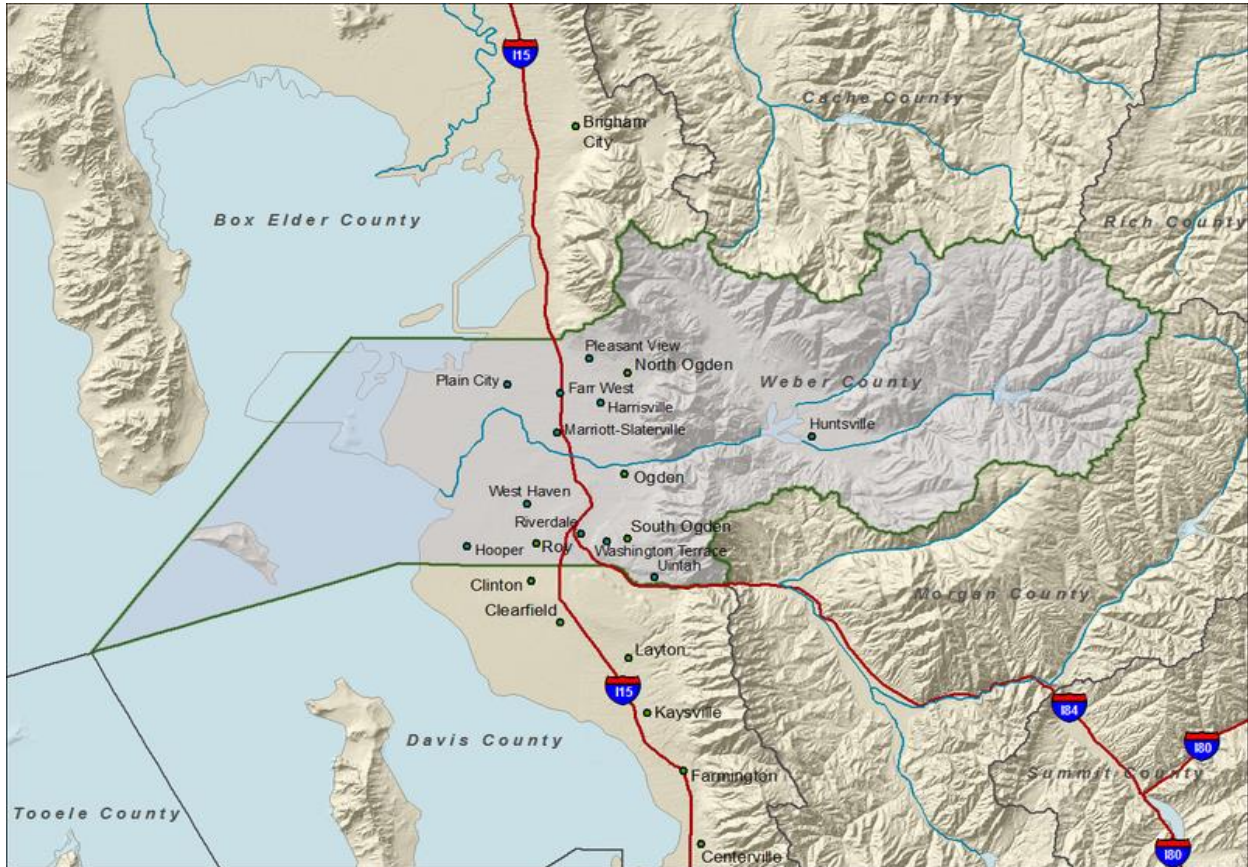


# WEBER COUNTY



# ASSESSOR



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## FIVE-YEAR REVIEW OF PROPERTY CHARACTERISTICS PLAN

Revised June 2024

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WEBER COUNTY ASSESSOR

FIVE-YEAR CYCLICAL REVIEW OF PROPERTY CHARACTERISTICS PLAN

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I N D E X

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- Section I:* Purpose Statement
- Section II:* Statutory Requirements
- Section III:* Mass-Appraisal, Market Value (aka Reappraisal)
- Section IV:* Assessment Regions and Neighborhood Definition
- Section V:* Methods to Measure the Quality of County Assessments
- Section VI:* Public Relations and Notification Methods
- Section VII:* Review of Characteristics and Reappraisal Production
- Section VIII:* Five-Year Plan
- Section IX:* Summary

*Section I:*

**Purpose Statement:**

The primary function of the county assessor's office is to value property fairly and equitably. Fair property valuation demands that real property assessments be at market value. Equitably valuing real property requires similar appraisal uniformity between and within all geographic regions and property types. The Five-Year Review of Property Characteristics aims to provide a vehicle for fair and equitable property assessments. Accurate valuations across the entire county significantly reduce inequities in property taxation. For a mass appraisal system to work as designed, accurately collecting and recording qualitative and quantitative physical characteristics is critical.

