



Town of Concord

Board of Assessors

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The Assessment Process-FY17

October 2016

INTRODUCTION

This guide is to help you understand your property record card with the assessed valuations for the Fiscal 2017 tax year. The tax year runs from July 1, 2016 through June 30, 2017. The assessment date is January 1st preceding the beginning of the tax year; in this case it is January 1, 2016. State law requires that the assessed valuation established for a property should represent fair market value as of that date. In other words, property assessments reflect a past value, and are not a prediction of an anticipated sale price.

Fair market valuation is based on sales that occurred in calendar 2015, the calendar year that precedes the valuation date. Standards of assessment practice set by the Division of Local Services (DLS) of the Department of Revenue (DOR) require a median assessment to sale price ratio of plus or minus 10% of 100% of market value for these sales. There was an increase in sale prices from 2014 to 2015, especially on the lower valued houses. Note that 2016 sales activity will be reflected in the FY18 tax year values and are not used for FY17.

WHAT IS THE VALUATION CRITERIA?

The DOR requires communities to value all property each year. Every fifth year is a complete re-certification. Both a re-certification and an interim year adjustment (the four years in between the 5 year re-certification) include a detailed analysis of the appropriate sales data as a basis for adjusting the property values. The goal is to keep the values as close as possible to 100% of market value and avoid an excessive swing in the assessments in one year. A re-certification

year includes intense examination by the DOR of all the community's assessment policies and procedures. FY15 was the last re-certification year for Concord, FY17 is the current year and is an interim adjustment year.

WHAT CHANGES HAVE BEEN MADE FOR FY2017?

Many of the changes are described below as each section of the property record card is explained. The CAMA (Computer Aided Mass Appraisal) system is used to calculate the values. CAMA tables, with the factors used to calculate the values, are updated each year based on the sales analysis. The factors are adjusted so that the median assessment to sale price ratio is within 10% of 100% of fair market value of the sample. The computer model created is then applied to all the properties in town to arrive at a new value for each property. For FY17 there were minor adjustments to several factors in the tables with the largest being a change in the living area size adjustment table.

WHY DOES EVERY PROPERTY GO UP (OR DOWN) IN DIFFERENT PROPORTIONS?

The characteristics of your property will determine how the adjustments to the factors will affect your valuation. Items such as location, style, size, quality of construction, age and condition of the house, and lot size of the properties that were sold in 2015 are analyzed to derive multipliers which are then applied to all properties town-wide. The relative importance of these characteristics in the marketplace determines whether an owner's valuation changes.

A field review is done to check the application of these characteristics for consistency and uniformity. Properties with renovations or new construction between July 1, 2015, and June 30, 2016, will usually show an increase in their valuation.

WHEN MY NEIGHBOR'S HOUSE SELLS, WILL THEIR PRICE DETERMINE MY ASSESSMENT?

A single sale does not establish the market value of all the properties in that area. It is only by examining ALL of the arms-length sales (a willing buyer and a willing seller acting in an informed manner in the open market) that the Board of Assessors can begin to discern the characteristics of the market. If the sale of your neighbor's property is an arms-length sale and if it occurred in the appropriate year, it will be included in the analysis of all sales town-wide and will be part of the data that determines the multipliers to be used to arrive at the new valuations.

HOW WILL THIS NEW VALUATION AFFECT MY TAX BILL?

The increase in the town-wide total tax levy required to fund the budgets approved at the 2016 Annual Town Meeting is approximately 3.35%. This increase will affect all property owners. However, the changes in your bill will also depend on changes in the assessed value of your home. The Board of Assessors does not determine how much the Town will spend for the many services it provides, but apportions the share of these costs as fairly as possible among all property owners in town.

The actual tax rate is calculated after the values are finalized, the Select Board votes on the classification of the rate, and the calculation is approved by the DOR. The FY2017 tax rate is \$14.07 per \$1,000 of valuation. The Fiscal 2017 tax year began on July 1, 2016, and two quarterly estimated bills have been issued. The new valuations are the basis for the third and fourth quarter bills due on February 1 and May 1, 2017. These two

bills take into account the estimated taxes you have already paid.

HOW CAN I GET MORE INFORMATION?

