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AAP Journal

ASSESSORS' ASSOCIATION OF PENNSYLVANIA

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Calendar

AAP Board of Governors' Meeting
CCAP Office Harrisburg
January 16

Virtual Classes
February 11

2026 Spring CPE Classes
CCAP Office, Harrisburg
Intro - March 16 - 20
Site - March 23 - 27
Cost - April 13 - 17
Income - April 20 - 24

AAP Board of Governors' Meeting
DoubleTree Hotel, Reading
May 5

AAP 2026 Annual Conference
DoubleTree Hotel, Reading
May 6 - 8

Fall CPE Classes
CCAP Office, Harrisburg
Intro - August 24 - 28
Site - August 31 - September 4
Cost - September 14 - 18
Income - September 21 - 25

AAP 2026 Fall Conference
Valley Forge Casino Resort
November 12 -13

*Visit **www.paassessors.org** for more information.*

2026 Pennsylvania Assessment Status

Bruce Witt, CPE
Chief Appraiser, Bucks County

With all the discussions about reassessment, here is a summary from the State Tax Equalization Board (STEB) 2024 certified sales analysis for 2026.

Years Since Last Reassessment

The International Association of Assessing Officers (IAAO) guidelines recommend a reassessment should be completed every four to six years. In 2025, 49 Pennsylvania counties, or about 73%, have not reassessed in 15 or more years. Franklin County has the oldest reassessment with 1961. With five counties, Clarion, Lackawanna, Perry, Schuylkill and Warren, scheduled to complete their reassessments for 2026, this would leave 44 counties, or about 66%, that have not reassessed in 15 or more years. Juniata, Mercer and Philadelphia are planning on having their reassessments completed for 2027, with Lycoming, Monroe and Northumberland looking to be completed for 2028.

Common Level Ratio (CLR)

From the STEB data for 2026, the CLRs range from 5.68 for Lackawanna County and 5.86 in Bucks County to 100 in Philadelphia County along with the five counties completing their reassessments as of January 1st. For 2026, there will be 41 counties, or about 61%, that will have CLRs less than 50%.

Coefficient of Dispersion (COD)

IAAO has different COD standards depending on the type of property and its location, such as urban, suburban and rural. As a very rough rule of thumb, a COD over 20 can be an indication that a reassessment would need to be taken into consideration. These range from 13.06 in Lebanon County to 79.23 in Greene County. From the STEB not certified CODs, 47 counties, or about 70%, have a COD greater than 20. Including the five counties completing their reassessments, this should decrease to 42 counties, or about 63%.

Price Related Differential (PRD)

Under IAAO guidelines, the PRD should be between 0.98 and 1.03. This ranges in the STEB not certified PRDs from 0.9766 in York County to 1.572 in Greene County. Forty-four counties, or about 66%, have PRDs outside of IAAO guidelines, with two counties less than 0.98 and 42 counties above 1.03. Including the five counties completing their 2026 reassessments, this should decrease to 39 counties, or about 58%.

These statistics are not automatic determinations that a reassessment is required, but should be reviewed along with other data to determine if a reassessment should be considered. Refer to the AAP's **Self Evaluation Guide for County Officials** for additional guidelines and considerations.

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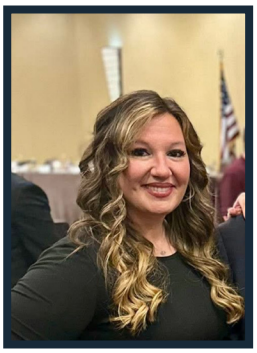
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President's Message

Hello, my fellow AAP members,

I hope each of you had a wonderful holiday season. I hope enjoying time with family and friends, eating way too much good food, and getting some much-needed rest were top on your list! As we step into 2026, I want to extend my appreciation for the dedication and professionalism you continue to show throughout the year.

It was truly great seeing everyone at the AAP Fall Conference at Wind Creek. I thought the conference went extremely well, and I was proud to see how smoothly everything came together. Even with a few hiccups along, everyone involved pulled together and helped create a successful, informative, and enjoyable conference. Your teamwork and positive spirit made all the difference.

A new year always gives us a chance to reset, refocus, and look ahead with fresh perspective. I'm excited for the opportunities this year will bring and confident in what we can accomplish together. Whether it's strengthening communication, enhancing our processes, or supporting one another through the challenges that come our way, I know our association will continue to move forward with purpose and collaboration.

