

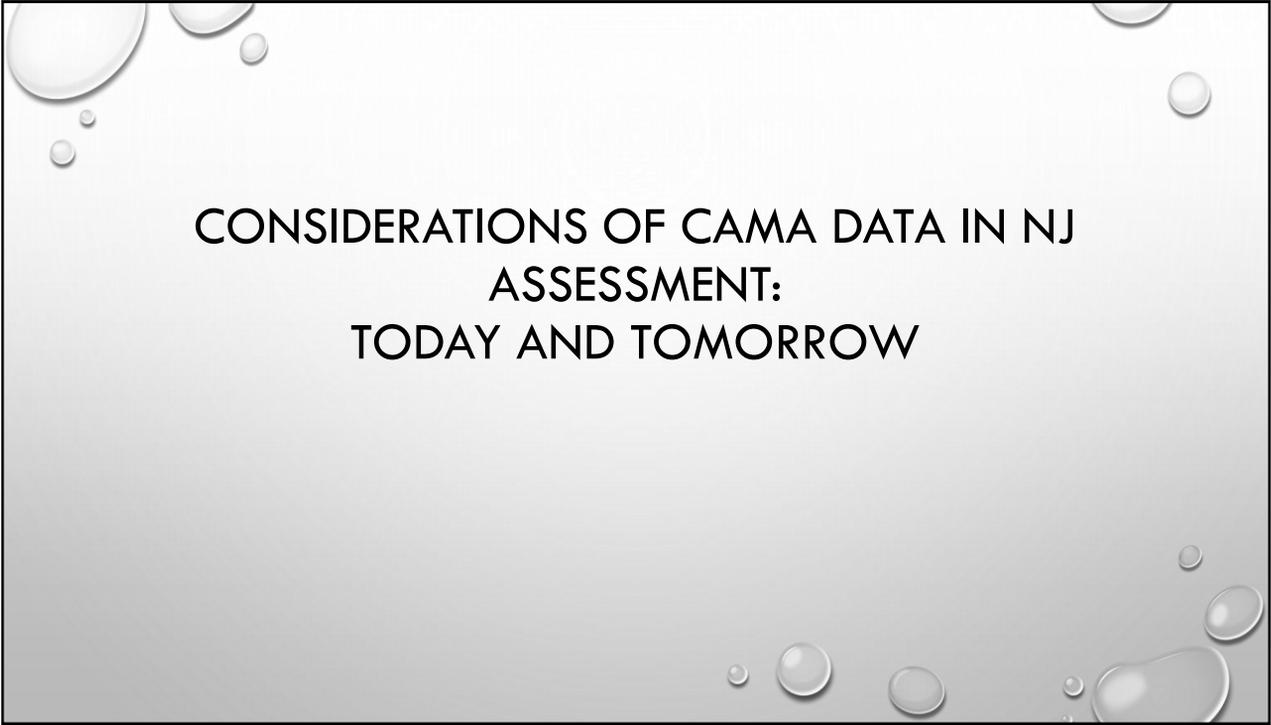
CAMA-BASED PROPERTY ASSESSMENT DATA COLLECTION, USE, AND PUBLIC ACCESS

NJ STATE LEAGUE OF MUNICIPALITIES CONFERENCE/
ASSOCIATION OF MUNICIPAL ASSESSORS
NOVEMBER 17, 2022

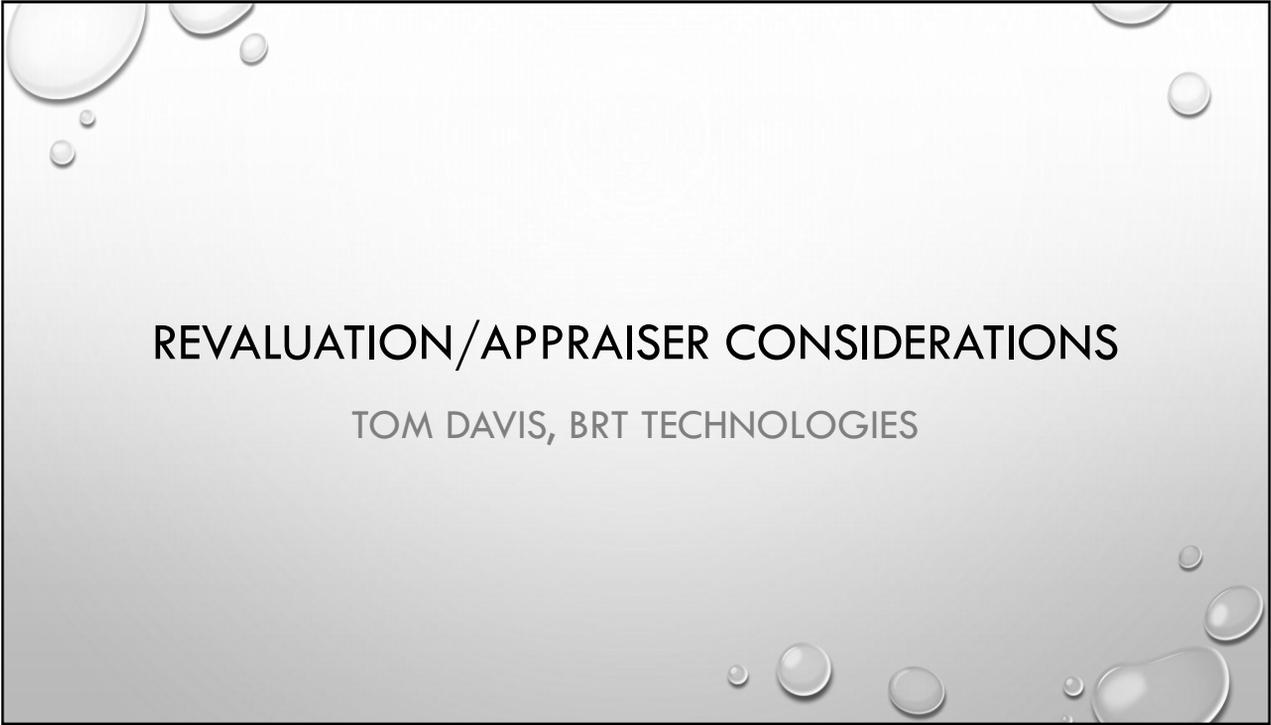
1

**BC – BEFORE CAMA
IN THE BEGINNING, THERE WAS...
DIANE HESLEY, COUNTY TAX ADMINISTRATOR
CAMDEN COUNTY**

2



3



4

CAMA DATA COLLECTION

Thomas Davis, SRA, SCGRE, CTA
Professional Property Appraisers
BRT Technologies

5

INTRODUCTION

- ▶ **BRT SOFTWARE – POWERPAD & POWERCAMA**
- ▶ **All the Revaluation Firms in NJ utilize these programs for data collection**
- ▶ **Field staff has access to the towns' data offline**
- ▶ **Cama data is uploaded to the AWS cloud**

