



# HOW DOES THE CITY'S REASSESSMENT AFFECT YOU

## WHY ARE ASSESSMENTS GOING UP?

There are a lot of reasons why your assessment went up, maybe even more than you expected. A lot of that has to do with the popularity of buying homes in the City, the more people want to live in the City the more home sellers can charge. That means assessments go up. Another reason is that more people are improving homes they bought at very low prices. When your neighbors make major improvements to their houses it can raise the value of every home on the block. There may be other reasons why your assessment went up, but you can work with the City to appeal your assessment if you think it went up too much.

## HOW CAN I TALK TO THE CITY ABOUT LOWERING MY ASSESSMENT?

There are three different ways you can let the City know that you think your assessment may be too high. First, there is the Informal Review Process. This is a chance for you to set up an appointment and meet with a representative of the City to discuss your assessment one-on-one. You can share photographs and other information that the City will look at and use to decide if your assessment should be lower. Just call 716-559-1952 to set up your appointment today. Remember, the deadline for the Informal Review Process is October 9, 2019 so schedule your appointment today.

The second chance you have to lower your assessment is called the "Board of Assessment Review" or "BAR" for short. For this process, you will complete a form, known as a grievance, which will be reviewed by a board made up of City residents. You can mail the form to: Buffalo City Hall, Room 101, 65 Niagara Square Buffalo, NY 14202. Your form will be reviewed along with any other information you submit and then a decision will be made if your assessment should be lower. You can download the form here: <https://www.buffalony.gov/DocumentCenter/View/1472/Board-of-Assessment-Complaint-Form-PDF?bidId=> or you can pick up a form at 101 City Hall. The Board will accept grievance forms from December 1st through December 31st and hearings will be held in January.

The third chance you have to lower your assessment is to bring your complaint before the court system. You can file a small claims court petition with the Erie County Clerk. The petition is a form that you can fill out on your own (you don't need a lawyer to go to Small Claims Court) but, you can hire a lawyer if you want to. A hearing officer will review your petition and decide if your assessment should be lower. Once the hearing officer makes their decision it is considered binding, which means that you and the City agree to whatever assessment is decided.

Your assessment will never go up because you decided to challenge it. If you want to have someone help you complete these forms or share information with the City on your behalf there are community organizations which will help you do this and they will do it for free.

## WHAT SHOULD I DO IF I DON'T MAKE ENOUGH MONEY TO PAY MY CITY TAXES BECAUSE OF THE NEW ASSESSMENT?

First, most people's taxes won't go up under the current rates even if their new assessment increased. This may sound strange, but an increased assessment doesn't automatically raise your taxes. Your assessment just shows how much your property is worth. There are homeowners whose homes are worth more than your home and there are those whose homes are worth less. So, about one-third of homeowners in the City will be paying more in taxes because of the new assessment, and two-thirds will be paying the same amount or less.

Still, there may be some cases when your new assessment will affect how much you have to pay, and you may be worried about paying the new tax bill. In those situations you may be eligible for a property tax exemption. Property tax exemptions reduce the amount you owe in taxes or provide funds to help pay those taxes. There are 12 different exemptions that are based on income, age, veteran status, or the type of home you have. Finding out if you qualify for an exemption is easy. Just go to Room 121 in City Hall or call 716-851-4374 to learn more about exemptions you may be eligible for and how to fill out the form to apply for them.

## WHAT IF I STILL CAN'T PAY MY PROPERTY TAXES EVEN IF I QUALIFY FOR AND RECEIVE EXEMPTIONS?

Every year, over a thousand homeowners work with the City to set-up payment plans to help them pay taxes or fees that they are struggling to pay. These plans give homeowners a chance to make affordable monthly payments over a 2-year period. City staff will work with you to determine what you can afford on a monthly basis based on your income and expenses. It is our goal to keep you in your home and make sure you don't fall behind on your property tax payments. To learn how to set up a payment plan with the City is easy, go to Room 104 in City Hall to work out a plan.

Remember, the City is committed to making sure every resident is only paying their fair share in taxes and that their property taxes are accurate. From now until December, City Hall staff will be visiting Community Centers throughout Buffalo to talk about exemptions, and how to challenge your assessment if you believe it is too high. Go to [www.buffalony.gov](http://www.buffalony.gov) to learn when and where those meetings will be held.