Thank you for everything you do for your counties and for the AAP. I'm truly looking forward to working together and making 2026 a productive and successful year for all of us.

Warm regards

Sarah

Sarah Jordan, CPE
Vision Government Solutions
President, Assessors' Association of Pennsylvania

In partnership with the County Commissioners Association of Pennsylvania

Legislative Update

By Jonathan B. Schuck, Chair
Government Information Committee and
Director of Assessment/Tax Claim, Chester County

Greetings fellow assessment professionals throughout the Commonwealth of Pennsylvania. By the time you receive this issue of the *AAP Journal*, we will likely have embarked upon a new year – a year filled with many new challenges and many new learning opportunities.

We are essentially at the midpoint of the 2025/2026 Legislative Session. Since January 2025, the following legislation has been introduced: 1989 House bills, 375 House resolutions, 1031 Senate bills and 198 Senate resolutions. Of course, not all this activity is assessment or tax claim related – 34 House bills and 20 Senate bills may impact our professional lives before the current Session ends in December 2026.

Since the prior *Legislative Update* as of September 9, 2025, there has very been limited activity on previously introduced bills and only a few new bills, none of which have advanced out of committee.

Following is a summary of three bills of interest to the AAP membership:

House Bill 858

This amendment would make the chief assessor responsible for maintaining a list of information for each property that would include contact information that was either voluntarily submitted by a property owner or collected by a municipality when the property was cited for the violation of an ordinance or code. Information would include owner's name, mailing address, phone number and email address. The owner is responsible for keeping the information current. Information would be available to individuals demonstrating a reasonable need. Generally, this would apply to neglected or blighted properties. Nearly identical legislation was introduced as House Bill 961 of the 2023/2024 Session. The bill passed 132-71 in the House on June 3, 2025 and received first consideration in the Senate Urban Affairs and Housing Committee on November 19, 2025.

Senate Bill 979

This amendment would prohibit increasing the assessment of a primary residence of a homeowner who has owned the property for at least 5 years if the improvement made was for less than 20% of the current assessed value. This benefit could be used once during the lifetime ownership of a home. The Bill was introduced in the Urban Affairs and Housing Committee on September 4, 2025 and received its first consideration on November 19, 2025.

Senate Bill 1033

This constitutional amendment would make it possible for local taxing authorities in any Pennsylvania county to implement a Longtime Owner-Occupant Program (LOOP) to give property tax relief to homeowners who have lived in their homes for at least 10 years by exempting or deferring property tax increases even if their home assessment values increase in future years. The bill was introduced in the State Government Committee on October 3, 2025.

Wishing each of you a productive and prosperous new year!

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AAP Journal

The AAP Journal is published four times a year.

Deadline for the Spring 2026 issue is March 6, 2026.

Article submissions are welcome.

Please send to:
Terry Cochran, AAP Executive Director

Publication Disclaimer

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Reassessment

Continued from page 1

Future Possible Changes

IAAO has released (October 2025) the latest exposure draft of the Standard on Ratio Studies. Introduced is a Vertical Equity Indicator (VEI) to measure the degree of vertical inequity present. The VEI is the primary metric recommended in the new exposure draft to supplant the Price Related Differential (PRD) and the Price Related Bias (PRB). IAAO's deadline for submitting feedback on the exposure draft is December 15th. An excellent article on this is in IAAO's *Fair + Equitable* magazine for November 2025. *Fair + Equitable* | IAAO.