6

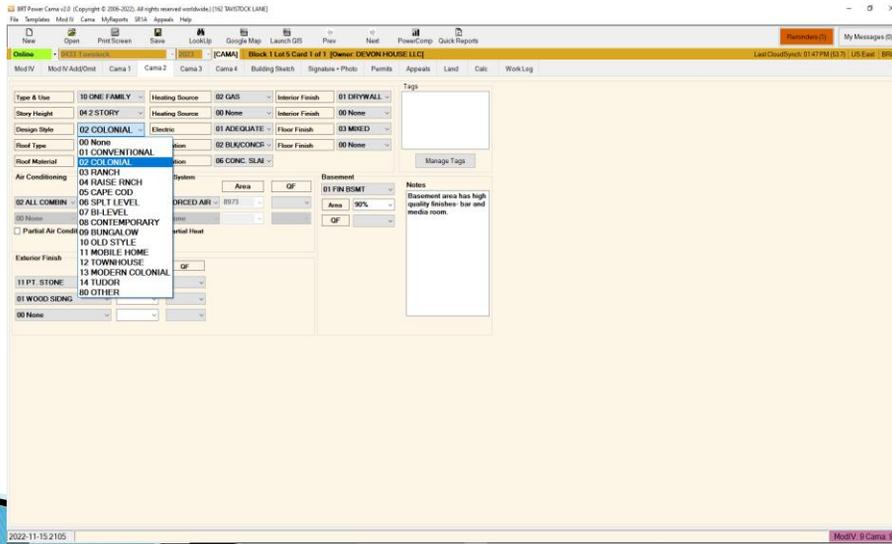
MOD IV TAB

7

CAMA TAB - Unlimited comment field

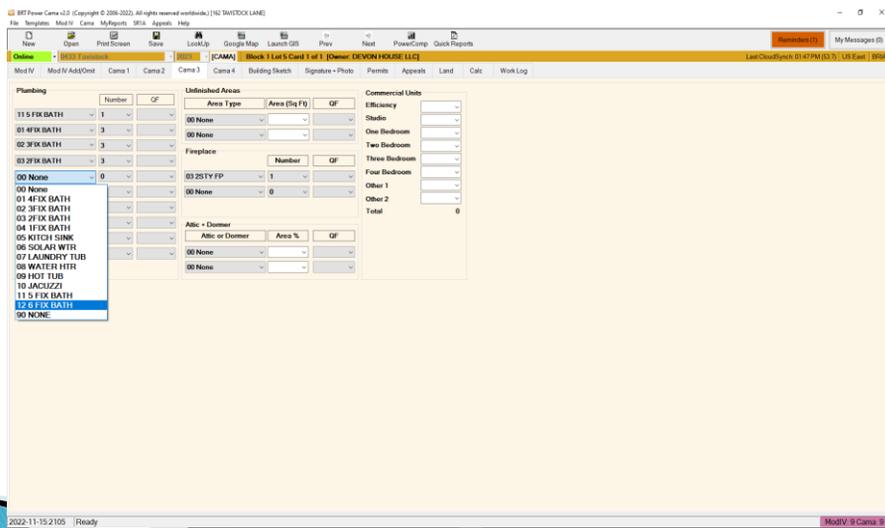
8

CAMA TAB – Fields are dropdowns for ease of access to tables



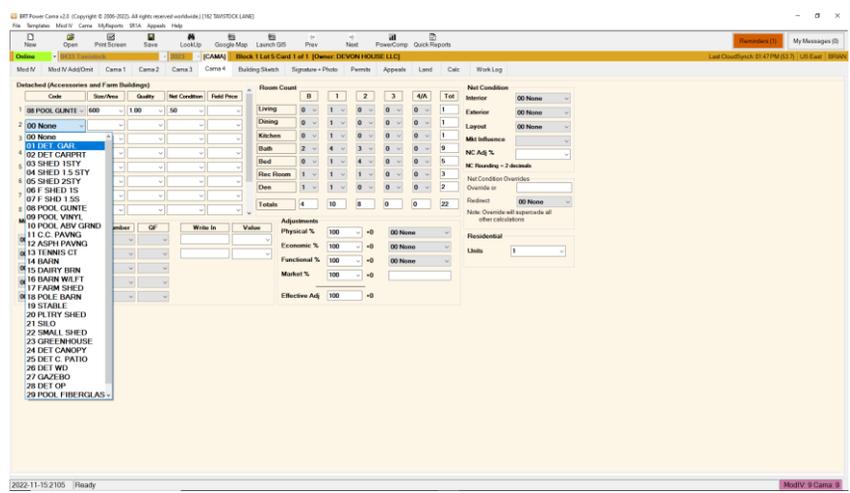
9

CAMA TAB – Interior fields like bathrooms are dropdowns



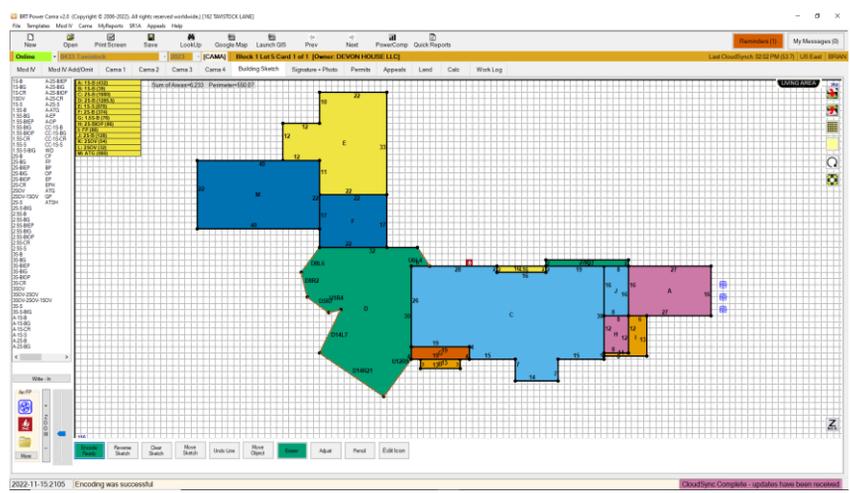
10

CAMA TAB – Detached items and room count are dropdowns



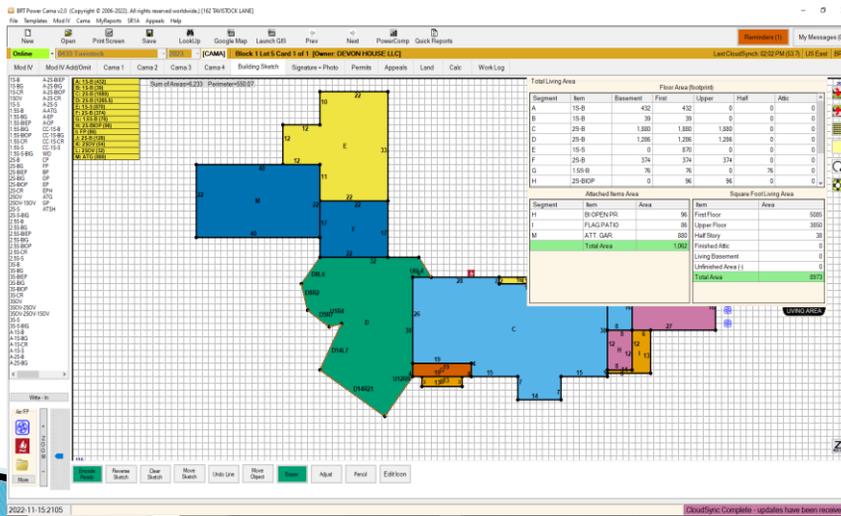
11

CAMA TAB – Building sketch is unlimited



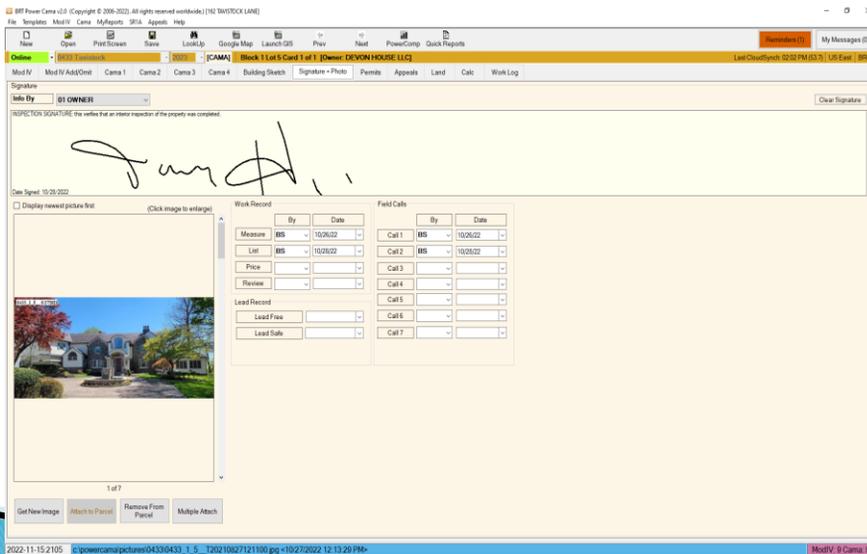
12

CAMA TAB - Building sketch - calculates SFLA in real-time in the field



13

SIGNATURE/PHOTO TAB - Unlimited photos. Digital signature in the field



14

Property Record Card - Public Record

Block: 3 Lot: 5 Qualifier: Card: 1		Units: 1 Nhd: 1 Model: VCS: R1																																																																																																																																																																										
Location: 162 TAVISTOCK LANE		SFLA: 8973 Floor: Bldg Name: Map Page: 1929/2005																																																																																																																																																																										
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Assessor's Considerations of CAMA Data in NJ Assessment

EDMUND BROWN, CTA

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Mass Appraisal

