Town of Ellington 2025 Revaluation

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Town of Ellington 2025 Revaluation

We are often asked what is a revaluation and why does it matter?

A revaluation is the process of resetting ("revaluing") all the real estate in a municipality.

Though there are other states that assess and tax real estate differently, Connecticut assesses all real estate in any given municipality by having every property in that municipality valued as of the same effective date. A revaluation is a snapshot of values as of that specific date.

By statute, the assessment date is October 1st

Ellington's current revaluation date is October 1, 2020

Ellington's 2025 revaluation will update assessment values to a new revaluation date of October 1, 2025.

Ellington's 2025 revaluation is required by statute

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The primary purpose of a revaluation is to re-adjust assessments to current market values because property values do not change equally over time and inequalities in assessments build up. These inequalities are addressed through revaluation.

Revaluations matter because the assessments for real estate parcels all over town will change.

The Grand List, which is the sum of all assessed property in town, will also change, which it does annually. However, in a revaluation year, the changes in the Grand List are much more significant than in years when there is no revaluation.

Real estate assessments are calculated by using the 100% full market value of each real property in Town and applying the state-mandated 70% assessment ratio to the full market value.

If a property's 100% full market value is $400,000, the 70% gross assessed value will be $400,0000 * 0.70, or $280,000.

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If a property owner or property qualifies for any exemptions, they are applied to reduce the gross assessment.

For example, if the gross assessment is $280,000, and the owner qualifies for a $6,000 veteran's exemption, the net assessment will be $274,000 after the exemption is applied.

Tax bills are calculated by taking the net assessment and multiplying it by the mill rate, which is the tax rate. The mill rate is adopted annually through the Town's budget process.

The mill rate is calculated by taking the Grand Levy (the amount of revenue needed to be raised through taxes), divided by the Net Grand List (the sum of all taxable property in town, consisting of real estate, motor vehicles, and personal property).

1 mill equals 1/1,00th of a dollar, or .001. A mill rate of 36.00 mathematically equates to .036

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The Grand Levy, the amount of taxes the Town must raise is a function of the budget process, will be the same whether the Town does a revaluation or not.

A revaluation does not change the total amount of taxes the Town must raise.

However, individual tax bills do change when the Town does a revaluation. Some taxpayers will see increases, while others will see decreases after any changes in the budget are factored in. Different properties change in value at different rates.

Revaluations typically see a “value shift,” typically this refers to commercial properties vs. residential properties, but it also happens in segments within the same classification. Properties that decrease less than average experience less of a shift, while properties that increase more than average experience more of a shift.

Value shifts are usually from commercial properties to residential properties, and we anticipate this will be the case in Ellington’s 2025 revaluation.

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Connecticut municipalities are heavily dependent on property taxes as the primary means for financing municipal operations.

Connecticut municipalities do not have a local income tax or local sales tax to rely on for revenue.

Municipalities do have some revenue from state and federal grants, investment earnings, fees, conveyance taxes, and other sources, but property taxes is by far the largest portion.

In Ellington, approximately 79% of the Town's annual revenue comes from property taxes.

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There are nearly 6,100 taxable real estate parcels in Ellington, along with over 16,600 registered motor vehicles, and nearly 1,000 personal property accounts on Ellington's Grand List.

Ellington's 2023 Grand List showed a net assessment over $1.56 Billion. 82.5% of that assessment total was from real estate, with 12.6% from motor vehicle, and 4.9% from personal property.

Ellington has nearly 450 real estate accounts assessed under "Public Act 490" which is for farm, forest or open space properties.

PA-490 property values are recommended by the Department of Agriculture and are also revalued every five years. Ellington's revaluation schedule coincides with the PA-490 revaluation schedule.

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84.10% of the real estate properties in Ellington are residential (single-family dwellings, two-family to four-family dwellings or residential condominiums), representing 79.34% of the total gross assessed value.

2.30% of the real estate properties in Ellington are commercial (retail, office, mixed-used), representing 7.50% of the total gross assessed value.

0.87% of the real estate properties in Ellington are industrial, representing 3.43% of the total gross assessed value.

0.32% of the real estate properties in Ellington are apartments (five units or more, with no mixed usage), representing 8.87% of the gross assessed value.

12.5% of the real estate properties in Ellington are vacant land or farm use assessments, representing 0.860% of the gross assessed value.

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Ellington, like most municipalities uses a third-party vendor with our revaluations. The vendor is selected through a Request for Proposal, a bid process. For the October 1, 2025 revaluation, the Town of Ellington is working with Municipal Valuation Services as our revaluation vendor. Municipal Valuation Services is a Connecticut-based revaluation company.