AAP Virtual Classes

February 11, 2026

Earn up to Six Recertification Credits

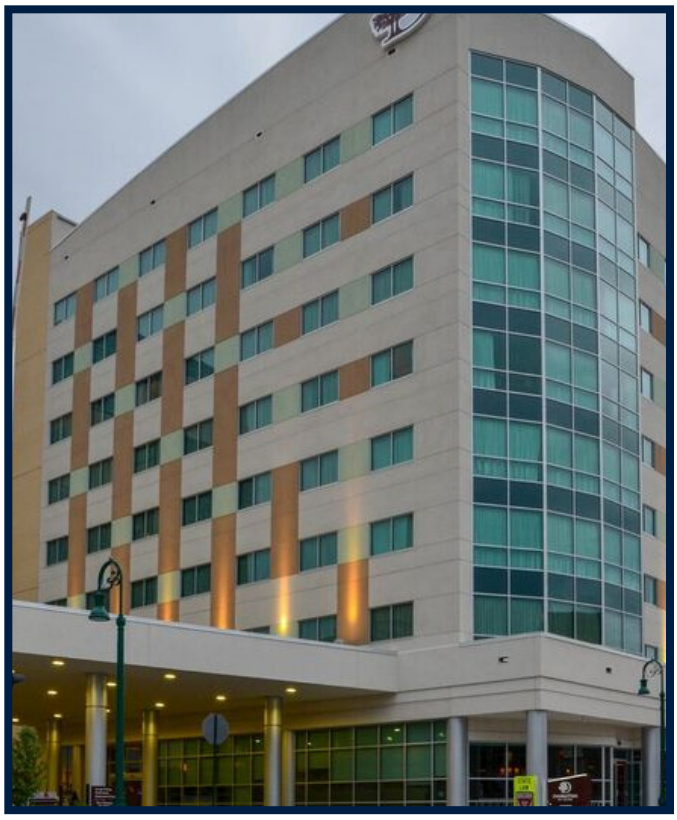
AAP is offering two three-hour classes that were previously offered at the 2025 AAP Fall Conference.

9 a.m. to noon - AI for Assessors

1 - 4 p.m. - Spot Assessment - PA Statute and Court Decisions

Registration is open on the AAP website - *paassessors.org*!

If you took either of these classes at the 2025 Fall Conference, you cannot receive credit for them again in this recertification period.



AAP 2026 Annual Conference

May 6 to 8

DoubleTree Hotel, Reading

Make your plans now to join your fellow assessment professionals at the next Annual Conference in Berks County!

Conference Highlights!

- Recertification Classes
- Networking
- Education Fundraiser
- Officer Elections
- Annual Awards

Registration opens early March!

AAP People & Chapter News

Send your news to Terry Cochran at *tcochran@pacounties.org* for the upcoming issue of the *AAP Journal*.

Our next deadline is March 6.

North East Chapter

NECAAP has new officers taking over for 2026.

President: *Sarah Seamans*, Susquehanna County

Vice President: *Samatha Edwards*, Tyler Technologies

Treasurer: *Christopher Fleetwood*, Susquehanna County

Secretary: *Iylana Santos*, Monroe County

Clinton County

Clinton County would like to congratulate **Carl Phillips** on his retirement. Carl is retiring January 16th, after 10 years at the assessment office. Carl will be enjoying more time with his two grandchildren (Quinn - age three and Crue - three weeks), and enjoying all the hunting and fishing he can handle. We wish you nothing but the best retirement!

Crawford County

The county and the North West Chapter are sad to be saying goodbye to **Joe Galbo** who will be retiring from the county in January. Joe has been chief assessor for over 30 plus years.

He is also a regular instructor for the chapter and always willing to step up to help his colleagues.

We wish Joe a long and happy retirement!

Northampton County

Congratulations to **Joshua Bochini**, **Frederick Baldi**, and **Sebastian Kurpat** on passing their CPE exams!

Sullivan County

Congratulations to **Deborah Sterling** - the county's new CPE!

Susquehanna County

Newest (almost) CPE in our office is **Athena Welch** who just passed her exam in October!!

Patricia Leach has been with the county for a decade as of June

Wyoming County

Congratulations to **Judy Barziloski** who left the assessment office at the end of 2026 to become the NEW Wyoming County Treasurer.

Article Ideas

If you have any article ideas for the 2026 *AAP Journal,* please share those with Editor Kristin Montgomery or Terry Cochran, AAP Executive Director.

Memberabelia Volunteers

We are always looking for members to spotlight in our Memberabelia page. If you're interested, please contact Editor Kristin Montgomery.

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A NEW YEAR AT THE CAPITOL
CCAP GOVERNMENT RELATIONS OUTLOOK FOR 2026

As the General Assembly returns to Harrisburg for a new legislative year this month, CCAP's Government Relations team is once again focused on advancing policies on behalf of Pennsylvania's 67 counties that strengthen county government and protect the essential services that counties deliver every day. Early session activity already points to a busy year ahead, with numerous bills under consideration that could have significant impacts on county services, administration, and local decision-making. CCAP is closely reviewing these proposals and engaging early to ensure county perspectives are understood as legislation takes shape.