Mass appraisal is defined 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. Often associated with real property tax assessment valuation.

(The Appraisal Institute, The Dictionary of Real Estate Appraisal, Sixth Edition, Chicago, Illinois, c. 2015, p. 119)

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Computer Assisted Mass Appraisal

Computer Assisted Mass Appraisal (CAMA), is the systematic appraisal of large groups of property at a given date using standardized procedures and statistical testing. The principles of mass appraisal are similar to those used in an individual appraisal, except they use large quantities of market data to develop market indicators for groups of properties and provide a way to establish and maintain uniform equitable values. Mass appraisal uses equations, tables and schedules called models which are based on the sales comparison approach.

(REAL PROPERTY APPRAISAL MANUAL FOR NEW JERSEY ASSESSORS, Third Edition – 2021 update , p. 118)



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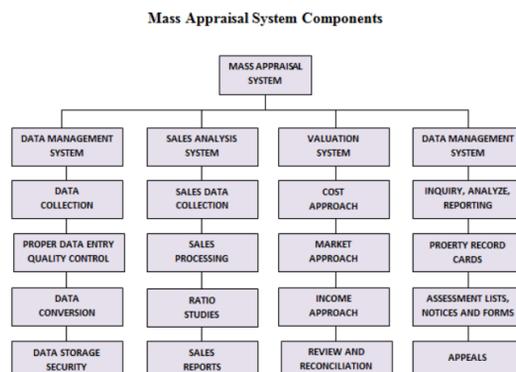
Computer Assisted Mass Appraisal

There are four main areas to a mass appraisal system:

- 1) data management
- 2) sales analysis
- 3) valuation
- 4) administration

Though each component is a separate system they are interdependent and share information between each other.

(REAL PROPERTY APPRAISAL MANUAL FOR NEW JERSEY ASSESSORS, Third Edition – 2021 update, p. 118)



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Maintaining the CAMA

The valuation model is created by a revaluation company and calibrated using market data relevant to the October 1 of the pretax year that the revaluation / reassessment will be effective for.



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Maintaining the CAMA

Using the model in place, construction is assessed via added assessments. Other adjustments can also occur by means of reinspections, successful tax appeals, demolition, natural disaster, etc.



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Pros and Cons

PROS

- Helps maintain equitable assessments
- Only realistic way to places assessed values on a vast number of items in a limited time period.

CONS

- Because most towns reassess periodically, trends and changes in the market can make a model obsolete over time.
- Even though a market may change, in order to maintain equitable assessments, similar properties must be assessed in a similar manner.
- New assessments might not be as reflective of market value due to an assessor maintaining equitable assessments over hitting market value.

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Requestors

- Appraisers
- Property owners
- Realtors
- Attorneys representing buyers and sellers in real estate transactions.

