

Avitar Associates of New England, Inc.

Municipal Services Company

Unity, NH

2014 VALUATION UPDATE

April 1, 2014

Avitar Associates of New England, Inc.
150 Suncook Valley Highway • Chichester, NH 03258 • (603) 798-4419
www.avitarassociates.com

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Manual V3.15

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INTRODUCTION

The purpose of this report is to document the guidelines, standards and procedures used in the recent town wide revaluation. The building cost data and the specific building and land information of each property, which is the foundation for this report and the valuation, were gathered and/or verified by the appraisal staff of Avitar Associates of N.E., Inc., all qualified to do so and approved by the New Hampshire Department of Revenue, Property Appraisal Division. *See Section I.C. Personnel & Qualifications.* Sources include local builders and developers, as well as the use of cost manuals, such as the Marshall & Swift Manual.

We use a data collection card to facilitate the listing and pricing of buildings which will insure uniformity and accuracy in the collection of data and use of the CAMA system. *See Section I.D. Data Collection.*

It should be kept in mind that nothing can replace common sense and experience. While this report is a guide to information about the revaluation and the resulting assessments, one needs to keep in mind that an assessment is an opinion of value based on information contained herein and the knowledge and experience of the assessor. This is simply a guideline.

An appraisal is an estimate of value at a point in time. Value is a moving target based on the actions of the market (buyers and sellers) and what they are willing to pay and accept for any individual property. As such, the assessment as of April 1st, (the assessment date for the State of New Hampshire), is not a fact, but rather an opinion of value based on all the local sales data and the social and economic forces observed in the community and represents a “reasonable” assessment that, while likely never matching another assessors opinion of value, should be reasonably close, assuming each opinion of value is factual and accurately established, generally meaning +/- about 10%.

There is no area of appraising where this judgement of value becomes more evident than in the valuation of land and its amenities, such as view, waterfront and neighborhood/location.

Land values are local. They cannot be compared to values of similar properties in other localities with any known accuracy. This suggests that the most valuable tool in arriving at a judgement of land value is going to be the local market. For any land valuation method to work, it must be based on the local market sales, as the social and economic values and condition of each community is different.

Adjustments for topography, shape and cost to develop vary greatly, as each property is unique. However, a review or comparison of these properties will show a relationship exists between the adjustment and severity of topography, shape and site development costs, based on the opinion of the revaluation supervisor and local sales data.

The contributory value of views, while based on sales data, also varies widely as do the views. The relationship with the added value based on sales having views, compared to other property in town with views is shown by the View Sample Pictures (*Section 10.*). This section assists in the application of adjustment for views, as well as shows consistency in the process. However, sales data never accounts for every variation of view or value adding feature or deduction, for that matter, that the job supervisor may come across in any given town. As such, experience and knowledge of the local sales must be used to assess these unique properties and make adjustments for the severity of the feature affecting value in his or her opinion and then consistently apply that condition.

Intended Use of Report

The intended use of the report is to be a tool for local assessing officials to understand how the assessments were developed. To help them feel comfortable that the values are well founded and equitable, as well as help in the future assessment of new homes and maintenance of property values.

It is not intended to make the reader an assessor, but rather help the reader understand the process. It is intended to document the facts, assumptions and data used for their review and use in understanding and explaining the revaluation process.

The use of this report is to present the foundation of the recent revaluation and the process and procedures used to develop the assessed values for all property in town.

Intended Users of Report

Intended users include, local assessing officials and real estate appraisers and other assessors.

It may also be used by the public on a more general level to understand the process, facts and methods used to estimate values.

What This Report is Not Intended to Do

It is not intended to answer any and all possible questions, but rather to document the revaluation in general terms and enable the local assessor to answer more detailed questions which may not be readily apparent to the average property owner.

SECTION 1

CERTIFICATION/CONTRACT & SCOPE OF WORK

- A. CERTIFICATION**
- B. CONTRACT & SCOPE OF
WORK**
- C. PERSONNEL &
QUALIFICATIONS**
- D. DATA COLLECTION**

SECTION 1

A. CERTIFICATION

CERTIFICATION

Dear Board Members:

The attached Revaluation Report is hereby provided to the Town of Unity for an effective date of new values of 4/1/2014.

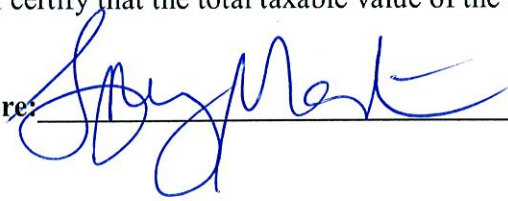
Avitar appraised all taxable property (fee simple) within the municipality according to NH Revised Statute 75:1 and appraised all tax exempt and non-taxable property within the jurisdiction of this municipality in the same manner as taxable property. Avitar verified all sales used as a benchmark for this town wide valuation process. When developing the value of a leased fee estate or a leasehold estate, we analyze the effect on value, if any, of (1) the terms and conditions of the lease, and (2) the effect on value, if any, of the assemblage of the various parcels, divided interest or component parts of a property. The resulting assessments are my opinion as of the effective date of this agreement, of each property's most probable market value based on all of the local sales data analyzed and my experience with and opinion of that data, as well as similar circumstances experienced elsewhere.

I hereby certify that to the best of my knowledge and belief, the following:

- The statements of fact contained in this report are true and correct.
- The reported assumptions and limiting conditions are my impartial and unbiased professional analyses, opinions and conclusions.
- I have no present or prospective interest in any property that is the subject of this report and I have no personal interest with respect to the parties involved, nor any bias with respect to any property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment and compensation for completing this task, although contingent upon developing and reporting predetermined statistical results was not contingent upon the resulting assessment of any individual property.
- My analyses, opinions and conclusions were developed and this report has been prepared in conformity with the NH State Law in affect as of the date of the signed contract, to the best of my knowledge.
- I have made a personal viewing of the properties, per the contract and scope of services agreement, (*Section 1.B. Contract & Scope of Work*) that are the subject of this report and I or members of my staff have inspected each building's interior when allowed.
- I certify that the total taxable value of the town is \$135,438,467.

Signature: _____

Date: _____

 9-4-14

RESUME' OF SUPERVISOR OR SIGNOR

Loren J. Martin
Avitar Associates
150 Suncook Valley Highway
Chichester, NH 03258

Experience:

- 2005 - Present President Assessing Operations, Avitar Associates, Chichester, NH**
Oversee Assessing Staff of +/- 15 Employees
Day to Day Operations
Budgeting/Planning
Court Preparation & Defense
Oversee all facets of revaluation work/schedules & staff
- 8/03 – 2005 Assessor & District Manager, Avitar Associates of NE, Inc. Chichester, NH**
Contract Assessor/Administrator to Misc. Communities in NH
Oversee all Facets of Revaluation Work & Staff
Measure & List All Classes of Property
Extensive Work with CAMA System, Training on the CAMA System and Misc. Report
Writing, Microsoft Office Products and Seagate Crystal Reports
Administer State Statutes
Integration with Tax Collector & Billing Systems/Warrant Processing
Abatement Requests
Building Permit Work - New Construction & Pickup Work
Sales Analysis & Sales Verification
DRA Sales Ratio Study
Exemptions, Current Use & Land Use Change Tax, Excavation Activity
Court Preparation & Defense
- 9/01 – 9/03 Real Estate Supervisor/District Manager, Nyberg, Purvis & Associates, Inc, Acton, ME**
8/96 – 8/01 Field Assistant Assessor, Town of Merrimack, Merrimack, NH
12/93 – 7/97 Data Collector/Data Entry, Patriot Properties, Inc., Lynn, MA

Education:

AS in Business Administration, University of New Hampshire
Notre Dame College, Manchester, NH - Core College Work
Maine Central Institute, Pittsfield, ME - Class of 1988, College Prep Courses
IAAO Course 101 – Appraisal Principles
IAAO Course 102 – Income Approach to Value
IAAO Course 300 – Mass Appraisal
IAAO Course 400 – Assessment Administration
NH State Statutes/2010 Update Class
Workshop 151 Uniform Standards of Professional Appraisal Practice (USPAP)
2010 USPAP Update
2013 Statistics, Modeling & Finance
DRA Exemption & Credit Workshop

Professional Designations or Affiliations:

Certified NH Assessor #129
State of NH Dept of Revenue, Certified Property Assessor Supervisor
NHAEO – NH Association of Assessing Officials
NRAEO – Northeast Regional Association of Assessing Officials
IAAO – International Association of Assessing Officials
Expert Witness Before the NH Board of Tax & Land Appeals
Expert Witness in Belknap County

**NEW HAMPSHIRE DEPARTMENT
OF REVENUE ADMINISTRATION**

THIS CERTIFIES THAT

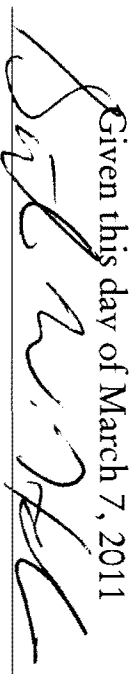
Loren J. Martin

Has successfully completed and submitted the required documentation as
required by state law to obtain status as a

CERTIFIED PROPERTY ASSESSOR SUPERVISOR

Which shall remain valid until December 31, 2016

Given this day of March 7, 2011


Stephan W. Hamilton, Director

SECTION 1

B. CONTRACT & SCOPE OF WORK

REVALUATION/UPDATE AGREEMENT

SUBJECT: Update of all taxable, tax exempt and non-taxable property for tax assessment purposes, in accordance with the standards set forth in the laws of the State of New Hampshire and Administrative Rules adopted by the Department of Revenue Administration (DRA) and the Assessing Standards Board (ASB), in effect at the time of execution.

Unity, NH, a municipal corporation organized and existing under the laws of the State of New Hampshire, hereinafter called the Municipality; and Avitar Associates of NE, Inc., a business organization existing under the laws of the State of New Hampshire and having a principal place of business at 150 Suncook Valley Highway, Chichester, NH 03258 hereinafter called the Company, hereby mutually agree as follows:

GENERAL PROVISIONS

1. IDENTIFICATION

1.1 Name of Municipality:	Town of Unity
1.2 Address of Municipality:	13 Center Road Unit #1
	Unity, NH 03603
1.3 Contracting Officer for the Municipality:	Board of Selectmen
1.4 Telephone:	(603) 542-9665
1.5 Name of Company:	Avitar Associates of N.E., Inc.
1.6 Address of Company:	150 Suncook Valley Highway
	Chichester, NH 03258
1.7 Telephone:	(603) 798-4419
1.8 Name and Title of Company Signer:	Loren J. Martin, President of Assessing Operations
	or Gary J. Roberge, CEO

2. GENERAL SERVICES TO BE PERFORMED BY THE COMPANY

2.1 Appraise all property.

- 2.1.1 To appraise all taxable property within the municipality in a good and workmanlike manner according to New Hampshire Revised Statutes 75:1.
- 2.1.2 To appraise all tax exempt and non-taxable property within the taxing jurisdiction of the Municipality in the same manner as taxable property.
- 2.1.3 The Company will verify all sales used as benchmarks for the update process.

2.2 Completion of Work:

2.2.1 The company shall complete all work and deliver the same in final form to the Selectmen/Assessors on or before 10/1/2014 with assessments as of 4/1/2014.

2.2.2 A penalty of \$350.00 per day shall be paid by the Company for each day required for completion beyond the above stated completion date for delays caused by the Company.

2.2.3 The re-assessment shall be considered complete and in its final form only when informal reviews have been complete, value changes made as required and the figures are submitted to and accepted by the Selectmen/Assessors. The Company shall provide the municipality with a full set of property record cards, the USPAP Standard 6 Compliant Manual and the CAMA Manual, if applicable.

2.3 Personnel.

2.3.1 The Company shall employ experienced and competent assessors who have been certified by the N.H. Department of Revenue Administration in accordance with the NH Code of Administrative Rules, ASB 303 for the work they will be performing.

2.3.2 The Company shall not compensate, in any way, a Municipal officer or employee or any member of the family of such officer or employee in the performance of any work under this contract.

2.3.3 Upon approval of the contract and before the update begins, the Company shall forward to the N.H. Department of Revenue Administration a list of the approved employees assigned to the update project.

2.3.4 The Company will ensure the DRA Certified Assessor Supervisor will be on the job site 50% of the time.

2.3.5 The Company will ensure that there will be no assigning of any part of the contract to anyone other than the Company without express written permission by the Town.

2.4 Public Relations.

The Company and the Municipality, during the progress of the work, shall use its best efforts and that of its employees to promote full cooperation and amiable relations with the taxpayers. All publicity and news releases will be cleared with the Selectmen/Assessors. The Company, upon request of the Municipality, will make available speakers to acquaint property owners with the nature and purpose of the update at a public forum scheduled by the Municipality, but not more than 4 during the course of the project.

2.5 Confidentiality.

2.5.1 The Company agrees to not disclose to anyone except the Selectmen/Assessors and the Commissioner of the N.H. Department of Revenue Administration or his/her designee, any preliminary values or new values discovered, for any purpose, or to permit anyone to use or peruse any of the data on file in connection with the update.

2.5.2 The Company agrees to furnish the New Hampshire Department of Revenue Administration staff member assigned to monitor the update reasonable requests for information made in writing.

2.6 Compensation and Terms.

The Municipality in consideration of the services hereunder to be performed by the Company agrees to pay to the Company the sum of **\$26,100** dollars, in manner and form as follows:

2.6.1 Payment shall be made in monthly installments as the work progresses based on 90% of the estimated proportion of the work completed in the preceding month with the 10% balance being held and accumulated until final satisfactory completion of the update as defined in 2.2.3.

2.6.2 Payment shall be based on monthly progress reports submitted by the Company and accepted by the Municipality.

3. DETAIL SERVICES TO BE PERFORMED BY THE COMPANY

3.1 Development of Unit Costs:

3.1.1 The Company shall use Marshall & Swift Cost Manual as a basis to develop the costs of residential, commercial and industrial construction in the area and modify those costs by local sales, material costs and prevailing wage rates in the building trades. These shall include architects and engineer's fees, and contractor's overhead and profits. Before using such unit costs, the Company shall make tests using costs against actual sales of buildings whose actual current costs are known, in order to insure accuracy.

3.1.2 Residential Property Appraisal Schedules. The Company shall use unit cost as the basis of appraisal of residential properties. Schedules shall consist of unit base prices upon definite specifications for houses of various types and quality of construction and reflect the building customs and practices in the community. The schedules shall include adjustment for story height, square foot size and extra features, such as barns, garages, pools, fireplaces, etc.

3.2 Manual of Appraisal:

3.2.1 Final Appraisal Report. This report shall follow closely the 2014-15 edition of Uniform Standards of Appraisal Practice (USPAP) Standard 6. The report shall contain the following sections:

1. A Letter of Transmittal.
2. A Certification Statement.
3. A section including the contracted Scope of Work.
4. A section detailing sales, income, and cost approaches to value including all valuation premises.
5. A section including all tables pertinent to the valuation process along with any schedules for the valuation of residential, commercial, industrial, manufactured housing and exempt properties.
6. A section including statistical analysis and testing.

