



CERTIFIED CONNECTICUT MUNICIPAL ASSESSOR

Guidebook

**Certified Connecticut Municipal
Assessor Committee**

January 2015



STATE OF CONNECTICUT

Certified Connecticut Municipal Assessor Committee

Walter E. Topliff, Jr. CCMA II
Chairman
Somers
(860) 763-8203
wtopliff1@gmail.com

Shawna Baron, CCMA II
Cromwell
(860) 632-3442
sbaron@cromwellct.com

David Dietsch, CCMA II
Waterbury
(203) 574-6830
ddietsch@waterburyct.org

Ann Marie Heering, CCMA II
Bethel
(203)794-8507
heeringa@bethel-ct.gov

Lucy Hussman, CCMA II
Goshen
(860)-491-2115
lhussman@goshenct.gov

John Rainaldi, CCMA II
Manchester
(860) 647-3011
jrainaldi@manchesterct.gov

Vacancy

This guidebook, prepared by the CCMA Committee, is intended to serve as a source of information for CCMA designees, candidates, and other municipal officials involved in property tax administration. Special thanks for their contributions to the CCMA Program are extended to all CCMA course instructors.

Certified Connecticut Municipal Assessor Committee

GUIDEBOOK

TABLE OF CONTENTS

Page

1	Introduction
2	Questions and Answers Related to the CCMA Program
3	CCMA I
4	CCMA II
5	Recertification
6	Outlines of CCMA Courses
11	Section 12-40a of the Connecticut General Statutes
12	Sections 12-40a-5 to 12-40a-12 of the Regulations of Connecticut State Agencies
16	Application for CCMA I Examination
18	Application for CCMA II Examination
20	Uniform Recertification Credit Form
21	Application for Recertification as a Connecticut Municipal Assessor

INTRODUCTION

HISTORY OF ASSESSOR CERTIFICATION

Connecticut assessors have long been involved in educational efforts designed to improve their professional expertise. The annual Assessor's School at the University of Connecticut, established in 1944 by the Connecticut Association of Assessing Officers (CAAO), has the distinction of being the oldest continuously run education program for assessment professionals in the country.

A voluntary certification program for assessors was established by CAAO in 1962. The Certified Connecticut Assessor (CCA) designation created by the association was modeled on the Certified Assessment Evaluator (CAE) designation then offered by the National Association of Assessing Officers.

In the mid- to late-1960's, those who recognized the need for a more formal process began to request legislation establishing a state sponsored certification program. At that time, there were still a substantial number of Connecticut towns that elected a three-member board of assessors. Faced with the argument that certification would represent an intrusion into the electoral process, these early legislative proposals were defeated.

With the advent of laws that are more complex and state-mandated programs, the need for skilled assessors who could perform their jobs with knowledge and integrity became more acute. The Meskill Commission's 1972 Report on Tax Reform recommended the establishment of a state certification program for assessors. This was the impetus for the 1974 legislation that created the Certified Connecticut Municipal Assessor (CCMA) Committee.

The initial members of the CCMA Committee (Walter Birck, one of the earliest proponents of a state-sponsored certification program, Richard Prendergast, Robert Kemp, Joseph Cullen, John Killeen, and Edward Clifford) approved the first formal guidelines regarding the training, examination and certification of assessors. Based on the committee's recommendations, the 35 assessors who then held the CCA designation received their Certified Connecticut Municipal Assessor (CCMA) designations on October 23, 1974. By the end of that year, an additional 61 assessing officers had received the CCMA designation.

Awareness of the proficiency assessors must possess has increased since the first designations were awarded, as has the complexity of the assessment function. Connecticut General Statutes require that beginning October 1, 2000, each assessor or member of a board of assessors that signs the grand list must be certified in accordance with section 12-40a. Consequently, many towns have made receipt of the state designation a condition of employment. To date, more than 350 persons have received their designations and there are at least 150 towns with state certified assessors on staff. This is a clear indication of the success of the certification process and the esteem with which assessor designations are viewed.

There have been several certification program revisions since its inception. Additional course requirements became part of the certification criteria in 1987. Two years later, these criteria were formally adopted as Regulations of Connecticut State Agencies. Recertification requirements were added in 1997, at which time the current two levels of certification were established. During each of these revisions, there has been one constant: the underlying principles of education and experience as a prerequisite for certification have remained unchanged.

QUESTIONS AND ANSWERS RELATED TO THE CCMA PROGRAM

1. What is a CCMA designation?

A CCMA designation is a Certified Connecticut Municipal Assessor designation. There are two types of designations; CCMA I and CCMA II. They are earned by successful completion of CCMA courses, experience in the assessment or property appraisal field and successful completion of a comprehensive examination.

2. What is the difference between a CCMA I and a CCMA II designation?

The CCMA I and CCMA II are the designations, as established by state regulations in 1987, for assessment personnel who have passed the respective exams and met all education and experience requirements for certification as a certified Assessor in the State of Connecticut.

The CCMA I designation was established to identify professional assessors with the necessary understanding of the administrative practices and procedures, statutory requirements, and valuation techniques to serve in an administrative capacity in the typical Connecticut Assessor's Office.

The CCMA II designation was established to identify professional assessors with a greater breadth of experience in the assessment field, as well as an advanced understanding of the valuation issues and techniques used within the assessment field. Unlike the CCMA I designation, the CCMA II designation requires a thorough understanding of the income approach to value.

3. When and where can these courses be taken?

The courses are offered annually at the Assessor's School that is held the first full week of June, presently at the University of Connecticut, Storrs campus. The courses are sometimes available "on the road" in the autumn months. Each course consists of at least 30 hours of instruction, including an examination. A person is deemed to have successfully completed a course if he or she receives a passing grade on the examination.

4. Is there any exception to taking these courses?

Waivers can be granted for Courses IIA, IIB and III by the Secretary of Office of Policy and Management, provided evidence of successful completion of a comparable appraisal course or demonstrated competence in a related field is presented. Courses IA and IB cannot be waived.

5. Is there a comprehensive examination in order to receive the CCMA I or CCMA II designation?

Both CCMA I and CCMA II have a comprehensive examination. Applications for the examination are submitted to the CCMA Committee for approval.