Printouts listing the properties with detailed characteristics for each property are available at the Town House, the Assessors' office (24 Court Lane), the Main and Fowler Branch Libraries, and the Harvey Wheeler Community Center. This same detailed information is also available on the Town's website, www.concordma.gov under the Assessors Division. There is a link to Vision Government Solutions Inc.'s website where Concord's property record cards are available for viewing and printing. This site also has other functions, such as listing comparable sales. Maps reflecting the FY2017 information will also be available. These are computerized in the Geographical Information System (GIS) and they are also available on the Town's website.

WHAT HAPPENS IF I DISAGREE WITH MY ASSESSMENT?

If you disagree with your assessment after receiving your third quarter tax bill, you may file an abatement application with the Board of Assessors. Forms are available at the Assessing Office and on the Town's website. Also in these same locations is a brochure entitled "Guidelines for Preparing an Abatement Application." By law all abatement applications must be received in the Assessing Office no later than the third quarter payment due date, February 1, 2017, or postmarked by that same date. Applications received after that date or postmarked later than February 1, 2017, cannot by law be considered by the Board of Assessors.

HOW TO READ YOUR PROPERTY RECORD CARD

The rest of this document provides a description of the information contained on your property record card with an explanation of how the various numbers are derived. A sample property record card is attached with the areas labeled to correspond with the following explanations. The most significant factors are (1) the size and location of the land, and (2) the size, style, construction quality and condition of the structure(s).

SIDE 1

The information on the front side of the card is legal and historical data about ownership, past sales of the property, previous assessments, inspection history, and current land valuation details. (The areas of the card described below correspond with the number on the sample card attached.)

Area 1 – Current Owner

Ownership information as of the most recent sale date known to the Board of Assessors.

The Record of Ownership section shows a history of ownership and sales. The column following the “Sale Date” is headed “q/u” identifying the sale as “qualified” or “unqualified.” All sales are reviewed in detail to identify arms-length transactions that can fairly be used to represent the market (for both the interim year adjustments and the triennial certification). If a sale is deemed not to be an “arms-length” transaction, it is marked “U,” and the column headed “V.C.” (verification code) shows a letter code describing the reason for the disqualification according to the DOR Non-Arms Length Codes.

Area 2 – Current Assessment

This area summarizes the valuation generated elsewhere on the card for land, structures, outbuildings and extra features. Usually, the “Appraised Value” and the “Assessed Value” will be the same. In some instances, such as

for agricultural land, the “Appraised Value” is the value of the property before the applicable discount. The “Assessed Value” is the taxable value, LESS the total labeled “Exempt” and “Exm Land,” which is the tax exempt portion of the property. If the parcel has multiple cards, each building will be described on a separate card. On multi-building properties, each card might have separate land lines. The summary of assessed value is the same on each card.

Area 3 – Previous Assessments

This section shows the assessment history for the three most recent fiscal years.

Area 4 – Building Permit Record and Visit/Change History

This section lists the recent building permit activity and record of visits to the property.

Area 5 – Land Line Valuation

The DOR requires property values to be divided into two parts, building and land. The land is assigned a “Use Code” according to the various property classifications provided by the DOR. These codes include single family residences, condos, multi-family residences, vacant land, commercial, industrial, and exempt properties.

Building Lots

Lot values are derived from the market-based data. Since there are too few vacant land sales in Concord to draw conclusions about the value of developed land, a methodology called “land residual” is used. Using this method, the cost-based value of the structure(s) is taken from the sale price, resulting in a remaining value for the land. The square foot base rate is developed based on zoning districts or on the typical lot size of a given area.

When the base lot area is identified, market data (i.e., land residuals) is plotted to develop a curve known as the “land curve.” The curve is intended to reflect market activity which

typically indicates that land is not bought and sold on a square foot basis; rather, the square foot price decreases as the acreage increases. The curve also attempts to establish the extent to which a building lot which is undersized for its' area will receive a higher price per square foot, but a lower total lot value.

The formula that calculates the land value uses a land curve up to 80,000 square feet or a Prime Lot. The remaining land area if any is considered excess land.

The following table lists standard lot values:

Square Feet	Lot Price	\$/Sq. Ft.
10,000	\$342,800	\$34.28
20,000	403,400	20.17
30,000	449,400	14.98
40,000	464,800	11.62
60,000	477,000	7.95
80,000	500,000	6.25

The value of a building lot is then differentiated by location in the town. Concord is a diverse community with many different neighborhoods. To determine the value of land in Concord the Board of Assessors divides the town into several, not necessarily contiguous, Market Areas. Each Market Area groups properties together that behave similarly in the market place. Each grouping should be large enough to ensure that the number of qualified sales per area is a meaningful sample. The degree to which market analysis shows variation by location is represented by the "Market Area Adjustment" factor. The Market Area code is found in the column labeled "ST. Idx," and the adjustment factor associated with that Market Area is in the column labeled "Adj."