The Company shall instruct the Selectmen/Assessors in the use of the manual so that the Selectmen/Assessors will have an understanding of the appraisal process being utilized. Upon completion of the full revaluation, the Company shall deliver one electronic copy of the manual to the Selectmen/Assessors and one electronic copy to the DRA.

3.3 Property Record Cards:

3.3.1 The Company shall prepare property record cards 8-1/2 x 11 inches for each separate parcel of property in the municipality.

3.3.2 The cards shall be arranged based on the Town's CAMA system design, as to show the owner's name, street number, or other designation of the property and the mailing address of the owner, together with the necessary information for determining land value and classification and space for indicating the land value and value of the buildings on the land.

3.3.3 The card shall be so arranged as to show descriptive information of the buildings, pricing detail, depreciation allowed for physical, functional and economic factors and an outline sketch of all principal buildings in the parcel. The property record cards shall be provided in map, lot and subplot sequence.

3.3.4 Any coding used by the Company on the property record card will be clearly explained elsewhere on the card or in the appraisal manual.

3.3.5 The initial's of the Company's employee who measured and/or listed the property shall be noted on each property record card.

3.4 Sales Survey.

- 3.4.1** A DRA Certified Property Assessor Assistant under the guidance of a DRA Certified Property Assessor or Supervisor may validate sales data. A DRA Certified Property Assessor Supervisor shall prepare the company's sales survey.
- 3.4.2** In order to ensure that appraisals will reflect full and true value, the Municipality shall provide to the Company a copy of all property transfers for a period not to exceed two (2) years immediately preceding the effective date of the update.
- 3.4.3** A sales analysis shall be conducted using accepted appraisal methods in order to determine land, building and total property values. Such accepted methodology shall include the consideration of all sales given by the municipality to the Company and their inclusion in the sales survey book with appropriate notations for those sales not used in the correlation of values.
- 3.4.4** All qualified property sales shall be included in the manual by photocopy or printout of the property assessment record card and a photograph of the principal buildings shall be attached thereto. A list of all unqualified sales will also be provided.
- 3.4.5** The sales price and terms of the sale shall be verified by the Company and a notation as to qualified or unqualified transaction with unqualified sales noted as to reason made on the property assessment record card along with the sale price, date of the sale, and date of inspection.
- 3.4.6** Land values shall be determined from land only sales whenever possible, however, in the absence of an adequate number of land sales, the appraiser may use the land residual technique to assist him in the determination of land values. The analysis shall show the sale price, adjustments made and final value as of the effective date of the update.
- 3.4.7** The indicated land values shall be shown as, but not limited to, front foot, square foot, front acre or rear acre units or other appropriate units of comparison.
- 3.4.8** The completed sales survey showing the sales used and the analysis to indicate property values, including front foot, square foot or front acre, rear acre unit values, or other appropriate units of comparison shall be delivered to the Selectmen/Assessors for approval and shall become the property of the Municipality at the completion of the update.

3.5 Informal Reviews.

3.5.1 The Company shall mail, first class, to all property owners a notice of the newly estimated value of the property. Such notice shall also contain instructions for online access for 30 days for their ease in review and comparing assessments. The notice shall also contain the date, time and location of the informal review process including instructions on obtaining an informal review, the time frame in which the reviews will be scheduled and instructions relating to the appeal of the informal review process.

3.5.2 The informal review process shall include a **4** day window for property owners to call and schedule an appointment which will occur at a later date. The informal review process may be monitored by the Selectmen/Assessor or his/her designee. The Company shall ensure that an informal review of the newly estimated property values is provided to all property owners who request such review during the timeframe allowed for setting up appointments.

3.5.3 The Company shall notify all property owners addressed during the informal reviews of the disposition of their review stating whether or not a change in value has resulted and the amount thereof.

3.6 Appeal; Procedure Notification.

If any property owner believes their assessment is unfair and wishes to appeal for abatement, they **SHALL FIRST APPEAL TO THE LOCAL ASSESSING OFFICIALS** in writing, by March 1, in accordance with RSA 76:16. Forms for this purpose may be obtained from the local Assessing Officials. The **MUNICIPALITY** has until July 1 following notice of tax to grant or deny the abatement. If the property owner is dissatisfied with the decision of the local assessing authority, or the taxpayer does not receive a decision, the taxpayer may exercise **ONE** of the following options:

OPTION NUMBER 1

The taxpayer may **APPEAL TO THE BOARD OF TAX AND LAND APPEALS, 107 PLEASANT STREET, CONCORD, NEW HAMPSHIRE 03301**, in writing, after receiving the **MUNICIPALITY'S** decision or after July 1 and no later than September 1 after the date of the notice of tax, with a payment of an application fee as set by the Board (RSA76:16a)

OPTION NUMBER 2

The taxpayer may **APPEAL BY PETITION TO THE SUPERIOR COURT IN THE COUNTY IN WHICH THE PROPERTY IS LOCATED** on or before September 1 following the date of notice of tax. (RSA 76:17)

NOTE: An appeal to the State Board of Tax and Land Appeals shall be deemed a waiver of any right to petition the Superior Court (RSA 71-B:11)

INTEREST AT 12% PER ANNUM WILL BE CHARGED ON ALL PROPERTY TAXES NOT PAID BY THE DUE DATE AS SPECIFIED ON THE TAX BILL AND THE FILING OF A REQUEST FOR REVIEW OF THE ASSESSMENT WILL NOT WAIVE THIS PENALTY. (RSA 76:13)

4. CONDUCT OF VALUATION OF RESIDENTIAL AND COMMERCIAL/INDUSTRIAL PROPERTY

4.1 Inspection

The exterior and interior of each house or commercial/industrial building and appurtenant buildings to both, shall be carefully measured and the interior inspected where allowed.

4.2 Entrance

The Company shall guarantee 100% interior inspection of all property in the Municipality except for vacancies, refusals, unsafe structure, inhabitants that appear dangerous or threatening and those properties where the Company is unable to make reasonable arrangements for interior inspection, via the mailing of listing request letters for appointments to be made.

When entrance to a building is refused or the occupants are not present, the Company shall make a note, together with the date, on the property record card. If the inspection of the property is unsuccessful, the Company shall send a letter to the property owner requesting the property owner arrange an appointment for an interior inspection.

4.2.1 In all cases of entry, the property owner or occupant must be at least 18 years of age.

4.3 Measurement

The Company shall show on the property record card a diagram of the principal building and its dimensions, with the street side or waterfront toward the bottom of the diagram or otherwise noted.

4.4 Construction

The quality of construction and approximate age shall be noted and the specific details of the following features, as applicable, such as foundation, basement area, roofing, flooring, exterior cover, interior finish, fireplaces, heating and air conditioning systems, solar collectors, plumbing and plumbing fixtures, tiling, the number of bed and bathrooms, sprinkler systems, elevators and any other data which would influence value.

4.5 Commercial and industrial property, whether rented or not, may have its earnings or estimated earnings capitalized to be used as a check against physical value.

5. HOW THE COMPANY VALUES PROPERTY

- 5.1** Replacement cost shall be computed using the schedules described in section 3.2. These values shall then be depreciated according to age, condition, utility and desirability and the appropriate amount of physical, functional and economic depreciation shall be shown on each property record card, or shown as a composite adjustment based on condition, utility and desirability.
- 5.2** If the residential property contains 4 or more separate apartments or residential areas and if the rental charges are at market level, the earnings may be examined to establish a basis of rent capitalization to be used as a comparison to other property indications of value.
- 5.3** Before the final values are estimated, a DRA Certified Property Assessor Supervisor shall compare the preliminary values with the sales utilized in the sales survey to ensure all values reflect the market as of April 1 of the year of the revaluation.
- 5.4** When computations of the data obtained from the inspection have been completed a final review shall be made by a DRA Certified Property Assessor Supervisor parcel by parcel, block by block, to identify and correct any mechanical errors, unusual features or anything influencing the final value and to ensure all properties are valued at their highest and best use.

6. CONDUCT OF VALUATION OF PUBLIC UTILITY PROPERTY

- 6.1** Public Utility property shall be appraised by the Company using the Handi Whitman replacement cost manual and depreciated for age and economic factors by the Company as commercial property so far as applicable.

7. ABATEMENT & TAX APPEALS

The Company agrees to furnish the services of a qualified representative to support the values established for the revaluation tax year upon local abatements without cost. Appeals to the N.H. Board of Tax and Land Appeals or Superior Court, in all cases where the appeals have been entered within the time prescribed by law will be at the per diem rate of \$85/hour. "Any legal fees incurred are the sole responsibility of the town." In the case of an appeal upon Public Utility property that has been appraised by the Company, the services of an expert may be required and the charge shall be \$1,500 per proposal per day plus expenses. The Company shall continue to be responsible for providing a qualified representative to support the established value even if the Selectmen/Assessors have reduced the value as part of the proceedings defined in RSA 76:16. However, if the Selectmen/Assessors increase any value established by the Company, they forfeit their right to Company representation.

8. SERVICES TO BE PERFORMED BY THE MUNICIPALITY/CITY

8.1 The Municipality shall notify the Company, in writing, what property is exempt from taxation or for any reason dangerous or unsafe, so special arrangements can be made.

8.2 Office Space and Equipment.

The Municipality shall provide suitable office space with desks, tables, telephone access and chairs for the use of the agents and employees of the Company in performing their necessary work. The Company shall furnish any needed typewriters, adding machines, calculators and other such equipment.

8.3 Records and Maps.

The Municipality shall furnish to the Company information pertaining to ownership of all property in the Municipality, including two sets of up-to-date tax maps, zoning maps, charts, plans and sales information which may be requested by the Company in performing its work under this contract. Maps must show lot size and road frontages. If lot size and road frontage is not on the maps, it must be provided by the town with the maps.

8.4 Sales Information.

The Municipality shall keep the Company informed of all sales of property taking place during the progress of the update of which it has knowledge, shall make corrections on municipal maps as of April 1 of the update year where lots have been subdivided, merged or apportioned , and notify the company of all ownership, name and address changes.

9. INDEMNIFICATION AND INSURANCE

9.1 The Company agrees to indemnify the Municipality against claims for bodily injury, death and property damage which arises through the company's actions in the course of the Company's performance of the agreement.

9.2 The Company shall not be responsible for consequential or compensatory damages arising from the late performance or non-performance of the agreement caused by circumstances which are beyond the Company's reasonable control.

9.3 The Company shall maintain Public Liability Insurance, Automobile Liability Insurance and Workmen's Compensation Insurance.

9.3.1 The Public Liability Insurance shall be in the form of commercial general liability with the inclusion of contractual liability coverage and shall provide limits of \$1,000,000 each occurrence for bodily injury liability, and \$1,000,000 each occurrence for property damage liability.

9.3.2 The Automobile Liability Insurance shall be in the form of comprehensive automobile liability and shall provide limits of \$1,000,000 each occurrence for bodily injury liability. A copy of the insurance certificate shall be forwarded to the Department of Revenue Administration before starting any work.

- 9.4 The Company shall maintain certificates of insurance on record with the Department of Revenue before starting the revaluation confirming the required insurance coverage and providing that the State shall receive ten (10) days written notice of the cancellation or material change in the required insurance coverage.

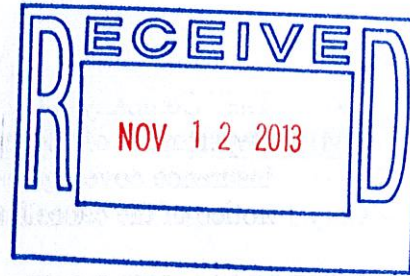
10. PERFORMANCE BOND

The Company, before starting any update work shall deliver to the Municipality an executed bond or irrevocable letter of credit in the principal sum of the amount to be paid by the Municipality to the Company, if required, as provided in sub-paragraph 2.6, as security for the faithful and satisfactory performance of this contract and shall not expire before final values are submitted to and accepted by the assessing officials. A copy of the bond or irrevocable letter of credit shall be forwarded to the Department of Revenue Administration before starting any work.

11. PROJECT SIZE

It is agreed between the parties that the entire project consists of an estimate of 1,113 tracts as defined by RSA 75:9, and that in the event that the number should exceed 100% of said estimate, the company shall be entitled to additional remuneration based on \$35 per parcel/tract.

12. **ADDENDUMS AND APPENDIXES**
No measure and list, except sales properties.



Agreement Execution

***Bond Required by Town Please Check One & Initial:** Yes ☒ No ☐
Additional Cost of \$785
New Total, If Bond Required \$26,885

In the presence of:

Municipality of: Unity, N.H.

Rosemary Keen
Witness

By: William A. Grogan

William A. Grogan
William L. Roberge
Board of Selectmen

Date: 4 Nov. 13

In the presence of:

Company: Avitar Associates of N.E., Inc.

Sherry J. Charn
Witness

By: Loren J. Martin

Loren J. Martin, President of Assessing Operations
or Gary J. Roberge, CEO

Date: 11-12-13

AVITAR PERSONNEL

<u>ID</u>	<u>EMPLOYEE</u>	<u>AVITAR POSITION</u>	<u>NH DRA CERTIFICATION</u>
GR	Gary J Roberge	CEO, Sr Assessor	Certified Property Assessor Supervisor
LM	Loren J Martin	President, Sr Assessor	Certified Property Assessor Supervisor
DW	David Woodward	Assessor/Supervisor	Certified Property Assessor Supervisor
CJ	Connie Jackson	Assessor/Supervisor	Certified Property Assessor Supervisor
MS	Mark Stetson	Assessor/Supervisor	Certified Property Assessor Supervisor
CR	Chad Roberge	Assessor Assistant	Certified Property Assessor Assistant
KC	Kerry Connor	Assessor Assistant	Certified Property Assessor Assistant
JB	Jonathan Babon	Assessor Assistant	Certified Property Assessor Assistant
DM	Dan Martin	Assessor Assistant	Certified Property Assessor Assistant
ER	Evan Roberge	Assessor Assistant	Certified Property Assessor Assistant
AD	Adam Denoncour	Building Data Collector	Certified Building Measurer & Lister

SECTION 1

C. PERSONNEL & QUALIFICATIONS

PERSONNEL WHO CONTRIBUTED TO THIS PROJECT

<u>ID</u>	<u>EMPLOYEE</u>	<u>AVITAR POSITION</u>	<u>NH DRA CERTIFICATION</u>
GR	Gary J Roberge	CEO, Sr Assessor	Certified Property Assessor Supervisor
LM	Loren J Martin	President, Sr Assessor	Certified Property Assessor Supervisor
KC	Kerry Connor	Assessor Assistant	Certified Property Assessor Assistant
ER	Evan Roberge	Assessor Assistant	Certified Property Assessor Assistant
JR	Jonathan Rice	Assessor Assistant	Certified Property Assessor Assistant
AD	Adam Denoncour	Building Data Collector	Certified Building Measurer & Lister

DRA certification can be verified online at the State of NH DRA website at www.nh.gov/revenue as the Department of Revenue approve and certify all assessing personnel in the state.

