession by the 4th Tuesday in May; regardless of the postmark. Although, we accept mailed applications, it is suggested that you hand deliver to the Assessor's Office, 1100 Sunrise Blvd., Rotterdam Town Hall. We have a drop box located next to the front door.

SHOULD I HIRE A COMPANY THAT SPECIALIZES IN THIS, OR CAN I FILE MYSELF? That is up to you. Here are the options:

1. **Hiring a company that specializes in challenging assessments.**

There are many companies that specialize in this sort of work; some with better reputations than others. What they do is file paperwork and represent you through the process. Their fee can range from 50% to 100% of the first year's tax savings or more. In other words, if they reduce your taxes by \$2,500, expect to be charged \$1,250-2,500 for their services. Some companies may even charge you for an appraisal in addition to their service fee. DO YOUR RESEARCH. We cannot recommend a company.

OR

2. **File the grievance on your own.**

If you file the papers on your own, you should obtain either of the following:

a. **Comparable assessment/sale** information on our website (rotterdamny.org town directory, assessor's page, "Real Property Data"). This is the easiest and there is no cost to you.

b. **Appraisal by a Certified NYS Appraiser** which can cost anywhere from \$300 to \$700. This may be the best evidence you can provide. Local banks or realtors may have some appraiser names for you.

c. **Comparative Market Analysis or CMA** which can be provided to you by a Real Estate Agent or Broker (they may charge a nominal fee). Almost all brokers have different ways of presenting a CMA, but the Town does ask for certain criteria in order for it be accepted. The market analysis needs to contain photos (preferably date stamped) of your home taken by the homeowner or realtor. Photos should include the kitchen, basement, backyard, etc. The more photos, the better. You will also need a letter from the broker/agent indicating the dollar amount they would list your home if it were to go on the market before July 1st. Just like a formal appraisal, comparables used in the submitted CMA must include value adjustments.

PLEASE NOTE: You do not have to actually list your home with the broker. CMA's are a service that a realtor may provide. There are a lot of variations and combinations to their services. You will need to do your research and choose the best method for you.

Remember: The contract you have with any service or realtor is between the both of you. The Town of Rotterdam has no control or responsibility, except to take your application and proof of the value for the Board of Assessment Review, who will make the determination as to whether or not you provided enough evidence to warrant lowering your assessment.

WHAT IF I DO THE RESEARCH AND FILE MYSELF? You can submit anything you want that will assist the Board of Assessment Review in determining the correct market value of your property (outside of an appraisal or CMA), but it may not hold as much weight as an independent third-party appraisal or market analysis by a realtor.

WHAT IF I SIGN UP WITH MORE THAN ONE COMPANY THAT FILES ON BEHALF OF AN OWNER?
ONLY one application should be filed per property.

IF I DO SUBMIT AN APPRAISAL OR CMA, DO I NEED ANY OTHER SUPPORTING DOCUMENTS?

An appraisal or CMA (as long as it meets the criteria), should be good enough, however, any documentation that assists in the determination of establishing a market value can also be helpful. If, however, you purchased your property in the past two years, please attach your HUD-1 closing statement as well.

IF I MAKE AN APPOINTMENT TO APPEAR BEFORE THE BOARD OF REVIEW, DO I GET A QUICKER DECISION OR PREFERENTIAL TREATMENT? No. All applicants will receive their decision on July 1st by letter.

WILL THE ASSESSOR'S OFFICE INCREASE MY ASSESSMENT IF I FILE? No. The Assessor's Office will not increase your assessment by filing a petition. However, if improvements were made to your home without a building permit, we will be obligated to correct our inventory.

IF I FILED MY APPLICATION ON TIME, WHAT IS NEXT?

Please refer to the 2025 Grievance Day Information letter for instructions.

If you do not wish to appear before the Board of Review, your application will be given to the Board of Review on your behalf. You are not penalized for not appearing before the Board of Review. They will base their determination on the information you provide.

Decisions by the Board of Review will be mailed out at the end of June.

WHAT IF AM NOT SATISFIED WITH THE BOARD OF REVIEW'S DECISION? Once the Board of Review has made their determination, and you are not satisfied with the determination, you may file an appeal with the Small Claims Assessment Review with Schenectady County. These forms are available through Schenectady County and not available at the Town of Rotterdam Assessor's Office.

FILLING OUT FORM RP-524, THE GRIEVANCE APPLICATION You may go to the website and it can be filled out online and printed. The Assessor's Office will not be able to print your completed applications.