There are 13 Market Areas used for residential properties. The streets listed below are examples from the various FY17 Market Areas.

Market Area	Adj.
21 Annurnnac Hill Area	0.85
22 Bedford St./Old Bedford Rd./ Virginia Rd.	0.78
23 Old Marlboro Rd./ ORNAC/ Thoreau School area/Conantum	0.81
24 Concord Center/Elm St./ Author's Ridge	1.30
25 Lowell, Strawberry Hill, Gar- field, and Fairhaven Hill Rds./ Mattison Dr.	0.86
26 Monument St./ Estabrook Rd.	1.94
27 Plainfield Rd./White Pond area	0.90
28 Southfield Rd./Sudbury Rd./ Baker Ave./Cambridge Tpk./ Macarthur/Adams/Park	1.00
29 Thoreau Hills	0.66
30 West Concord	0.78
31 Nashawtuc Hill Area	2.10
32 East of Concord Ctr.	2.20
33 Garfield & Fairhaven Hill Rds./ Mattison Farm	0.71

Site Index

Concord is so diverse, however, that in some years sales show there are different land values within some Market Areas. These unique areas are identified from the qualified sales and an additional factor is applied to that area called a Site Index. This is a number by which the land value is multiplied to adjust for the difference associated with a sub area within a Market Area. As with a Market Area factor, a Site Index factor may increase or decrease the land value in a sub area. The Site Index code is in the column headed "S.A." and the actual factor is in the column headed "I. Factor."

The Site Index can cover both negative influences such as abutting the Railroad Tracks or Route 2 and positive adjustments like pond or river front properties. These factors are not fixed and fluctuate with the market. History has shown that negative adjustments tend to be greater in down markets and less in strong real estate markets. The same is true for positive factors but to a lesser degree. The positive influence for river

frontage would be less in a down market and greater in a strong real estate market.

The following table lists the residential Site Indices.

<u>Site Index</u>	<u>Land Value Multiplier</u>
1	0.80
2	0.85
3	0.90
4	0.95
5	1.00
6	1.15
7	1.25
8	1.40
9	1.50
R	0.85

Excess Land

If there are additional lines in the Land Line Valuation Section, they may reflect additional building lots or “excess land.” Excess Land is that portion of the parcel that is over and above 80,000 square feet (Prime Lot). All excess land is valued at \$35,500 per acre modified by the market area adjustment factor. This price is also a result of the sales analyses undertaken by the Board of Assessors.

In the example card, the first line of 80,000 square feet is valued as follows:

$$\$6.25 \times .86 \times 80,000 \text{ sq. ft.} = \$410,000$$

(values are rounded to 100)

In cases where there are unusual circumstances unique to a certain parcel, a further multiplier called a Condition Factor is used. These, too, can be either negative (e.g., railroad, easement) or positive (e.g., river view, vista).

In summary, land value is determined by considering the influence of location within the town and within the Market Area, along with any unusual influences requiring the use of a Condition Factor.

SIDE 2

The second side of the Property Record Card shows all of the details used in valuing the structure(s), including outbuildings (e.g., shed, pool) and extra features (e.g., fireplace, jacuzzi). A diagram of the principal structure with the measurements used for the replacement cost calculation is also shown. Abbreviations used in the sketch are explained in the Building Sub-Area Summary Section at the bottom of the card (see Area 8).

There is a lot of information on this card, but there are four elements that can be considered the most important contributors to the structure value.

- A. Effective Area -- used for replacement cost of building
- B. Style – determines base rate per square foot to build that style of building in eastern Massachusetts, as adjusted for Concord based on the market analysis
- C. Grade -- quality of construction
- D. Dep Code – normal physical depreciation based on the current condition of the structure given the actual year built (AYB).

Area 6 – Construction Detail

Each construction detail has a code and a description. The principal elements are described below.