*Section II:*

**Statutory Requirements:**

The Utah Property Tax Act requires county assessors to reappraise all locally assessed property annually using a mass appraisal system and to complete a detailed review of property characteristics at least once every five years.<sup>1</sup>

The Property Tax Act also requires the Utah State Tax Commission to take corrective action in cases where a county does not meet the law and Tax Commission Rule requirements. The commission shall take corrective action if the commission determines that:

- A county assessor has not satisfactorily followed the current mass appraisal standards, as provided by law
- The sales-assessment ratio, coefficients of dispersion, or other statistical measures of appraisal performance related to the studies required by Section 59-2-704 are not within the standards provided by law
- The county assessor has failed to comply with Subsection (4) requirements
- Corrective action includes:
  - Factoring pursuant to Section 59-2-704
  - Notifying the state auditor that the county failed to comply with the requirements of this section
  - Or filing a petition for a court order requiring a county to take action

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<sup>1</sup> [UCA 59-2-303.1\(2\)](#)

Section III:

**Mass Appraisal and Market Value (aka Reappraisal):**

The Uniform Standards of Professional Appraisal Practice, commonly called USPAP, defines mass appraisal as “the process of valuing a universe of properties as of a given date using standard methodology, employing common data, and allowing for statistical testing.<sup>2</sup> The effective date for assessing property in Utah is January 1 of a given tax year. The Utah Property Tax Act defines fair market value<sup>3</sup> as the amount at which property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of the relevant facts. The reappraisal process involves revaluing a property using information available to the appraiser(s), with the appraisal effective date being January 1 of each year. Weber County typically uses a valuation model, discussed later in this section, to reappraise properties en masse. This model-based approach reduces taxpayer expenses by enabling the valuation of hundreds to tens of thousands of parcels simultaneously. This method is more efficient than individual property appraisals, which would require an appraiser to write an appraisal for each of the nearly 98,000 taxable parcels in the county.

Appraisal practice employs three methods to determine market value:

- Cost Approach: Based on the appraisal principle of substitution, the cost approach is a set of procedures for estimating the fee simple interest in a property by calculating the current cost to construct a replacement for the existing structure, deducting accrued depreciation from the replacement cost, and adding the estimated land value plus an entrepreneurial profit.

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<sup>2</sup> 2020-2021 USPAP Uniform Standards of Professional Appraisal Practice (USPAP)

<sup>3</sup> [UCA 59-2-102\(13\)](#)

- The Sales Comparison Approach: Based on the concept of value in exchange, the sales comparison approach to value is a set of procedures estimating a value indication by comparing the property appraised to similar properties that have sold recently, applying appropriate units of comparison, and making adjustments to the sale prices of the comparable sales based on the elements of comparison. This approach may be used to value improved property or vacant land. With an appropriate quality and quantity of data available to the appraiser, it is the most common and preferred valuation method as it most accurately reflects the interaction between buyers and sellers.
- The Income Approach: Underpinned by the principal of anticipation, the income approach is a set of procedures through which an appraiser derives a value indication for an income-producing property by converting its anticipated benefits into an estimate of value.

Weber County utilizes one or more of the three approaches to value when estimating the value of real property. The valuation approach that provides the most accurate estimate of market value dictates the methodology used. A valuation model is a statistical technique that analyzes the contributory value of characteristics of sold properties and applies the adjustments derived from such analysis to assess the value of similar properties. Mass appraisal often utilizes valuation models that depend on multiple variables to predict a value, such as the market value of land or land and improvements. Valuation models are an integral part of the valuation process in Weber County and rely significantly on accurate appraisal data and sales information.

Section IV:

**Assessment Regions and Neighborhood Definition:**

A key element in mass appraisal, particularly when employing a valuation model, is the development of functional boundaries termed Assessment Regions and Appraisal Neighborhoods. Regions describe broad areas determined by physical and political boundaries within the County. Appraisal neighborhoods are designed on a more microeconomic level and represent boundaries wherein the improved properties within such boundaries are similar concerning the following criteria:

- Age
- Size
- Type and Quality of Construction
- Condition
- Land Use and Characteristics

Section V:

**Methods to Measure the Quality of County Assessments:**

Both counties and the Tax Commission must measure the accuracy of the locally assessed values compared to arm's length sales through an assessment/sale ratio study (sale ratio study or study). The sale ratio study divides the assessed value by the time-adjusted sale price to calculate a ratio. The study then aggregates the individual ratios into measures of central tendency (median or average) and measures of dispersion (Coefficient of Dispersion (CoD) or Coefficient of Variation (CoV)).