At the same time, CCAP is preparing to roll out its 2026 Legislative Priorities on January 28, reflecting the issues counties have identified as most critical in the year ahead. These priorities will guide CCAP's advocacy efforts and serve as the foundation for conversations with legislators, the administration, and key stakeholders throughout the session.

Looking ahead, CCAP remains committed to constructive, collaborative engagement. Whether working with legislative partners, administration officials, or allied organizations, our goal is to be a trusted resource and a clear voice for counties. As 2026 unfolds, CCAP will continue to monitor developments, communicate impacts, and advocate for practical, workable solutions that support strong county government across Pennsylvania.



Athena Welch

FIELD ASSESSOR
SUSQUEHANNA COUNTY

I started working here: June 2024

I earned my CPE: October 2025

Before working here: I worked at Dollar Tree

My job there was: Store Manager

My favorite CPE Class was: Income

Why? Income was the easiest for me to understand and retain. Great teachers in all the classes.

A specific assessment interest or interests I have: Assessment, just to continue to learn my job and be the best that I can be at it.

What is something I would love to learn more about: Cooking. I love to cook and bake, but have always wanted to do cooking classes

I am a member of the: Northeast Chapter of the AAP.

My favorite movie is: it's a toss-up between *What Dreams May Come* and *The Green Mile*

I have a Pet: An Australian Shepherd named Cooper (he's my baby.)

Of my siblings I am: Older than two and younger than one

My first car was: a Chevy Malibu

The one thing I want readers to know about is: I'm a pretty simple person. I believe you treat people the way you'd like to be treated. I know that the world doesn't work that way, but I do.

Homestead/Farmstead and a Summary of the Acts

Kristin Montgomery, CPE, AAP Journal editor and AAP Vice President
Chief Assessor/Director of Assessment, Luzerne County

In an effort to reduce property taxes, homestead started with the passing of Act 50 of 1998. Homestead Property Exclusion was Section F of this law. Defined at 8581. Short Title of subchapter to read "This subchapter shall be known and may be cited as the Homestead Property Exclusion Program Act."

This was superseded by Act 1 of 2006 found in Section E "Homestead Exclusion". Therefore, if it's not addressed in Act 1, you must revert to Act 50.

Act 50 opened the door to allow a taxing authority to give primary residents a tax discount. A taxing authority could now exclude (or exempt) a specific assessed value before applying the tax millage rate when calculating taxes due; hence providing the discounted tax bill. The caveat to that was that no "nuisance" taxes (such as an occupation tax or a per capita tax) could be imposed and tax millage rates could not be increased to make up the loss from providing this exoneration.

To assist with the farming industry, they also have a provision that, if the farm is not receiving another abatement, they'd qualify for the farmstead exclusion on top of the homestead exclusion. The farmstead exclusion doesn't have to be the same, but it cannot be higher than the homestead exclusion.

A school district opting into this exemption was required to remove a nuisance tax and would get funding from gambling revenues. If a school did not remove a nuisance tax they would not get state funding, therefore, if a school district didn't have a nuisance tax to remove, they would not get gambling funds so they would not be able to afford to give the exemption.

The first county to implement homestead on a county-tax level was Sullivan County in 2000. Because Sullivan County had a budget surplus at that time and was considering a millage reduction. However, because they have such a high percentage of absentee property ownership, the commissioners at that time thought this would benefit the local, primary, residents. The downfall to this exemption is if/when it is taken away, which is inevitable when it's not funded elsewhere, it is seen as a tax hike, when in fact it's simply the loss of an exemption. Either way the property owner will have to pay more in taxes and that's never received well.

Act 1 of 2006 is a school district bill vs the amendment to Title 53's Consolidated Statute that Act 50 is. Act 1 added the deadline for a school district to mail applications to those who qualify but are not enrolled, it also added that once gambling revenues hit a specific revenue dollar amount, all the overage in gambling would be provided to those school districts who had opted out of Act 50, enabling all districts the ability to offer some sort of homestead exemption. The school districts must show the exemption specifically on the tax bill. The need to show the original tax due, less the homestead and/or farmstead exclusion on the tax bill. However, the assessment office is still required to administrate those enrolled.

