



Whatcom County Assessor's Office

REBECCA XCZAR

WHATCOM COUNTY ASSESSOR

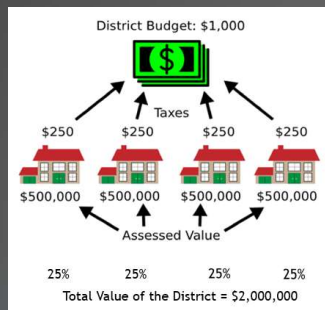
Functions of the Assessor's Office

- ▶ All work defined in RCWs and WACs, with guidance and oversight provided by the Dept of Revenue.
- ▶ Value property for taxation purposes, at 100% of its true and fair value, RCW 84.40.030, unless otherwise exempt by law
 - ▷ No policy decisions to be made by the Assessor, regarding assessed values
- ▶ Maintain a listing and description of property accounts, maps, and ownership
- ▶ Provide public information and assistance
- ▶ Does NOT:
 - ▷ Set or determine property tax policy
 - ▷ Raise assessed values to raise money or taxes
 - ▷ Determine how much money taxing districts need

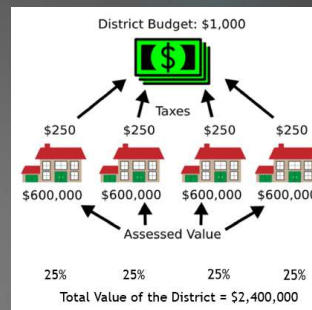
Budget Based Levies

- ▶ Each taxing district sets their budget each year
- ▶ Highest Lawful Levy increases limited by law, 1% unless there is a voted lid lift
- ▶ Assessed values generally meaningful to property tax as a percentage of the whole value of the district

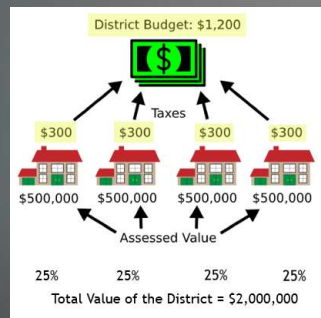
% of tax is based on % of total assessed value



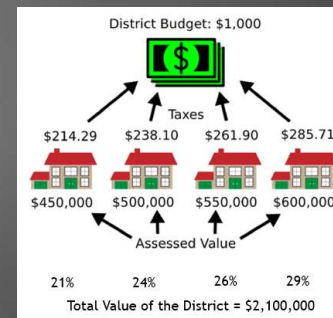
Scenario 1:
Values increase
Budget does not so
taxes do not



Scenario 2:
Values do not
increase, but
budget
increases
therefore
taxes
increase



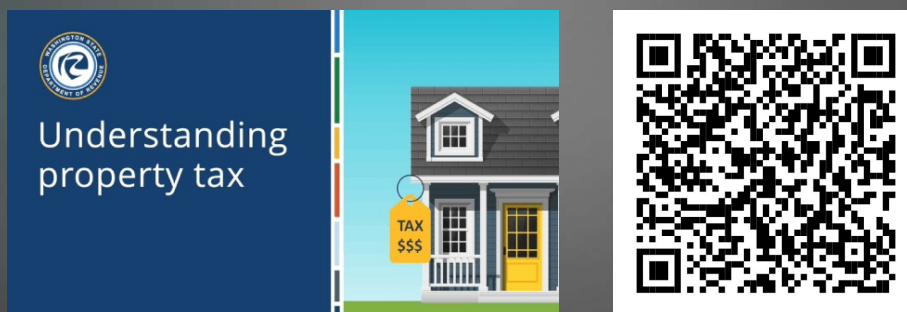
Scenario 3
(Common in
inspection
area): values
change at
different rates
and %
changes



