



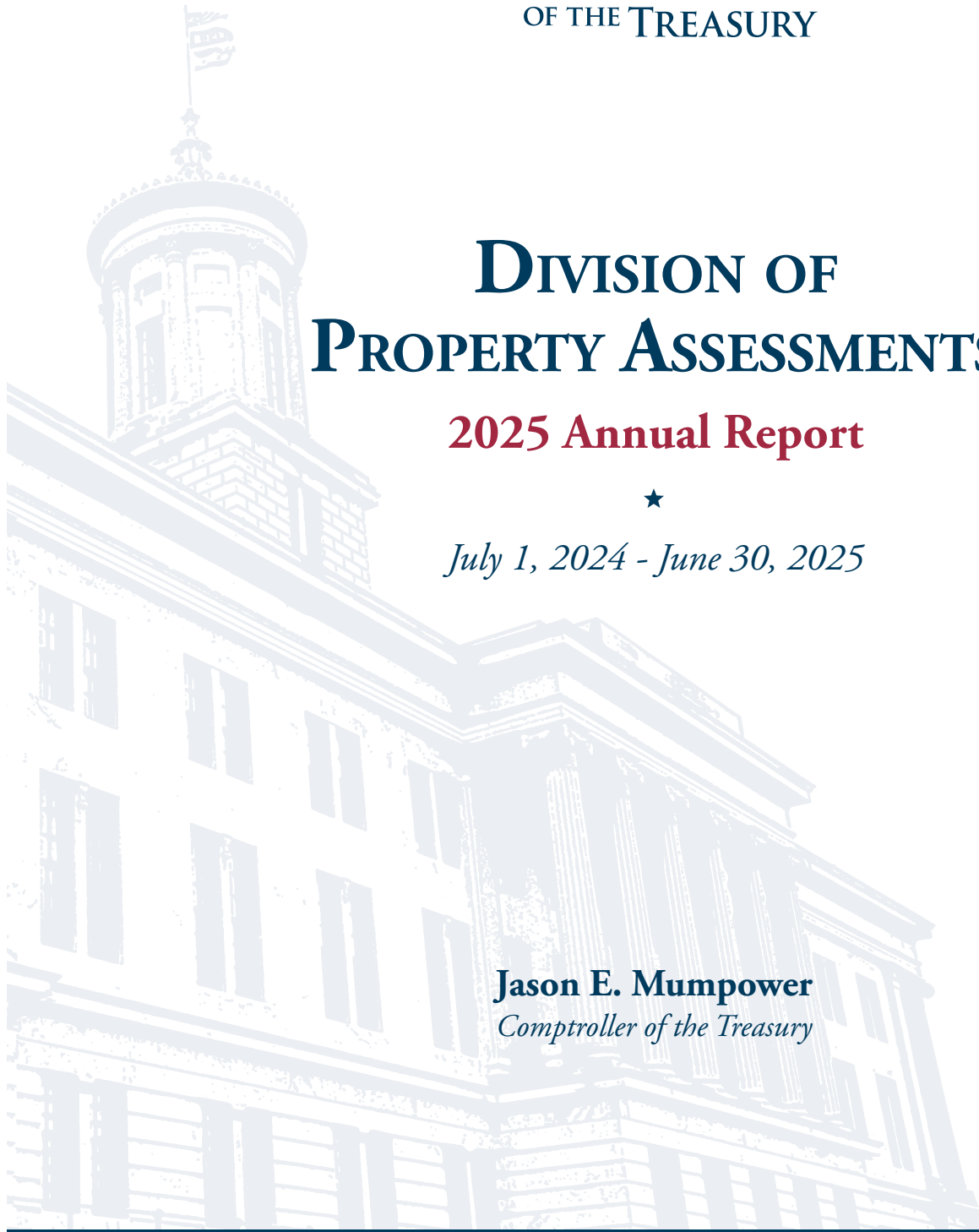
# DIVISION OF PROPERTY ASSESSMENTS

**2025 Annual Report**



*July 1, 2024 - June 30, 2025*

**Jason E. Mumpower**  
*Comptroller of the Treasury*



*Pursuant to Tenn. Code Ann. § 67-1-202(a)(7), this report provides a summary of the work accomplished by the Tennessee Comptroller of the Treasury's Division of Property Assessments during the fiscal year ending June 30, 2025.*

## MESSAGE FROM THE DIRECTOR OF PROPERTY ASSESSMENTS



**Bryan Kinsey**  
*Director*

Members of the State Board of Equalization:

I am pleased to present the State Board of Equalization with this report, which highlights the work accomplished by the Comptroller's Division of Property Assessments (DPA) in fiscal year 2025.