SECTION 1

D. DATA COLLECTION

I. Introduction to Data Collection (No data collection was part of this update)

The task of the Measurer and Lister or Data Collector, as we refer to them, is to collect data pertaining to:

- Square footage
- Exterior and interior characteristics
- Overall quality and condition of all building and land

Data Collectors are extremely important and are an integral part of the revaluation process. The data collected by the Measurer and Lister is used to establish the fair market value of properties for ad valorem taxation. Therefore, it is critical that such data be collected accurately and consistently to the best of their ability. The degree of accuracy obtained will directly reflect the overall quality of the individual appraisal, as well as the entire town wide revaluation.

In many instances, it is only the Data Collector who the homeowner meets. Their ability to be courteous and professional lends credibility to the entire job. Conversely, a nonprofessional and discourteous attitude will create a very negative atmosphere throughout the town and promote distrust, as such, it is not tolerated.

Our staff is well trained, most with numerous years of experience. They are trained to measure and list all physical information, as well as note abnormalities in building or land condition for the Appraisal Supervisor's use on final review. Not all items noted or measured will directly impact value, but are noted for consistency and accuracy. A picture of the building, waterfront or view may be taken at this time to be attached to the assessment record card.

All personnel carry Company ID badges and their vehicles are marked with signs "Municipal Assessor". The Town Hall staff and/or the Police Department are notified of all staff working in the town and maintain the identity of and vehicle registrations for each employee.

II. Data Collection Form = DCF

The DCF document is a form onto which all information about the parcel is written. Each designated lot on a tax map should have a corresponding DCF. If a DCF is lacking for a lot, one is created.

Map - Lot - Sublot: Owner - Location - City - State

This information is important and serves to identify the lot, location and corresponding owner. This information is supplied by the town, generally in the form of computerized labels which are transferred to the DCF. When in the field, it is very important to determine if the information written on the label is accurate. If there are any discrepancies, it is noted on the DCF. Mapping and ownership problems must be identified and it is the town's responsibility to resolve these discrepancies. If information is missing, accurate information is obtained so that the label is complete.

In addition to map and owner information, a special code or account number may occasionally be found on the label and is used by the town. Original DCF's should not be destroyed. If a new one is needed, it is stapled behind the original. This will eliminate the possibility of errors being made when copying the label information onto the new DCF.

Date - Book - Page - Grantor - Q/U - Code - Sale Price

This section is used to describe recent sale information when available. When it exists, it is verified and noted on the DCF with a code of "VBO" meaning Verified by Owner. If no sales exist, we question the homeowner as to how long they have owned the property, if less than three years, sales information is obtained from the owner.

During our introduction to the property owner, we include the following or something similar:

Approximately when was the home built and how long have you owned it?

If they are new owners (within the past three years), we request and write down the date of the purchase, from whom the home was purchased, and whether or not other items were included in the sale such as boats, furniture, beach rights, if near water, etc. and if changes were made to the property after the sale which are noted appropriately.

ARMS LENGTH SALE = Willing seller and willing buyer, both of whom are knowledgeable concerning all the uses of the property and having no previous relation and neither are under any undo duress.

It is indicated on the DCF if any information relative to the sale or other circumstances causing the selling price to be abnormally high or low is known.

It should be noted that some property owners may be reluctant to offer information regarding their purchase, as such; it is not always noted on the DCF.

History

This section is for the date, the assessor's initials, the reason they were there and the action taken. Listed below are codes of various actions. Characters one & two are the initials of assessor/lister, three is why they were there and four is the action taken.

ie: "04/04/2007 JDRL" indicates that Jane Doe visited the property on April 4, 2007 for the revaluation and measured and listed the property.

Third Character/Why

A = Abatement/Appeal

C = Callback

H = Hearing

P = New Construction/Pickup

S = Subdivision

T = Town/Taxpayer Request

U = Update

V = Verification Process

Fourth Character/Action

E = Estimate

L = Measure & Listed or just listed after a previous measure/or used on vacant property to prevent a future unnecessary list letter.

M = Measure Only

R = Reviewed

X = Refusal with notes

Used with 3rd Character H only

C = Change used w/Hearing Only

N = No Change used w/Hearing Only

INSP - System Applies to Properties Selected for Data Verification in either the Random Select Process or Block Formation Process.

ACTIONS

E = ESTIMATED - Interior characteristics are estimated when entry is not possible, either now or in the future. Some common reasons for estimating interiors are:

- Attempted to obtain a list at two different times and no one has been present.
- Homeowner has refused to allow interior inspection or to give the information about the interior that was requested or information given was questionable.
- Abandoned buildings.
- Posted properties.

L = LISTED - A person (not necessarily a homeowner) was asked questions about the property, and a walk through of the entire dwelling was made. If the owner refuses to help, by not allowing an interior tour or requesting us to leave the property, all such information is clearly noted on the DCF.

M = MEASURED only.

R = REVIEWED - Generally there for an abatement, appeal, or comparable research and review of property information, refers to exterior review only.

X = REFUSED - Homeowner or person talked to at the property has refused to:

- Allow the building to be measured.
- Allow a walk-through of the home.
- Or, requested to leave the property.

It should be noted that these codes apply only to property visits performed as part of this update.

LISTING THE PROPERTY

Building Site & Land Topography Description

Undeveloped/Wooded	A tract of land that is not improved with water, septic (or sewer) or electric.
Undeveloped/Cleared	Same as undeveloped wooded, but an area that could be a house site is cleared of trees or is a field.
Natural	Often found on seasonal/camp style properties and at times, on some year round homes. Typically, have little to no landscape features.
Fair	Normally lacks lawn area and due to limited site conditions like topography, may have undesirable site, normally below average lacking landscape.
Average	Typical landscaping features consisting of lawn area and some typical ornamental features such as, trees or shrubbery or minor garden/flower beds.
Good	Typically consists of nice lawn area, desirable ornamental features such as trees, shrubbery or garden/flower beds or minor amounts of stonewalls or walkways.
V. Good	Typically nice landscaped lawn and ornamental shrubbery professionally designed or a non-professional well designed layout, with some or all of the above.
Excellent	More expansive or manicured lawn areas and ornamental shrubs and trees or contain stonewalls or stone walkways or pond areas in a generally well laid out professional looking design.
Best	Extensive manicured lawn areas which include a combination of extensive trees/shrubs, well laid out gardens/flower beds and stonewalls and/or stone walls and/or pond areas in a well designed professional looking landscape.

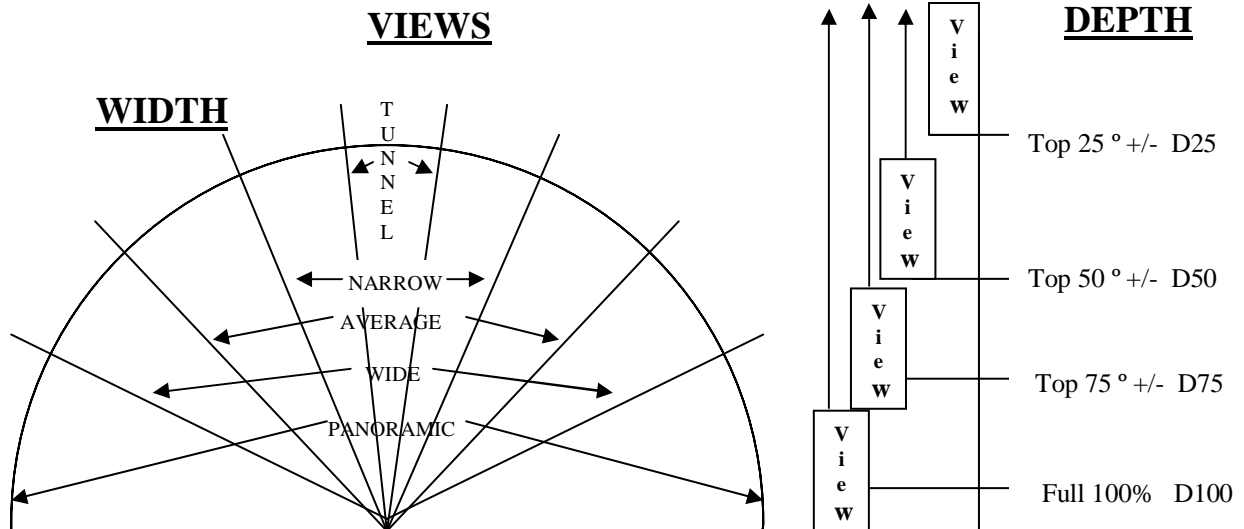
Topography

Level	Flat, no hills, little to no ups or downs.
Mild	Mostly level topography with minor slopes and/or very gentle rolling topography.
Rolling	Typically rolling terrain with ups and downs or terraced areas or minor grade changes.
Moderate	Can have level areas, but predominately sloping topography which can be typically overcome by development, but costs are typically higher. Slopes can be readily walked and most people typically could control themselves if they fell on the slope.
Steep	Typically highly sloping terrain, but not as severe as severe slopes. Development costs are typically higher, but developable with added costs. Generally difficult to walk, but can be safely walked with care.

Severe Typically extreme sloping topography that would normally be viewed as unbuildable due to extremely high site costs for well, septic, driveways and home site creation. Typical person would not be able to walk or climb easily.

Driveway Gravel/Dirt; Nat/Grass; Paved; Undeveloped.

Road Gravel/Dirt; Paved; Undeveloped.



SUBJECT *

LAK Lakes
MTS Mountains
HLS Hills
PST Pastoral
STR Streams/Rivers
LTM Lakes & Mountains

DISTANCE

NER or CLS Near or Close – trees are visible & distinguishable
DST Distant – you know there are trees but they are not distinguishable
EXT Extreme – no visual ability to distinguish tree cover

*Descriptions can vary by town and are defined in the cost tables

View note samples: Noted as Width/Subject/Depth/Distance
TUN/MTS/D75/DST (Tunnel view of mountains, 75% deep, far away)

The factors applied are all listed and defined in Section 9.

LISTING THE PROPERTY

Building Style & Normal Story Height

<u>BUILDING STYLES*</u>	<u>PREDOMINATE STORY HEIGHT</u>
Ranch	One Story
Mobile Home	One Story
Cape	1-1/2, 1-3/4 Story
Saltbox	1-3/4 Story
Gambrel	1-3/4, 2 Story
Colonial	2 Story
Raised Ranch	One Story w/Raised Basement
Tri-Level	Split-Level
A-Frame	One, 1-1/2
Camp	One Story
Conventional	1-3/4 - 2-3/4

*Building styles are for descriptive purposes only and do not affect the value.

Story Height Explanation (See Story Height Examples)

The story heights are based on the amount of floor space which has headroom for the average person, we use six (6) feet for this calculation. What this means is if the upper floor of a particular house has only 100 usable square feet as defined above, and the first floor area is 400 square feet, then the house will be classified as one (1) story with a finished or unfinished attic.

The critical thing to notice when listing the house is the amount of headroom available in the upper stories and the approximate floor space covered. Use of this method to classify story height will facilitate consistent story height classification. The story height of the main section of the building is used to establish the story height description of the structure.

One Story (Typically - Ranch or Camp style buildings): The living area in this type of residence is confined to the ground floor. The headroom in the attic is usually too low for use as a living area and is used for storage only; however attics are possible, providing about 25% of the first floor space.

One & Half Story (Typically - Cape & Conventional style buildings): The living area in the upper level of this type of residence is around 50% of the ground floor. This is made possible by a combination of high peaked roof, extended wall heights and/or dormers. Only the upper level area with a ceiling height of 6 feet or more is considered living area. Measurements are taken by holding the tape at the 6 foot height mark and then measuring across the building. The living area of this residence is the ground floor area times 1.50. Some homes may be classified with a half story but have less than 50% useable space and classified as ATU or ATF in the sketch.

One & Three Quarter Stories (Typically - Cape, Conventional & Gambrel style buildings): The living area in the upper level of this type of residence is made from 65% to 90% of the ground floor. This is made possible by a combination of high peaked roof, extended wall heights and/or dormers. Only the upper level area with a ceiling height of 6 feet or more is considered living area. The living area of this residence is the ground floor times 1.75. See description on 1-1/2 stories for details on how to measure.

Two Stories (Typically - Colonial, Conventional & Gambrel style buildings): The living area in the upper level of this type of residence is 90% to 100% of the ground floor. The living area is the ground floor times 2.0.

Split Levels (Typically - Raised Ranches or Tri-Level style buildings): This type of residence has two (2) or (3) living area levels. One area is about four (4) feet below grade and the second is about (4) feet above grade and the third is above or right on top of one of these. The lower level in this type of residence was originally designed and built to serve as a living area and not a basement. Both levels have full ceiling heights. Another variation is an added third living area at or above ground level.

Coding: A three (3) character acronym coding system is used to classify areas and story heights of buildings. The following is the coding system and descriptions which is used in identifying areas of the sketch:

- ATF*** ATTIC FINISHED - Access is through permanent stairs, normally no more than 25% of the total floor area and has 6 foot ceiling height.
- ATU** ATTIC UNFINISHED - No interior finish. (Same as above)
- BMF*** BASEMENT FINISHED - Below grade and meets at least three of these four criteria: finished floors, finished walls, finished ceilings and heat.
- BMG** BASEMENT GARAGE - Generally sectioned off from the rest of the basement.
- BMU** BASEMENT UNFINISHED - Known as cellar and is below grade.
- COF** COMMERCIAL OFFICE - Refers to office area in commercial buildings not built for offices, such as factories and warehouses.
- CRL** CRAWL - Basement having 5' or less headroom.
- CPT** CARPORT - A roofed structure generally with 1 or 2 walls and attached to the main structure.
- CTH** Cathedral ceiling area, this is where the ceiling height is greater than 12 feet.
- DEK** DECK - An open deck or entrance landing with no roof.
- ENT** ENTRANCE - Entrance Landing with no roof, 3x3 and larger, normally unable to place a chair and sit.
- EPF** ENCLOSED PORCH - Typically unheated & uninsulated area. May have small heater, but is of seasonal use. Finished walls, floors and ceilings.
- EPU** COVERED BASEMENT ENTRY - All four sides are tight to weather, entrance to BMU, other than metal door (bulkheads).
- FFF*** FIRST FLOOR FINISH - Living space with full ceiling height and finished interior.
- FFU** FIRST FLOOR UNFINISHED - Similar to FFF, but unfinished interior.
- GAR** GARAGE - A structure large enough to hold and store automobiles at grade level.
- HSF*** HALF STORY FINISHED - Usually an upper level story with approximately 40% to 60% of floor area available and used for living space. (6 foot ceiling height).
- HSU** HALF STORY UNFINISHED - Same as HSF, but interior is unfinished.
- LDK** Loading Dock area. Raised platform of cement.
- OFF** OFFICE AREA - Finished area within home used primarily for business.
- OPF** OPEN PORCH - Roof structure with floor, but at least one (1) side is exposed to the weather. Screened porches are considered OPF's.
- OPU** OPEN PORCH UNFIN - Same as OPF, however, there is little to no finish.
- PAT** Patio area of stone, cement, brick, etc.
- PRS** Piling driven into the ground or other material used to support a building off the ground. Normally found with camps or seasonal construction.
- RBF*** RAISED BASEMENT FINISHED - Used on raised ranch (split level) and Tri-Level homes or any building where 3 of the 4 walls or all 4 walls are 3' to 4' above ground, creating greater utility than a normal basement, or 1.5 or more walls with large windows providing good natural lighting in the basement, and walkout access.
- RBU** RAISED BASEMENT UNFINISHED - Same as RBF, but unfinished.
- STO** STORAGE - Unfinished area used for storage. Not easily converted to living space.
- SFA** SEMI-FINISHED AREA - Enclosed areas finished similar to living space, but not living space, such as indoor pool enclosures.
- SLB** SLAB - Foundation description where no basement or crawl space exist. Poured cement slab.
- TQF*** 3/4 STORY FINISHED - A finished area with approximately 75% of floor area usable as living space.