6. What would constitute a reason for denial of an application?

Persons applying are responsible for providing proof of successful completion of courses and required years of experience. If the CCMA Committee feels that the courses taken or the years of experience are not adequate, the application could be denied.

7. Is it possible to appeal a denial?

An applicant may request reconsideration from the CCMA Committee within 7 days of the date of notice of denial. The committee may require the appellant to meet with it and must notify the appellant of its final decision in writing, within two days of the meeting.

8. Is there a charge for the examination?

Yes. A fee of \$30 is due with the application and before the filing deadline, which is 4 weeks prior to the examination date. The amount of the examination fee is subject to an annual review by the CCMA Committee.

9. If one fails, the CCMA I or CCMA II examination, may it be retaken?

Yes. The examinee may sit for the next scheduled examination. A second failure, however, may lead to the requirement that the applicant take or retake courses as specified by the CCMA Committee.

10. Once the designation has been earned, is it permanent?

No, recertification is required as of the fifth anniversary of the date when the original designation was awarded.

11. What are the requirements for recertification?

During the five-year period, the designee must complete at least 50 hours of property assessment or appraisal courses and/or workshops. Proof of successful completion of the courses/workshops must be submitted to the CCMA Committee, along with an application for recertification and a \$20 fee. The individual seeking recertification is responsible for maintaining the documentation concerning courses/workshops taken during the 5 year period.

12. What courses or workshops will be acceptable?

The CCMA Committee will publish a list of approved courses and workshops that satisfy the continuing education requirements on the CAAO website at www.caa.com.

13. Is an individual, who had the CCMA designation for a number of years, required to undergo recertification?

The prior designation of CCMA is no longer a valid designation. Under the revised regulations, all persons designated as a Certified Connecticut Municipal Assessor as of December 31, 1997 are deemed to have a CCMA II designation. In order to retain this new designation, the CCMA II must meet the recertification requirements.

14. Will recertification require the taking and passing an examination?

No, recertification will be based on completion of 50 hours of approved courses.

15. Who can one contact for more information?

The chairman of the CCMA Committee.

A. CCMA I

The Connecticut Certified Municipal Assessor Level I (CCMA I) is a new designation created in January 1998.

Requirements

This designation requires that an applicant successfully complete the following four 30-hour courses:

Course IA	Assessment Administration
Course IB	Assessment Valuation
Course IIA	Introduction to Appraisal Principles
Course IIB	Application of Valuation Techniques.

In addition to the course requirements, an applicant must have at least three years experience in the assessment or appraisal of real and/or personal property, or in a related field.

After completion of the above courses and meeting the experience requirements, an applicant must receive a passing grade of 70 points on a comprehensive examination. The five-hour examination covers all the material in the four courses listed above and the knowledge that should be familiar to an individual qualified to be an assessor in a small to medium size Connecticut municipality. (See pages 6 – 9 for course outlines.)

Waiver of Courses IIA or IIB

An applicant may request a waiver of the Course IIA or Course IIB. **Courses IA and IB cannot be waived.** An applicant wishing to waive Course IIA or Course IIB must submit evidence of having successfully completed an equivalent thirty-hour course(s) with an examination(s). The substitute course(s) must cover the material similar to that in the CCMA course. A letter accompanied by sufficient documentation must be sent to: The Secretary of the Office of Policy and Management, 450 Capitol Avenue, Hartford, CT 06106-1379. Sufficient time prior to the application deadline must exist for the processing of the waiver request. Please contact the Office of Policy and Management at (860) 418-6221 if you have any questions concerning this waiver process.

Application for the Comprehensive Examination

Individuals should submit a completed application along with the application fee. (See page 16 for a copy of the application.) The fee should be paid by a check in the amount of \$30.00 made payable to the “**CCMA Committee**”. The application and check must be sent to the clerk of the CCMA Committee or the Chairman of the Committee. The application must be received no later than four weeks prior to the examination date.

Application Review

All applicants will receive a written notification of the CCMA Committee’s acceptance of their applications within one week of the Committee’s review.

Application Denial - Appeal

If, after reviewing the application, the CCMA Committee denies the request to take the comprehensive examination, the applicant will be notified by mail within two days of the denial. The examination fee will be returned or refunded. If the applicant wishes a reconsideration of the denial, he or she must make a request in writing for reconsideration. The request must state the reasons why the applicant believes that he or she should be allowed to take the examination and should include additional documentation not submitted with the original application. This written request must be sent to Chairman of the CCMA Committee within seven days of the notice of denial. The CCMA Committee must review the request and may require the applicant to appear before the Committee to answer pertinent questions or present additional information. The Committee will notify the applicant at least 48 hours prior to the meeting if it requires the applicant to appear at the meeting.

B. CCMA II

The Connecticut Certified Municipal Assessor Level II (CCMA II) is a new designation created in January 1998. All persons holding the CCMA designation as of December 31, 1997 were automatically certified as holding a CCMA II, effective January 1, 1998.

Requirements

This designation requires that the applicant successfully complete the following five 30-hour courses:

Course IA	Assessment Administration
Course IB	Assessment Valuation
Course IIA	Introduction to Appraisal Principles
Course IIB	Application of Valuation Techniques.
Course III	Income Approach to Value

In addition to the course requirements, an applicant must have at least four years experience in the assessment or appraisal of real and/or personal property or in a related field. At least two years of the experience must be at the level of appraisal and/or administration in an assessor's office.

After completion of the above courses and meeting the experience requirements, an applicant must receive a passing grade of 70 points on a comprehensive examination. This five-hour examination covers all the material in the five courses listed above and the knowledge that should be familiar to an individual qualified to be an assessor in a medium size to large urban Connecticut municipality. (See pages 6 – 10 for course outlines.)

Waiver of Courses IIA or IIB

An applicant may request a waiver of the Course IIA, Course IIB or Course III. **Courses IA and IB cannot be waived.** An applicant wishing to waive Course IIA, Course IIB or Course III must submit evidence of having successfully completed an equivalent thirty hour course(s) with an examination(s). The substitute course(s) must cover material similar to that in the CCMA courses. A letter accompanied by sufficient documentation must be sent to: The Secretary of the Office of Policy and Management, 450 Capitol Avenue, Hartford, CT 06106-1379. Sufficient time prior to the application deadline must exist for the processing of the waiver request. Please contact the Office of Policy and Management at (860) 418-6221 if you have any questions concerning this waiver process.