DPA's primary function is to support and oversee property tax administration in local jurisdictions across the state. We accomplish this in multiple ways. We train and support assessors of property in appraisal concepts and daily assessment-related functions. We provide various forms of technology to enable efficiency and a means for fair and equitable assessments. DPA also performs the calculations necessary to enable property tax collections in 86 counties and their municipalities while working with local collecting officials in all 95 counties to administer the Property Tax Relief program.

During this fiscal year, we experienced an unprecedented natural disaster. The remnants of Hurricane Helene brought torrential flooding and widespread destruction to upper East Tennessee in September. While devastating to those individuals and communities affected, this disaster provided opportunities for us to implement our mission. A team from DPA immediately began working with assessors of property in those counties to identify properties damaged or destroyed and devised methods for keeping track of the affected properties. Ultimately, the General Assembly appropriated \$5.7 million specifically to provide a form of relief to the affected property owners and charged the Comptroller's Office with disbursing those funds. DPA is pleased to have played a key role in this effort in partnership with other divisions of the Office.

Despite what appears to be some cooling in the real estate market, property values have continued to appreciate across the state. After years of rapid market appreciation, local jurisdictions have begun to embrace the need for more frequent revaluations. For the first time ever, we now have three counties on reappraisal cycles shorter than the standard 4-, 5-, and 6-year cycles. Blount and Davidson adopted 3-year cycles, while Sullivan adopted a 2-year cycle. These counties have paved the way for taxpayers to receive assessments that are fairer, more equitable, and more closely aligned with current market values when performing their revenue-neutral revaluations. Shorter reappraisal cycles also help mitigate the ill effects of equalization ratios, which are a necessary by-product of longer reappraisal cycles.

I'm pleased that DPA staff members continue to innovate, initiate, and communicate with our various stakeholders to ensure our customers' needs are met as we continue to fulfill the Comptroller's Office mission to **make government work better**.

Thank you,

A handwritten signature in blue ink that reads "Bryan L. Kinsey". The signature is written in a cursive style.

**Bryan L. Kinsey, TMA, AAS**

*Director, Division of Property Assessments*

# COMPTROLLER'S WHO WE ARE COMMITMENT

COMMUNICATE

APPRECIATE

INNOVATE

CULTIVATE

INITIATE



SPEAK AUTHENTICALLY  
AND OPENLY  
WITH ONE  
ANOTHER

FIND THE  
GOOD WORK  
AND  
PRAISE IT

WELCOME  
NEW IDEAS  
AND SEEK  
CHALLENGES

CONTINUALLY GROW  
AS INDIVIDUALS  
AND AS A  
TEAM

TAKE PERSONAL  
RESPONSIBILITY  
TO MAKE IT  
HAPPEN

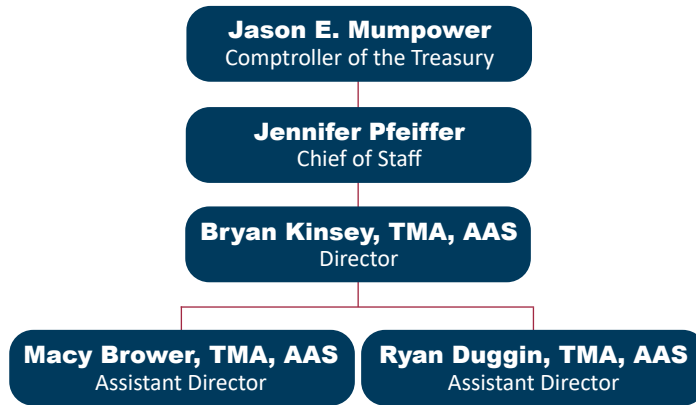
## MAKE GOVERNMENT WORK BETTER

### CORE RESPONSIBILITIES

To achieve success in administering Tennessee's Property Tax System, the Division of Property Assessments focuses on upholding the following primary responsibilities to make government work better:

- To ensure the professional administration of property tax programs in all taxing jurisdictions pursuant to Tenn. Code Ann. §§ 67-1-201 through 67-1-514, and Tenn. Code Ann. §§ 67-5-101 through 67-5-1705.
- To ensure a standardized record-keeping system for all property tax records through the continued use of the division's computerized appraisal and tax billing system.
- To ensure an up-to-date and equitable property tax base in all taxing jurisdictions through continuing county reappraisal efforts and the maintenance of the division's computer assisted mass appraisal system, pursuant to Tenn. Code Ann. §§ 67-5-1601 through 67-5-1603.
- To ensure a high degree of competency and a broad base of appraisal knowledge through the Assessment Certification and Education Program pursuant to Rules of the Tennessee State Board of Equalization, Chapter 0600-04.
- To administer the Property Tax Relief Program in a manner that all qualifying low-income elderly, low-income disabled, disabled veterans, and surviving spouses of disabled veterans will receive timely and accurate payments pursuant to Tenn. Code Ann. §§ 67-5-701 through 67-5-704.
- To monitor and assist local jurisdictions with the Property Tax Freeze Program pursuant to Tenn. Code Ann. § 67-5-705.
- To accomplish appraisal ratio studies in every county as determined by the State Board of Equalization and pursuant to Tenn. Code Ann. §§ 67-5-1604 through 67-5-1606.
- To monitor on-site review and valuation of properties, provide valuation assistance, develop valuation indexes, and audit assessor performance in accordance with Tenn. Code Ann. § 67-5-1601.

## PROPERTY ASSESSMENTS ORGANIZATION



## ADMINISTRATION

The **Administration** section of the Division of Property Assessments (DPA) is comprised of 11 positions responsible for managing the Assessment Certification and Education Program, maintaining publications, providing technology support to assessors of property, managing special projects, and ensuring strategic leadership of the division. Additionally, the Administration section provides customer service to taxpayers and logistics support both internally and to local government officials with whom DPA interacts.

## ACCOMPLISHMENTS

- During Fiscal Year (FY) 2025, technical appraisal training was provided to 394 students through 21 courses and workshops that were held in person.
- The division assisted the State Board of Equalization (SBOE) in providing County Board of Equalization training in a virtual format for 2025.
- The Greenbelt Seminars for 2024 were attended by 174 people in 4 locations across the state.
- The Tax Relief Seminars for 2024 were attended by more than 412 collecting officials in 8 locations across the state.
- The 2024 Assessor Retreat was attended by approximately 210 state and county government participants representing 65 counties from across the state.
- Currently, the Assessment Certification and Education Program has a total of 98 Tennessee Master Assessor (TMA) and 67 Tennessee Certified Assessor (TCA) certification holders in addition to the 5 Certified Assessment Evaluator (CAE), 13 Residential Evaluation Specialist (RES), 38 Assessment Administration Specialist (AAS), 7 Cadastral Mapping Specialist (CMS), and 1 Personal Property Specialist (PPS) IAAO designation holders that are active.
- The Assessment Certification and Education Program awarded 13 TMA, 4 TCA, 12 Assessment Level II, and 18 Assessment Level I certifications this fiscal year.
- Upon the division's review and recommendation, SBOE will make incentive compensation payments to county employees that are designation/certification holders in good standing (4 CAE, 60 TMA, and 4 TCA).

## GEOGRAPHIC SERVICES

The **Geographic Services** section of DPA is comprised of 12 positions located in the DPA Nashville office and one in the DPA Knoxville office. This section develops and uses geographic information systems (GIS) technology to assist the division's field staff and local assessors of property in daily operations.

Geographic Services acts as the liaison to the U.S. Census Bureau's Local Redistricting Data Program. Using census data, this section of DPA produces local maps and publishes county commission district and voting precinct maps.

Geographic Services also assists Tennessee's counties with maintenance of property ownership maps and Tennessee's municipalities with maintenance of municipal boundaries.

### ACCOMPLISHMENTS

#### Database Environment Transition

Successfully transitioned all 88 GIS counties in Tennessee from the ArcGIS Desktop environment to the new ArcGIS Pro software.

#### Regional ArcGIS Pro training and support

Geographic Services (GS) staffers conducted training for assessors and staff on the new ArcGIS Pro software across the state. After converting the counties to ArcGIS Pro, we continued supporting them as they learned the latest software.

#### GIS in COT

The Geospatial Redistricting and Demographic Services (GRADS) section within GS continued to expand the use of GIS in the Comptroller's office.

#### Redistricting

- Continued to be the liaison to the U.S. Census Bureau's Local Redistricting Data Program.
- Updated BAS/City boundaries.
- Updated the Voter Lookup site.
- Created maps for the Legislature.