They have completed revaluations for many other Connecticut municipalities including last year's revaluation in East Windsor.

They have also completed revaluations for Middletown, New Britain, Simsbury, Southington, Bristol, East Hartford, and many other Connecticut municipalities.

This is Municipal Valuation's first time working with the Town of Ellington.

Ellington's 2025 revaluation is not a "full, measure and list" revaluation, it is an "update" revaluation.

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While revaluations are required every five years, the measuring and listing component, which is by far the most expensive part of the revaluation project, is required every ten years, or every-other revaluation. Ellington's 2020 revaluation was a "full, measure and list" revaluation.

Therefore, Municipal Valuation will not physically visit all the properties in Ellington. They will visit recently sold properties, however.

The Town of Ellington has a full list of Municipal Valuation's staff members who will work on Ellington's revaluation, all of whom will be credentialed.

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One other factor in Ellington's Grand List is defective concrete, or "crumbling foundations."

Residential properties with defective concrete is eligible for reduced assessment, based on the severity of the condition. The State of Connecticut also has a captive insurance fund through CFSIC which provides funding for foundation replacements. If you believe your house may have defective concrete, please contact the Assessor's Office or visit our department's webpage, we can help you with an application for an assessment reduction.

Ellington currently has roughly 60 properties with reduced assessments due to defective concrete, and roughly 80 more that have had their foundations replaced (nearly all through CFSIC). Roughly 20 of the 80 owners whose foundations were replaced never requested an assessment reduction.

More foundations are replaced each year, and more owners come forward for a reduction each year.

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What is happening with real estate values in Ellington before the revaluation?

Since Ellington's 2020 revaluation, residential property values have increased significantly.

This is true in Ellington, in New England, and nationwide.

An article in *The Journal Inquirer* on July 1, 2024 showed a chart of "Average home values in Hartford metro area." For 2020, the average value was under $240,000. For 2024, it was over $360,000.

The chart on the next page shows the US Federal Housing Agency's "All Transactions House Price Index for the Hartford Area by year. This is grid shows the index over the 1995 base year, it does not show average values. It is mostly flat from 2014 to 2018, then increases from 2018 onward. From 2020 through 2023, it rises very steeply. These increases continued after 2023.

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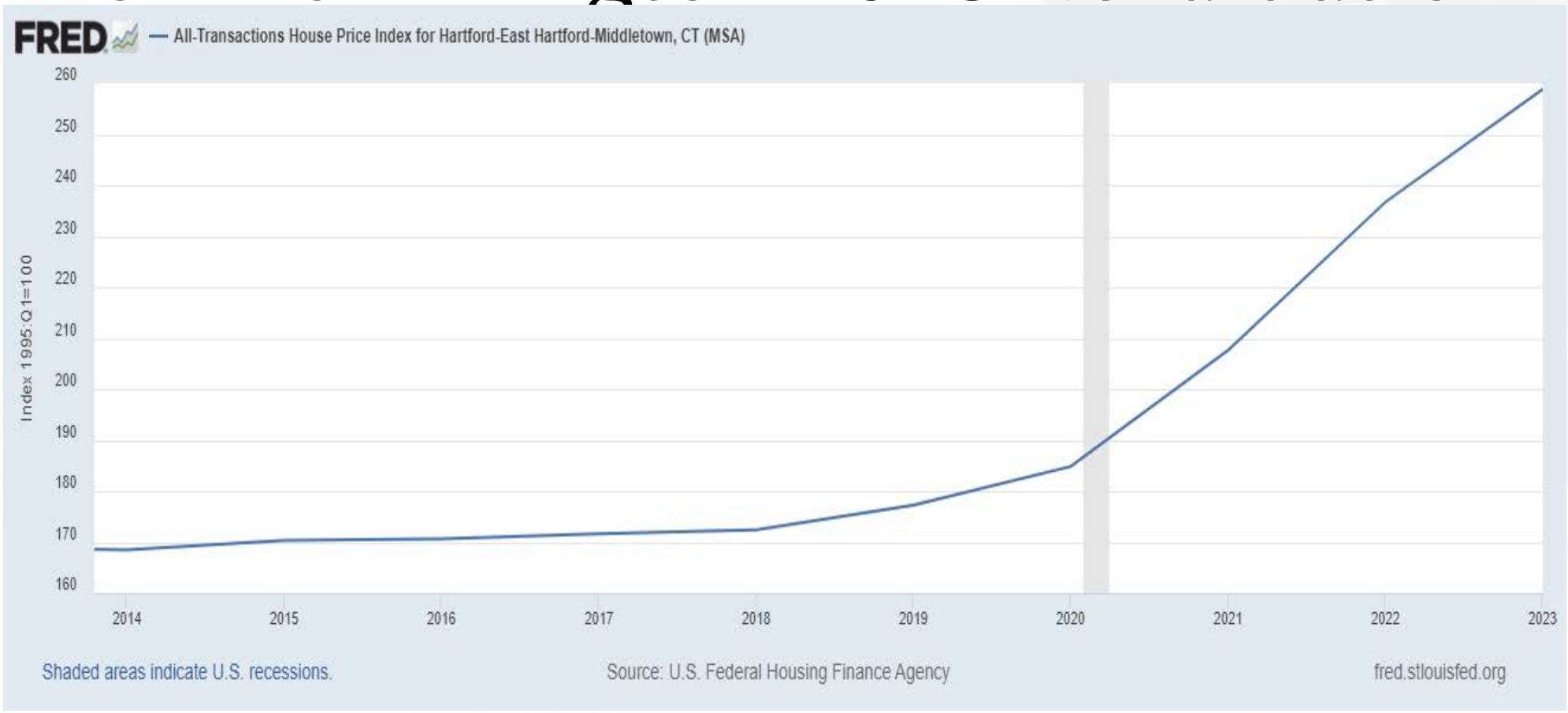