TQU 3/4 STORY UNFINISHED - Same as TQF, except unfinished.

UFF* UPPER FLOOR FINISHED - Upper floor living space with full ceiling height and finished interior.

UFU UPPER FLOOR UNFINISHED - Same as UFF, except there is no finished interior.

VLT VAULTED CEILING - Ceilings which are slanted or extended above the normal 8 feet, but less than 12 feet.

***Finished area is denoted by 3 or 4 finishes in a space – heat, floors, walls and ceilings.**

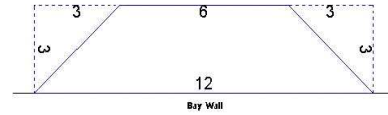
Notes:

- 1.) Attics - Attics are only classified if they are accessed by a permanent stairway. Attics which are accessed by pull down stairs or ladder are not assessed, but should be noted in the notes.
- 2.) Basements - Below grade areas with at least 5' or more headroom are considered basements. Areas with less than 5' of headroom are considered crawl space. A note should be made when access to the basement is from the outside of the home only. Usable basement areas should be measured, drawn and coded on the sketch. If basement areas are estimated, a note should be made of this estimate in the remarks section.
- 3.) Office Areas - Office areas should be measured and drawn on the sketch for all commercial buildings, not designed specifically for offices, ie. garages, warehouses, factories, etc.
- 4.) Cathedral Ceilings - Cathedral ceiling areas must be measured when entry into the home is obtained. The area of the cathedral ceiling (length and width) must be drawn and depicted in the sketch area.
- 5.) Vaulted Ceilings - Areas where the ceiling is pitched upward, not flat by about 2 to 5 feet, but less than one-story which is the typical height of a cathedral ceiling.

Bay or Bow Window

A bay or bow window is a projection on the side(s) of a house which may or may not be considered a livable area. If the bay window(s) include usable floor space, it must be measured, drawn on the sketch at its actual location and properly labeled. Bay windows are most often angled and are drawn to scale on the sketch as they exist, plus a few extra measures as described below to allow for accurate area calculations.

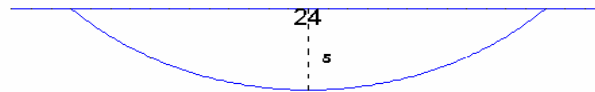
Only needed if different from other side



How to measure and sketch a bay window:

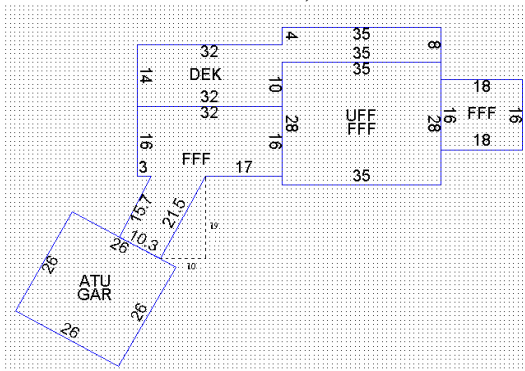
- 1.) Classify the bay window according to its appropriate story height.
- 2.) Check for basement area under the bay window upon listing.
- 3.) Bay windows are only picked up when they include floor space.

In the case of a **Bow window**, the same floor area requirements exist as with the bay window. However, measuring is a bit different. We need to know the depth of the window (5') and the length (24') to be able to sketch and calculate the area. In this case, the length from the point where the bow begins to where it ends is 24 feet. The altitude of the arc created by the bow, or the depth of the window, is 5 feet.



Angles

Angles are a common type of measure that we come across in the field and it is crucial when measuring an angle to have enough written measurements on the sketch. The square footage on an angle cannot be computed if the appropriate measurements are not placed on the drawing. Create a right triangle on the ground where the hypotenuse is the building wall that is at an angle from the main structure, and then draw that triangle in your sketch giving all the measurements.



The two dashed lines form a 90° angle or right triangle with the building wall being the hypotenuse. Record all the dimensions accurately. With this information, the ATU/GAR addition and the FFF area can be drawn and calculated accurately.

STRUCTURAL ELEMENTS

Structural elements describe exterior and interior characteristics of the house. The following is a description list of each structural element:

EXTERIOR WALLS

Two (2) entries possible, the 2 most predominate

MINIMUM:	Plywood. Subwall sheathing with tar paper cover as a permanent siding.
BELOW AVERAGE:	Siding not otherwise described and reflecting less than average quality; ie: masonite, rough sawn lumber w/bark.
NOVELTY:	Denotes wood siding, generally found on camps, with or without sheathing underneath.
AVERAGE:	Siding not otherwise described and reflecting average quality (for comparison purposes other average quality sidings include novelty, board & batten & clapboard). All forms of softwood.
BOARD & BATTEN:	Vertical boards with narrow wooden strips called battens covering the joists.
ASBESTOS SHINGLE:	Typically the shingles are hard and brittle with noticeable grain or textured surface, non-flammable material that comes in 1x2 sections used in homes circa 1940 - 1960's.
LOGS:	Logs that are not simulated log.
ABOVE AVERAGE:	Siding not otherwise described and reflecting better than average quality.
CLAPBOARD:	Wood siding having one edge thicker than the other and laid so that the thick edge overlaps the thin edge of the previous board, not cedar or redwood, usually has knots.
CEDAR OR REDWOOD:	Most commonly found as vertical siding, or at various angles on contemporary style housing, also exist as very high grade clapboard or shingles can have knots on low side of cedar/redwood.
PREFAB WOOD PANEL:	A type of plywood siding of which there are unlimited varieties on the market. (T-111) Typically, a 4x8 sheets.
DECORATIVE BLOCK:	Cement block that is either fluted or has a rough finish which appears like it has been broken in half.

WOOD SHINGLE:	Shingles not of cedar or redwood, good quality shingles, but not above average.
CONCRETE/CINDER:	Concrete or cinderblock siding.
STUCCO:	Stucco veneer on concrete, cinder block or wood.
ASPHALT:	Asphalt composition shingle, usually on modest housing.
BRICK ON VENEER:	Brick veneer on wood or metal frame construction with wood sheathing.
BRICK ON MASONRY:	A load bearing structural wall. Not brick buildings.
STONE ON MASONRY:	Refers to various stone or stone veneers usually on a load bearing masonry wall.
VINYL SIDING:	Clapboards made of vinyl with various grades or qualities. Typical siding used in today's construction due to low cost when compared to cedar clapboard.
ALUMINUM SIDING:	Same as vinyl, but with aluminum material, clapboard style siding made from aluminum.
PRE-FINISHED METAL:	Enameled or anodized metal commonly found on campers/mobile homes, commercial and industrial buildings.
GLASS/THERMOPANE:	Vacuum packed glass sandwich, usually tinted and commonly found on large commercial and office buildings.
SOLID BRICK/STONE:	Solid masonry walls; precast concrete panels.
CEMENT CLAPBOARD:	Cement fiber siding. Asbestos-free fiber and cement combined and pressed together in the shape of a clapboard. Holds paint very well.
MASONITE:	Composite pressboard/fiberboard, if not maintained will show areas of rot.

ROOF STRUCTURES

FLAT ROOF:	Flat, no pitch to any direction.
SHED ROOF:	Single direction sloping.
GABLE:	A ridged roof with two pitches slopping away from each other.

HIP:	A roof that rises by inclined planes from all four sides of the house to one common ridge or point.
SALTBOX:	Essentially the same as a gable roof, but one of the two slopes is much longer than the other.
MANSARD:	Similar to hip roof, but having a flat area on the top or changes the pitch of incline part way.
GAMBREL:	A roof with two distant slopes on each side forming four roof planes.
IRREGULAR:	Otherwise not described and having many different angles, shapes and slopes, i.e. bow style roof.

ROOF COVER

METAL/TIN:	Tin or metal covering, often times corrugated like ribbon candy, typically 4x8 sheets, light gauge.
ROLLED COMPOSITION:	Typically a felt saturated with asphalt and granule stones on the surface. It comes in a roll. Good for low pitch roofs.
ASPHALT/FIBER:	Standard type of shingle used today. It can be single or three tab. Including Architectural style shingles.
TAR/GRAVEL:	A flat or very low pitched roof coated with tar material and then covered by a uniform crushed gravel material. This is normally seen on commercial/industrial buildings.
RUBBER MEMBRANE:	A thin sheet of rubber seamed together. Typically found on flat roofs. It is typical for commercial/industrial buildings.
ASBESTOS:	Shingles of rigid fireproof asbestos. This is typically laid in a diamond pattern. It is very brittle and used in homes circa 1940-1960's.
CLAY/TILE:	Terra Cotta roofs that are not typically found in New England.
WOOD SHINGLES:	Wood shingle or shake. Wood shakes have random thicknesses as they are hand split.
SLATE SHINGLES:	Rectangular pieces of slate, each overlapping the other.
CORRUGATED COMPOSITION:	It is typically, in 4'x8' sheets. This includes Anjuline panels.

- PREFAB METAL:** Modified corrugated metal panels that are one piece which run from ridge to soffit. These are either nailed or screwed.
- HIGH QUALITY/COMPOSITION:** This is a newer roof that is typically found on higher priced homes. The material can be made with almost any material. Pressed or formed to look like slate or shake. Life expectancy is 50 years.
- STANDING SEAM:** Heavy gauge metal roofing that “stands up” at seams about 2", every 6-8 inches in an upside down cone fashion with a 50 year life.

INTERIOR WALLS

Two (2) entries possible, choose the 2 most predominate

- MASONRY/MINIMUM:** Cinder block or concrete form/or studs, no finish.
- WALL BOARD:** Composition 4' x 8' sheets, such as Celotex.
- PLASTER:** All plaster backed by wood lattice attached to the studs.
- **WOOD/LOG:** Tongue & groove construction, logs, wainscoting.
- DRYWALL:** A rigid sandwich of plaster and paper.
- PLYWOOD PANEL:** 4' x 8' plywood panel sheathing comes in many grades and styles.
- AVERAGE FOR USE:** Is generally used for commercial/industrial buildings to describe the interior finish as being normal for that style building and use.

***Custom Wood is now being called Wood/Log. Custom Wood was meant and used to mean solid wood interior, and the term custom was improperly used. As such, it is being corrected, the term custom wood and wood/log are synonymous, interchangeable and carry the same value. The overall quality grade of the house accounts for various wood and design qualities.*

HEATING FUEL

- WOOD/COAL:** Chosen only if there is no conventional heating system. Wood stoves only. (Such as in camps, cottages).
- OIL:** May be identified on the exterior by the presence of oil filler pipes, kerosene or K1 are also fuel oil.
- GAS:** LP or propane gas - these can be identified by LP gas which has a meter on the side of the house or propane gas will have a large tank on or in the ground.

ELECTRIC: Baseboards or geothermal.

SOLAR: Solar panels can be viewed on the roof area.

HEATING TYPE

NONE: No heat.

CONVECTION: Heat transfer through dispersion. (Wood stove/monitor or Rennai type heat).

FORCED AIR NOT DUCTED: Has blower to blow heat through one vent, no duct work in the house.

FORCED AIR DUCTED: Series of ducts throughout the house, for hot air to be blown through.

HOT WATER: Forced hot water through baseboards.

STEAM: Radiators.

RADIANT ELECTRIC: Electric baseboard, typical electric heat, oil heat supplied through floors, panels in the walls or ceilings.

RADIANT WATER: Hot water heat in the floors by tubing under flooring with hot water through them.

HEAT PUMP: Electric unit which provides forced air heat, usually combined with central air conditioning.

GEO THERMAL HEAT: Listed as electric under heat fuel and heat pump under heat type.

INTERIOR FLOORING

Two (2) may be chosen, the two most predominant are listed.

MINIMUM PLYWOOD: Plywood subfloor or underlayment.

CONCRETE: Concrete slab usually commercial or industrial.

HARD TILES: Quarry, ceramic tiles or polished stamped concrete.

LINOLEUM/VINYL: Refers to all forms of linoleum type products of various designs and shapes. This also includes commercial grade vinyl tiles as seen in some schools and grocery stores.

PINE OR SOFTWOODS: Pine or softwood boards covering floor area.

HARDWOOD: Generally oak, cherry, maple, birch, bamboo or ash woods.

PERGO/LAMINATE:	A laminate wood look floor that is very durable.
PARQUET FLOORING:	Refers to a surface made of small pieces of hardwood, solids and veneers in various patterns and designs.
CARPET:	Wall to wall carpet of good grade, usually found over the subfloor material, but occasionally covering other floor covers as a replacement.
AVERAGE FOR USE:	Is generally used for commercial/industrial buildings to describe the floor as being normal for this type of structure and use.

NUMBER OF BEDROOMS

Bedrooms should be counted considering the resale value, rather than the homeowner's personal use of the rooms. For example, if you go upstairs and find three (3) rooms and a bathroom and the owner says there are only two (2) bedrooms, the other room is used as a library, sewing room, office, etc., then for our purposes, that third room is a third bedroom. One must be careful because libraries, offices and sewing rooms can be legitimate depending on the location in the house and access. Presence of a closet space generally is reason to classify as a bedroom(s). However, it should be noted that a closet is not the only measure to determine, ie: many homes had no closets in the bedroom, yet they are still classified as bedrooms.

BATHS OR BEDROOMS

Count the physical number of rooms and total fixtures. For bathrooms, enter the number of rooms and under fixtures, enter the total number of fixtures. A fixture is a bath, sink, shower, urinal, bidet, Jacuzzi tub, etc.

Commercial Baths

- 0 = None
- 1 = Below average for use
- 2 = Average for use
- 3 = Above average for use
- 4 = Extensive for use

GENERATORS

Number of units found. Notes on size and model should be made. This option to assess as part of the building characteristic is available; however, it may or may not be implemented in this community.

EXTRA KITCHEN

Number of kitchens that exist beyond the first/main kitchen in the home. This is normally seen in in-law apartments or additional living areas. This option to assess as part of the building characteristic is available; however, it may or may not be implemented in this community.

AIR CONDITION SYSTEMS

Room air conditioners are not considered, unless permanently built in.

NO: None exist, or only room units are present.

YES: Normally a large compressor found outside with complete duct work throughout house or parts of the house, sometimes combined with a heat pump.

If a permanent wall unit is found, it will be noted as central air and an estimated percentage of the cooled area will be noted, ie 25%, 50%, 75% or 100%.

NUMBER OF STORIES

The number of stories should be identified and noted on the DCF upon measuring. The number of stories will be further adjusted for accuracy, if needed, upon listing or review. If the building has multiple story heights, the area with the most square footage should determine the overall story height classification. However, each section of the house should be correctly labeled as it exists on the sketch.

QUALITY ADJUSTMENT

Quality adjustment refers to the overall quality of construction, marketability and desirability of the property.