A primary purpose of ratio studies is to test compliance with constitutional and statutory mandates. The Utah State Constitution requires that all non-exempt tangible property (except age-based fee-in-lieu mechanisms) be taxed at a uniform and equal rate in proportion to its value.<sup>4</sup> The Property Tax Act refines the constitutional instruction requiring that property is assessed and taxed on its fair market value.<sup>5</sup> The statute defines fair market value as “[...] *the amount at which property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of the relevant facts.*”<sup>6</sup>

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<sup>4</sup> [Utah Constitution Article XIII, Section 2\(1\)](#)

<sup>5</sup> [Utah Code Ann. 59-2-103\(1\)](#)

<sup>6</sup> [Utah Code Ann. 59-2-102\(13\)](#)



For example, assume the assessment/sale ratio study covering several appraisal neighborhoods indicates a median assessment/sale ratio of 85%. In other words, if the county assesses a property at \$340,000, the ratio study would indicate a market value of \$400,000 [ $\$340,000 / 85\% = \$400,000$ ]. The standard of practice outlined in the Tax Commission rule is  $\pm 5\%$  of the level of assessment for residential properties, which would equal 95-105%, and  $\pm 10\%$  for nonresidential properties, which would equal 90% - 110%<sup>7</sup>. Given that the sale ratio in this example (85%) falls outside the standard, the County must adjust the assessed values of properties in this hypothetical area via reappraisal or factor to a level consistent with the standards outlined in the rule.

A reappraisal of properties in any given area is almost always preferable to a factor. Based on ratio studies, blanket adjustments in market values (factors) magnify property assessment inequities by disproportionately changing parcels' market value with higher ratios. For example, the table below illustrates a factor placed on five properties with different assessment/sale ratios. The tables below illustrate the factoring results (Table 1) vs. reappraisal (Table 2).

In the example in Table 1, the initial sale ratio is 85%. The county should factor each value by dividing it by 85% to align the assessed values with regulatory standards.

Sale	Sale Price	Pre-Factor Value	Sale Ratio		Factored Value	Sale Ratio
1	\$ 500,000	\$ 275,000	55%		\$ 324,000	65%
2	\$ 500,000	\$ 400,000	80%		\$ 471,000	94%
3	\$ 500,000	\$ 425,000	85%		\$ 500,000	100%
4	\$ 500,000	\$ 500,000	100%		\$ 588,000	118%
5	\$ 500,000	\$ 525,000	105%		\$ 618,000	124%
		Median	85%		Median	100%
		Average	85%		Average	100%
		Range	50%		Range	59%

Table 1

<sup>7</sup> [Utah Tax Commission Rule 884-24P-27\(2\)\(a\)\(i\)](#)

Sale 1 has the lowest sale ratio for both pre and post-factors. Sale 1's ratio only increased by 10% and is substantially undervalued compared to its sale and the other properties in the sample. Compare this to Sale #5. Sale 5's ratio increased by 19%, and the factored value exacerbated the overassessment compared to its sale price. Even though the assessment sale ratio is now a "perfect" 100% post factor, the equity between sales is *worse* than before the factor, as evidenced by the range in assessment ratios increasing from 50% to 59%. The greater level of dispersion defeats the purpose of the revaluation. While the assessment ratio is now compliant, the area lacks assessment equity between similar properties.

As a second example, Table 2 illustrates the results of a good reappraisal. As in Table 1, the initial assessed/sale ratio is 85%. However, the county performed a reappraisal instead of applying a uniform percent change across all parcels.

Sale	Sale Price	Pre-Reappraisal Value	Sale Ratio	Reappraisal Value	Sale Ratio
1	\$ 500,000	\$ 275,000	55%	\$ 485,000	97%
2	\$ 500,000	\$ 400,000	80%	\$ 495,000	99%
3	\$ 500,000	\$ 425,000	85%	\$ 490,000	98%
4	\$ 500,000	\$ 500,000	100%	\$ 510,000	102%
5	\$ 500,000	\$ 525,000	105%	\$ 470,000	94%
		Median	85%	Median	98%
		Average	85%	Average	98%
		Range	50%	Range	8%

Table 2

The reappraisal's results are much better than those of the factor. Even though this group's average assessed/sale ratio is less accurate than the factor (98% vs. 100%), the reappraisal property values are much more equitable. The ratio range is now 8% compared to 59% for the post-factor values. Accurately estimating market values through reappraisal is central to achieving fairness and equity in assessment.

