

Residential Reassessment Project FAQ

Q: Why is the assessor going to reassess homes?

A: The information we have on most homes is now 20 years old. A lot of changes can happen to a home over 20 years. Some have been remodeled from top to bottom, and others have had only minimal maintenance. In early 2019 the Dubuque County Conference Board reviewed options to update the stale information, and chose to have the reassessment project completed by employees of the assessor's office.

Q: My property just had the assessed value increased last year. Why change it again?

A: Each odd numbered year (2019, 2021, 2023) we look at recent sales and re-estimate a new value using the existing property information and new sale prices. This project is not being done to increase assessed values, it is being done to increase the accuracy of the assessed values. Our computerized appraisal program can easily change assessed values up or down to match general sales trends, but it cannot make individual assessments more accurate with stale information.

Q: How much will assessed values change?

A: For 1/1/ 2019 we set the assessed value in each area to match sales that happened in 2018. Because assessments as a whole were just aligned with sales from 2018, we don't expect significant changes except on properties where our information was no longer accurate.

Q: How many homes will be visited and how long will it take?

A: Outside Dubuque city limits there are 13,000 homes. We expect it to take 8 years to complete the project. The Dubuque City Conference Board has not decided on a way to refresh information on homes inside Dubuque.

Q: Why do you need fresh information? Isn't the current information good enough?

A: Stale property information can cause assessed values to be inaccurate in a couple of different ways. We use the information on properties that have sold to set the assessed value on all homes. If information on sold properties is out of date, it can affect the assessed value of all homes in the area. Stale information can also cause us to overestimate or underestimate the market value on an individual home when we use out of date information on that property to set the assessed value.

Q: How will the assessor decide which areas are visited first?

A: The "coefficient of dispersion" is a statistical calculation used to measure the overall accuracy of assessed values. We'll use the COD to determine which areas are most in need of review. The number of homes in each area and the time needed to complete an area will also be part of that decision.

Q: Why do we ask to view the interior of the home?

A: The quality, condition and layout of a home's interior plays a major role in its overall value. Only by seeing these can we accurately measure the differences between your home and sold properties that have also been inspected. During the visit, property owners can also show our staff areas of the home which might detract from the property's market value.

Q: What other interior information do we collect?

A: The number of bedrooms (and floor they are on), number of bathrooms, amount and quality of basement finish, fireplace information, wall heights, flooring and wall finish types, and information on interior millwork.

Q: Do I have to allow the assessor's office staff into my home?

A: No. You are not required to allow them access to the interior of the home, but allowing them to collect fresh information will provide you with a more accurate assessed value. (A typical inspection takes only 10 minutes of your time!) Before you make your decision to allow or deny access to your home's interior, please know that new market values will be estimated for every home, regardless of inspection status. A refused inspection will not stop a new value from being estimated, only cause it to be less accurate.

Q: Who will be visiting my home and how will I know they are not part of a scam?

A: David Lindecker and Tracy Nowack recently underwent a full background check by local law enforcement before starting these inspections. They are employees of our office and are permanent residents of the area. The sheriff's office and local police have been given their pictures and license plate numbers if you have concerns about their identity. They will also have a Dubuque County ID badge clipped to their shirt/jacket and easily visible.

David Lindecker



Tracy Nowack



Q: Will I know the new assessed value of my home when they have completed their work at my house?

A: No. David and Tracy are collecting property information only. Final assessed values will be set by more experienced appraisers at a later date after all data collection in the area has been completed. Finalized assessed values will be mailed to property owners in March.

Q: If I disagree with the new assessed value, what options do I have?

A: After you receive the new value in the mail you will have two appeal options. Your first option is to contact the assessor's office and request an informal appeal. In these informal discussions between owners and our office, we can review recent sales and see how they compare to your home. If we agree, we sign a document changing the assessed value. You can also appeal to the Dubuque County Board of Review. The BOR is an independent three person board that meets annually to hear assessment appeals.

Q: How will a value change affect my tax bill?

A: The assessed value is one of three components used to calculate property taxes. The levy rate and the "rollback" are the other two. The levy rate is set by your locally elected officials and that rate will not be determined until much later. The "rollback" is set by the Iowa Department of Revenue and state-wide assessed value changes play a major role if the rollback goes up or down. Because of the variability of the other two factors, it is impossible to accurately determine how a value change will affect the final tax bill amounts. Assessed value changes implemented for 1/1/2020 will show up on the tax bill that comes due in Sept 2021 and March 2022.