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Actual Ellington sales data examples (we are not using actual addresses for privacy reasons):

Sale 1, Single family dwelling

General location within Ellington: North-central
Property information: 0.69 acre lot, Ranch built in 1969, 1,144 SF, 7 rooms, 3 BR, 2.5 baths; 2-car garage, enclosed porch, small shed.

Town's 100% value as of 10/1/2020: $230,590

Sale price and sale date: $225,000, August 2019

Resale price and sale date: $351,000, April 2024

Percent increase (Resale over 2020 Town value): 52.22%

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Actual Ellington sales data examples (we are not using actual addresses for privacy reasons):

Sale 2, Single family dwelling

General location within Ellington: North-central
Property information: 0.69 acre lot, Colonial built in 1973, 1,470 SF, 7 rooms, 4 BR, 2.0 baths; No garage, small shed, remodeled in 2018.

Town's 100% value as of 10/1/2020: $217,820

Sale price and sale date: $217,500, March 2019

Resale price and sale date: $361,000, January 2024

Percent increase (Resale over 2020 Town value): 65.73%

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Actual Ellington sales data examples (we are not using actual addresses for privacy reasons):

Sale 3, Condominium unit

General location within Ellington: Southwest
Property information: Townhouse condominium built in 1977, 792 SF, 3 rooms, 1 BR, 1.5 baths; No garage, partially finished basement. Land is owned in-common.

Town's 100% value as of 10/1/2020: $110,750

Sale price and sale date: $113,900, July 2020

Resale price and sale date: $185,000, June 2023

Percent increase (Resale over 2020 Town value): 67.04%

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Actual Ellington sales data examples (we are not using actual addresses for privacy reasons):

Sale 4, Single family dwelling

General location within Ellington: Southeast
Property information: 0.57 acre lot, Cape built in 1940, 1,463 SF, 6 rooms, 3 BR, 3.0 baths; No garage, partially finished basement.

Town's 100% value as of 10/1/2020: $227,110

Sale price and sale date: $245,000, July 2019

Resale price and sale date: $402,000, March 2024

Percent increase (Resale over 2020 Town value): 77.01%

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Can the Town decide not to do the 2025 revaluation? No, it is required by State Statute.

Can the Town undervalue the properties in Town in the revaluation? No, the revaluation has specific tests and ratios that must be met in the revaluation. If we deliberately undervalued properties, the reval would not meet the required test and ratio requirements.

What other options do the taxpayers have? There are several options that are potentially available to taxpayers, including exemptions, abatements, informal hearings, and appeals.

Taxpayers who are over age 65, or 100% permanently disabled, who meet the State's income requirements can sign up for the Senior Homeowner's Program between February 1st and May 15th. Participation in this program can reduce tax bills by anywhere from $150 to $1,250 a year.

For calendar year 2023, the maximum income (including Social Security) is $43,800 for unmarried taxpayers, and $53,400 for married taxpayers.