Style – For single family structures, there are ten basic styles of houses. Each style has a corresponding “base rate” which is the current estimated new construction cost per square foot for this region of the country as reflected in the market. This information is obtained from the published construction industry data commonly used for this purpose, modified by the Concord sales analysis and discussions with local builders and architects. The styles and base rates for single family residences are listed below:

<u>Code</u>	<u>Style</u>	<u>Base Rate</u>
01	Ranch	\$ 119
02	Old Style	177
03	Colonial	140
04	Cape Cod	138
05	Bungalow	107
06	Custom Colonial	141
07	Contem/Modern	134
08	Raisd Rnch/Splt Lvl	125
60	Century (F,R,V)	168
100	Custom	150

Grade – This element is a measure of the construction quality – the types of materials used and the quality of workmanship. The grade of a house generally does not change except as a result of major renovations. The exception to this is during a revaluation or system upgrade where there are significant changes to this and other tables. The grade factor is a significant contributor that modifies the unadjusted base rate. The grades and their corresponding weights are:

<u>Code</u>	<u>Grade Factor</u>
01	0.65
02	0.80
03	1.00
04	1.10
05	1.20
06	1.35
07	1.50
08	1.70
09	1.80
10	1.95
11	2.10

Area 7 – Sketch

The diagram of the principal structure shows outside dimensions. The different areas are identified by codes that are further described in the bottom left section of the card. In some cases a diagram will not appear but a box with the code and square foot area will be used.

Area 8 – Building Sub-Area Summary

Each part of the structure identified in the sketch will appear in the bottom left section of the property record card, showing the Living Area, Gross Area, and Effective Area. Only the Effective Area is used in the assessment calculation. Primary living areas count as 100% of the gross area; all other spaces count at less than 100%. The principal sub-area types and effective area percentages are:

<u>Code</u>	<u>Description</u>	<u>Percent</u>
BAS	First Floor	100%
CAT	Cathedral	10
DCK	Deck	10
EAF	Attic expansion, finished	35
EAU	Attic expansion, unfinished	15
FAT	Attic, finished	20
FBM	Basement, finished	35
FCP	Carport	20
FEP	Porch, enclosed	60
FGR	Garage	40
FHS	Finished ½ story	50
FOP	Porch, open	20
FQS	Finished ¾ story	75
FSP	Porch, screened	45
FST	Utility, finished	50
FUS	Finished upper story	100
PTO	Patio	5
SFB	Walkout lwr lvl finished	60
STP	Stoop	5
UAT	Attic, unfinished	10
UBM	Basement, unfinished	20
UST	Utility, storage	30
UHS	Unfinished Half Story	30

Size Adjustment Factor – This factor does not display on the card but is used in the calculation of value of the building. It is based on economies of scale and market inclination. Typically, if all else is equal, the smaller the structure, the greater the cost per square foot, and vice versa. However, this factor is also affected by the market indications and what is desirable to current buyers. This factor increases the square foot price at the low end and reduces it at the high end. The baseline used is the median home size in Concord of 2,700 sq. ft. of effective area. Modifications

were made to this table , which flattened the curve.

Area 9 – Cost/Market Valuation

This box, in the middle of the card and to the left of the sketch, shows the calculation of the depreciated building cost. The Adjusted Base Rate is derived by multiplying the Base Rate, as adjusted for certain elements under the Construction Detail section, by the size adjustment factor and the Grade Factor. The Adjusted Base Rate is multiplied by the Effective Area, and flat value amounts for certain items under the Construction Detail, such as bedrooms and bathrooms, are added to the total. This results in the Replacement Cost New (RCN).

Actual Year Built (AYB) and Effective Year Built (EYB) – The EYB is derived from the AYB according to the Dep. (Depreciation) Code. Very old structures may have been renovated over the years. Newer structures might have deteriorated beyond their normal wear and tear. This value is a judgment of the relative “age” of the structure for depreciation purposes. It is further refined based on the observed condition of the improvements, resulting from a field inspection. The condition is identified alphabetically and is linked to a depreciation table for consistency. Depreciation is a curve with minimum percents for each level of condition below which no property would normally ever fall, displayed as Dep %. Depreciation Codes are:

<u>Code</u>	<u>Description</u>
P	Poor
F	Fair
A	Average
G	Good
VG	Very Good
E	Excellent

On the sample card the depreciation is Good, which results in normal physical depreciation of 9% based on 2002, the year of construction.

Sometimes unusual circumstances require a further discount for Functional Obsolescence

(something significant is wrong with the structure that is too costly to fix) or for Economic Obsolescence (an external influence that has a negative effect on the property). These discounts are rarely used.