The form is titled "TOWNSHIP OF RUTLEY OPEN PUBLIC RECORDS ACT REQUEST FORM". It includes a header with the township name and logo, and a section for "Requester Information - Please Print" with fields for name, address, phone, and email. There is also a "Payment Information" section for check or money order details. A large blue box is provided for the requester to describe the records being requested. At the bottom, there are sections for "AGENCY USE ONLY" containing checkboxes for document type, delivery date, and processing status.

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CAMA SYSTEM VENDOR CONSIDERATIONS

WILLIAM RASKA, MICROSYSTEMS

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Bill Raska

- Microsystems-nj.com, LLC
- www.microsystems-nj.com
- www.msnj.us
- What's New

(c) 2022 MicroSystems-NJ.com, L.L.C.

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CAMA System Vendor Considerations

- Data Collection
- Reports
- PRC

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Data Collection

- Revaluation
- Reassessment
- Building Permits
- Added Assessments
- Tax Appeals
- Property Owners

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Revaluation Firms Unique Version

- Brody-Chaiken
- Calculations State Costing Manual
- Income Approach Calculation

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Revaluation Firms Unique Version

- Market Value (Joe Politi)
- Match Calculations Done by Hand
- Multiplied Building Class at the End

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Union City

```
Micro Systems - SecureCRT
UPDATE: ESC executes. Ctrl-C aborts. F3 for original. F1 for help.
** 1: prc file**
-----Screen:4 of 6
9 - 3 - M
Improvements: 1: Age: 0 2: Age: 0 3: Age: 0 4: A: 0
Condition: Auto Phys Dep: Func/Mkt Adj: Location Adj:
Net Phys%: 50.0 Net Funct%: 100 Net Loc/Eco:% 90.0 Mkt+ % - %
Class/Qual: 35 Yr Built: 1898 Eff Age: Auto: N OI% F% E%
Type/Use: 3E Story Ht: 4 Style: 1 Ext Fin: 3
Brick Story: Stone Story: Brick SF: Stone SF:
Roof Type: 1 Roof Matl: 14 Foundation: 2
Basmnt Fin: Q: Heat/ac: Living Basmt: Q:
Heating Sys: 5 1320 Q: Heat Source: 17 AC:
5 Fixt: 4 Fix Bath: 3 Fix Bath: 1 2 Fix Bath: Single Fix:
Plumbing: Built-ins: Int Fin: 2 UnFin%:
Electric: 1 Fireplace 1sty: 1.5sty: 2sty: Same Stk: Q
Free Stand FP: Heatilator&Fan: Attic Unf: Att Q: H/A:
LF Dormer: Dormer Fin: Dormer Q: Half Sty Q:
UnfDormer: Floor Finish: 3 Patio Q: Att gar Q:
MISC ITEMS: (depr w/bldg) FLAT ADDS: Additional Buildings:
0 0 0
1=Conv 2=Colonial 3=Rnch 4=RRnch 5=Cape 6=Splt 7=BiLV 8=Cntmp 9=Cttge 10=Oldst
11=Tudor 12=Duplx 13=Flat 14=Condo 15=Twtnhs 16=CapeRnch 17=Bung 18=Off 19=MoThD
```

32

Revaluation Firms Unique Version

- Realty Appraisal
- Above/Below Method of Sketching
- Laser Property Record Card Customized
- Large/Small Dormers

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Aberdeen

```
UPDATE: ESC executes. Ctrl-C aborts. F3 for original. F1 for help.
** 1: prc file**
3 New B: 1 --L: 3 --Q: --Card: M --Screen:2 of 6
Prop Cl: 2
Owner: DIAZ, ERICA PITT
Loc: 43 ATLANTIC AVE ABERDEEN, NJ 07747
Visits: 1 Source: 1 Site All: Sewer/water: 3
Topo: 1 curbs: 1 Collected: 05/21/18 Collector: 14
Location: 0 Gas: 1 Electric: 1 Road: 4 Sidewalk: 1
Class/Q: 17 Story Ht: 2 Yr Built: 1909 Age: 99 EffA: 35 Y
Style: 8 Ext.Cond: 3 Int.Cond: 4 Roof Matl: 1
Fndtion: 2 Ext Fin: 4 Roof Type: 3 Heat Src: 3
Row/End: 0 Conversn: 0 Num Units: 1 AC: Q:
Heat: 04 100% Q:
Brick SF: Sty: Stone SF:
5 Fixt: 4 Fixt: 3 Fixt: Single:
Baths----- Modern: 0 Average: 2
Plumbing/Misc-- Sauna: Jacuzzi:
Kitchens----- Modern: Average: 1
Fireplaces----- 1sty: 1.5sty: 2sty: SameSt:
Fr.Stnd: Pre-Fab: wd.Stove:
Dormers----- Single: 0 Small: 0 Large: 0

1=Ranch 2=Cape Ranch 3=Split 4=Cape 5=Colonial 6=Contemp 7=Bi-Lev 8=Old sty
9=Bunglw 10=TwnHS 11=Row 12=Multi 13=Duplx 14=Tudor 16=Log 17=Vctrian 18=FinGar
```

