



# MAINE REVENUE SERVICES PROPERTY TAX DIVISION BULLETIN NO. 22

---

## TRAINING AND CERTIFICATION OF MAINE ASSESSORS

---

REFERENCE: 36 M.R.S. §§ 310 - 312, 318; MRS Rule 205; see also Bulletin 26  
October 19, 2021; replaces April 12, 2018 revision

### 1. General

Maine law and the Maine Constitution require that property taxes in the State must be apportioned and assessed equally. To meet these requirements, qualified individuals are needed to perform the assessing function in municipalities across the State. The law requires that any individual performing the duties of a chief or professional assessor of any municipality must be certified by Maine Revenue Services (“MRS”). Violation of this requirement is punishable by a fine. In addition, a professional assessing firm must employ at least one individual who has been certified by MRS.

This bulletin describes the process used by MRS to certify assessors, including information on the Certified Maine Assessor (“CMA”) exam, introductory courses, continuing education, and the annual Maine Property Tax School. See Bulletin No. 26 for information on advanced assessor training and certification requirements.

### 2. Definitions

- A. Assessing function. “Assessing function” means duties related to the valuation of property, property tax administration, or the formation or implementation of property tax policy.
- B. Assessor. “Assessor” means a sworn municipal assessing authority, whether an individual assessor, a board of assessors, or a chief assessor of a primary assessing area. With respect to the unorganized territory, “assessor” means the State Tax Assessor.
- C. Municipality. “Municipality” means any city, town, plantation, or that portion of a county in the unorganized territory.
- D. Professional assessing firm. “Professional assessing firm” means an entity, including an individual or group of individuals, that provides assessing function services under contract to one or more municipalities in the State of Maine.
- E. Professional assessor. “Professional assessor,” as defined in 36 M.R.S. § 306(5), means a person who is employed full time by one or more municipalities or by a primary assessing area, 75% or more of whose time is devoted to assessment administration.

### 3. Administration

The assessor training and certification program is administered by the Property Tax Division of MRS, including the exam for CMA certification. The law requires MRS to hold qualifying exams and issue certificates to individuals who demonstrate a minimum level of knowledge of the assessing function necessary to be an assessor. Certification is an indication of an individual's knowledge and not a guarantee that the individual has the ability to perform the assessing function.

Advanced certification levels are available to individuals who have passed the CMA exam. The advanced certification levels – CMA-2, CMA-3, and CMA-4 – are achieved through experience and the completion of a series of advanced assessor training courses. Each certification level also requires a specific number of annual continuing education hours to maintain. For more information, see MRS Rule 205 – Certification of Assessors and Bulletin No. 26 – Advanced Assessor Training and Certification.

A certification does not guarantee the holder a position as an assessor. However, municipalities ordinarily consider certification to be part of the qualification when choosing an assessor and certain positions require an individual to hold a CMA certification. See 36 M.R.S. §§ 327 and 330, and section 5 below.

### 4. Introductory Courses

The Property Tax Division offers three introductory courses in assessing:

A. Course PT101 – Introduction to Property Tax Assessment. This course covers:

- (1) Property and value;
- (2) Assessment and the appraisal process;
- (3) Property assessment records;
- (4) Mass appraisal; and
- (5) Public relations.

B. Course PT102 – Maine Property Tax Law. This course covers:

- (1) Laws relating to property taxation; and
- (2) Assessment office administration.

C. Course PT103 – Valuation of Real Estate. This course covers:

- (1) The cost approach to value;
- (2) The market approach to value;
- (3) The income approach to value;
- (4) Use of pricing schedules;

- (5) Valuation of residential buildings;
- (6) Valuation of commercial properties;
- (7) Valuation of land; and
- (8) Depreciation and obsolescence.

Each introductory course concludes with a test which, at the discretion of the instructor, may be open-book. Tests are generally corrected and reviewed in class on the final day.

The introductory courses are taught by instructors approved by MRS. Each introductory course is offered at the annual Maine Property Tax School and may be offered at other times during the year.

Additional information pertaining to continuing education courses, as well as the introductory course textbooks, may be found below in sections 6 and 7 and on the MRS website at: [www.maine.gov/revenue/taxes/property-tax](http://www.maine.gov/revenue/taxes/property-tax).

## 5. Certification

CMA exams are held at the annual Maine Property Tax School and at certain other times and places during the year. Students are allowed pencils and a calculator only; no other materials, including smart watches or any other device that has the ability to communicate with others or connect to the internet, may be brought into the testing room. Use of the calculator application on a phone is not allowed. All necessary reference material is included in the exam packets. The time limit for completing the full CMA exam is eight hours.

The CMA exam is composed of five parts:

- A. Part I poses 25 short answer/essay questions covering all aspects of Maine property tax law.
- B. Part II contains 50 multiple choice questions on assessment theory, including concepts of value, concepts of property, and assessment mathematics.
- C. Part III contains 50 multiple choice questions generally dealing with land valuation and tax maps.
- D. Part IV contains 50 multiple choice questions on the cost approach to value and the market approach to value.
- E. Part V contains 50 multiple choice questions on the income approach to value, land valuation, assessment ratio studies, and mapping.