The total Appraised Value of the structure (rounded) is derived by multiplying the RCN by the Overall % Condition (100% - Dep %) as of January 1, 2016. A more detailed cost report showing the actual formula used for each property is available in the Assessors’ office.

Area 10 – Outbuildings (L) and Extra Features (B)

This section lists the additional structures on the parcel or extra features within the building. The Units column is either the size in square feet or the quantity of the described feature, and the Unit Price is either its cost per square foot or the unit value. For outbuildings, the year (Yr) is the year the structure was built. For extra features (e.g., fireplaces), the year is assumed to be the same EYB as the primary structure.

Area 11 – Appraised Value Summary

This section on the front of the card, on the right, totals the Appraised Bldg. Value, XF, OB, and Land to arrive at the total parcel value.

A NOTE ON THE VALUATION OF CONDOMINIUMS

There are 816 residential condominium units in town. Condominium valuation differs from the “market adjusted cost approach” employed for the approximately 4,589 single family residences. Generally, condominium units will not have a land assessment. Since the land is held in common, all of the market value of the condominium must be reflected in the per square foot price applied to the effective area of the structure. The calculation of value is based on location, unit size, bed/bath count, grade, construction detail, condition, etc.,

similar to single family residences as described above.

Condominium valuation is also based on the sales approach to value. Individual units are matched to similar units that have sold and factors adjusted accordingly.

Condominiums in converted houses cannot be compared to single family or two-family buildings, but must be valued based on sales of similar types of property. The creation of a condominium generates a new form of ownership which usually adds value to the building.

Just like single family buildings there is a base rate for the style of residential condominium. The condominium base rate is \$282 per square foot. This rate is then modified by condition, grade, age and finally by location. The location adjustment is called a complex factor and varies for each condominium complex. The complex factors are as follows:

<u>No.</u>	<u>Complex</u>	<u>Factor</u>
1	340-342 Bedford St	1.21
2	126-128 Belknap St	1.32
4	Center Village	.79
5	Walden Condos	.45
6	330A-330B Comm	.85
7	349-351 Comm	.95
8	Concord Greene	1.02
9	Cranberry Lane	.60
10	Crest St	1.05
11	19-21 Davis Co	1.05
12	48-40 Everett	1.15
13	55-57 Everett	1.20
15	Concord Homes	.75
16	17-19 Highland	.99
17	35 Hubbard St	.95
18	103-105 Hubbard St	1.00
19	150 Hubbard St	1.17
20	149-151 Hubbard St	.93
21	Milldam Square	1.59
22	Benjamin Barro	.90
23	Prescott Moo	1.00
24	36-40 Lowell Rd	1.00
25	419-421 Main St	.90
26	1063-1065 Main St	.95
28	Willowgate	.80

29	Village Meadow	1.00
30	Foxfarm Condominium	.67
31	Wheeler Farm	.85
32	Riverside	.75
33	South Meadow	.60
34	Concord Village	.70
35	Emerson Annex	.84
36	59 Sudbury Rd	1.50
37	350-352 Sudbury Rd	.90
38	Tanglewood	1.10
39	Thoreau Ct	1.25
40	32-34 Thoreau	1.60
41	304-306 Thoreau	1.04
42	Thornton Man	.75
43	Moses Pond	.66
44	Westvale	1.02
45	Wright Farm	.55
46	Concord Woods	1.01
47	Damon Mill Sq	1.05
48	John Cummings	1.00
49	1150 Main St	1.07
50	Junction Square	.90
51	Millbrook Tary	1.00
52	Milldam	1.00
53	Firehouse	1.00
54	Wayside Square	.85
55	32 Main St	1.00
56	56 Winthrop	1.00
57	84-88 CommW	1.00
58	Elm Brook	1.00
59	Gormley Hm	.73
60	1336-1338 Main St	.94
61	12-14 Harrington	.95
62	1803-1807 Main St	.80
63	31-33 Highland	.95
64	37-39 Derby St	.89
65	River bend Condominium	.95
66	Greenfield Ln	.90
69	42-44 Elsinore	.90
70	762 Barretts	.80
71	41-47 Commonwealth	.88
72	255-257 Commonwealth	.83
73	18-20 Studley	.97
74	17-19 Derby St	.85
75	1574-76 Main St	.76
76	1844-46 Main St	.93
78	409-411 Main St	.83
79	39-41 Cottage Ln	1.20
80	Baker Homes	.53
81	Spillway	.80
82	92-100 Comm Ave	1.00