Defined as:	B5 = Bare Minimum	A3 = Average +30%
	B4 = Average -40%	A4 = Excellent
	B3 = Minimum	A5 = Excellent +10%
	B2 = Average -20%	A6 = Excellent +20%
	B1 = Average -10%	A7 = Excellent +40%
	A0 = Average	A8 = Excellent +60%
	A1 = Average +10%	A9 = Luxurious
	A2 = Average +20%	AA = Special Use

CONDITION

Condition relates to the primary structures condition relative to the year built listed as:

Excellent | Very Good | Good | Average | Fair | Poor | Very Poor

This is also where depreciation is accounted for. Depreciation is defined as a decrease or loss in value because of wear, age, location or other causes.

Defined as:

Functional - Based on problems with design, layout and/or use of building, i.e. bathroom between 2 adjacent bedrooms with no hallway access to bathroom. Bedroom through bedroom access, very low ceiling, chimney through middle of the room.

Economic - Based on factors influencing value that are external to the building and beyond the owner's control, i.e. house is situated close to a nightclub, airport, dump, sand & gravel pit or any unsightly property.

Physical - Poor physical condition above and beyond the normal wear and tear, i.e. severe water damage, fire damage, rotted window sills, bouncing, cupping or crowning floorboards, sagging ceiling or floor.

The percentage applied to depreciation is calculated based on the severity of the issues as noted by the data collector. The Supervisor makes this determination based on the notes of the data collector. The reason for the depreciation, i.e. next to gravel pit, should be listed in the notes section with the appropriate adjustment in the depreciation section. Typically, physical depreciation relates to the cost to cure the problem.

XFOB

Extra features and outbuildings - in general, XFOB's refer to structures that are not attached to the principal building. XFOB's must be:

- a. Identified.
- b. Measured - (length & width).
- c. Units or quantity (how many) identified (when length & width not used).
- d. Condition - noted as a percentage.

IGP - IN GROUND POOL - There are many different sizes of IGP's and all will need to be measured accurately. Pools may be of irregular shapes such as kidney bean. A kidney bean shape IGP should be measured on its longest length and its average width.

AGP - ABOVE GROUND POOL - AGP's are measured and assessed starting at 18' diameter. AGP's less than 18' in diameter (or less than 250 square feet) are not assessed, but should be measured and noted on the card. Softpools are not measured, but should be noted.

Common AGP diameters and AREA calculators for round pools.

<u>Diameter</u>	<u>Area (Units)</u>	<u>Length</u>	<u>Width</u>
18'	254	18'	14'
20'	314	20'	15'
22'	380	22'	17'
24'	452	24'	18'
27'	572	27'	21'
28'	615	28'	22'

AGP's that are rectangular are measured on their longest length & widest width.

SHEDS - All sheds are measured. An average new shed should have a condition of 100%. If of very good quality, increase or decrease if in poor condition.

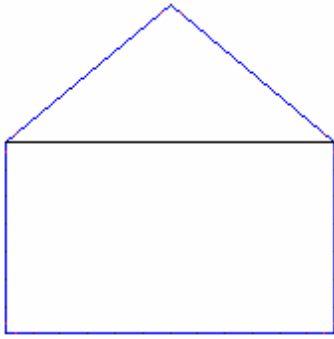
DECK - Deck refers to platforms that are not attached to the primary building. Some decks will be attached to the above ground pools.

All XFOB's are measured with the exception of the following:

1. Childs playhouse
2. Tree houses
3. Ice or Bob houses
4. Bulkheads - metal doors covering the entrance to the basement
5. Dog houses
6. Fire escape platforms
7. Handicap ramps
8. Metal storage boxes (or trailer bodies) on residential property.

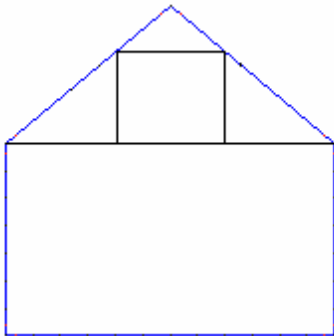
All XFOB's not picked up should be noted.

STORY HEIGHT EXAMPLES



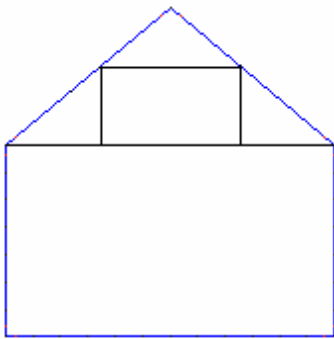
1 STORY FRAME

Ranch - Bungalow or comparable structures.
No second floor or attic space.



1 STORY FRAME & ATTIC

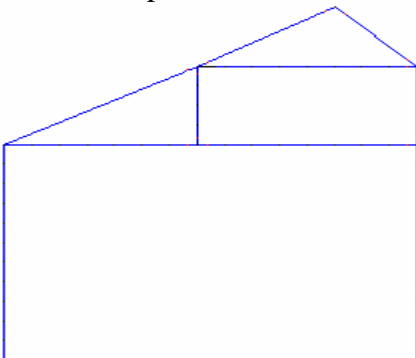
Mixture of Ranch & Cape Cod Style. Camps, Cottages & Mixtures. Low headroom. Only about 25% of the first floor space has 6' headroom on the upper floor. Could be noted as 1 story dwelling or a 1-1/2 story dwelling dependent upon market information.



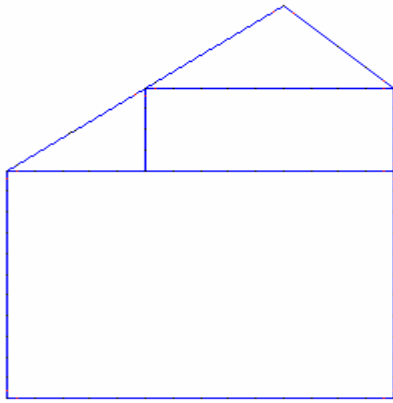
Example A

1-1/2 STORY FRAME

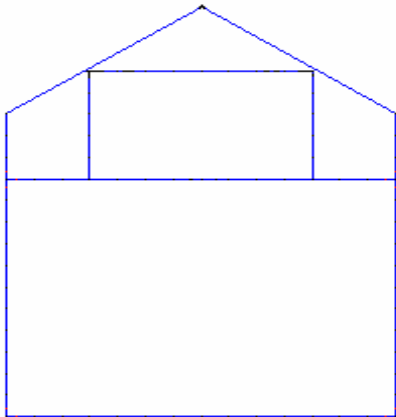
Same basic structure as above with or without shed dormers. In both cases only about 50% of the ground floor space exists in the upper floor as useable space with 6' wall height. Floor space may be larger, but ceiling slope brings the floor to ceiling height less than 6', and as a result, it is not considered upper floor area. *See Example A & B Left*



Example B



Example A

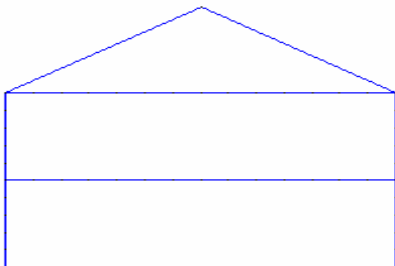


Example B

1-3/4 STORY FRAME

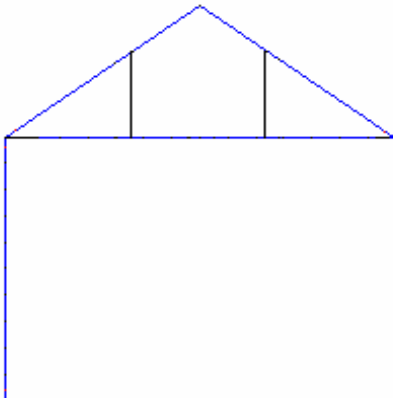
Full shed dormer or very high pitch roof without dormer found throughout the state. Second floor area is about 75% or more of the first floor area.

See Example A & B Left



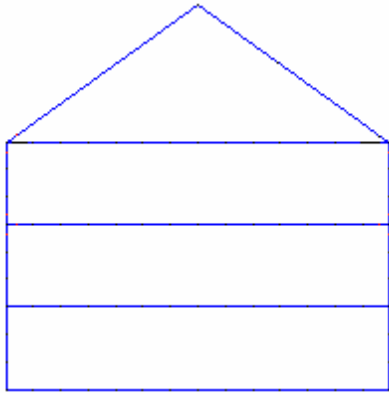
2 STORY FRAME

Side walls fully perpendicular. Slopes in ceiling do not interfere with total use. Full ground area carried to second floor, have 6' or greater ceiling height.



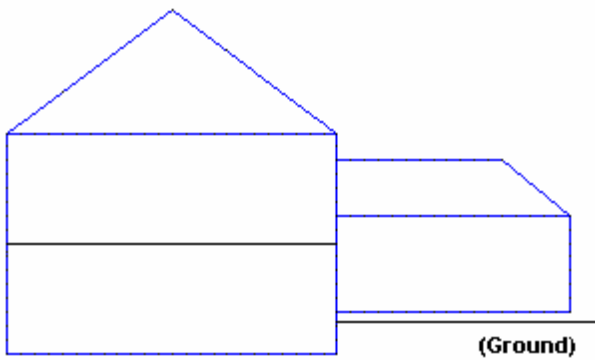
2 STORY FRAME & ATTIC

Has a higher pitch in roof. Stairs to third floor, providing only about 25% useable space in the 3rd floor attic area.

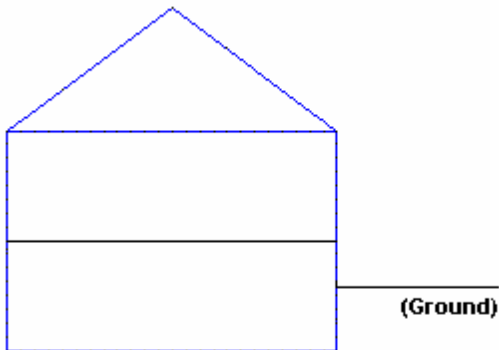


3 STORY FRAME

All floors perpendicular walls, equal useable living space on all three floors.



Tri-level = 2 story type structures with entrance midway between the two, with an addition at a different level, usually between the other two. One level 4' below grade, one on grade and one 4' above grade.

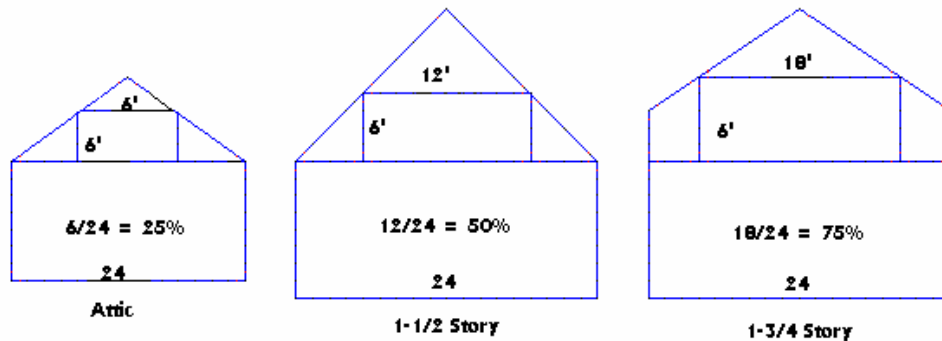


SPLIT ENTRY - one story Ranch Style Home $\frac{1}{2}$ of lower floor foundation exposed.

There are two (2) methods to determine story height other than visually:

- 1.) This method is the most accurate way to determine story height. When entry into the home is obtained, the data collector will measure across the ceiling at approximately 6' in height (in the upper story(ies)). This measurement will determine the upper story liveable area and from this a story height may be obtained.

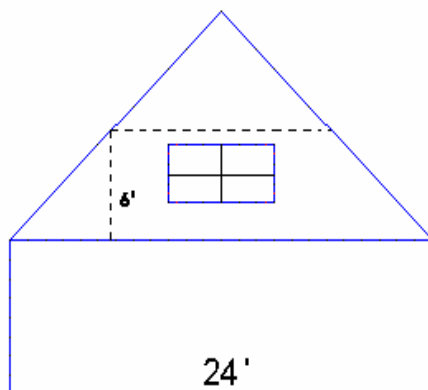
Example: Method 1



- 2.) This method may be utilized when entry into the home has not occurred. This method will give you a rough idea of the story height.

Run an imaginary line thru the upper part of window(s) to where it would meet the roof line. Run a second imaginary line down from this point. The distance from the side of the house to this second imaginary line is measured. Double this measurement to account for this distance on the other side. This represents non-livable area.

Example: Method 2



Computation:

$6 \times 2 = 12$ (12' total non livable space)
 $24 - 12 = 12$ (12' total living space)
 $12/24 = 50\% = \text{Half Story}$

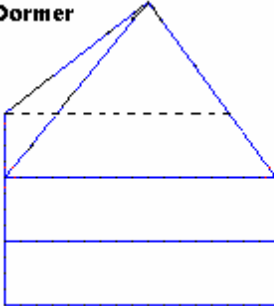
*Note: Estimate 6' ceiling height. Normally, this is just below or at window top. It is important to know where the first floor ends and the second floor begin, via window view, as high exterior side walls may not mean higher first floor ceiling and this may increase the potential second floor area.

Dormers

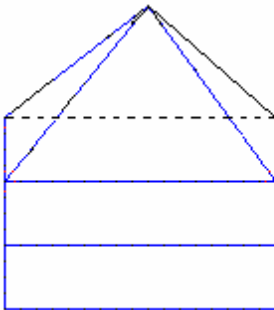
Dormers are projected roof lines that may or may not be considered as livable area. When dormers are of considerable size, they contribute to the livable area. The additional area supplied by the dormer must be included in the determination of story height.

EXAMPLES:

Dormer



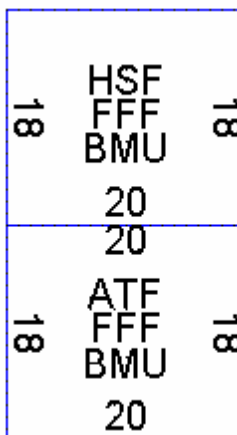
Normally, this is 2-1/2 story house without a dormer. Due to the addition of a full or at least 3/4 length dormer, we now have a 2-3/4 story house. Full dormer means from one end to the other. 3/4 dormer means the dormer covers at least 3/4 of the total distance from end to end.