34

Revaluation Firms Unique Version

- Appraisal Systems (ASI)
- Bill Procacci (Pennsville)
- MMC (Hopewell Twp, Mercer County)
- Renwick and Associates
- PEV (Tom Colavecchio)
- Edwin Kay McCormick
- CLT (Paul Miller)
- PPA (Powerpad)

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Mt Laurel

```
Micro Systems - SecureCRT
UPDATE: ESC executes. Ctrl-C aborts. F3 for original. F1 for help.
** 1: prc file**
-----New B: 100.08 ---L: 5 ---Q: ---Card: M --Screen:2 of 6

Owner: PATEL, BHAVIN & PATEL, KALPANA Prop cl: 2
Loc: 43 COMPASS CIR MT. LAUREL, NJ 08054
Class/Q: 37 Style: RT Yr Built: 2005 Eff Age: 10 Auto: N
Condition: A A Net Phys%: 94.0 Auto Depr: Y Func Cd: Loc:
Econ%: Funct%: Mkt Adj +%: Mkt Adj -%: P%
Ext wall1: VS Ext wall2: Story Ht: 2 Foundation: PC
Brick Sty: Stone Sty: Brick SF: Stone SF:
Type/Use: 1 Roof Type: GL Roof Pitch: NM Roof Matl: AP M:
Heat1: FA 100% Heat2: AC: ED 100% Heat Src: GS Q:
5 Fixt: 1 4 Fixt: 3 Fixt: 1 2 Fixt: 2
Single Fix: Misc Plmb1: Misc Plmb2: Livable A: 2276
Built-In1: Built-In2: Built-In3: Gar Q: Deck Q:
Mod Kit: 1 Avg Kit: Old Kit: ExKit: PatioQ:
Modern Ba: 4 Average Ba: Old Baths: Int. Wall: SR
FP-1sty: FP-1.5sty: FP-2sty: FP-Quality:
FP w/SamSt: Fr.StandFP: wd.S. HF Half Sty Q:
Attic Fin: Qual: H: Fin Dormer: Unfin: Dormer Q:
Fin Bsmt: 62% Q: 17 Heat: Bsmt Apt: Q: LF: F:

B=Bi-Lev C=Colonial D=Condo O=Contemp P=Cape R=Ranch S=Split
2=2Fam 3=3Fam T=Townhouse
```

36

Florence

```

Micro Systems - SecureCRT
UPDATE: ESC executes. Ctrl-C aborts. F3 for original. F1 for help.
** 1: prc file**
-----New B: 1 ---L: 1 ---Q: ---Card: M --Screen:2 of 6
Old Block:
Owner: BARTHER, MARGARET Prop Cl: 2
Loc: 1021 FIFTH ST WEST FLORENCE TWP, NJ

Res Class: 29 Num Units: 1 # Stories: 2.0 End Unit (y/n) N
Style: 8 Model: # Rooms: 7 # Bedrooms: 3
Condition: 3 Ext Siding: 1 Yr Built: 1912 Eff Year: 1912
EffAge Dep: 34 % Obs Phys Cond:
Functional: 5 % Economic: 5 %
Roof Type: 3 Roof Pitch: 3 Roof Matl: 1 Foundation: 1
Brick Sty: Stone Sty: Brick SF: Stone SF:
Floor Cnst: 2 Floor Fin: 3 Basmnt Fin: Bsmt Q:
Heat Src: 2 Heat Sys: 3 Air Cond: H/A Qual:
Kit Sink: Range/Oven: HotWtr Htr: 3 Fixt: 1
2 Fixt: Single Fix: 4 Fixt: Extra Kit:
FP-1sty: FP-1.5sty: FP-2sty: FP w/SamSt:
Fr.StandFP: Attic FinQ: Att Gar Q: Misc:
Struct Flat Add: 0 Accy Add: 0 other Struct: 0

1=Ranch 2=Split 3=Colonial 4=Cape 5=BiLev 6=Bung 7=Other 8=Semidet 9=Row
11=Tudor 12=Duplx 13=Flat 14=Condo 15=TwNhs 16=CapeRnch 17=Bung 18=off 19=MoThd
    
```