83	Bartkus Farm	.59
84	97-99 Highland	.76
85	Meriam Close	.98
86	Elm Court	.60
87	Court Lane	.83
88	Burke Farm	.50
89	144-146 Belknap	1.15
90	56-60 White Ave	1.50
91	299 Straw Hill	.83
92	28-30 Davis Ct	1.00
93	Finigan Way	.28
94	Mon St/Rvr Rd	.56
95	Concord Commons	.77
96	Riverwalk	.79
97	Lalli Woods	.55
98	332-334 Bedford St	1.16
99	Granite Post	.64
100	72-78 Grant St	1.50
101	Shaw Farm	.80
102	35-37 Bedford Ct.	.95
103	23-25 Warner St.	1.48
104	Ingham Lane	.68
105	Black Birch Lane	.75
106	1415-1419 Main St.	.75

*The Concord Board of Assessors: Davis Karr, Chair, Cynthia Rainey, Vice Chair,
James Sommer, Christian Fisher & Gerald Vigneron*

TOPO	UTILITIES	START/ROAD	LOCATION	Code	Appraised Value	Assessed Value
1 Level	2 Public Water	1 Paved	2 Suburban	1010	1,374,400	1,374,400
	4 Gas			1010	524,900	524,900
	6 Septic					

Other ID:
 CONC GIS ID
 RES SOLAR

GIS ID: F_691242_3001274

RECORD OF OWNERSHIP

SALE DATE	U	I	F	SALE PRICE/V.C.
11/14/2006				1,931,500 00
07/23/2002				750,000 0
05/29/2001				700,000 0
04/03/2000				1,800,000 00
06/01/1999				

EXEMPTIONS

Year	Type	Description	Amount	Code	Description	Number	Amount	Comm. Int.

ASSESSING NEIGHBORHOOD

NBHD SUB	NBHD Name	Street Index Name	Tracing	Batch
25/A				

NOTES

1

2

3

4

5

OTHER ASSESSMENTS

Year	Type	Description	Amount	Code	Description	Number	Amount	Comm. Int.

PREVIOUS ASSESSMENTS (HISTORY)

Yr. Code	Assessed Value	Yr. Code	Assessed Value	Yr. Code	Assessed Value
1010	1,374,400	1010	1,272,400	1010	1,266,600
1010	524,900	1010	464,000	1010	447,300

APPRaised VALUE SUMMARY

Appraised Bldg. Value (Card)	1,371,000
Appraised XF (B) Value (Bldg)	3,400
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	524,900
Special Land Value	0
Total Appraised Parcel Value	1,899,300
Valuation Method:	C
Adjustment:	0
Net Total Appraised Parcel Value	1,899,300