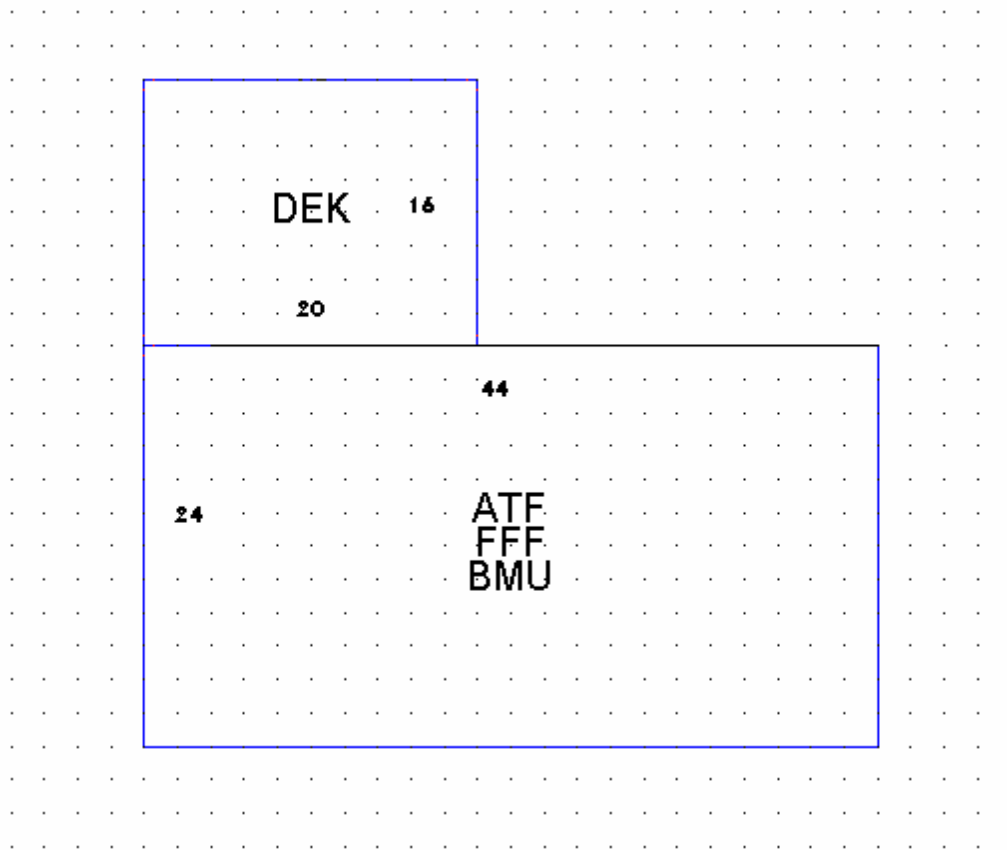


The addition of a dormer to each side of the house can transform a 2-1/2 story house to a 3 story house if full dormers or 2-3/4 story if partial dormers. It is important to note the size of the dormers, whether half, 3/4 or full.

In some cases, the dormer may be only half way down the side of the house. In this case, show the location of the dormer on the sketch with proper story height labeling.

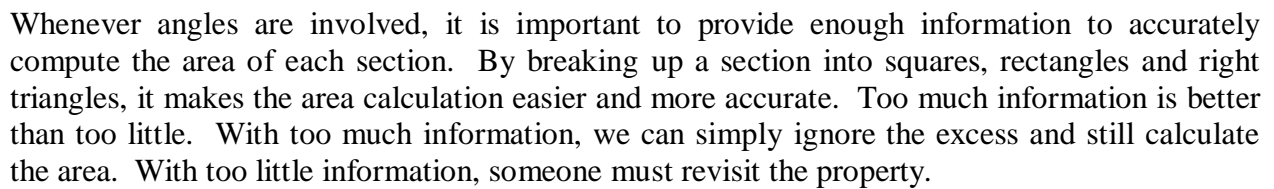
Represents dormer addition



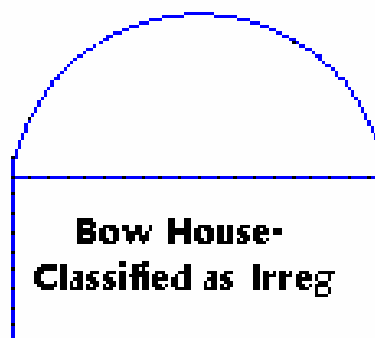
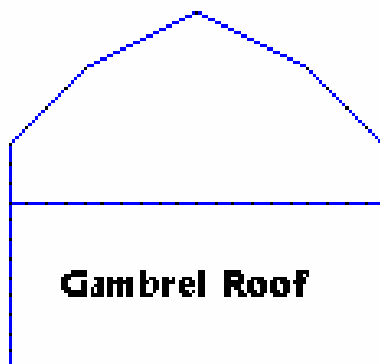
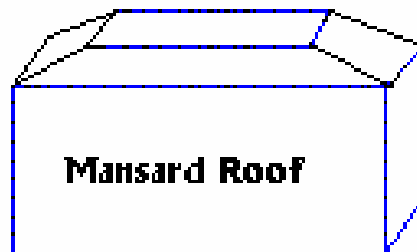
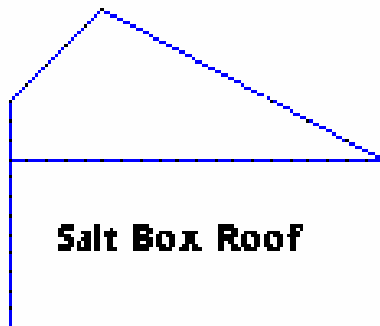
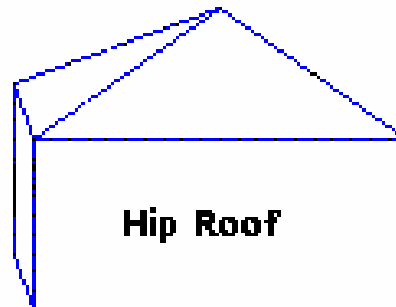
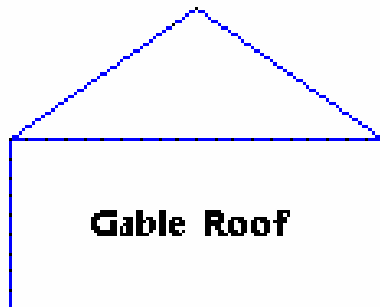
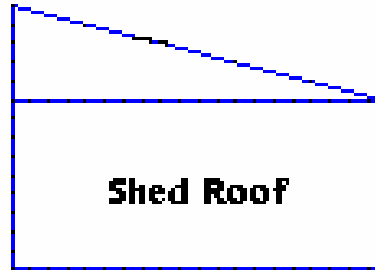
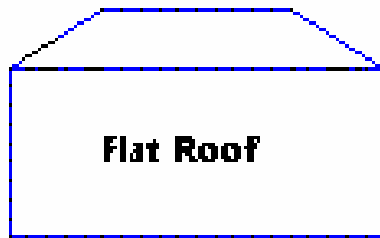


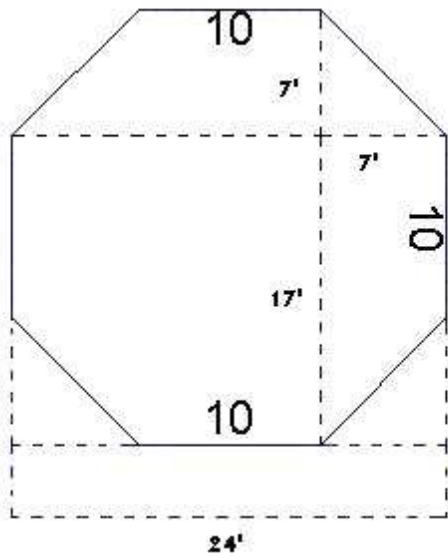
The grid on the back of the DCF is used to draw a sketch of the building to scale. Each point on the grid represents 2 feet, unless otherwise noted by the field person on the sketch.

Each section is labeled by existing floors starting with the attic, upper floors, first floor or ground floor and then the basement. Order of the labels does not affect the value, but it does look more correct when labeled top down.



ROOF TYPES





(Only one set is needed when the other angles are the same).

When measuring an octagon, getting interior measurements are critical. However, one can compute the necessary measurements by taking a few extra exterior measurements, as indicated. Then when entry is obtained, the interior measurements can be made to verify the area.

Unqualified Sales List

27-<100% Int Transfer	21-MPC-Can Sell Separately
24-Abutter Sale	18-Multi Parcel Sale
37-Bank Foreclosure Sale	20-Multi Town Property
45-Boundary Adjustment	23-No Transfer Stamps
40-Business Affil Grntr/E	44-Non Market Transfer with Trust as Grantor/ee
70-Buyer/Seller Cost Shift	11-Not Assessed Separately
66-Complex Commercial Sale	56-Other Doubtful Title
97-Conservation Easement	47-Other - Sale of Convenience
48-Court/Sheriff Sale	55-Other/Unspec Deed Cov
90-Current Use Assessment	67-Personal Property
82-Deed Date Old/Incomplete	29-Plotage/Asmbl Impact
39-Divorce Party Grntr/E	49-Pre-Foreclosure Sale
31-Easement	34-Public Util Grntr/E
77-Encumbrances	89-Quick Resale
81-Estate Sale/Fdcy Cov	25-Quick Sale
38-Family/Relat Grntr/E	46-Quitclaim Deed
52-Forced Sale	36-Rel/Char/Ed Grntr/E
51-Foreclosure	98-Sale Related Assessment Changes
35-Govmt Agency Grntr/E	12-Subdivision-Assess/Sale
13-Improved After 4/1	80-Subsidized/Assist Housing
14-Improved After Sale	50-Tax Sale
58-Installment Sale	32-Timber Rights
00-Investigation in Progress	30-Timeshare
17-L/B Assessment - L/O Sale	99-Unclassified Exclusion
16-L/O Assessment - L/B Sale	15-Under Construction
57-Large Value in Trade	59-Unfinish Common Prop
69-Lease W/Unknown Terms	60-Unident in Town Records
28-Life Est/Defer 1 Yr+	22-Unknown Consideration
33-Landlord/Tenant Sale	19-Value in Exchange
26-Mineral Rights Only	87-XS Locale in Sample
68-Mortgage Unknown	88-XS Prop Type in Sample

SECTION 2

PRIOR DRA GENERAL STATISTICS

Prior Sales Analysis Information

The following data is provided to show the sales ratio and coefficient of dispersion for the town as a whole, as well as the land only strata and the land with buildings strata, as computed by the Department of Revenue Administration, Property Appraisal Division from the most recent report. This shows the condition of the local assessment equity or the lack thereof and the reason a valuation anew is being done. This equalization study by the NH DRA is used to equalize municipal total valuations across the state, as well as determine the local level of overall assessments as compared to local sales activity. It is a thorough analysis and study of the local sales and assessment data performed with assistance from the municipality. As such, it is a good indicator of the condition and quality of the local assessments of the prior year.

Acceptable standards/guidelines, as published by the NH Assessing Standards Board

<i>Assessment to sales ratio:</i>	<i>90% to 110%</i>
<i>Coefficient of Dispersion (COD):</i>	<i>Not Greater Than 20</i>
<i>Price Related Differential (PRD):</i>	<i>.97 to 1.03</i>
<i>Difference between Strata:</i>	<i>5%</i>
<i>Strata:</i>	<i>Land only</i>
	<i>Residential Land & Buildings</i>
	<i>Commercials</i>
<i>Confidence Level:</i>	<i>90%</i>

DRA PRIOR YEAR RATIO RESULTS

The following prior year ratio statistics, developed by the NH DRA, are being provided at the request of the NH DRA. This information is not part of the contract or scope of services or USPAP Standard 6. It is historic, not current data and has no bearing or use in this revaluation. The writer accepts no responsibility for the accurate meaning or use of this data.

Ratio Study Year 2013

Overall Median Assessment to Sales Ratio:	<u>110.1</u>
Coefficient of Dispersion:	<u>13.4</u>
Price Related Differential:	<u>1.02</u>

	<u>Ratio</u>	<u>COD</u>
Residential Land Only Sales:	<u>N/A</u>	<u>N/A</u>
Residential Land & Building Sales:	<u>N/A</u>	<u>N/A</u>
Commercial Land & Building Sales:	<u>N/A</u>	<u>N/A</u>

SECTION 3

VALUATION PREMISE

- A. THREE APPROACHES TO VALUE
HIGHEST & BEST USE**
- B. ZONING**
- C. TOWN PARCEL BREAKDOWN**
- D. TIME TRENDING**
- E. NEIGHBORHOOD CLASSIFICATION**
- F. BASIC MASS APPRAISAL PROCESS**
- G. ASSUMPTIONS, THEORIES &
LIMITING FACTORS**
- H. TELECOMMUNICATIONS &
UTILITIES**

A. Three Approaches to Value

Income: The “value” of real estate represents the worth of all rights to future benefits which arise as a result of ownership. An investor purchases property for the benefits (income) that the property is expected to produce. Expectation of receipt of these benefits provides the inducement for the investor to commit his own funds as “equity capital” to ownership of a piece of real estate. The value of the property depends on its earning power. The Income Approach to Value is a method of estimating the present value of anticipated income benefits. This process of discounting income expectancies to a present worth estimate is called “capitalization.” This present worth estimate, the result of the capitalization process, is the amount that a prudent, typically informed purchaser would be willing to pay at a fixed time for the right to receive the income stream produced by a particular property.

In mass appraisal, the income approach is generally of limited use as it requires the property owners to provide income and expense information that, for the most part, they are unwilling to provide and do not have to provide by law. When it is provided, it is almost always with the stipulation that the information be kept confidential. For the above reasons, the income approach is mostly used as a general check against the market cost approach used in mass appraisal work based on published averages for various property types. Although held confidentially, when income data is provided, it will be considered and noted on the property record card.

Market: The Market Approach to Value is a method for predicting the *market value* of a property on the basis of the selling prices of comparable properties. Market value in the context of this approach means the most probable selling price under certain terms of sale or a sale for cash or the equivalent to the seller with normal market exposure.

Cost: The Cost Approach is that approach in appraisal analysis which is based on the proposition that the informed purchaser would pay no more than the cost of producing a substitute property with the same utility as the subject property. It is particularly applicable when the property being appraised involves relatively new improvements which represent the highest and best use of the land or when relatively unique or specialized improvements are located on the site and for which there exist no comparable properties on the market.

In the “Cost Approach,” the property to be appraised is treated as a physical entity, separable for valuation purposes into site and improvements.

Although the three-approach system has become widely used, the Market Approach is clearly the central, if not the only relevant approach in estimating the value of some types of properties. The rationale of the Market Approach is that a purchaser will usually not pay more for a property than he would be required to pay for a comparable alternative property (*principle of substitution*). Furthermore, a seller will not take less than he can obtain elsewhere in the market. The *method* of the Market Approach is an empirical investigation in which the prediction of the most probable selling price is based on actual qualified market sales of comparable properties.

A qualified sale is one which reflects the true market value of the property sold. Various definitions have been offered for the term “market value,” but all are predicated, as a rule, upon the following basic assumptions:

1. That the amount estimated is the highest price in terms of money for which the property is deemed most likely to sell in a competitive market.

2. That a reasonable time is allowed for exposure in the open market.
3. That payment is to be made in cash or on terms reasonably equivalent to cash or on typical financing terms available at the time of appraisal.
4. That both buyer and seller are typically motivated and that the price is not affected by undue stimulus.
5. That both parties act prudently and knowledgeably and have due knowledge of the various uses to which the property may be put.

The following is a recent definition of “market value” approved by the American Institute of Real Estate Appraisers and the Society of Real Estate Appraisers:

The highest price in terms of money which a property will bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus.

As a practical matter, a market value appraisal/assessment is the value the property would most probably or reasonably sell for as of a given date, if sufficient time had been allowed to find a buyer and if the transaction was typical of existing market conditions.