37

Bass River

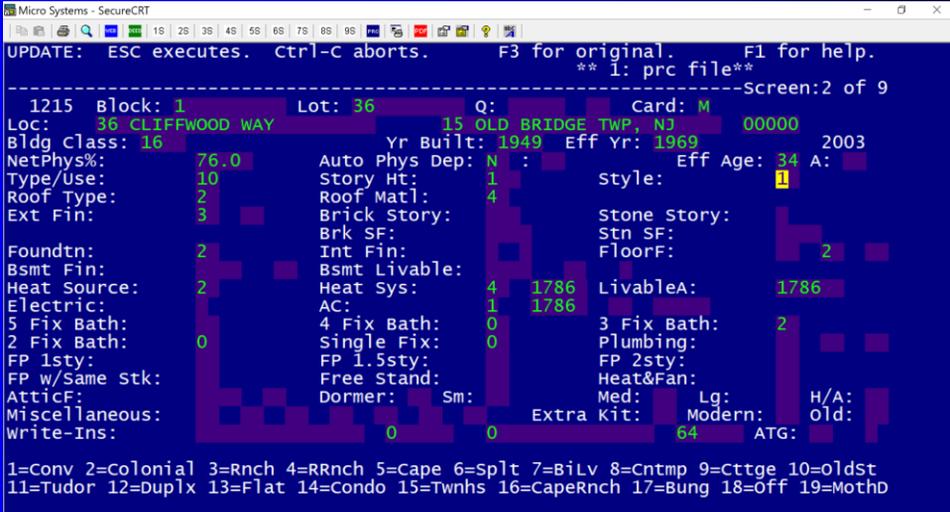
```

Micro Systems - SecureCRT
UPDATE: ESC executes. Ctrl-C aborts. F3 for original. F1 for help.
** 1: prc file**
-----New B: 2 ---L: 10 ---Q: ---Card: M --Screen:2 of 5
Loc: 11 FRANTZ LANE 01 BASS RIVER, NJ 08224
Class/Q: 17 Style: R Yr Built: 2019 Eff Age: 1 Auto: N
Condition: G G Net Phys%: 99.0 Auto Depr: Y Func Cd: Loc:
Econ%: Funct%: Mkt Adj +%: Mkt Adj -%:
Ext wall1: VL Ext wall2: Story Ht: 1 Foundation: CB
Brick Sty: Stone Sty: Brick SF: Stone SF:
Type/Use: 1 Roof Type: GL Roof Pitch: NM
Heat1: EL F: E AC: Heat Sys Q:
5 Fixt: 1 4 Fixt: 3 Fixt: 1 2 Fixt:
Single Fix: Misc Plmb1: Misc Plmb2: Livable A: 1612
Built-In1: Built-In2: Built-In3: Gar Q: Deck Q:
Mod Kit: 1 Avg Kit: Old Kit: Ex Kit: PatioQ:
Modern Ba: 2 Average Ba: Old Baths: Int. wall: SR
FP-1sty: FP-1.5sty: FP-2sty: FP-Quality:
FP w/SamSt: Fr.StandFP: wd.Stove: Half Sty Q:
Attic Fin: Quality: Fin Dormer: Unfin Dorm:
Fin Bsmt: Q: Heat: Bsmt Apt: Q: Dormer Q:

A=AptCondo B=Bung C=CapeCod D=2Sty H=Historic L=BiLevel R=Rancher S=Split
2=2Fam 3=3Fam T=Townhouse
    
```

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Old Bridge (Vital)



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Custom Code

- Menu option #7 (Hidden)
- “Bill” Screens Used Most

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Web Program

- New Codes Available Immediately
- Pop-Up to Click on Code
- Click on Blue WEB Button
- OR Login using msnj.us/county-name
- Does Not Require Installation

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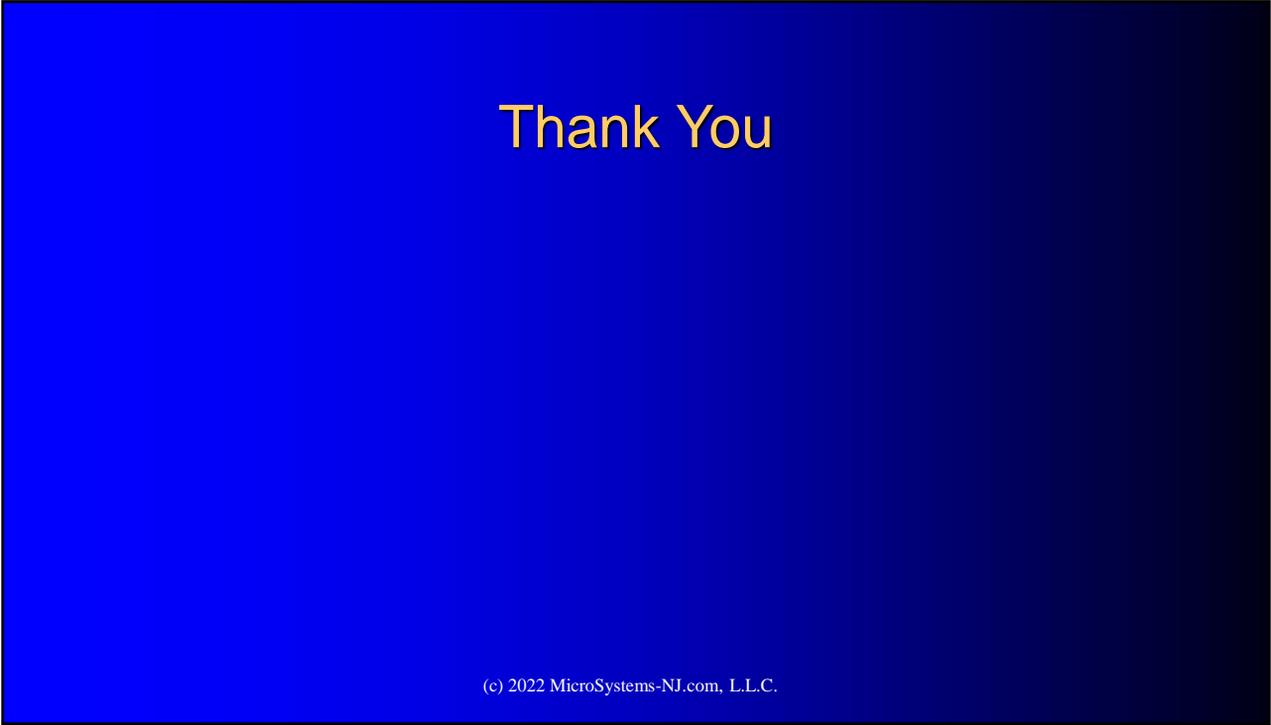
41