Section VI:

**Public Relations and Notification Methods:**

The importance of an informed community cannot be understated, particularly when changes in property values may occur and, accordingly, changes in property tax.

Weber County notifies the public of the review via the following methods:

1. The Property Evaluation notices will list the last review of property characteristics.
2. "Door-Hangers" inform the property owner of the reappraisal effort and request information about the property unobtainable by an exterior inspection.
3. When appropriate, notifications of reappraisal and market conditions will run in local print media.
4. Copies of this report are available to the public from the Assessor's office at any time. The plan is also available on the Assessor's website at [Weber County 5-Year Plan](#).

Section VII:

**Review of Characteristics and Reappraisal Production:**

Our Review of Characteristics Department directs its efforts toward reviewing the characteristics of all residential properties in Weber County. Two Certified General Appraisers, managed by our Real Estate Division Administrator, conduct our review of commercial real estate efforts.

**Residential Production:**

- 2024: 53,600 improved residential parcels  
4,100 vacant noncommercial parcels  
57,700 total

**Commercial Production:**

- 2024: 820 improved commercial parcels  
660 vacant commercial parcels  
1,480 total

**Reappraisal Total:**

Through reappraisal, in tax year 2024, the Weber County Assessor's Office performed valuation changes on 97% of the taxable parcels in Weber County.