Application for the Comprehensive Examination

Individuals should submit a completed application along with the application fee. (See page 18 for a copy of the application.) The fee should be paid by a check in the amount of \$30.00 made payable to the "**CCMA Committee**". The application and check be must sent to the clerk of the CCMA Committee or the Chairman of the Committee. The application must be received no later than four weeks prior to the examination date.

Application Review

All applicants will receive a written notification of the CCMA Committee's acceptance of their applications within one week of the Committee's review.

Application Denial - Appeal

If, after reviewing the application, the CCMA Committee denies the request to take the comprehensive examination, the applicant will be notified by mail within two days of the denial. The examination fee will be returned or refunded. If the applicant wishes a reconsideration of the denial, he or she must make a request in writing for reconsideration. The request must state the reasons why the applicant believes that he or she should be allowed to take the examination and should include additional documentation not submitted with the original application. This written request must be sent to Chairman of the CCMA Committee within seven days of the notice of denial. The CCMA Committee must review the request and may require the applicant to appear before the Committee to answer pertinent questions or present additional information. The Committee will notify the applicant at least 48 hours prior to the meeting if it requires the applicant to appear at the meeting.

C. Recertification

The CCMA I and CCMA II designations must be renewed every five years. This recertification process requires every designee to submit an application for recertification in order to receive a new five-year designation as a CCMA I or CCMA II. The CCMA Committee will review the applications and submit to the Secretary of the Office of Policy and Management the names of those persons recommended for renewal of their certifications.

Continuing Education Requirements

Each applicant must have completed a minimum of 50 hours of approved property assessment or appraisal courses or workshops during the five-year period prior to the recertification date. Credit will be granted for each hour of a course or workshop that the designee actually attends. Instructors will receive credit for the hours of an assessment or appraisal course or workshop they teach. Instructors who teach different courses during the five-year period will receive credit hours for each such course. A course taken or instructed more than once during the five-year period will be credited only once.

The CCMA Committee will annually publish a list of approved courses and workshops on the CAAO website at www.caa.com. If a course or workshop is not listed and a designee would like the CCMA Committee to consider the course or workshop for credit, he or she may write to the CCMA Committee requesting such approval. The request must include the name of the course or workshop, the sponsoring organization, the name(s) of the instructors, the number of hours, and an outline of the areas covered by the course or workshop. Any additional supporting documentation should also be included with the request. The CCMA Committee will review the request at its next meeting and notify the applicant of its decision in writing within seven days. If the request is denied, the applicant may appeal to the CCMA Committee. Information on the appeal process will be included with the denial notification.

Application for Recertification Renewal

A written application for renewal of the CCMA I or CCMA II certification must be submitted to the Committee prior to the expiration of a current certification. The application must be on the required form, and include documentation of the 50 hours of continuing education credits, along with the application fee. The fee should be paid by a check in the amount of \$20.00 made payable to the “**CCMA Committee**”. The application and check be must sent to the clerk of the CCMA Committee. The Committee will review the application for renewal and recommend to the Secretary of the Office of Policy and Management all persons whose certificates should be reissued for another 5-year period.

All designees are responsible for maintaining the documentation of the courses and/or workshops that satisfy the continuing education requirements. A copy of the “Uniform Request for Recertification Credit” that is used by most appraisal and assessment organizations, can found on page 20. The CCMA Committee will accept this form when it is properly completed and signed. Undocumented courses or workshops will not be considered.

Recertification Application Denial - Appeal

If, after reviewing the application, the CCMA Committee denies the request for renewal, the applicant will be notified by mail within two days of the denial. If the applicant wishes a reconsideration of the denial, he or she must make a request in writing for reconsideration. The request must state the reasons why the applicant believes the renewal should be granted, and should include additional documentation not submitted with the original application. This written request must be sent to the Chairman of the CCMA Committee within seven days of the notice of denial. The CCMA Committee shall review the request and may require the applicant appear before the Committee to answer pertinent questions or present additional information. The Committee will notify the applicant at least 48 hours prior to the meeting if they require the applicant to appear at the meeting. The written decision of the CCMA Committee will be sent to the applicant and the Secretary of the Office of Policy and Management within one week of the meeting.

D. Course Outlines

CCMA IA Connecticut Assessment Administration

I. The Role of the Assessor in Government

- A. The assessment and collection of property taxes as an exclusive function of town and city governments in Connecticut
- B. The budget process
- C. Classes of property
- D. Relationship of assessors and the State of Connecticut

II. Assessor's Administrative Responsibilities

- A. Insure that all assessments are proper and uniformly made
- B. Insure that the Grand List is a true and accurate report of all taxable and non-taxable property
- C. Insure that all work is completed on a timely basis
- D. Continually maintain and update records

III. Assessment Tools

- A. Assessment maps
- B. Field cards
- C. Street cards
- D. Owners cards
- E. Tax lists
- F. Pricing manuals
- G. CAMA systems

IV. The Assessment Process

- A. Discover
- B. List
- C. Value

V. Assessment Administration

- A. The assessment year
- B. Abstract Coding
- C. Public record retention schedule
- D. Certificates of error and correction

VI. Land Titles and Deed Interpretation

- A. Structures of deeds
- B. Types of deeds
- C. Transfer procedures
- D. Partial transfers (splits)

VII. Common Interest Ownership

- A. Definitions
- B. Statutes pertaining to Common Interest Ownership

VIII. Property Exemptions

- A. Exemptions to individuals
- B. Public purpose properties
- C. Proration of exemptions

IX. Tax Relief Programs

- A. Elderly Freeze
- B. Elderly and Totally Disabled Homeowners Program
- C. Elderly and Totally Disabled Renters Program

X. Selected Administration Procedures

- A. New construction
- B. Damaged buildings
- C. Sales/Assessment ratio computations

XI. Board of Assessment Appeal

- A. Relationship with assessor
- B. Duties
- C. Freedom of Information (FOI) regulations

XII. Review of State Statutes

CCMA IB

Connecticut Assessment Valuation

I. Concept of Value

- A. Value in use
- B. Value in exchange
- C. Market value
- D. Miscellaneous terms used in assessing