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In 2024, the Town of Ellington adopted a new tax relief program for taxpayers over age 65. This program uses the same income guidelines as the Senior Homeowner's Program and provides a $250 tax abatement to eligible homeowners aged 65 to 69; and a $500 tax abatement to eligible homeowners aged 70 and older.

Additional exemption programs are available to people with disabilities.

Honorably discharged veterans who served during a period of war can also receive a veteran's exemption.

Ellington's standard veteran's exemption is $6,000 of assessment, which is about $216 in tax savings at the current mill rate. This exemption increases if the veteran has a disability rating.

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Veterans who are over age 65 and eligible for the Senior Homeowner's Program can apply for the Additional Veteran's Program, which will increase the exemption amount from $6,000 to $17,000, which is about $612 in tax savings at the current mill rate.

If you are an honorably discharged veteran, and you have not already done so, please record your DD-214 with the Town Clerk's Office prior to October 1st.

Active duty military can also qualify for exemptions.

If the Grand List increases by more than 50% after the revaluation, the veteran's exemptions would automatically increase.

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When will I be notified of my new assessment after the revaluation? November 2025.

What should I do between now and then? The Town recommends that you consider what you think your house is worth before you see the Town's value from the 2025 revaluation. You can estimate the value of your house in several ways.

You may have some neighbors with similar houses who recently sold or bought a house in your area, and you can find out the sale price.

Sale prices of other similar houses can be found online. The Town of Ellington Assessor's webpage has a link to our online database, and you can look for sales information there.

This is the Assessor's department page: https://www.ellington-ct.gov/departments-and-services/assessor

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The Town of Ellington's online assessment database is found here:

https://www.propertyrecordcards.com/SearchMaster.aspx?towncode=048

You can search for sales on that site.

You can also look for sales at realtor.com, redfin.com and other websites.

The Hartford Courant also publishes sales information for Ellington and many other towns in their Sunday edition every week.

If you have your own estimate of value for your house before you get your preliminary assessment notice in November 2025, you might be pleasantly surprised when you get your notice.

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What if I feel my new value is too high when I get my notice in November 2025?

You can contact the Assessor's Office with questions. We will do our best to answer and explain.

There are three specific levels of appeals for people who feel their assessment is incorrect. It is the value of the property, not the tax amount that must be appealed.

The first level is the INFORMAL HEARING. This is meeting with revaluation staff from Munival. When you get your notice, you can call and set up an appointment. As the title indicates, these hearings are informal, but you should prepare for the hearing before you go. You should have an estimate of what you feel your property is worth and have some comparable sales or other data to support your position.

You do not have to go to an informal hearing, but it is the earliest opportunity to appeal your assessment and the easiest route to do so.

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What if I attend an informal hearing and I still feel my new value is too high? Or if I missed the informal hearings?

You can appeal your new assessment to the Board of Assessment Appeals (BAA) by completing the application by February 20, 2026.

This is a more formal hearing, the property owner (appellant) is sworn-in before the hearing, and there is more of a burden for proof.

The appellant appears before the Board of Assessment Appeals, which is appointed by the Board of Selectmen. No one from the Assessor's Office is involved in the BAA hearing (unless the appellant or the BAA requests assessment staff).

The appellant should prepare written documentation to support their value estimate.

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What if I attend a BAA hearing and I still feel my new value is too high?

After attending a BAA hearing, the appellant can file a further appeal by filing with the Superior Court within two months of the date the BAA decision notice is sent.

Remember you must appeal the value of the property, not the amount of taxes. Tax amounts will not be known until after the informal hearing and Board of Assessment Appeals hearings end. What if I do not attend a Board of Assessment Appeals hearing or file with the Superior Court in 2026? Can I appeal the following year? Yes, you can go to BAA and Superior Court the following year, but it will not be retroactive to the 2025 Grand List.

If the BAA reduced your value, however, you must go to Superior Court within two months, you cannot go back to BAA again the following year, unless your value changed after the hearing (such as due to an addition, or improvement to the property).

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The appeals process sounds complicated. Can I send someone in my place?

Yes, you can always have someone attend your informal hearing or BAA hearing in your place, but you must provide written authorization for that person to represent you. Statute also requires that the owner, or someone with an interest in the property, or their appointed representative must physically appear at the hearing.

Many people will send a relative, friend, appraiser or attorney to their hearing.

Most people will use an attorney when filing with Superior Court.

The assessment staff is always available to answer questions and provide information. If we are not immediately available at the time you call, stop in at Town Hall or email us, we will get back to you.

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Remember, the best time to research the value of your property is before November 2025, so you are the most prepared for your notice when you receive it.

Thank you for attending today's workshop!

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