We all have a handle on the deadline being March 1st, the median assessed value of enrolled properties to the school district by May 1st, and a mailing list needed by the school district so they can mail applications by December 31st. What seems to be the biggest struggles are the fact that no property owner abides by the law notifying us in 45 day of a change, what is a primary residence and what owners do and do not qualify.

Even though the homestead section of Act 50 is subchapter F starting with 8581, the definition for this act goes back to 8401 when defining the owner.

8584 (A) application; determinations.--the owner or owners of real property seeking to have property approved as homestead property or farmstead property shall file an application with the assessor...

To define Owner or Owners, we need to go back up to 8401 of Act 50 under definitions:

"**Owner**." Includes any of the following:

(1) A joint tenant or tenant in common.

(2) A person who is purchasing real property under a contract.

(3) A partial owner.

(4) A person who owns real property as a result of being a beneficiary of a will or trust or as a result of intestate succession.

(5) A person who owns or is purchasing a dwelling on leased land.

(6) A person holding a life lease in real property previously sold or transferred to another.

(7) A person in possession under a life estate.

(8) A grantor who has placed the real property in a revocable trust.

(9) A member of a cooperative as defined in 68 Pa.C.S. § 4103 (relating to definitions).

(10) A unit owner of a condominium as defined in 68 Pa.C.S. § 3103 (relating to definitions).

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Homestead

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(11) A partner of a family farm partnership or a shareholder of a family farm corporation as the terms are defined in section 1101-C of the act of March 4, 1971 (P.L.6, No.2), known as the Tax Reform Code of 1971.

Number eight specifies that a trust must be revocable, not irrevocable in order to qualify. Why? Because revocable trusts can go back to the owner at any given time. An irrevocable trust becomes its own separate legal entity. Since it is not a "natural person", it doesn't qualify under the homestead definition in the law....

The definition of "**Homestead**" reads, in part....

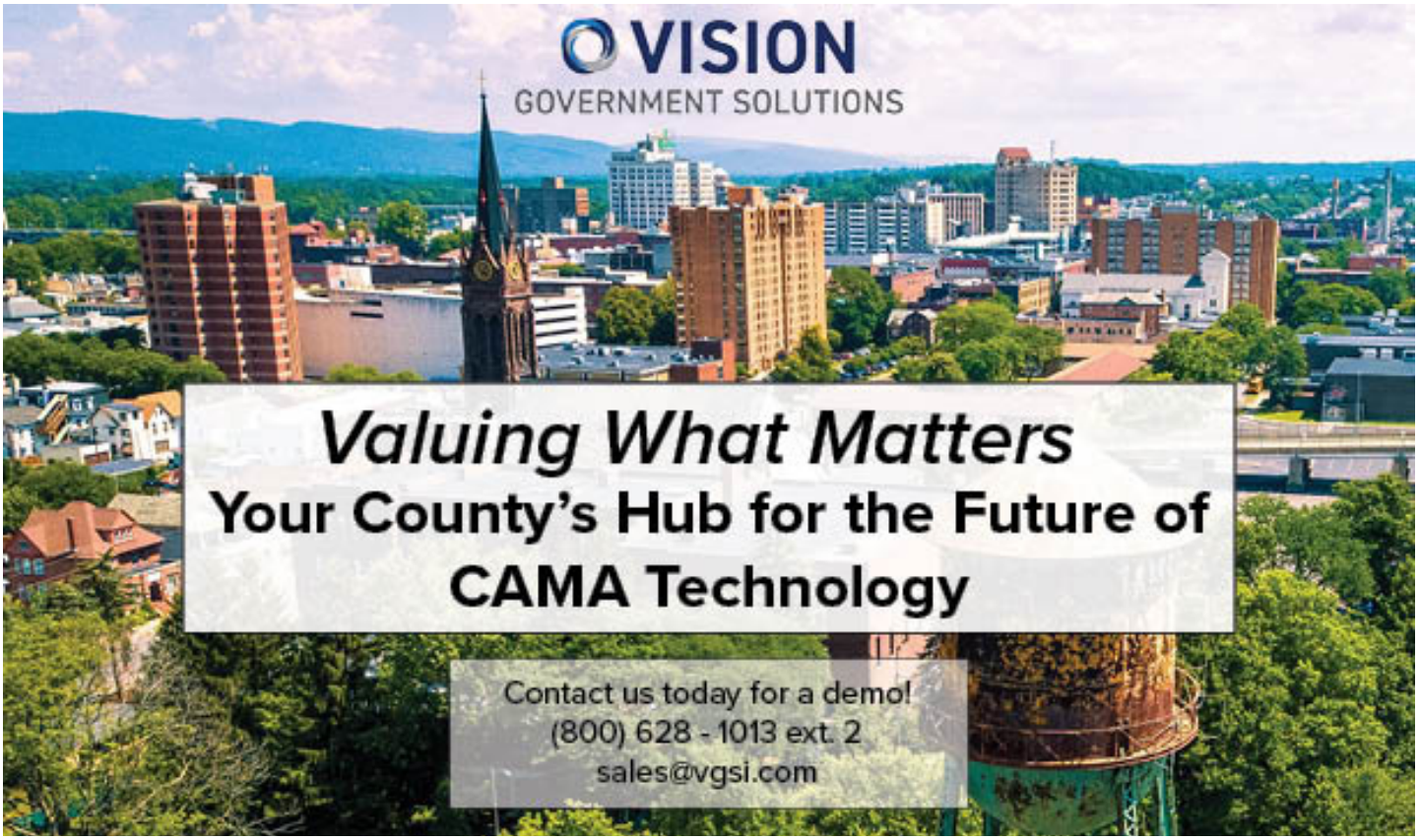
(1) the dwelling is primarily used as the domicile of an owner who is a natural person. The homestead for real property qualifying under this paragraph shall not include the land on which the dwelling is located if the land is not owned by a person who owns the dwelling.