The exam monitor distributes the Part I packet first. This part is open-book, with a copy of relevant MRS rules and bulletins and the publication “Laws Relating to Property Taxation” furnished to students. Correct answers involve one or more short sentences. The time limit for Part I is four hours.

Upon completion, Part I and all accompanying reference material must be returned to the exam monitor in exchange for the second packet, which contains Parts II through V of the exam. Students may begin

Parts II through V as soon as the completed Part I is returned to the monitor. Parts II through V have no individual time limits, but all parts (I – V) must be completed within the eight-hour time limit.

The CMA certification is awarded to individuals who achieve a score of 70 or better on each part of the CMA exam. If a candidate does not pass all five parts, a score of 70 or better on any part may be carried over for up to 18 months, to allow a candidate the opportunity to pass the other parts.

Additional information relating to training and certification is included in MRS Rule 205 – Certification of Assessors. Certifications must be renewed annually, and individuals seeking certification renewal must have completed between 16 and 28 hours of continuing education approved by MRS during the previous year. In addition, all individuals seeking certification renewal must complete an approved continuing education course on ethics once every three years.

## 6. Certification Renewal

To be awarded a certification renewal, an individual with a CMA certification must complete 16 hours of continuing education during the previous calendar year. MRS maintains records of continuing education credits earned through events hosted by MRS and by organized Maine assessor groups. To receive credit for other continuing education (for example, through International Association of Assessing Officers events not sponsored by MRS), you must submit proof of attendance to MRS. The continuing education requirement may be fulfilled by attending meetings, seminars, and courses approved for continuing education by MRS. These meetings, seminars, and courses are intended to satisfy the educational needs of those who perform the assessing function. Typical educational topics may include, but are not limited to:

- A. Accounting procedures for assessors;
- B. Advanced assessment ratio analysis;
- C. Agricultural assessment of barns, poultry houses, and silos;
- D. Assessment of multi-housing residential property;
- E. Commercial/industrial assessment;
- F. Computerized assessment, such as CAMA, and GIS applications;
- G. Cost schedules and market data studies;
- H. Current use valuation of farmland, woodland, open space and working waterfront;
- I. Land use regulations;
- J. Land frontage value for rivers, lakes, and ocean;
- K. Legal aspects of assessment administration;
- L. Mass appraisal and revaluation;

- M. Mobile home valuation;
- N. Personal property assessment;
- O. Pricing manuals, such as Marshall & Swift;
- P. Property tax map drafting and deed interpretation;
- Q. Public utility assessment;
- R. Seasonal property valuation of camps, cottages and huts;
- S. State valuation; and
- T. Advanced topics for CMA-2, CMA-3, and CMA-4 certifications.

**Note:** All individuals seeking certification renewal must also complete an approved continuing education course on ethics once every three years. The training must be designated and approved as ethics training by MRS and credits earned for the ethics course also count toward the annual continuing education credit requirement. In addition to the approved basic continuing education requirement, individuals with advanced certification levels (CMA-2, CMA-3, and CMA-4) are required to complete between five and 12 hours of advanced continuing education each year to renew their certifications.

MRS must approve all courses for continuing education prior to the presentation of the course. For more information, see MRS Rule 205 – Certification of Assessors, and Bulletin No. 26 – Advanced Assessor Training and Certification.

## 7. Maine Property Tax School

The Maine Property Tax School, held over the course of a week each year, provides training for Maine assessors as well as others involved in assessment administration in the State. Tax School is also an opportunity to attend approved continuing education for certification renewal.

In addition to the three introductory courses outlined in section 4, instruction has historically included:

- A. Review Course. The review course is a four-day general review of all topics contained in the introductory courses. While this course is open to all candidates for certification, anyone registering for it should have at least a basic understanding of property tax assessment.
- B. Continuing Education Courses. Tax School generally includes a number of continuing education courses that will count toward an assessor’s certification renewal requirements. For examples of potential topics covered, see section 6 above.
- C. Advanced Continuing Education Courses. In addition, Tax School will normally offer one or more courses approved for advanced continuing education, a necessary component for obtaining and maintaining the advanced certifications.

Anyone wishing to receive notification of and the application for the next Tax School may request to be added to the attendee mailing list by emailing MRS at [cma.mrs@maine.gov](mailto:cma.mrs@maine.gov). Prior years' Maine Property Tax School attendees will automatically be included in the following year's school notification.

NOTE: This bulletin is intended solely as advice to assist persons in determining, exercising or complying with their legal rights, duties or privileges. If further information is needed, contact the Property Tax Division of Maine Revenue Services.

MAINE REVENUE SERVICES  
PROPERTY TAX DIVISION  
P.O. BOX 9106  
AUGUSTA, MAINE 04332-9106  
TEL: (207) 624-5600  
EMAIL: [cma.mrs@maine.gov](mailto:cma.mrs@maine.gov)  
[www.maine.gov/revenue/taxes/property-tax](http://www.maine.gov/revenue/taxes/property-tax)

The Department of Administrative and Financial Services does not discriminate on the basis of disability in admission to, access to, or operation of its programs, services or activities. This material can be made available in alternate formats by contacting the Department's ADA Coordinator at (207) 624-8288(voice) or V/TTY: 7-1-1.

(Published under Appropriation No. 1037.1)