II. Rule of Valuation

- A. All property assessed at market value except classified Farm, Forest and Open Space
- B. Assessed valuation

III. Public Act 490 – Farm Forest and Open Space

- A. General information
- B. Farm
- C. Forest
- D. Open Space

IV. Revaluation

- A. Purpose
- B. OPM's role
- C. Preparation
- D. Public relations and notices
- E. Other revaluation concerns
- F. CAMA Revaluation

V. Sales Ratio Studies

- A. Purpose
- B. Calculations
- C. Design
- D. Stratification of data
- E. Analysis of data

VI. Ratio Statistics

- A. Equalized Net Grand List (ENGL)
- B. Measuring level of assessment
- C. Measure of assessment uniformity

VII. Proration of Assessments

- A. Prorated assessments for construction that is unfinished as of prior October 1
- B. Assessment of new construction
- C. Damaged buildings
- D. Transfer of tax exempt property
- E. Transfer of property receiving homeowner's tax relief

VIII. Motor Vehicles

- A. Regular motor vehicle listing
- B. Supplemental motor vehicle listing
- C. Valuation of motor vehicles
- D. Prorates and credits

IX. Personal Property

- A. Definition
- B. Discovery
- C. Declarations (Form M-15)
- D. The "Three-Month Rule"
- E. Penalties
- F. Methods of valuation
- G. Leased property
- H. Leasehold improvements
- I. Certificates of correction
- J. Increase/decrease notices
- K. Auditing
- L. Exemptions

CCMA IIA

Introduction to the Valuation Process

I. Introduction

- A. Types of taxes
- B. The assessor's role
- C. Functions to discover, list and value property
- D. Assessor's responsibilities

II. Legal Concepts and Theory of Value

- A. Types – Real and Personal
- B. Real property vs. real estate
- C. Rights in real property
- D. Fee simple
- E. Bundle of rights

III. Value Concepts

- A. Assessor's rule of valuation
- B. Use value vs. value in exchange
- C. Nature of value
- D. Concepts of cost, price, and value

IV. Economic Principles of Value

- A. Twelve basic principles that effect real property value

V. The Appraisal Process

- A. Definition of an appraisal
- B. Appraisal process
- C. Defining the appraisal problem
- D. Preliminary survey and planning
- E. Data collection and analysis
- F. Neighborhood factors
- G. Property factors
- H. Using the three approaches to value
- I. Correlation
- J. Final estimate of value
- K. The appraisal report

VI. Land Valuation

- A. Identification of property
- B. Units of comparison
- C. Valuation methodologies

VII. Measuring and Listing of Residential Property

- A. Relevant state statutes
- B. Data collection
- C. Inspection of properties
- D. Understanding cost schedules

VIII. Cost Approach

- A. Definition of cost approach
- B. Replacement cost
- C. Reproduction cost
- D. Methods of estimating cost
 - 1. Quantity survey
 - 2. Unit-in-place
 - 3. Index
 - 4. Comparative unit
- E. Depreciation definition
- F. Categories of depreciation
- G. Physical depreciation
- H. Functional obsolescence
- I. Economic depreciation
- J. Curable vs. incurable depreciation
- K. Measurement of depreciation
- L. Final valuation of property

CCMA IIB

Application Valuation Techniques

I. Mathematics and Statistics

- A. Review of basic mathematics for assessors
- B. Descriptive statistics for assessors
 - 1. Mean, median, mode
 - 2. Measures of dispersion
 - 3. Sales Ratio studies
- C. Equalized Net Grand List

II. Revaluation

- A. Mass appraisal vs. fee appraisal
- B. Statutes affecting revaluation
- C. Phase-in of revaluation

III. Market Data Approach to Valuation

- A. Definition
- B. Units of comparison
- C. Developing the value of units of adjustment
- D. Adjusting sale prices to the subject property
- E. Developing the market value
- F. Comparing the three approaches to value

IV. Measuring and Listing of Commercial Property

- A. Determination of property use
- B. Exterior of building data collection
- C. Interior of building data collection
- D. Determining quality of components and overall building quality
- E. Site Improvements
- F. Determining class of building and other characteristics

V. Cost Approach- Commercial Properties

- A. Using Marshall Swift Valuation Manual
- B. Terminology used in Marshall Swift Manual
- C. Data collection for use of the Marshall Swift Manual
- D. Replacement vs. reproduction cost
- E. Calculator Cost Method
 - 1. Data collection
 - 2. Sketching of building
 - 3. Classification of building
 - 4. Building quality class
 - 5. Using cost tables
 - 6. Using current cost multipliers
 - 7. Using local multipliers
- F. Using Segregated Cost
 - 1. Description of segregated method
 - 2. Unit in place concepts
 - 3. Calculation of volume of the building
- G. Using combined Segregate and Calculator
 - 1. Applications
 - 2. Examples
 - 3. Problems using Marshall Swift Manual
- H. Using cost indexes
 - 1. Trending historical cost to current cost
 - 2. Trending back to revaluation date
 - 3. Mixed used for component parts
 - 4. Equipment cost indexes
 - 5. Examples and problems
- I. Using Marshall Swift computer software

CCMA III

Income Approach to Valuation

I. Basics of Income Approach

- A. Present value of future benefits
- B. Introduction to capitalization
- C. IRV formula
- D. Types of values derived from the Income approach
- E. Economic and appraisal principles

II. Mathematics Review

- A. Decimals, ratios, percentages, complements
- B. Mill rates
- C. Reciprocals
- D. Averages

III. Investment and Finance

- A. Discount rates
- B. Expected returns
- C. Financing
 - 1. Influences of financing on price
 - 2. Reasons for financing
 - 3. Mortgage sources
 - 4. Types of loans
 - 5. Financing terms and considerations

IV. Income, Expense and Lease Analysis

- A. Income analysis
 - 1. Potential gross rent
 - 2. Market rent
 - 3. Contract rent
 - 4. Miscellaneous income
- B. Expenses
 - 1. Vacancy and collection allowances
 - 2. Operating expenses
- C. Net operating income
- D. Leasing and financing