#### Boundary Changes

- Assisted multiple counties with county boundary issues, which seem to be on the rise.
- Received hundreds of municipal boundaries changes in the state and adjusted them accordingly.

#### Land Use Model (LUM)

Continued to update the Land Use Model (LUM), which aids planners and economic development professionals in inventorying and analyzing land use patterns across Tennessee.

#### GeoViewer

Continued to update GeoViewer weekly, which has continued to increase usage as the world moves toward a connected environment.

#### Other Projects

- Upgraded our Enterprise Geodatabase to the latest GIS software release.
- Continue to upgrade ArcGIS Pro across the state.
- Updated the Tax Relief Story Map application.
- Created new features for IMPACT Maps.
- Created a Hurricane Helene dashboard to assist with the recovery efforts in East Tennessee.
- Continued to update and enhance the Investigations dashboard.

## ASSESSMENT SYSTEMS

The **Assessment Systems** section of DPA is comprised of 9 positions located in the DPA Nashville office. Assessment Systems assists both county and city local tax authorities with the preparation of their annual tax billing documents and data, generating an estimated \$2.8 billion in revenue for these jurisdictions.

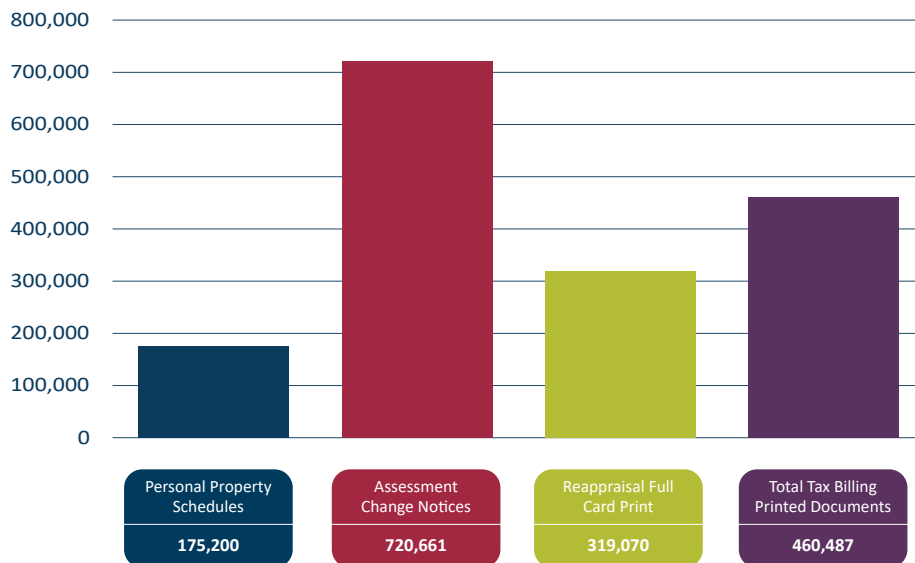
The **Integrated Multi-Processing of Administrative and CAMA Technology (IMPACT)** system is a statewide computer-assisted mass appraisal (CAMA) system in use by 86 of Tennessee's 95 counties. IMPACT is a modern, web-based application that provides assessors' offices with the ability to appraise and assess both real and personal property in the administration of the local property tax. Through continuous upgrades and other enhancements, IMPACT ensures an "evergreen" CAMA system for local and state officials.

### ACCOMPLISHMENTS

The following materials were printed by the IMPACT system during the 2025 fiscal year:

- 175,200 personal property schedules
- 720,661 assessment change notices
- 319,070 reappraisal full county cards
- 68,294 property tax roll pages (12 parcels per page)
- 313,291 property tax notices
- 78,902 property tax receipts

