

PACS User Conference

AI in Assessment — Panel Discussion

Prompt & Response Log

A record of AI prompts and responses from the live panel session, provided so other county assessor offices can replicate this workflow.

Moderator: Danny Hagen, Skagit County Assessor · President, WSACA

Panelists: Dan Childress (Clallam County) · Nick Deathridge (Clark County) · Falon Hoven (Whatcom County)

AI tool: Claude (Anthropic) — claude.ai

How to use this document

Each exchange shows the exact prompt typed into Claude followed by a summary of what Claude produced. Prompts appear in indigo blocks; responses in gray blocks with an amber left border. Interactive tools (slides, demo, charts) were generated in real time during the session.

Panel Presentation Slides

▶ Prompt

I'm facilitating an AI panel discussion at our PACS User Conference. Can you put together a couple slide PPT that can be put on the screen behind us?

|Claude

Three slides were produced as a .pptx file using a deep navy color scheme (indigo/cyan palette):

- Slide 1 — Title slide: "Artificial Intelligence in Assessment" with moderator credit, robot icon, and dot-grid backdrop
- Slide 2 — Panelists: Three cards for Dan Childress (Clallam), Nick Deathridge (Clark), and Falon Hoven (Whatcom) with moderator strip
- Slide 3 — Discussion topics: Four cards in a 2x2 grid covering AI & CAMA Integration, Mass Appraisal & Modeling, Practical Wins & Pitfalls, and Open Q&A

▶ Prompt

I want a different color pattern and extend this to 8 slides. Add some pictures and make it a little more entertaining.

|Claude

The deck was rebuilt with an Ember & Indigo palette (deep indigo background, warm amber accent, violet supporting color) and expanded to 8 slides with Unsplash photos:

- Slide 1 — Title with AI abstract photo background
- Slide 2 — Opening provocation: "AI won't replace assessors. Assessors using AI will replace those who aren't." with three stat callout cards
- Slide 3 — Panelist cards (Dan Childress, Nick Deathridge, Falon Hoven) with moderator strip

- Slide 4 — Why AI matters: four content cards (Volume & Velocity, Equity at Scale, Smarter Adjustments, Data You Already Have)
- Slide 5 — Tools landscape: two-column split, CAMA-integrated vs. standalone/emerging tools
- Slide 6 — Discussion topics: four cards covering the session agenda
- Slide 7 — Equity & Public Trust with pull quote: “The model doesn’t go to the appeals hearing. You do.”
- Slide 8 — What’s Coming Next with closing panel roster

Live Interactive Demo

Prompt

You are live right now. Do something that will impress a room full of PACS users and mass appraisers.

|Claude

A fully interactive mass appraisal AI engine was built and rendered live in the chat, modeling 847 fictional Skagit County single-family parcels across three neighborhood strata (Waterfront, Urban Core, Rural/Ag Edge).

The tool included:

- Real-time model controls: adjustable GLA weight, location weight, age/condition weight, and time trend (% per month)
- Ratio histogram: AV/sale price distribution with IAAO 0.90–1.10 compliance highlighted in green, outliers in red
- AI flag queue: top 8 outlier parcels ranked by deviation, with flag reason, confidence score, and review status
- PRD by quintile: vertical equity bars with IAAO standard reference (0.98–1.03)
- Neighborhood median ratios: per-stratum COD and median ratio comparison
- Adjustable AI flag sensitivity: Low / Medium / High

All metrics and charts update in real time as the audience adjusted the model weight sliders.

Q&A

Prompt

What are the most common reasons AI flags parcels in a mass appraisal ratio study?

|Claude

Six flag categories were identified:

- Ratio outliers: AV/sale price outside 0.90–1.10; AI additionally evaluates whether the deviation is anomalous relative to the parcel’s peer group within its stratum
- Sales validation failures: non-arms-length transactions, foreclosures, estate sales, and related-party transfers that skew the ratio for a given parcel
- Characteristic inconsistencies: GLA, bedroom count, or lot size out of step with neighborhood and price point — often indicating unrecorded permit work or a sketch error

- Condition-to-value mismatches: poor-condition properties with high ratios; the model catches the interaction that bulk human review tends to miss
- Vertical inequity patterns: systematic cluster flags where lower-value properties consistently run higher ratios (regressivity)
- Temporal drift: recent sales running materially different ratios than older sales, flagging stale comparables for time adjustment review

“AI doesn’t do anything a good appraiser couldn’t do manually — it’s just doing it across all 847 parcels simultaneously.”

▶ Prompt

How do I resolve vertical inequity in a mass appraisal model without a full revalue?

|Claude

Five legitimate approaches were described, plus one clear boundary:

1. Confirm it’s real first

Run the ratio study on arms-length, time-adjusted sales only. If regressivity disappears after cleaning the sales sample, the problem is data quality, not model bias.

2. Stratified value adjustments

A differential correction factor by value stratum is defensible when tied to documented market evidence. Permitted under RCW 84.41 with transparent methodology.

3. Neighborhood-level recalibration

Vertical inequity is rarely uniform. Isolating where regressivity lives allows targeted recalibration using neighborhood sales — far more defensible at a BOE than a jurisdiction-wide blanket adjustment.

4. Model variable reweighting

Over-weighted GLA relative to location is a common root cause. Adjusting the size curve or per-square-foot contribution by value tier can correct significant regressivity without touching individual parcel values.

5. Sales ratio-based value updates (WAC 458-07-015)

Washington’s administrative code provides a mechanism for ratio-derived corrections between revalue cycles when sufficient stratum sales exist. Most commonly used for BOE-defensible interim corrections.

What you cannot do

Quietly adjusting lower-value properties upward to improve ratio study statistics without documented market support. Every adjustment requires sales evidence or a clearly documented methodology.

▶ Prompt

Median ratio by decile is better than PRD by quintile.

|Claude

Agreed — and the tool was updated live to display median ratio by decile. The reasons:

- PRD is a weighted mean divided by an unweighted mean — sensitive to extreme sale prices at the top of the value distribution
- Five quintile buckets are coarse enough to mask significant within-quintile regressivity

- A passing PRD of 1.02 can coexist with a D1 median of 1.08 and a D10 median of 0.94 — meaningful regressivity that the quintile stat smoothed over
- Median ratio by decile is resistant to outlier sales and reveals the shape of the inequity curve — whether concentrated at the bottom, a smooth gradient, or a localized anomaly
- Gloudemans (2011) and subsequent applied research have consistently supported median ratio by decile as the more robust vertical equity diagnostic

The updated chart showed median ratio for each decile plotted with a linear regression trend line, IAAO range bands, and a detail table showing n and median ratio per decile. Hovering over any point reveals the median FMV for that bucket.

“A shop that only runs PRD to satisfy its ratio study may be signing off on a model that’s quietly overassessing its most modest properties.”

Replication note: All outputs in this session — slide decks, the interactive mass appraisal demo, and the median ratio by decile chart — were generated by Claude in a standard claude.ai browser session with no plugins, no custom code, and no pre-loaded data. The prompts shown above are the complete inputs. Response summaries above are condensed; the full AI responses are available in the session transcript on the conference website.