V. Capitalization

- A. Capitalization rate
 - 1. Discount rate
 - 2. Recapture rate
 - 3. Effective tax rate
- B. Direct capitalization
 - 1. Overall capitalization
 - 2. Gross rent multiplier
 - 3. Gross income multiplier
- C. Yield capitalization
- D. Six functions of a dollar
- E. Use of compound interest tables
- F. Development of rates
 - 1. Build up method
 - 2. Band-of-investment method
 - 3. Market comparison method
 - 4. Sinking fund method
 - 5. Annuity method (Inwood method)
 - 6. Effective tax rate
- G. Discount cash flow and mortgage equity
 - 1. Annuity capitalization
 - 2. Split rates
 - 3. Net percentage of value
 - 4. Internal rate of return
 - 5. Mortgage equity method
- H. Residual capitalization techniques
 - 1. Land residual
 - 2. Building residual
 - 3. Property residual

E. CONNECTICUT GENERAL STATUTE - SECTION 12- 40a

Committee for the Training, Examination and Certification of Assessment Personnel. Certification by Secretary of the Office of Policy and Management. *Effective May 29, 1997*

- (a) There shall be a committee for the purpose of establishing a program and procedures for the training, examination and certification of assessment personnel, appointed by the Secretary of the Office of Policy and Management and consisting of seven members, six of whom shall serve without pay and shall be appointed initially as follows: Two members for two-year terms; two members for four-year terms; and two members for six-year terms. No less than one member shall be from a municipality with a population over fifty thousand and no less than one member shall be from a municipality with a population under five thousand. The seventh member shall be an employee of the Office of Policy and Management, who shall have demonstrated competence in Connecticut assessment practices. The Secretary of the Office of Policy and Management shall thereafter appoint two members every two years for six-year terms. Each member of the committee, other than the representative from the Office of Policy and Management, shall, on and after July 1, 1984, be a person certified pursuant to subsection (b) of this section and shall have demonstrated competence in Connecticut assessment practices. Each member of the committee, other than the representative from the Office of Policy and Management, appointed on or after July 1, 1984, shall be employed by a municipality in the state in a position relating to the assessment of property for the purposes of the property tax. Any member of the committee, who ceases to be an employee of the Office of Policy and Management, or to be certified pursuant to subsection (b) of this section, as the case may be, shall cease to be a member of the committee and the secretary shall appoint a replacement to fill the remainder of the term. Said committee shall elect its own chairman and adopt regulations, in accordance with the provisions of chapter 54, for the training, fees and examination of assessment personnel including standards for the certification and recertification of assessors. Such regulations may include requirements for any type of training or experience, or combination thereof, the committee deems appropriate.
- (b) Any person may participate in training on assessment practices prescribed by said committee upon completion of the requirements provided for in regulations adopted under subsection (a) of this section and successful completion of any examination prescribed by said committee, any person shall be recommended to the Secretary of the Office of Policy and Management as a candidate for certification as a certified Connecticut municipal assessor. The Secretary of the Office of Policy and Management shall certify any qualified candidate recommended by said committee as a certified Connecticut municipal assessor and may rescind such certification for sufficient cause as said secretary may determine. Such certification shall be valid for five years from the date of issuance. Said secretary may certify a candidate who has not completed such training provided such candidate has experience in Connecticut assessment practices to such extent, determined by said secretary, as to make it unnecessary to complete such training; provided, such candidate shall be required to successfully complete any examination prescribed by said committee.

F. REGULATIONS OF CONNECTICUT STATE AGENCIES

Certification and Recertification of Assessors

Effective January 1, 1998

Section 12-40a-5. Definitions.

As used in sections 12-40a-5 to 12-40a-12 inclusive, the following terms have the meaning ascribed to them in this section, unless the context clearly indicates otherwise:

- (1) "Application" means a written request made in the form and manner as prescribed by the Committee;
- (2) "Appellant" means a person aggrieved by a decision of the Committee;
- (3) "CCMA I" means Certified Connecticut Municipal Assessor I;
- (4) "CCMA II" means Certified Connecticut Municipal Assessor II;
- (5) "Committee" means the Certified Connecticut Municipal Assessor Committee, the members of which are appointed in accordance with the provisions of Section 12-40a of the Connecticut General Statutes;
- (6) "Courier service" means any form of courier or mail service that confirms delivery by a return receipt;
- (7) "Payment" means the remittance of a required fee to the Committee in coins or currencies of the United States, made in the form of a bank check, certified check, money order or any other form of payment acceptable to the Committee; and
- (8) "Secretary" means the Secretary of the Office of Policy and Management.

Section 12-40a-6. Assessor Certification

(a) Competence in assessment administration in the State of Connecticut shall be evidenced by a CCMA I or a CCMA II designation. Such designations shall be issued by the Secretary to persons who are recommended by the Committee. No person shall be recommended for either designation unless he or she has satisfied the applicable education and experience requirements and has passed the appropriate comprehensive examination.

(b) All persons designated as a Certified Connecticut Municipal Assessor as of December 31, 1997, shall be deemed to have a CCMA II designation.

(c) Each CCMA II designation made pursuant to subsection (b) of this section shall be subject to recertification in accordance with Section 12-40a-11 on January 1, 2003.

Section 12-40a-7. Assessor Certification - Prescribed Education Program

(a) The prescribed education program for the CCMA I designation shall consist of the following:

Course IA	Assessment Administration
Course IB	Assessment Valuation
Course IIA	Introduction to Appraisal Principles
Course IIB	Application of Valuation Techniques

(b) The prescribed education program for the CCMA II designation shall consist of the four courses delineated in subsection (a) of this section, and the following:

Course III	Income Approach to Value
------------	--------------------------

(c) Each course in the prescribed education program shall consist of at least thirty hours of instruction. Each such course shall be conducted annually at a time and location determined by the Committee. Course application procedures, class schedules, minimum student enrollment requirements and registration fees shall be determined by the Committee.

(d) Each course registration fee shall be subject to annual review, and may be increased or decreased to reflect costs, financial assistance and/or other types of subsidies incurred or expected. Such fee shall be payable ten days prior to the date on which a course's first class session is scheduled to be held. Except in the event of the cancellation of said course, such fee shall not thereafter be refunded.

(e) Instructors for each course shall be approved by the Committee. No person shall be approved as an instructor unless he or she has been certified by the Education Committee of the Connecticut Association of Assessing Officers, Inc., or any successor thereto.