#### PARCELS/RECORDS PROCESSED BY ASSESSMENT SYSTEMS



## PROPERTY TAX RELIEF

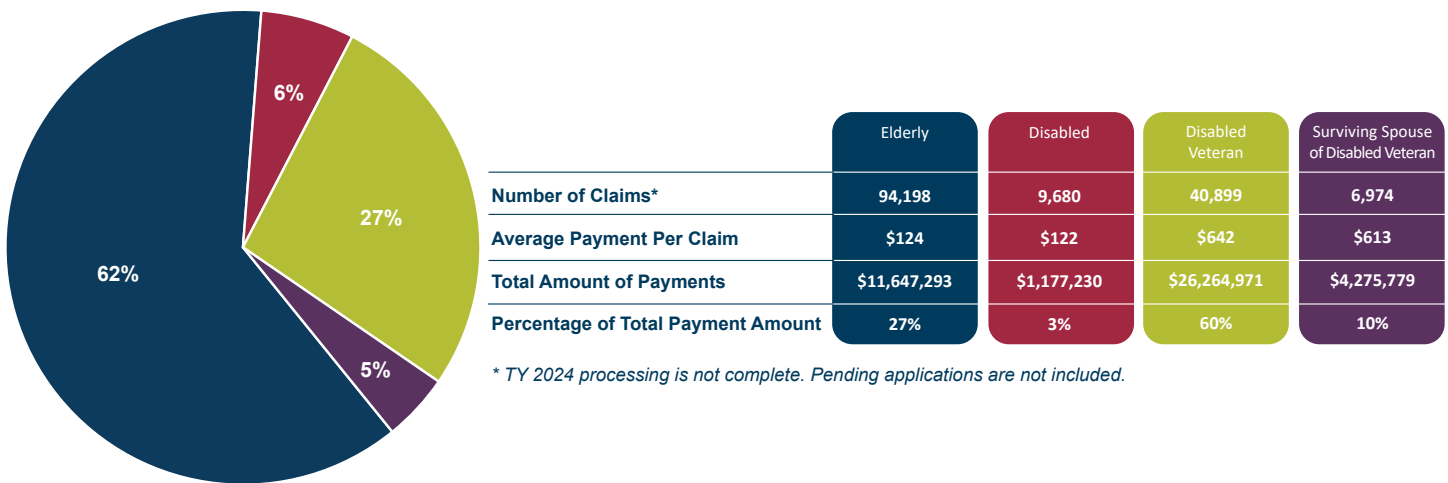
The **Property Tax Relief** section of DPA is comprised of 13 positions located in the DPA Nashville office that process all Tax Relief applications statewide. The Property Tax Relief Program helps pay the property taxes (or a portion thereof) for homeowners who are elderly, disabled, disabled veterans, or the surviving spouse of a disabled veteran who meet the criteria.

### ACCOMPLISHMENTS

- For Fiscal Year (FY) 2025, \$41.2 million was appropriated for the Tax Year (TY) 2024 Tax Relief Program. The graphics below show the percentage and dollar amount paid to each classification across the state.
- The Tax Relief Program sent out over 154,000 vouchers to returning applicants to assist with property taxes for TY 2024.
- Over 22,000 new applications were received for TY 2024.
- Over 152,000 claims were approved for TY 2024, totaling over \$43 million.

### PERCENTAGE OF TAX YEAR 2024 TAX RELIEF CLAIMS BY CLASSIFICATION

*This chart represents claims. An applicant may have both a county and city claim.*



## PROPERTY TAX FREEZE

**Property Tax Freeze** was enacted in 2007, and since its enactment, the Property Tax Freeze Program has been adopted by 27 counties and 35 cities across the state.

# SPECIAL PROJECTS

## Work accomplished relative to special projects during FY 2024-2025 included:

### Development Projects

- *Property Tax Freeze System* - The new Property Tax Freeze system was completed and implemented in collaboration with COT Technology Solutions and DPA Tax Freeze staff. This is a new and much enhanced version of the secure web-based system for collecting officials to enter and manage applications for the local-option Property Tax Freeze program. This system enables interaction between collecting officials and assessors in participating jurisdictions.
- *Tennessee Property Viewer* - A new generation of this popular property map web application was completed and implemented in collaboration with DPA Geographic Services and STS/GIS Services. This site also links with the Comptroller's Tennessee Property Assessment Data (TPAD) site.

### Field Mobile data collection app for IMPACT

- Enhanced Field Mobile functionality was implemented and deployed to users in county assessors' offices and DPA field offices. New features include a Summary View of property data, user-defined routing, and an enhanced map configuration made possible by the deployment of ArcGIS Pro by DPA Geographic Services. The enhanced map includes an offline basemap, enhanced parcel and street name labels, and thematic map capability.



*Field Mobile Enhanced Map Views*

### Legislation

- Calculated property owner relief payments authorized by the General Assembly for properties identified by assessors as having been affected by Hurricane Helene.
- Tracked property assessment legislation and prepared fiscal note support forms accordingly.
- Performed research and analysis relative to Tax Relief and other topics.