Understanding Property Tax – WA Dept of Revenue video

- New DOR video posted on our website

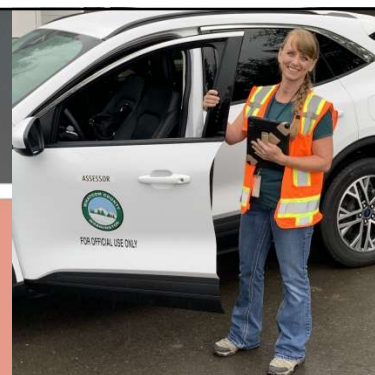
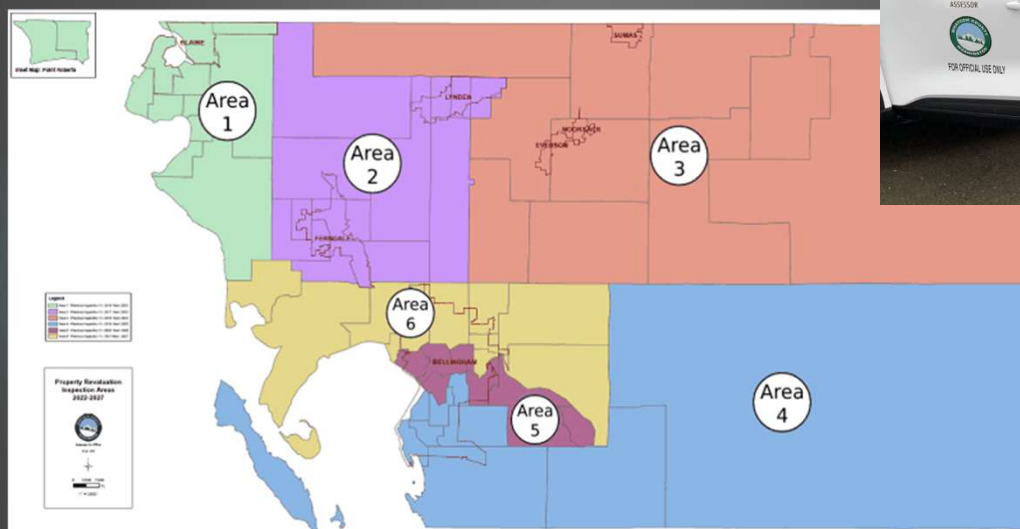
Property tax is the oldest tax in Washington State and can be challenging to understand. It funds essential local services like fire protection, libraries, parks, recreation, and public schools. To help explain the basics, the Washington State Department of Revenue has created an [Understanding Property Tax video](#).



Assessed Values

- RCW 84.40.030 requires all property to be valued at 100% market value, unless there is a specific exception under the law
- WAC 458-07-010 requires all property be revalued every year
 - ▷ To achieve this, the county is divided into 6 areas
 - ▷ Every year 1/6th of the county is inspected, property information updated, and values set on an individual basis
 - ▷ The remaining 5/6th of the county is given a statistical update
 - ▷ New construction is inspected every year throughout the county, as of July 31
 - ▷ 2025: Inspections were in south Bellingham, Lummi Island, Eliza Island, Acme and southeast county areas.
 - ▷ 2026: Inspections will be mid-Bellingham and Sudden Valley

Inspection Areas



Statistical update process

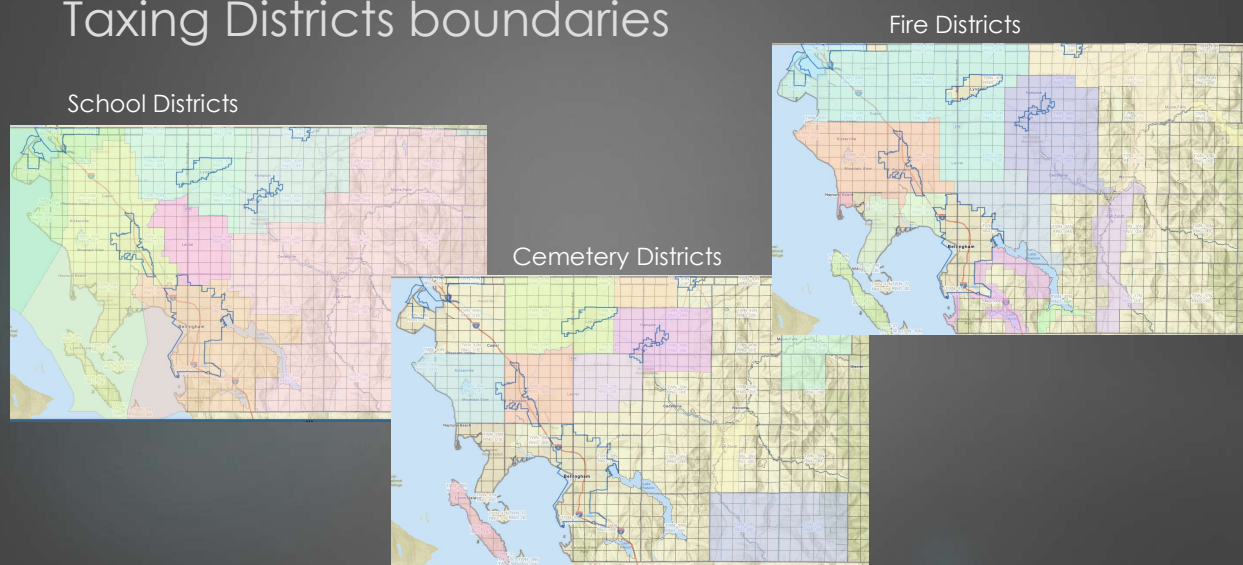
- ▶ 5/6th of the county is revalued every year using statistical analysis
- ▶ Sales are analyzed by market area to see how far off the assessed value was from the sale price
- ▶ Once median percentages are calculated, an adjustment is made to all similar properties in that area
- ▶ Changes in assessed value follow analysis of sales in the prior year
- ▶ Statistical update changes will primarily range from -10% to 10%.
- ▶ Still working on values for 2025, county-wide change is estimated 3-5% increase.