(f) A written examination shall be conducted prior to the conclusion of each course by the instructor or a Committee designee. The hours devoted to such examination shall be counted as hours of instruction. A person shall be deemed to have successfully completed a course if he or she receives a passing grade on said examination.

Section 12-40a-8. Prescribed Education Program - Waiver Provisions

(a) Written application may be made to the Secretary for a waiver of the requirement to take Courses IIA, IIB and III. The Secretary may grant an applicant's request to waive any of such courses, provided he or she shows evidence of having successfully completed an equivalent property appraisal course(s) or demonstrates competence in a related field of study or endeavor. Courses IA and IB shall not be waived under any circumstance.

(b) A person having been granted a waiver of a course(s) shall be deemed to have completed the prescribed education program. Any such person who subsequently fails the appropriate comprehensive examination shall take and successfully complete the course(s) that was waived.

Section 12-40a-9. Comprehensive Examinations

(a) The Committee shall annually conduct a comprehensive examination for the CCMA I and CCMA II designations. The time and location of each such examination, as well as the form and content thereof, shall be determined by the Committee. Applications to take such examinations may be obtained from the Secretary of the Office of Policy and Management or from the Committee chair, whose name and business address shall be filed annually with the Secretary of the State.

(b) No person shall take a comprehensive examination unless he or she has been approved by the Committee. Such approval shall be granted only if the person has successfully completed the prescribed education program and meets the minimum experience requirements related to the designation being sought.

(c) The minimum experience requirements shall be as follows:

(1) A person shall have a minimum of three years of experience in property assessment or appraisal or in a related field of endeavor, in order to take the comprehensive examination for designation as a CCMA I; and

(2) A person shall have a minimum of four years experience in property assessment or appraisal or in a related field of endeavor, in order to take the comprehensive examination for designation as a CCMA II. Such experience shall be one of increasing responsibility, at least two years of which is at an appraisal and/or administrative level in an assessor's office.

Section 12-40a-10. Examination Application Procedure

(a) The Committee shall accept for consideration each complete application to take a comprehensive examination. An application shall be deemed complete if the applicant submits all required supporting documentation and pays the application fee on or prior to the filing deadline. Said deadline shall be four weeks prior to the date on which each such examination is scheduled to be held.

(b) The comprehensive examination application fee shall be subject to annual review by the Committee and may be increased or decreased to reflect costs incurred or expected, provided the annual increase shall not exceed ten dollars. In no event shall the application fee exceed fifty dollars.

(c) The Committee shall meet, not later than three weeks prior to the date on which a comprehensive examination is scheduled to be held, to consider each complete application to take such examination. The Committee may grant or deny an applicant's request for entrance to such examinations. Each person whose application is approved shall be sent written notification of such approval by the Committee chair, within one week of the adjournment of said meeting. If the Committee determines that an applicant does not meet the necessary criteria for entrance to a comprehensive examination, the Committee chair shall send written notification of such denial to the applicant, within two days of the adjournment of said meeting. Such notice shall be sent by courier service and shall include information as to how the applicant may request a reconsideration of said denial. The Committee shall also return or refund the application fee paid by any applicant whose entrance to take a comprehensive examination is denied.

(d) A person whose application to take a comprehensive examination is denied may file a written request for a reconsideration of the Committee's decision. Any such request shall include the reason(s) why the appellant believes he or she should be allowed to take said examination. Such request shall be sent by courier service to the Committee chair, within seven days of the date of the notice of denial. The Committee shall meet within seven days of receiving such request, for the purpose of reconsidering its decision.

(e) The Committee may require the appellant to appear at said meeting to answer any pertinent questions or to supply any additional information that may be required, provided he or she shall be given not less than forty-eight hours notice of the requirement to appear. The Committee's decision with regard to any such reconsideration shall be final. The Committee chair shall notify the appellant of such decision in writing, within two days of the adjournment of said meeting.

(f) A person who receives a failing grade on a comprehensive examination may be approved by the Committee for entrance to the next such scheduled examination, upon making application therefor. If a failing grade is received on said examination, such person shall not be approved for entrance to a subsequent comprehensive examination, until he or she can demonstrate that any course(s) as may have been specified by the Committee have been successfully taken and/or retaken.

Section 12-40a-11. Recertification - Continuing Education Requirements

(a) In order to be recommended for recertification as a CCMA I or CCMA II, a person shall have completed at least fifty hours of property assessment or appraisal course(s) and/or workshop(s) during the five year period immediately preceding the date on which he or she submits an application for recertification. Any such course(s) and/or workshop(s) shall be subject to approval by the Committee. An instructor shall receive a recertification credit for each hour of instruction provided in the presentation of a course in the prescribed education program, or in conjunction with other assessment or appraisal courses as approved by the Committee, up to a maximum of thirty hours per course.

(b) The Committee shall cause to be annually listed in a newsletter published by the Connecticut Association of Assessing Officers, Inc., the titles and sponsors of all such course(s) and/or workshop(s) that have, in the previous year, been approved as satisfying the continuing education requirements pursuant to subsection (a) of this section. Said list shall also be provided to the Secretary.

(c) A person having a CCMA I or CCMA II designation may make written application to the Committee requesting approval of any course(s) and/or workshop(s) not included in the list published pursuant to subsection (b) of this section. Such application shall be accompanied by any related documentation the Committee may require. At the next regularly scheduled meeting following receipt of such application, the Committee shall consider the applicant's request.

(d) The Committee may grant or deny an applicant's request for approval of such course(s) and/or workshop(s). Each applicant whose request is approved shall be sent written notification of such approval by the Committee chair, within one week of the adjournment of said meeting. If a request is denied, the Committee chair shall send written notification of such denial to the applicant, within two days of the adjournment of said meeting. Such notice shall be sent by courier service and shall include information as to how the applicant may request a reconsideration of said denial.

(e) A person aggrieved by the Committee under subsection (d) of this section, may file a written request for reconsideration of such decision. Any such request, which shall include the reason(s) why the appellant believes such course(s) and/or workshop(s) should be approved, shall be sent by courier service to the Committee chair within seven days of the date of the notice of denial. The Committee shall meet for the purpose of reconsidering its decision, within thirty days after receiving such request.