*The above definitions were extracted from
The Encyclopedia of Real Estate Appraising 3rd Edition.*

However, it must be noted that the lack of direct local comparable sales data does not mean a feature that adds or detracts from value should be ignored. As assessors, an opinion of value must still be developed and we cannot ignore positive or negative features. NH law requires that all factors affecting value be considered. The knowledge and years of experience of the job supervisor is critical, not only when sales data exists, but more so when lacking credible local sales data, common sense and consistency must prevail.

<i>MARKET MODIFIED COST APPROACH TO VALUE</i>
--

This approach to valuing a large universe of properties, such as an entire municipality, is the most common approach used in mass appraisal. It is a mixture of the cost and market approaches to value. It recognizes the principal facts or information of the property and uses a consistent cost formula to develop equitable values for all property in the Municipality. Then those cost values are compared to actual sales in the community. The results are used to modify the cost tables to enable the formula to more closely follow the actual real estate market data.

AVITAR's

CAMA: Computer Assisted Mass Appraisal

Mass Appraisal

As defined by the International Association of Assessing Officers (IAAO), mass appraisal is, "the process of valuing a group of properties as of a given date, using standard methods, employing common data, and allowing for statistical testing." Mass appraisal utilizes many of the same concepts as single appraisal property appraising, such as supply and demand, highest and best use, and the principles of substitution and anticipation. In addition, in light of the necessity of estimate values for multiple properties, mass appraisal also emphasizes data management, statistical valuation models, and statistical quality control.

The Avitar CAMA (Computer Assisted Mass Appraisal) system being used is defined as a Market Modified Cost Approach to Value. What this means is that the cost approach method of estimating value is recognized as the most appropriate method to value multiple parcels. Using local costs from builders and nationally recognized cost manuals like the Marshall & Swift Cost Guide, base costs for the improvements and material types are created. Local sales are used to develop land values. Then using all the local market sales data, the cost tables are modified to reflect the local market trends. This process is called model calibration. While cost manuals, local contractors and sales data are used to develop preliminary costs for the CAMA's cost tables, it is during the calibration process where all the qualified sales data is used and tested considering several parameters, such as location, size, quality, use and story height. Through multiple reiterations of the statistics, the Job Supervisor fine tunes the model to accurately produce assessments that reasonably match or closely approximate the sales data.

This process is not perfect, as market sales data is subject to the perceptions and emotions of buyers and sellers at any given point in time. While you and I may want to buy a particular house, we will both most likely be willing to pay different amounts and the seller may or may not accept either offer. If the seller accepts a lower value before the higher offer is made, that sale then represents an indication of market value. Was it low because the higher offer wasn't made in time? For example, in a 2002 transaction, a property was offered and well advertised through a real estate agent. An offer was made and rejected. A day later, prior to a counter offer from the first offer, a new offer came in at the asking price and was accepted. Was that the market price? Well consider this:

Prior to the closing of the property, 30 days later, the buyer was offered \$20,000 to simply sign over his purchase and sales agreement to a third party. An additional 10% profit! He refused and lives in the property today, thinking he bought low.

Knowing all this, what is your opinion of the real market value?

The point here is that sales generally indicate value. While they in fact did occur, it is only one indicator of value and not every sale necessarily always reflects the true market value. In the real world, buying and selling of property is almost always subject to some sort of pressure or duress. The seller is selling for a reason, emotional or economic and the buyer is moving to the area for similar reasons, such as being close to family or a new job. In either case, in our experience there is always some form of pressure and it is this mild form of pressure that can cause similar properties in the same neighborhood on the same day to sell for different prices. **Simply stated - the market is imperfect.**

A market modified cost approach to value tends to level out these differences and as such, some values will be below their selling price, while others will be right on or somewhat above, but all should be a reasonable opinion of the most probable market value as of the date of the revaluation.

THE SALES DATA

At the beginning of the process, copies of all qualified arms length sales which occurred in town over the past two years are compiled. These sales are then sorted into two categories: Vacant and Improved.

The vacant land sales are then analyzed to help us identify neighborhoods, excess land values, lot values, waterfront or view influence and other values/factors necessary to properly, fairly and accurately assess land.

In the case where land sales are few or non-existing, the land residual method is used. While somewhat more technical, it is an equally accurate method whereby all relatively newly built home sales are reviewed, the building values are estimated by the use of cost manuals and local contractors, when available. The building value is then deducted from the sale price, leaving the residual value of the developed land.

We then develop cost tables for improvements to the land. Once all the physical data for each property is collected and the sales data verified, we then compute new total values for each property and test against actual sales data, hence, the Market Modified Cost Approach to value CAMA system.

Please note that not every technique described herein is used in every project. The most appropriate methods are used for each project based on the data available.

<i>HIGHEST & BEST USE</i>

For this revaluation/update, unless otherwise noted on the assessment record card, the highest & best use of each property is assumed to be its current use.

Individual property highest and best use analysis is not appropriate for mass appraisal.

“Highest & best use,” has been defined as: that reasonable, legal and probable use that will support the highest present value.... as of the effective date of the appraisal.

It has been further defined as that use, from among reasonably probable and legal alternative uses, found to be physically possible, appropriately supported, financially feasible and which result in the highest land value. In those cases where the existing use is not the highest & best use, it shall be noted on the individual assessment record card.

B. Zoning

Local zoning, if enacted, is a very important part of the valuation process as it defines what can or can not be done with land in defined areas of the municipality. It further sets the standards for the required lot size and road frontage needed for each zone.

The following pages will define the local zoning as provided by the municipality, as in effect for the assessment date of April 1st, the year of this valuation process.

Proposed changes, if known, will also be discussed and given any due consideration.

**Town of Unity, New Hampshire
Land Use Ordinance
Changes Accepted at March 14, 2006 Town Meeting**

Article I – Authority and Purpose

1.1 Authority. This ordinance is established pursuant to the authority conferred by Chapters 672 through 677, New Hampshire Revised Statutes Annotated, and shall be known as the “Land Use Ordinance of the town of Unity, New Hampshire.”

1.2 Purpose. The purpose of this ordinance is as identified by RSA 674:17: I, particularly:

To protect the public health, safety, prosperity, and general welfare;
To carry out the goals and objectives of the Unity master plan;
To preserve and enhance the rural atmosphere, natural beauty, natural environment, and the overall quality of life in Unity;
To allow for orderly growth and development;
To protect the value of homes and property;
To secure safety from fire, panic, and other dangers;
To facilitate the adequate provision of municipal and school services and facilities; and
To prevent the overcrowding of land and undue concentration of population.

Article II – Districts

2.1 Single District. The Town of Unity shall constitute a single district for the purposes of this ordinance. Unless otherwise noted herein, all uses are permitted.

2.2 Prohibited Uses

- Private commercial landfills and other facilities for the disposal, storage, processing, or transportation of waste.
- Manufactured housing parks.
- Use of a temporary living structure, such as a camper, recreational vehicle, or travel trailer, for human habitation for more than three (3) months in any calendar year, unless the Board of Selectmen has granted the owner a permit, under the provision of RSA 674:32, to occupy the temporary living structure during the reconstruction of a permitted dwelling on the same lot, and the temporary living structure either contains adequate sanitation facilities and potable water, or is in close proximity to such facilities as is customarily employed on construction sites.

2.3 Uses Permitted by Special Exception:

Facilities associated with the recycling of non-hazardous wastes.

Article III – Dimensional Standards

3.1 Minimum Lot Size/Maximum Density.

The minimum lot size shall be three (3) acres. The maximum residential density for any lot shall be one (1) dwelling unit per three (3) acres.

3.2 Pursuant to the authority of RSA 674:21, II, and subject to the criteria listed in Section 6.1 of this ordinance, the planning board may grant; a conditional use permit for one (1) dwelling unit per one (1) acre, exclusive of wetlands as defined in RSA 674:55, for the following uses:

3.2.1 Housing that will be available for sale or lease to households earning 80% of or less than the median household income for Sullivan County without spending more than 30% of the household income on housing costs, and by virtue of ownership by a nonprofit housing developer and or covenants approved by the Planning Board that will assure that the housing will remain affordable in perpetuity. In no case shall the number of lots created in a subdivision under this provision increase over the number of lots that could have been created as part of a subdivision not utilizing this provision. No more than 10% of the lots in a subdivision shall be subject to conditional use permit.

3.3 Frontage

Each lot shall have a minimum contiguous frontage of two hundred (200) feet.

3.4 Yard Setback Requirements

Buildings and structures shall be located a minimum of twenty (20) feet from property lines, and twenty (20) feet from public rights-of-way. The following structures are exempt from setback requirements: fences, gates, and walls up to eight (8) feet high, signs, lampposts, mailboxes, flagpoles, well coverings, docks, stairs, walkways, and uncovered patios.

Article IV – Non-conformities

4.1 Non-conforming Use

Any non-conforming use may be continued indefinitely, subject to the following limitations:

4.1.1 Change or expansion: Any change in, or expansion of, an existing non-conforming use shall require a grant of special exception by the Board of Adjustment, subject to property owner's proof to the satisfaction of the board that the proposed change in, or expansion of, the existing non-conforming use will not be more harmful or detrimental to abutting properties than the existing

C. Town Parcel Breakdown

Unity Parcel Count

	# of Parcels	Value
RESIDENTIAL LAND ONLY (not including current use):	151	\$ 4,611,000
RESIDENTIAL LAND ONLY WITH CURRENT USE:	187	\$ 2,003,343
RESIDENTIAL LAND & BUILDING (not including current use): Median: \$ 166,300	417	\$ 73,187,900
RESIDENTIAL LAND & BUILDING WITH CURRENT USE:	149	\$ 27,489,614
MANUFACTURED HOUSING ON OWN LAND:	130	\$ 11,882,929
MANUFACTURED HOUSING ON LAND OF ANOTHER:	1	\$ 33,100
RESIDENTIAL CONDOMINIUMS:	Included in Residential Buildings	
DUPLEX & MULTI-FAMILY:	9	\$ 2,114,026
COMMERCIAL/INDUST. LAND ONLY (not including current use):	3	\$ 476,300
COMMERCIAL/INDUST. LAND & BUILDING (not including current use):	3	\$ 1,725,300
COMMERCIAL/INDUST. WITH CURRENT USE:	14	\$ 8,879,055
UTILITY:	2	\$ 3,035,900
TOTAL TAXABLE:	1066	\$ 135,438,467
TOTAL EXEMPT/NONTAXABLE:	44	\$ 4,689,057
TOTAL NUMBER OF PARCELS:	1110	
(TOTAL NUMBER OF CARDS):	1129	
PROPERTIES WITH VIEWS (included above):	0	
PROPERTIES WITH WATER FRONTAGE (included above):	164	
DRA CERTIFICATION YEAR:	2014	

D. Time Trending

This is the process by which sales data is equalized to account for time. The “market” is dynamic and ever changing. It is either stable, appreciating or depreciating over time. It is this effect of time that must be analyzed to enable the reliable use of sales 1 or 2 years prior to, or even after the assessment date.

The analysis of property which has sold twice in a relatively short period of time with no changes/improvements between the two sale dates is ideal for this calculation.

Additionally, a review of surrounding municipal trends via New Hampshire DRA’s annual ratio study reports for 3 consecutive years, as well as local Realtor information can be used to reconcile an opinion of the current market trend or lack thereof. It should also be noted that, in a depreciating market, a negative trend factor may be discovered and used, which would adjust sale prices for the passage of time.

The following is a summary of the analysis of the sales used broken down by year.

A review of sales from 10/1/12 forward revealed being very little change from 2012 to 2014. The DRA reported an overall median ratio for 2013 of 110.1%; however, that appears largely attributed to the decline from 2009 (last update) to 2013. DRA median ratio for 2012 was 107.8%, indicating very little change from 2012 to 2013.

With limited sales data in which to develop a time trend and our opinion that we were seeing values stabilize in the area, no time trending was applied to the sales in the analysis.

E. Neighborhood Classification

Market Value Influences

The most often repeated quote about real estate relates the three most important factors, “location, location, and location.” While humorous, it underlines a significant truth about the nature of property value: it is often factors outside of the property boundaries that establish value.

Most real estate consumers understand the importance of location. A house that is located steps from the ocean likely has more value than a similar one miles away from the waters edge. A retail building close to schools or commuting routes likely has more value than one located far away from these amenities. The stately home located in an area of other similar property likely has more value than a similar one located next to the municipal landfill.

At its very heart, the property tax is a tax on value. Revaluations use mass appraisal that must recognize all factors that influence the value of property, both in a negative and positive direction. Each of these factors may be different in different locations. For this reason, the mass appraisal is indexed to local conditions and uses locally obtained and adjusted information to determine values.

The nature of value influences can affect an entire municipality or region. Entire municipalities may be “close to skiing.” Whole counties may be “fantastic commuting locations.” Significant areas of our state are quiet country locations. For these reasons, a revaluation may not identify each and every separate factor that influences the value of property. Many of these common elements are assumed to exist for all similar properties in a municipality.

There are value influences that affect entire neighborhoods. These may be as obvious as a location on or near a body of water, ski area, or golf course. They also may be as subtle as a location near a certain park or school, or in a particularly desirable area of the municipality. Whether subtle or obvious, the mass appraisal must account for all of these value influences.

There are also value influences that affect individual properties. These can include such things as water frontage, water access, panoramic views, highway views, proximity to industrial or commercial uses, and heavy traffic counts. These property specific influences may be difficult to isolate, but are critical in the development of accurate values.

The mass appraisal must recognize all value influences: regional; local; neighborhood; and, property. By understanding these factors, accurate market value estimates can be made. Ignoring any of these factors could lead to inaccurate values, and establish a disproportionate system of taxation. Fairness requires that all factors be considered in valuation.

In every community, certain sections, developments and/or locations affect value both positively and negatively in the market. This affect is gaged by the development of neighborhoods. Each neighborhood reflects a 10% value difference positive or negative from the average or most common neighborhood in the community. The most common neighborhood of the community is classified as “E” and each alphabet letter before and after “E” reflects a 10% change in the base or average value. This is market driven, but can generally be equated to the desirability of the road, topography, vegetation and housing quality and maintenance. Attempting to measure this location difference in increments of less than 10% is unrealistic. Once all the neighborhoods are defined, vacant land sales and improved sales are used to test their existence. Views may not only affect individual properties, they may also impact the entire neighborhood desirability.

As a rule, neighborhoods are first defined by the assessing supervisor based on his/her knowledge and experience considering the above stated factors and then tested and modified by local sales data, as follows:

First, all the roads in town are driven and the neighborhoods are graded in relation to each other based upon topography, building quality and maintenance, utilities, overall land design and appeal. Using sales data to test our decisions, we also check with local Realtors to confirm our grading of the most desirable and least desirable neighborhoods. Then, we review all the vacant land sales to find the ones that reflect, (as closely as possible) the zoned minimum lot size. In other words, if the zoning in town requires 1-acre and 200 feet of road frontage, we are looking for sales of similar size lots to develop the base undeveloped site value for that zone.

After identifying the base site values for each zone, we then develop a value for excess road frontage and excess acreage above the zone minimum. For example, a 10 acre lot in a 1 acre zone has 9 acres of excess land. The influence that excess road frontage has on value is considered based on market data. Historically, that influence is only measurable when both road frontage and excess land exist to meet zoning for possible further subdivision.