### GIS

- Managed extraction of property data and building sketch images from IMPACT for use with GIS on a regular basis.
- Developed an extract of acreage data for mapped parcels with multiple assessment records (i.e., special interests) for use by DPA Geographic Services in helping counties refine acreages displayed on the map.

### IMPACT

- Performed research and resolution of technical issues.

## LEGISLATIVE AFFAIRS

The following is a summary of legislation that passed this year related to property assessments or assessors.

### 2025 First Extraordinary Session

- Public Chapter No. 6 – Requires the Comptroller to disburse payments to eligible owners of property that was destroyed or damaged by Hurricane Helene.

### 2025 Session

- Public Chapter No. 138 – Amends “greenbelt” laws related to land held by tenants by the entirety or joint tenants with the right of survivorship.
- Public Chapter No. 357 – Enacts the Real Estate Infrastructure Development Act of 2025.
- Public Chapter No. 498 – Extends the deadline by which an assessor was to determine whether a property was destroyed or damaged by Hurricane Helene and amends various provisions related to the reappraisal of property.

*Detailed information on this legislation can be found on the Secretary of State’s website at <https://sos.tn.gov/publications/services/acts-and-resolutions>.*

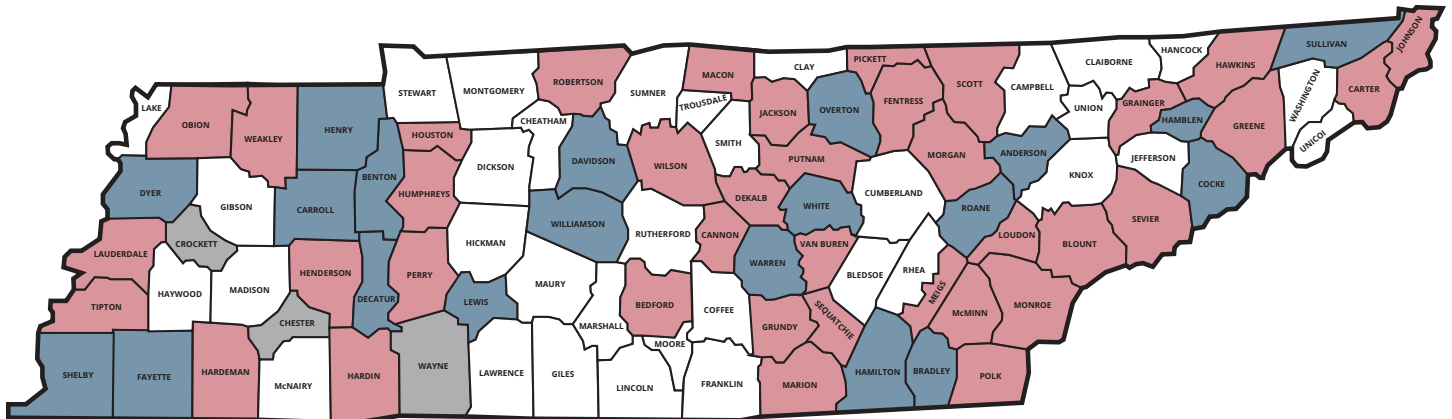
## FIELD OPERATIONS

The **Field Operations** section of DPA is comprised of 69 positions assigned to three assessment areas operating in five field offices located throughout the state as well as in the DPA Nashville office. The field staff monitors the quality and quantity of annual maintenance, the visual inspection cycle, and reappraisal programs performed by the assessors. In addition, Field Operations also provides technical assistance to assessors, develops current value updates, conducts appraisal ratio studies, and assists in defending property values in appeals.

### ACCOMPLISHMENTS

- Appraisal ratio studies were performed in 38 counties for 2025 pursuant to Tenn. Code Ann. §§ 67-5-1604 and 1605.
- 20 counties were reappraised in accordance with reappraisal plans submitted by assessors of property and approved by the SBOE pursuant to Tenn. Code Ann. § 67-5-1601.
- Current Value Updates (CVU) were performed in 3 counties for 2025 pursuant to Tenn. Code Ann. § 67-5-1601(a)(2).
- Monitoring activities were conducted in all 95 counties to ensure the accuracy of the property characteristic data, sales information, mapping, and administrative functions.
- Tangible personal property audit programs were reviewed for compliance in all 95 counties.
- Provided support to assessors of property in multiple counties across the state in the aftermath of natural disasters.