(f) The Committee may require the appellant to appear at such meeting, to answer any pertinent questions or to supply any additional information that may be required, provided he or she shall be given not less than forty-eight hours notice of the requirement to appear. The Committee's decision with regard to any such reconsideration shall be final. The Committee chair shall promptly notify the appellant of such decision in writing.

Section 12-40a-12. Assessor Recertification - Renewal Certificates

(a) Each CCMA I and CCMA II designation, other than those described in Section 12-40a-6(b), shall expire on the fifth anniversary of its date of issuance. A renewal certificate shall be issued by the Secretary to any person who is recommended for recertification by the Committee. No person shall be recommended for recertification unless he or she has satisfied the continuing education requirements in accordance with Section 12-40a-11.

(b) The Committee shall accept for consideration each complete application for recertification. Such applications shall be deemed complete if the applicant submits all necessary supporting documentation and pays a recertification application fee of fifteen dollars. Said fee, which shall be non-refundable, shall be subject to annual review and may be increased or decreased to reflect costs incurred or expected. In no event shall the recertification application fee exceed thirty dollars.

(c) The Committee shall consider each complete application for recertification at the next regularly scheduled meeting following the date on which such application is received. The Committee shall recommend to the Secretary that he or she issue a renewal certificate to each applicant who satisfies the continuing education requirements as set forth in Section 12-40a-11. Upon receipt of such recommendation, the Secretary shall promptly issue a new certificate in such applicant's name.

(d) In the event, the Committee denies an application for recertification, the Committee chair shall send the applicant written notification of such denial by courier service, within two days of the adjournment of said meeting. Such notice shall include information as to how a reconsideration of such denial may be requested.

(e) A person whose application for recertification is denied may file a written request for a reconsideration of the Committee's decision. Any such request, which shall include the reason(s) why the appellant believes he or she should be recommended for recertification, shall be sent by courier service to the Committee chair within seven days of the date of the notice of denial. The Committee shall reconsider its decision at the next regularly scheduled meeting following receipt of such request, or at a special meeting called for said purpose.

(f) The Committee may require the appellant to appear at such meeting to answer any pertinent questions or to supply any additional information that may be required, provided he or she shall be given not less than forty-eight hours notice of the requirement to appear. The Committee's decision with regard to any such reconsideration shall be final. The appellant shall be sent written notification of such decision by the Committee chair within one week of the adjournment of said meeting. A copy of such notification shall be forwarded to the Secretary.



State of Connecticut

Certified Connecticut Municipal Assessor Committee

APPLICATION FOR CERTIFIED CONNECTICUT MUNICIPAL ASSESSOR I

NAME OF APPLICANT (Last)	(First)	(MI.)	BUSINESS TELEPHONE	HOME / CELL TELEPHONE
ADDRESS (NO. AND STREET)	(CITY)	(STATE)	(ZIP)	TOWN OR BUSINESS
ADDRESS (Where Examination results should be sent, if different from above)				
EMAIL ADDRESS				

QUALIFYING EXPERIENCE EDUCATION PROGRAM

In accordance with Section 12-40a-10 of the Regulations of Connecticut State Agencies, an individual applying for certification must successfully complete the required courses and have the minimum experience as stated in the Regulations. List below the CCMA courses completed and attach copies of certificates or waiver letter, for each course.

<i>C.C.M.A. COURSE:</i>	<i>DATE TAKEN</i>	<i>PLACE TAKEN</i>	<i>WAIVER Attached Approval</i>
Course IA			
Course IB			
Course IIA			
Course IIB			
Course IV			

ADDITIONAL APPRAISAL EDUCATION

<i>COURSE</i>	<i>DATE TAKEN</i>	<i>PLACE TAKEN</i>

EXPERIENCE

<i>EMPLOYER:</i>	<i>DATES</i>		<i>JOB TITLE</i>
	<i>FROM</i>	<i>TO</i>	ATTACH JOB DESCRIPTIONS

Attach additional sheets as necessary

EXPERIENCE VALIDATION

Assessment and/or appraisal experience must be validated by a Certified Connecticut Municipal Assessor, State Certified Revaluation Supervisor or Connecticut licensed general appraiser who trained and/or employed the applicant.

I hereby certify that the applicant has a minimum of three (3) years experience in property assessment or appraisal or in a related field of endeavor.

Validating Assessor/Appraiser Signature: _____ Date: _____

Printed or typed Name: _____

License/Certificate # _____

Please attach any additional documentation that may help the CCMA Committee in determining your eligibility. Failure to include appropriate documents will result in disqualification. Application must be accompanied with a Check or Money Order for \$30.00 made payable to: **CCMA Committee**

I hereby certify that the above information I have provided is true and accurate.

Signature: _____ Date: _____



State of Connecticut

Certified Connecticut Municipal Assessor Committee

APPLICATION FOR CERTIFIED CONNECTICUT MUNICIPAL ASSESSOR II

NAME OF APPLICANT (Last)	(First)	(MI.)	BUSINESS TELEPHONE	HOME / CELL TELEPHONE
ADDRESS (NO. AND STREET)	(CITY)	(STATE)	(ZIP)	TOWN OR BUSINESS
ADDRESS (Where Examination results should be sent, if different from above)				
EMAIL ADDRESS				

QUALIFYING EXPERIENCE EDUCATION PROGRAM

In accordance with Section 12-40a-10 of the Regulations of Connecticut State Agencies, an individual applying for certification must successfully complete the required courses and have the minimum experience stated in the Regulations. List below the CCMA courses completed and attach copies of certificates or waiver letter for each course.

<i>C.C.M.A. COURSE:</i>	<i>DATE TAKEN</i>	<i>PLACE TAKEN</i>	<i>WAIVER</i>
Course IA			
Course IB			
Course IIA			
Course IIB			
Course III			
Course IV			

ADDITIONAL APPRAISAL EDUCATION

<i>COURSE</i>	<i>DATE TAKEN</i>	<i>PLACE TAKEN</i>

EXPERIENCE

<i>EMPLOYER:</i>	<i>DATES</i>		<i>JOB TITLE</i>
	<i>FROM</i>	<i>TO</i>	ATTACH JOB DESCRIPTIONS

Attach additional sheets as necessary

EXPERIENCE VALIDATION

Assessment and/or appraisal experience must be validated by a Certified Connecticut Municipal Assessor, State Certified Revaluation Supervisor or Connecticut licensed general appraiser who trained and/or employed the applicant.