Web Program

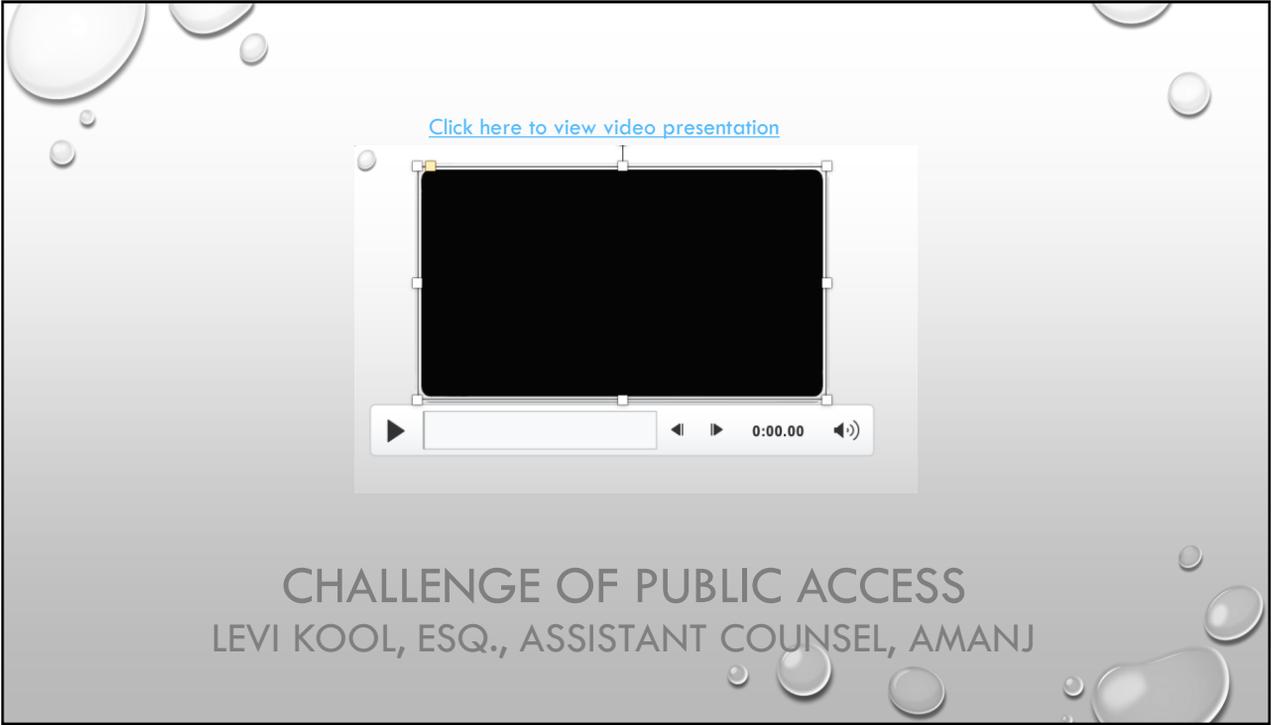
The screenshot displays a web application interface for property assessment. The main window shows property details for Block 901.03, Lot 35, located at 51 Michaelson Dr, Mt. Laurel. The interface includes a 'SaveChanges' button and a 'Table Lookup' pop-up window. The table lookup window lists various building codes with corresponding buttons:

BL	BILEVEL
BW	BUNGALOW
CC	CAPE-COD
CD	CONVERTED-DUPLEX
CN	CONDO
CO	COLONIAL
DP	DUPLEX
ER	END-ROW
LC	LOG-CABIN
OR	OTHER
RA	RANCHER
RR	RAISED-RANCHER
RT	ROW/TOWHOUSE
SL	SPLIT-LEVEL
TW	TWIN
	Blank

42



43



44

