The 3 p.m. Problem: What AI can actually do for your assessment office

BY WILL JARVIS

It is 3 p.m. on a Tuesday, and the property owner sitting across from you has been waiting 20 minutes.

They have an appraisal showing their commercial building is worth 22% less than your assessment, and they want to know which comparables you used. Fair question.

The answer requires you to pull the original assessment file from your CAMA system, identify comparables, cross-reference them against the recorder's office data, check the planning department's permit records (which have not synchronized properly since 2019), and then walk through the adjustment factors.

None of these systems talk to each other in a useful way.

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You promise to call them back by Friday. They look disappointed. Their appeal hearing is next week.

This is what I think of as the 3 p.m. Problem, and it shows up in in nearly every county assessor's office in the country. The specific time does not matter.

What matters is the moment when you realize that answering one direct question from a taxpayer requires you to behave like a database interpreter, a data archaeologist, and a detective, all at once.

How we got here

The 3 p.m. Problem is not a story about lazy software vendors or overworked staff. It is the natural result of how government technology evolves.

You bought a CAMA system in 2008 that worked reasonably well. In 2012, you added a separate parcel mapping platform. In 2015, a state regulation required new tracking, so another system arrived.

By 2026, you have six platforms with different data formats, different update schedules, and different identifiers for the same property. Reconciling them is manual work. It gets squeezed every time something more urgent appears.

The result is a slow, invisible drain on accuracy and morale.

Coefficients of dispersion creep upward. Appeals become harder to defend, not because assessments are wrong, but because the evidence is harder to assemble before the hearing.

Talented appraisers spend roughly 40% of their time on data-gathering tasks that have nothing to do with appraisal judgment, and over time, some of them quietly leave for jurisdictions with better tools.

What AI actually does here

Where AI fits in is narrower than the marketing would have you believe, and more useful. Strip away the hype and most of what we call AI in assessment is pattern recognition at scale.

A machine learning model finds relationships between property characteristics and sales in your market data, then applies those relationships consistently.

It is not magical, and it does not replace appraisal judgment.

What it does is compress work that is slow and manual.

Take the property owner from the opening scene.

With AI-assisted data integration, your office can pull all sales in the relevant market area for the past 24 months in seconds, adjust them for differences from the subject property using factors derived from your actual transaction data, and generate a comparable analysis with documented reasoning.

The selection is auditable. The adjustments are defensible because they reflect what the market actually paid, not what your adjustment grid said five years ago. A 100-minute manual process becomes a 30-minute review of analysis the system already produced.

This is the real value proposition, and it does not require you to rip out your CAMA system or hire a team of data scientists.

It requires three honest commitments.

Three commitments

The first is starting small.

Most AI initiatives in assessment offices fail not because the technology does not work, but because they try to solve every problem at once.

A focused 90-day pilot on one specific bottleneck, whether that is data quality auditing, comparable sales analysis, or permit-to-parcel matching, gives you concrete evidence and surfaces problems early. Failure on that scale is survivable. Failure on a six-month, multi-vendor implementation is a story your office tells for years about why AI did not work.

The second is taking governance seriously from day one.

AI systems learn from historical data. If your jurisdiction has historically undervalued properties in certain neighborhoods, an

unconstrained model will replicate and amplify that bias across every future assessment.

The answer is not to avoid AI. It is to measure your coefficient of dispersion by census tract rather than just in aggregate, and to fix what you find.

Independent bias audits before deployment cost a fraction of one staff salary and document that you actually looked.

When the question comes up later, and it will, you want documentation, not assurances.

The third is keeping humans in the loop in the right places.

AI generates draft values. Experienced appraisers review the unusual cases, the outliers, and the properties where local knowledge matters more than statistical similarity.

The assessor still walks into the appeal hearing. The system simply gives them better evidence to bring with them.

The cost question

A common objection is that this all sounds expensive.

The actual numbers are more reasonable than most assessment leaders assume. A small county can employ a data quality tool for under $20,000 annually. A mid-sized county can deploy predictive valuation assistance for less than the cost of one additional appraiser.

Free and open-source tools exist for piloting, so you can validate value before signing a contract. The harder cost is staff time, and that cost exists whether you adopt AI or not.

The assessment offices that will look different 10 years from now are not the ones with the largest budgets. They are the ones that started addressing the 3 p.m. Problem when the tools to address it became practical.

Their appraisers will spend more time on appraisal and less time on data archaeology. Their appeal documentation will be stronger. Their COD numbers will be defensible. They will not have eliminated human judgment.

They will have freed it up for the work that actually requires it.

Where to start

If you are wondering where to begin this week, spend 15 minutes asking one of your appraisers this question: "What is a task you do regularly that takes 30 minutes or more, involves looking up information in multiple places, and you wish was faster?"

Listen carefully. Do not try to solve it on the spot. The answer to that question is the most useful starting point you have.

The 3 P.M. Problem will not solve itself. But it does not require a revolution to address. It requires a clear-eyed look at where time goes, a willingness to start with one bottleneck, and the discipline to measure whether the tools are doing what they promised. That is a manageable list.

It is also the list that separates the assessors who will be doing different work in five years from the ones still answering the same data-gathering questions at 3 p.m. on a Tuesday.

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