I hereby certify that the applicant has a minimum of four (4) years experience in property assessment or appraisal or in a related field of endeavor. This experience has been of increasing responsibility, and at least two years of this experience has been at an appraisal and/or administrative level in an assessor's office.

Validating Assessor/Appraiser Signature: _____ Date: _____

Printed or typed Name: _____

License/Certificate # _____

Please attach any additional documentation that may help the CCMA Committee in determining your eligibility. Failure to include appropriate documents will result in disqualification. Application must be accompanied with a Check or Money Order for \$30.00 made payable to: **CCMA Committee**

I hereby certify that the above information I have provided is true and accurate.

Signature: _____ Date: _____

UNIFORM REQUEST FOR RECERTIFICATION CREDIT

This form was developed for your convenience in reporting continuing education to various appraisal organizations. **It does not imply automatic acceptance by any organization of an educational program. Each group retains its own recertification requirements and procedures for requesting credit.** A copy of the program brochure or outline may be required.

1. This form must be completed in its entirety. **Please type or print.**
2. Please submit a copy to each organization from which you are requesting credit.
3. It is suggested that you keep a photocopy of each form submitted.

ORGANIZATION TO WHICH SUBMITTED _____ DESIGNATION _____ MEMBER NUMBER _____

MEMBER NAME _____ NUMBER OF INSTRUCTIONAL HOURS _____

SPONSORING ORGANIZATION _____ PROGRAM LOCATION _____

TITLE OF PROGRAM _____

PROGRAM DATES _____ INSTRUCTOR/PRESENTERS _____

DESCRIPTION OF ACTIVITY AND CONTENT _____

DESCRIPTION CONTINUED _____

EVIDENCE OF COMPLETION (SIGNATURE OF INSTRUCTOR OR PROGRAM OFFICIAL) _____

I certify that I have completed the above-described professional activity. I am aware that any misrepresentations by me become subject to disciplinary action.

SIGNATURE OF MEMBER _____ DATE _____

TITLE OF EDUCATIONAL PROGRAM DESCRIBED ABOVE _____ FOR OFFICE USE ONLY

MEMBER NAME _____

MAILING ADDRESS _____

CITY _____ STATE/PROVINCE _____ ZIP CODE _____



State of Connecticut Certified Connecticut Municipal Assessor Committee
APPLICATION FOR RECERTIFICATION AS A CONNECTICUT MUNICIPAL ASSESSOR

All applications must be accompanied by a check in the amount of \$20.00 made payable to the: CCMA Committee.

NAME OF APPLICANT (Last) (First) (MI.)			BUSINESS TELEPHONE	HOME / CELL TELEPHONE
ADDRESS (Number and Street)				CCMA CERTIFICATE # (indicate I or II)
CITY	STATE	ZIP CODE	EMAIL ADDRESS	

Return To:
 Rochelle Lambert, CCMA II
 Assistant Assessor
 Clerk, CCMA Committee
 Assessor's Office
 127 Norwich Ave
 Colchester, CT 06415

Include copies of proof of program completion for each Program listed below. Use additional pages as necessary.

<i>Program Title</i>	<i>Date(s) of Program</i>	<i>Provider/School</i>	<i>Topics Covered</i>	<i>Number of Hours</i>
Total Hours				

I hereby certify that the information contained on this form and included documentation is true, accurate and valid.

Signature: _____ Date: _____

Printed or Typed Name: _____

Frequently Asked Questions about the new Continuing Education Requirements

Who has to complete this application?

All persons who are certified as a CCMA I or CCMA II and whose certification is due to expire.

If I am retired or no longer working in an Assessor's Office in Connecticut, do I still have to complete 50 hours of courses or workshops?

Yes, if you wish to retain your certification. There is no exemption from this requirement for inactive assessors or assessment staff.

Do I send proof of program completion with this application?

Yes, copies of the proof of completion must accompany this application. Any program you list on the application that does not have proof of completion will not be accepted. This proof of completion requirement **includes** courses or workshops held at the Annual School for Assessors and Boards of Assessment Appeal at the University of Connecticut.

What if I do not have Proof of Completion for a program? Can I still list it on the application?

If you are missing proof of completion for a program, you will need to contact the program sponsor for the documentation. If you are not able to acquire the proof, you cannot list that program on this application. If you need proof for a course or workshop held at the Annual School for Assessors and Boards of Assessment Appeal at the University of Connecticut, contact Linda Friedman, Program Manager, Academic Partnerships and Special Programs.

How many hours do I need for recertification?

Fifty (50) hours of approved Continuing Education Programs. This includes both workshops (non-examination) and courses.

When do I have to have taken the workshop or course?

Only workshops and courses completed not earlier than 5 years prior to the expiration date of your current certification can be listed on this reapplication.

What if I am not sure if a workshop or course is "approved"?

A list of workshops and courses approved by the CCMA Committee is available on the CAAO Website at www.cao.com .

What if a workshop or course that I completed is not on the approved list?

You may submit a written application to the CCMA Committee requesting approval of any course or workshop not included in the list. This request for approval must include documentation on the material presented at the program and the length and sponsor of the program.

When is this application due?

At any time within one year prior to the expiration date of your certification. The certificate you received from the State of Connecticut has an expiration date on the upper right corner. All certificates expire on the December 31st five years following the issuance of the certificate.

What happens if I don't complete my Continuing Education requirement prior to the expiration of my certification?

Your CCMA I or CCMA II certification expires. You will need to meet all the current requirements of the CCMA I or CCMA II program to become certified again. This includes completing the course requirements and passing the CCMA examination.

Can any hours be carried over into my next cycle?

No, the regulations require that the continuing education be completed within five years of the expiration of the certification.

Can I take the same course or workshop more than once in the same cycle?

No. However, if a sponsor holds annual programs that change the material and subject matter for each offering, then each annual offering is allowed. For example, the workshop held at the "Annual School for Assessors and Boards of Assessment Appeal" held at the University of Connecticut, changes the material each year and therefore is not considered for recertification to be the same program.