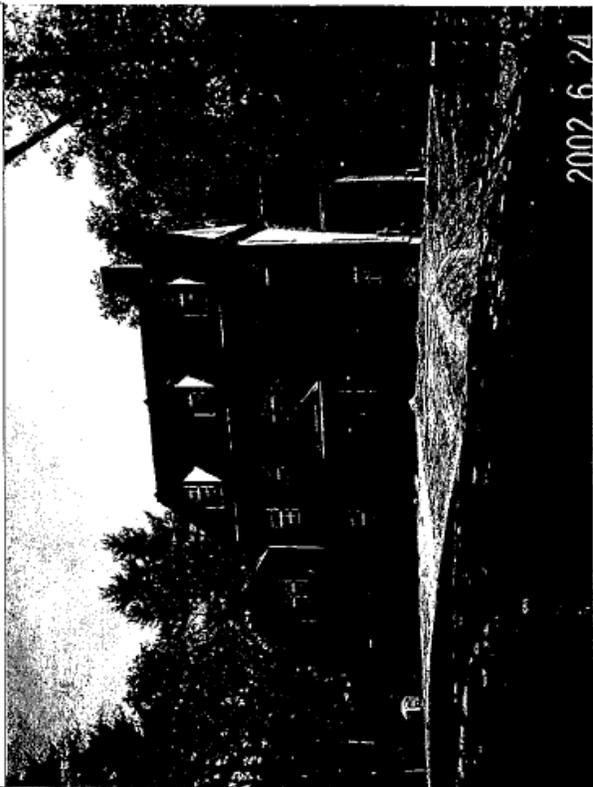
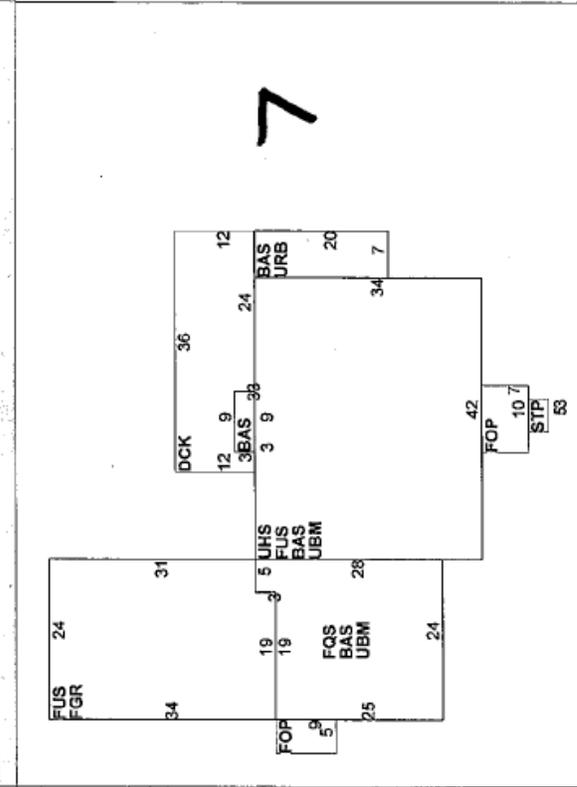
BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments
01-115	12/17/2001	NC	New Construct	605,277	06/25/2002	100	06/25/2002	

LAND LINE VALUATION SECTION

Use Code	Description	Zone	D	Front	Depth	Units	Unit Price	Acres	Disc	Factor	S.A.	ST	Factor	Jobs	Adj.	Notes-Adj
1	1010 Single Fam MDL-01	AA		251		80,000	6.25	1.0000	5	1.00	1.00	25	0.86	0.86		
1	1010 Single Fam MDL-01	AA				3.11	35,500.00	1.0000	0	1.00	1.00	25	0.86	0.86		

Total Card Land Units: 4.95 AC Parcel Total Land Area: 4.95 AC Total Land Value: 524,900



Element	Cd.	Ch.	Description	Element	Cd.	Ch.	Description
Style	03		Colonial				
Model	01		Residential				
Grade	09						
Stories	2.5						
Occupancy	1						
Exterior Wall 1	01		Clapboard				
Exterior Wall 2	02		Gable/Hip				
Roof Structure	03		Asphalt				
Roof Cover	04		Drywall/Sheet				
Interior Wall 1	05						
Interior Wall 2	06						
Interior Fir 1	07		Hardwood				
Interior Fir 2	08		Carpet				
Heat Fuel	09		Gas				
Heat Type	10		Forced Air-Due				
AC Type	11		Central				
Total Bedrooms	05		5 Bedrooms				
Total Bathrms	5						
Total Half Baths	1						
Total Xtra Fixtrs							
Total Rooms	11		11 Rooms				
Bath Style	3		Modern				
Kitchen Style	3		Modern				

OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)														
Code	Description	Sub	Sub Description	U/B	Units	Unit Price	Yr	Grd	Dpr	Rt	Cnd	%Cnd	Apr	Value
FPL3	2 STORY CHH	B			1	3,788.00	2007					100		3,400

BUILDING SUB-AREA SUMMARY SECTION												
Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprcc.	Value					
BAS	First Floor	2,210	2,210	2,210	237.71		525,335					
DCK	Deck	0	41	41	24.06		974.6					
FGR	Garage	0	801	320	94.96		76,067					
FOP	Porch, Open	0	115	23	47.54		5,467					
FQS	Fin 3/4 story	461	615	461	178.18		109,583					
FUS	Upper Story, Finished	2,229	2,229	2,229	237.71		529,851					
STP	Stoop	0	15	1	15.85		238					
UBM	Basement, Unfinished	0	2,043	409	47.59		97,223					
UHS	Half Story, Unfinished	0	1,428	428	71.25		101,739					
URB	Basement, Unfinished, Raised	0	140	42	71.31		9,984					
							4,000	10,000	6,164	1,506,632		