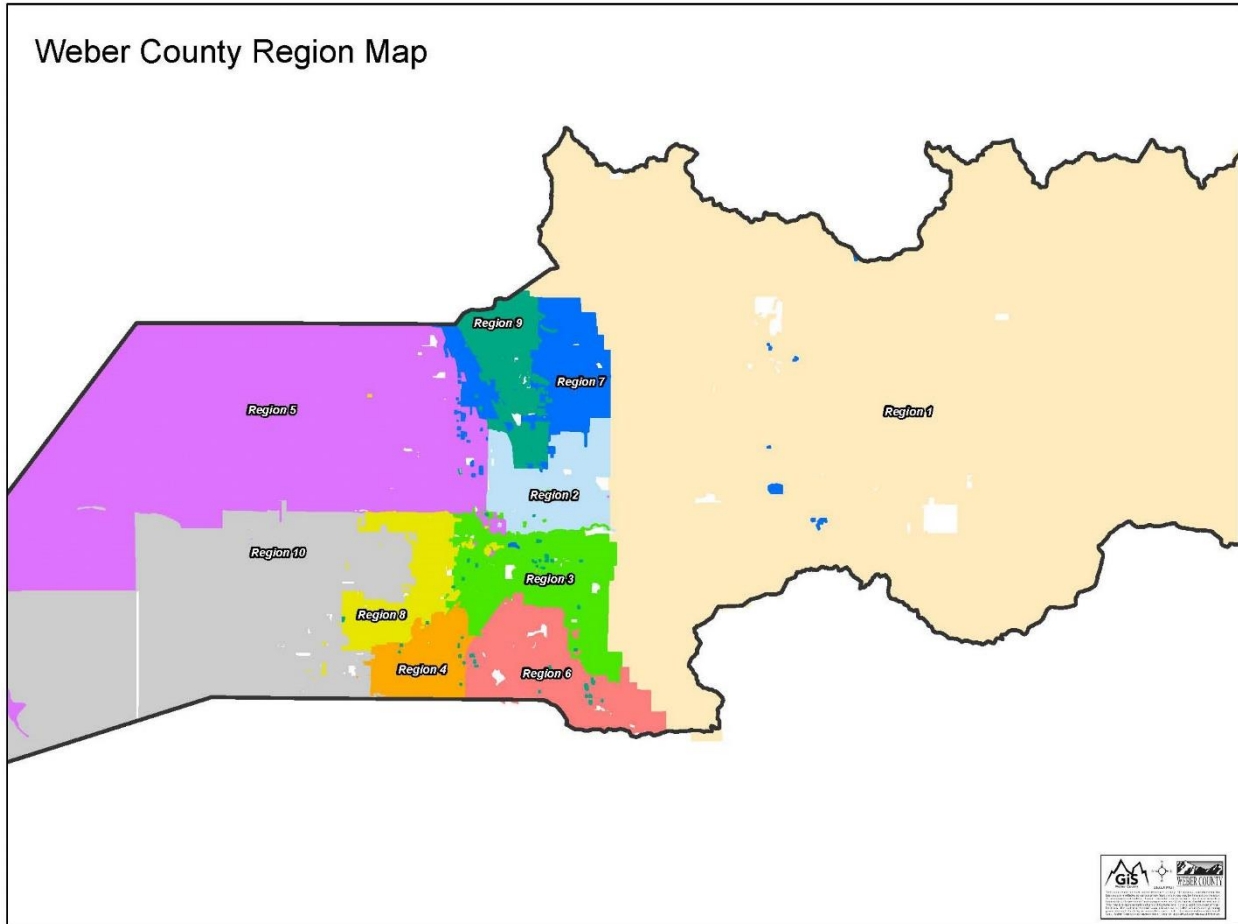


Figure 1

*Section VIII:*

**Five-Year Plan**

Weber County acquired sketch verification software to aid in our current process. The validation software overlays the county sketch on top of the orthographic view of the aerial photo of each parcel. The software measures the size difference between the photo and sketch and returns one of three possible results. 1. The sketch matches the photo with slight variance, allowing for a roof overhang. 2. The sketch varies one hundred square feet or less from the photo (minor variance). This minor difference does not significantly affect the value estimate. 3. The sketch and photo vary by over one hundred square feet (major variance). This size variance may influence the assessed value. Weber County will prioritize a review of property characteristics by variance, addressing the major variances first, followed by parcels with a minor variance. Weber County will consider the features of all parcels categorized as a nominal variance as correct. Weber County will make the appropriate corrections for all parcels coded as major or minor through a desk review when possible and an on-site physical review when necessary.

Utah law requires a review of physical characteristics at least once every five years. The Utah State Tax Commission requires each county assessor's office to complete and submit a PT-62 report to track compliance. The PT-62 report tracks the number of parcels in the county and the number of parcels with a review date of greater than one, two, three, four, and five years. State law considers a parcel out of compliance if its review date exceeds five years. Weber County shall use the aerial flyover date as the base review date for the PT-62 report, amending the review date as appropriate. Weber County will continue to contract for aerial photography and sketch validation as an integral part of the review of physical characteristics required by UCA 59-2-303.1.<sup>8</sup>

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<sup>8</sup> [UCA 59-2-303.1\(3\)](#)

*Section IX:*

**Summary:**

Utah State Constitution and the Property Tax Act charge the County Assessor with accurately assessing all locally assessed taxable real and personal property within the county's boundaries. The total value obtained through the assessment process is the foundation for the property tax. Taxing entities like Weber County, Ogden City, school districts, and others base their tax rates, in part, on the total taxable value of all property within the entity's boundaries (required operating budget / taxable value = tax rate). If valuations in a given area of the county are out-of-balance, the result is an inequity in property tax due – someone is either paying too much compared to someone else's too little.

Inherent in the proper assessment (valuation) of property by the county is the accurate collection of qualitative and quantitative characteristics of each property. Concerning the valuation of real property (homes, commercial buildings, apartments, vacant land, etc.), a correct assessment, at minimum, requires the following information: 1. A description of the land, which indicates its size and the property's legal use; 2. If improved, what is the type of improvement, construction type, age, size, quality, and condition of the improvement. Accurate collection and recording of these characteristics are the building blocks to estimating market value.

Two essential characteristics of an improved property are condition and quality. Condition alone will expand the value range between like properties significantly. For example, two homes in the same neighborhood are of the same age, size, construction type, and essentially similar layout and utility. One has recently sold and received modifications and updates to gain the highest possible sale price. The market has now identified the value of the sold home in its renovated condition, but that value does not

necessarily indicate the value of the house next door. The most accurate method to develop an estimate of value for the property that did not sell is to review its characteristics and make an appropriate adjustment for its condition. A cyclical review of property characteristics of all properties improves data quality, which in turn is utilized to enhance the equity in valuations.

One of the most critical tasks in data collection is ensuring uniformity. Weber County has instituted a more in-depth training process for appraisers and data collectors to enhance the consistency of qualitative data. The additional training promotes better uniformity and accuracy of data collected.

While the Assessor and County Commission are committed to achieving the mandate for reappraisal, it is necessary to consider the cost associated with the process as it relates to the benefit of the results. Under past and current resource levels, the first organized residential reappraisal effort consumed more time than the five-year guideline-directed by statute. We continue to review our process to enhance production and actively seek cost-effective technologies to improve it. Given our experience, refining our methods, and the improvements to our assessment database from the prior reappraisal cycles, we completed the reappraisal effort within the five-year timeframe without a significant cost increase. Implementing technologies such as digital image technology and sketch validation enhances our ability to complete the next review cycle promptly.



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John Ulibarri – Weber County Assessor