Transparency - New Public Data Property Portal, Community & Comper

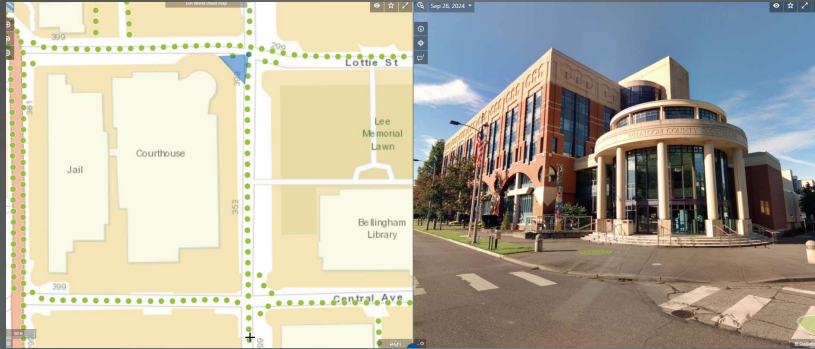
- ▶ Fall of 2024 we launched 3 new public facing online tools
 - ▶ Property Portal- property data
 - ▶ Community- customizable data searches
 - ▶ Comper- shows qualified sales within a radius, with editable parameters
- ▶ Positive public feedback



Interactive Tax Parcel Viewer – Taxing Districts boundaries



New Data Sources- Street view Imagery



- ▶ Fall of 2024, Cyclomedia drove and captured street level imagery for approx. 2/3 of Bellingham City limits.
- ▶ Data allows for zooming, measuring, rotating views, including alleys
- ▶ Allowed for more desk review of property vs on-site inspection
- ▶ Will be useful in answering data and valuation questions , responding to appeals, and reference for future changes

Comper Pro & Appeals

Improvements:

- ▶ Obtained an internal Comper Pro tool (Similar to pubic version but more customizable and includes adjustments)
- ▶ Modified our written response to appeals to be more streamlined
- ▶ Created a better internal system for petition review and response
- ▶ BOE finished 2023 hearings in June 2025. 2024 hearings have begun
- ▶ We have not received all 2024 appeals from the BOE clerk, however the estimated count is approx. 630
 - ▶ Approx. 0.5% of all property in the county
- ▶ With new tools and new process, we anticipate being able to respond to nearly every appeal for 2024

Online Senior Exemption Portal

- ▶ Senior Exemption online portal will allow taxpayers to apply from home or another personal computer
 - ▶ Live internally- staff processing through and solidifying tracking process
 - ▶ Will be launched live to the public by the end of September
- ▶ Increased accessibility – applicants will not have to visit office in most cases
- ▶ Automatic follow up emails
 - ▶ Automatic emails save printing, postage, and staff time
- ▶ Increased staff efficiency in application review and processing
- ▶ Paperless system saving printing and paper costs

Senior Exemption

- ▶ 2024 Changes to the qualifying income levels for property tax exemption and deferral programs for senior citizens, persons with disabilities, and disabled veterans
 - ▶ Caused significant increase in workload for the office
 - ▶ 915 new applicants who qualified for the program
 - ▶ 464 new applicants who did not qualify
 - ▶ Approx 800 renewals

Years	Income Threshold 1	Income Threshold 2	Income Threshold 3	Deferral Threshold
2020-2023	\$30,000	\$35,575	\$42,043	\$48,511
2024-2026	\$37,000	\$44,000	\$52,000	\$54,779

Tax Exemptions = Tax Shifts

- ▶ Because the majority of taxes are budget-based, a tax exemption is a tax shift from one property owner to other property owners
- ▶ Consistency, uniformity, and fairness are key in equitable valuation
- ▶ Prior inconsistencies are being corrected, and uniform methodology being applied to valuation
- ▶ The greatest impact of these changes will be some properties in the Open Space Farm and Agriculture and Designated Forest Land programs
 - ▶ For many years, some properties have received a greater reduction in taxable value than other properties
 - ▶ Corrections are being made during the inspection years, and will impact approx. 200 properties this year

Website & Online Information

- ▶ Property Portal
- ▶ Community
- ▶ Comper
- ▶ Interactive Tax Parcel Viewer
- ▶ DOR Understanding Property Tax video
- ▶ Exemption information
- ▶ Links to additional Dept of Revenue publications & site:
 - ▶ DOR's Homeowner's Guide to Property Tax
 - ▶ DOR's Homeowner's Guide to Mass Appraisal
 - ▶ Property Tax- How the 1% Property Tax Levy Limit Works



Questions?