What is a domicile you ask? Since domicile is only defined in Section 501 of the Act of December 31, 1965 in The Local Tax Enabling Act, we must use that. It reads....

"**Domicile.**" The place where a person lives and has a permanent home and to which the person has the intention of returning whenever absent. Actual residence is not necessarily domicile, for domicile is the fixed place of abode which, in the intention of the taxpayer, is permanent rather than transitory. Domicile is the voluntarily fixed place of habitation of a person, not for a mere special or limited purpose, but with the present intention of making a permanent home, until some event occurs to induce the person to adopt some other permanent home. In the case of a business, domicile is that place considered as the center of business affairs and the place where its functions are discharged.

The domicile definition invokes that someone temporarily in a nursing home would still qualify for the homestead since that is typically a temporary situation. They typically don't change their mailing address when in a nursing home situation.

Each county has their own procedure to administrate this program, and there's no doubt that they're all different. Just make sure no property owner gets the exemption more than once. A primary domicile can only exist on one house.





Quick Field Safety Tips

- Make sure the office knows what areas you will be visiting.
- Always be aware of your surroundings.
- Make noise when exiting your vehicle.
- Always knock on the door and introduce your self.
- Never pet a dog or other pet; confirm there aren't any unsecured pets outside.
- Park your car so it's pointing in the direction you want to leave.
- Always lock your car and keep keys in your hand.
- Keep body language and conversation friendly; make eye contact.
- Never confront a hostile property owner and leave if asked.
- If no one is home, do not look in the windows.
- Be aware that you are almost always on camera! Everyone has security or game cameras.
- Worth repeating – Be aware of your surroundings.





Jake Ostrom

DIRECTOR OF ASSESSMENT AND TAX CLAIM
CHIEF ASSESSOR
GIS COORDINATOR
POTTER COUNTY

Past Counties: None

Overall years in County assessment: 14

Years in some other form of assessment business: 0

First Job Ever: Mowing lawns

Worst Job Ever: Semi truck maintenance

What irritates me most in the assessment business is: The lack of permitting in our rural county, and the small or nonexistent repercussions for those offenders

My biggest challenge as an assessor is: Being employed by politicians, and a 1977 base year with no CAMA software

Not counting my present job, my dream job always was: car and motorcycle building

If I won millions in the lottery, I would: Quit my job immediately, buy a big tract of land, build a house and big garage in the middle of it, and put a big gate at the end of the driveway

Favorite vacation memory: Our vacations are usually hockey tournaments throughout the Northeast in the dead of winter. We do like to do some camping with friends in the summer though.

Favorite food: A good filet, always medium rare.
and drink: An ice cold draft beer (or four)

Favorite movie: *Kingpin*

Funniest Assessment story: Nothing really comes to mind, but I do have three women on my staff that always make the office interesting

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