## MAJOR FIELD OPERATIONS ACTIVITIES COMPLETED IN FISCAL YEAR 2025



RATIO STUDY COUNTY (38)
  REAPPRAISAL COUNTY (20)
  CVU COUNTY (3)

COUNTY	2024 PARCEL COUNTS	2025 APPRAISAL RATIOS	COUNTY	2024 PARCEL COUNTS	2025 APPRAISAL RATIOS	COUNTY	2024 PARCEL COUNTS	2025 APPRAISAL RATIOS
ANDERSON	38,935	1.0000	HAMILTON	160,212	1.0000	MORGAN	16,309	0.5394
BEDFORD	23,913	0.6222	HANCOCK	6,236	0.7638	OBION	20,525	0.8700
BENTON	16,596	1.0000	HARDEMAN	20,818	0.8094	OVERTON	15,684	1.0000
BLEDSOE	12,022	0.6627	HARDIN	28,638	0.8250	PERRY	9,657	0.5880
BLOUNT	70,677	0.8357	HAWKINS	40,562	0.5940	PICKETT	6,202	0.7205
BRADLEY	51,718	1.0000	HAYWOOD	11,658	1.0000	POLK	13,347	0.7244
CAMPBELL	30,396	1.0000	HENDERSON	18,371	0.7914	PUTNAM	39,465	0.6242
CANNON	8,427	0.8067	HENRY	26,205	1.0000	RHEA	22,857	1.0000
CARROLL	20,103	1.0000	HICKMAN	18,316	0.7046	ROANE	36,897	1.0000
CARTER	33,531	0.5752	HOUSTON	6,695	0.7479	ROBERTSON	37,760	0.9218
CHEATHAM	22,764	1.0000	HUMPHREYS	13,786	0.7703	RUTHERFORD	127,904	0.8462
CHESTER	9,854	1.0000	JACKSON	9,139	0.5989	SCOTT	16,698	0.8085
CLAIBORNE	23,950	0.7169	JEFFERSON	36,344	1.0000	SEQUATCHIE	12,544	0.7890
CLAY	7,202	0.6994	JOHNSON	14,756	0.6223	SEVIER	84,071	0.5422
COCKE	26,604	1.0000	KNOX	198,628	0.7167	SHELBY	338,157	1.0000
COFFEE	32,065	0.7564	LAKE	3,970	1.0000	SMITH	13,434	0.8086
CROCKETT	10,243	1.0000	LAUDERDALE	14,083	0.7317	STEWART	12,283	1.0000
CUMBERLAND	67,027	0.7570	LAWRENCE	25,639	0.8186	SULLIVAN	88,459	1.0000
DAVIDSON	259,828	1.0000	LEWIS	8,608	1.0000	SUMNER	87,035	1.0000
DECATUR	14,404	1.0000	LINCOLN	20,156	1.0000	TIPTON	31,722	0.8926
DEKALB	18,562	0.5968	LOUDON	36,277	0.6500	TROUSDALE	5,407	0.7395
DICKSON	29,035	1.0000	McMINN	31,930	0.7617	UNICOI	11,170	0.7248
DYER	21,753	1.0000	McNAIRY	19,253	0.7559	UNION	15,625	0.6959
FAYETTE	26,115	1.0000	MACON	14,894	0.8205	VAN BUREN	7,379	0.6136
FENTRESS	16,815	0.8847	MADISON	49,744	0.7857	WARREN	23,847	1.0000
FRANKLIN	26,657	0.7870	MARION	22,766	0.6694	WASHINGTON	63,376	1.0000
GIBSON	31,074	1.0000	MARSHALL	18,769	0.7773	WAYNE	13,340	1.0000
GILES	18,954	0.7535	MAURY	52,135	0.7918	WEAKLEY	20,551	0.8525
GRAINGER	16,770	0.5414	MEIGS	9,817	0.6243	WHITE	18,165	1.0000
GREENE	44,554	0.7696	MONROE	29,927	0.8085	WILLIAMSON	96,378	1.0000
GRUNDY	11,949	0.7684	MONTGOMERY	86,531	1.0000	WILSON	69,467	0.6854
HAMBLEN	31,948	1.0000	MOORE	4,252	1.0000	<b>TOTAL</b>	<b>3,509,275</b>	



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*For additional information about the Division of Property Assessments, visit:*  
***[comptroller.tn.gov/pa](http://comptroller.tn.gov/pa)***