Neighborhoods are classified by alphabetical letters, as follows:

<u>NC</u>			
A	-40%	F	+10%
B	-30%	G	+20%
C	-20%	H	+30%
D	-10%	I	+40%
		J	+50%
		K	+60%
		L	+70%
		M	+80%

E = Average or most common.

Q, R, S, T neighborhood designations are reserved for special/unique situations and may or may not follow the 10% steps. *See Section 9, Valuation Cost Tables & Adjustments.* The "X" designation however, is reserved for rear land, excess acreage designation. When "X" is found on land line 1, it means that the particular lot has no road frontage or known access and is in practical terms landlocked.

Neighborhoods generally designate differences in location across the town based on type of road (dirt, paved, wide, narrow, etc.), condition of land (flat, rolling, steep, wet, etc.) and quality of buildings (high quality, low quality, all similar or mixture, etc.), as well as features like side walks, underground utilities and landscaping of the entire area.

Generally, the value difference from neighborhood to neighborhood is 10% of the average. Each neighborhood is labeled alphabetically with “E” being the average and letters below “E” (D, C, B, A) being less than average and letters after “E” (F - T) being above average.

An “A” neighborhood generally denotes an approved subdivision road not yet developed or maybe just timber cleared. It is typically paper streets.

A “B” neighborhood generally denotes a road cut and stumped and very rough, but passable by 4x4 vehicles.

A “C” neighborhood generally denotes a graded road, either narrow or of poor quality, but passable by most vehicles.

A “D” neighborhood generally denotes below average neighborhood, may or may not be town maintained with poorer quality land and/or lower quality homes and/or a mixture of quality and style homes. Oftentimes, they are more narrow than your average Class V road.

An “E” neighborhood generally denotes the average neighborhood in town, typically a Class V town maintained roads with most utilities above ground and sites that generally consist of average landscaping.

An “F” neighborhood generally denotes neighborhoods above average with similar quality buildings, roads and typically, utilities are underground and sites are more consistently landscaped. Above average neighborhoods are generally more desirable and the factors noted increase marketability. Always remember...location, location, location!

F. Basic Mass Appraisal Process

While the supervisor is analyzing and developing neighborhoods and local values, building data collectors, approved by New Hampshire Department of Revenue Administration (NH DRA) are going parcel by parcel, door to door measuring all buildings and attempting to complete an interior inspection of each principal building to collect the needed physical data, age and condition of the building.

With the land values developed, we now review improved sales, sales that have been developed and improved with buildings or other features, such as well and septic. By deducting the base land value previously established, adjusted by the neighborhood and topography, as well as any other features, such as sheds and barns, a building residual value is estimated. After adjusting for grade and condition, we divide by the effective area of each building to arrive at an indicated square foot cost. This is then compared to a cost manual, like Marshall & Swift and/or local contractor information to determine the local building square foot cost.

*The effective area of a building is computed by considering all areas of all floors and additions of the building and then adjusting each area by its relative cost. If living space is estimated to be \$98.00/SF, the basement area of the house is not worth \$98.00/SF, but rather some predictable fraction. As such, each section of the building has an **actual area** and an **effective area** which is the actual area times a cost adjustment factor. Each assessment property record card shows the actual area, cost factor and effective area of each section/floor of the building. The cost factor adjustments are consistent through the town.*

This is where, using all the previous cost data developed, we begin to extract the value of views and waterfront in the community. Both vary greatly due to personal likes and dislikes of the market, but both have general features that the market clearly values. For waterfront, private access to the water is the most valuable, but even that may be adjusted for size, topography, usefulness of the waterfront, as well as depth in some areas.

The challenge here is to develop a base value for the average or most common waterfront site and then grade each site in relation to the average based on available sales data. If lacking specific sales data, the search may be expanded to include other bodies of water in other towns. Views are a bit more difficult, as they vary widely as does the value that the market places on them. However, the process is much the same. Using sales, we extract a range of value the market places on different views by first accounting for the basic land value and improvements. What value remains is attributed to the view. Views are classified by type, subject matter, close-up versus distant and width of the view. The adjustments for the influence of view are then systematically applied to all other properties in town with views. Also, a view picture catalog is prepared to show the various views.

Once the cost tables are developed, they are used to calculate all values across the municipality. Then the job supervisor and assistant do a parcel by parcel field review to compare what is on each assessment card to what they see in the field and make adjustments to ensure quality and consistency.

G. Assumptions, Theories & Limiting Factors

Assumptions

1. It is assumed that all land can be developed unless obvious wetlands or town documentation stating otherwise. As such, lots smaller than the zone minimum will be considered developable, assuming they are grandfathered.
2. Current use classification is provided by the town and assumed accurate.
3. The use of the property is assumed its highest and best use, unless stated differently on the property record card. Highest and best use analysis was not done for each property.
4. When interior inspections can not be timely made or are refused, the interior data will be estimated based on similar homes, as accurately as possible, assuming good quality finish. If measurements are refused, the building measurement and interior will be estimated from the road.
5. The land acreage and shape are taken from the Town's maps and assumed accurate and name and address data is provided by the town and assumed accurate.

Theories

Local sales data must be the foundation for a good town wide revaluation and guide the Appraiser Supervisor in their conclusions and adjustments to value. However, lacking sales data does not mean a specific feature or property should go unnoticed or not considered and the supervisor must use common sense and their knowledge gained from education and years of experience when making adjustments, both derived directly from the market and those not, but developed over time and with interaction with buyers and sellers and real estate agents.

Cost, while not always directly related to the market, is a very good indicator of market value based on the understanding of the "principle of substitution". This principle states that a person will pay no more and a buyer will accept no less for a property than the cost of a suitable substitution. A suitable substitution can be defined as the cost to build new considering age depreciation and the cost of time. However, actual costs can exceed market value when personal likes come into play or the property is over built for the area. Nothing in assessing, particularly the assessment is straight line or a fact beyond doubt. Assessments are an opinion of the most probable value a property is worth at a stated point in time given normal market exposure, it is not a fact!

Limiting Factors

The scope of services outlined in the contract spells out the services rendered, which in itself identifies limiting factors. In mass appraisal work, limiting factors or conditions generally include the number of sales available and the accuracy of the data used. Data accuracy is limited by the fact that interior inspections are not available to all properties and, in some cases when data is supplied by third parties.

H. Telecommunications & Utilities Valuation

1. Telecommunication

Assumptions

- a.) DOT miles of road to be accurate and complete.
- b.) Data provided by companies to be accurate and complete.
- c.) Width of Public Right-of-Way (PRW) to be 10 feet.
- d.) If no data provided, pole count will be estimated as follows: Linear feet of roads ÷ 250, 60% joint ownership and 30-40% good based on average age. RCN poles is \$1,275.

Methodology

Replacement Cost New Less Depreciation – See detail below under Utility Methodology.

2. Utilities

Assumptions

- a) Report of inventory provided by each utility is accurate.
- b) If no original year in service provided, an estimate will be made.

Methodology – Replacement Cost New Less Depreciation

The nationally recognized Whitman, Requardt & Associates, LLP Handy-Whitman Index of Public Utilities Construction Costs manual will be used to trend original costs forward to the present year or the valuation base year for the municipality. As an example:

Towers – Reported Original Cost \$150,000 Year in Service 1984
 1984 Index = 233
 2009 Base Year Index = 553
 $150,000 \div 233 = 64,377.68 \times 553 = \$356,008.57$ Replacement Cost
 This replacement cost must then be depreciated for age.
 If that depreciation was 59%, the value would be \$146,854

The accuracy or value of any cost approach to value is the depreciation developed for each item, as well as the remaining economic life allowed to each item that has passed its life expectancy but is still in service. As such, Avitar's unique depreciation, developed over time, is proprietary.

In the case of a public utility not willing or unable to provide an inventory, the NH DRA value for that utility was used, adjusted by a ratio that is developed by comparing all other utilities across the state valued by Avitar to the NH DRA value. This ratio maintains equity among utilities that provide information and those that didn't or couldn't. *See following pages for utility reports.*

AVITAR ASSOCIATES OF NEW ENGLAND INC.

Utility Valuation Report Listing

(Using Handy Whitman Cost Index Manual -- North Atlantic Section)

UTILITY NAME: UNITY NHEC 2014

UTILITY VALUATION YEAR: 2014

Description	Original Cost	Replacement Cost	Depreciation	Assessment Value
E364 DISTR, POLES,TOWERS & FXT	\$ 824,754	\$ 1,843,914	% 0.586000	\$ 763,380
E365 DISTR, OVER CONDUCT & DE	\$ 1,155,955	\$ 3,045,497	% 0.640000	\$ 1,096,379
E367 DISTR, UNDER COND & DEVIC	\$ 25,285	\$ 69,906	% 0.477999	\$ 36,491
E368 DISTR, PAD TRANSFORMERS	\$ 159,251	\$ 398,972	% 0.586001	\$ 165,174
E369 DISTR, SERVICES OVER&UND	\$ 152,222	\$ 365,824	% 0.532002	\$ 171,205
E370 DISTR, METERS INSTALLED	\$ 16,487	\$ 31,452	% 0.639991	\$ 11,323
E373 DISTR, STR LIGHTS OVERHD	\$ 18,362	\$ 46,878	% 0.617496	\$ 17,931
GRAND TOTALS FOR UNITY NHEC 2014:	\$ 2,352,316	\$ 5,802,443		\$ 2,261,900 *

* Value Rounded To Nearest Hundred

AVITAR ASSOCIATES OF NEW ENGLAND INC.

Utility Valuation Report Listing

(Using Handy Whitman Cost Index Manual -- North Atlantic Section)

UTILITY NAME: UNITY-PSNH-2014

UTILITY VALUATION YEAR: 2014

Description	Original Cost	Replacement Cost	Depreciation	Assessment Value
E364 DISTR, POLES,TOWERS & FXT	\$ 281,691	\$ 606,454	% 0.567296	\$ 262,415
E365 DISTR, OVER CONDUCT & DEV	\$ 271,836	\$ 745,322	% 0.648972	\$ 261,629
E366 DISTR, UNDERGRND CONDUIT	\$ 1,196	\$ 2,223	% 0.394512	\$ 1,346
E367 DISTR, UNDER COND & DEVIC	\$ 4,156	\$ 8,835	% 0.278778	\$ 6,372
E368 DISTR, PAD TRANSFORMERS	\$ 79,650	\$ 79,650	% 0.100000	\$ 71,685
E369 DISTR, SERVICES OVER&UND	\$ 102,365	\$ 213,451	% 0.455411	\$ 116,243
E370 DISTR, METERS INSTALLED	\$ 28,779	\$ 28,779	% 0.100003	\$ 25,901
E373 DISTR, STR LIGHTS OVERHD	\$ 11,802	\$ 20,056	% 0.371460	\$ 12,606
E400 UNCLASSIFIED CONSTRUCTIO	\$ 15,813	\$ 15,813	% 0.000000	\$ 15,813
GRAND TOTALS FOR UNITY-PSNH-2014:	\$ 797,288	\$ 1,720,583		\$ 774,000 *

* Value Rounded To Nearest Hundred

SECTION 4

CAMA SYSTEM

A. INTRODUCTION TO THE AVITAR CAMA SYSTEM

A. INTRODUCTION TO THE AVITAR CAMA SYSTEM

THE POINT SYSTEM - An Industry Standard

The point system for mass appraising is an industry standard developed many years ago and represents the best cost valuation system modified by the local market available and used (in some form or another) by most, if not all, Computer Assisted Mass Appraisal (CAMA) appraisal systems available on the market.

Avitar's CAMA system uses the point system. However, ever since 1986 we have made many very important refinements to increase accuracy, equity, reliability and consistency. We have also provided a menu driven system for ease of use.

Very simply, the system works by dividing up the building into components which consistently represent a certain predictable percent of the total value. These construction components are then assigned point values which represent its contribution to the total value and accounts for the cost and market appeal of the item.

POINTS

Points are based on the associated cost to the total building in relation to other options for similar features. The exterior wall factors also include the structural frame. These point values are based on the percentage that the actual cost historically represents to the total cost and provides a consistent, predictable and equitable approach to mass appraisal building values.

Each building is first measured and sketched showing the actual footprint of the building and various story heights. Then the following attributes are listed:

Roof Style & Cover	Example – Gable or Hip/Asphalt
Exterior Wall	Example – Clapboard/Vinyl (Up to Two Different Exteriors can be listed, using the two most predominant)
Interior Wall	Example – Plaster/Wood (Up to Two Different Interiors can be listed, using the two most predominant)
Floor Cover	Example – Pine/Softwood & Carpet (Up to Two Different Floor Covers can be listed, using the two most predominant)
# of Bedrooms	
# of Bathrooms	
Fixtures	
Extra Kitchen	
Central Air	
Generator	
Fireplaces	If no point value associated in the cost tables, then fireplaces are still valued in the extra features.
Heat	Example – Oil/FA Ducted (This is an oil fired furnace with forced air ducted system)
Quality	Example – A4 Exc (Here A=average, A1 is one grade better and A4 is 4 graders better)

Com. Wall	Example – Commercial Wall Frame Construction Use for commercial buildings to account for various structures.
Size Adjustment	Size adjustment is the factor that accounts for the economy of scale theory which means the more of anything you purchase at one time, the lower the unit cost. As such, a larger home will have a factor less than 1.00, while a smaller home will have a factor greater than 1.00 to account for per square foot cost variation.
Base Rate	This is the gross base square foot cost that this building, as well as all other similar buildings will start at.
Bldg. Rate	Building Rate – After consideration of all building materials and quality of construction, a building rate is developed which can be greater and lower and 1.00 based on material, quality and includes the size adjustment.
Com. Wall Factor	In the case of a commercial property, an added factor may be needed to account for various commercial structural frames.
Adjusted Base Rate	<p>Base rate times building rate times commercial wall factor equal the unique adjusted base for this structure. Therefore, two identical homes with slightly different square feet will have slightly different adjusted base rates as the economy of scale will come into play. Also, two identical size and style homes with various exterior wall materials may also vary in adjusted base rates slightly to account for the various market appeal/desirability and value of each material.</p> <p>The Adjusted Base Rate is then multiplied by the total effective area of the house to develop a replacement cost new for that structure.</p>
Bedroom & Bathroom Data	<p>While the number of bedrooms is a valuable commodity for most homes, the accompanying number of bathrooms or fixtures plays a pivotal role. A house with 5 bedrooms and only 1 bathroom is functionally obsolete as the plumbing cannot equally handle the bedrooms, as such a similar house with 5 bedrooms and 2 bathrooms would command a higher market value, all other things equal. As such, a weighting system was developed by Avitar to weight the number of bedrooms to bathrooms to develop an adjusting factor to account for this obsolescence when it existed. Therefore, it is not solely the bedroom or bathroom count that effects value, but the combination of both.</p>

EFFECTIVE AREA CALCULATIONS

The calculation of effective area is applied in order to adjust for the differences in square foot construction costs in the various subareas of the building as compared to the principal living area. The SUB-AREA ID table shows the effective area which is the actual area adjusted by the cost factors for each subarea. Cost factors for all subareas for this community can be found in the Final Valuation Cost Tables of this manual. (*Section 9C.*)

EXAMPLE: BUILDING AREA CALCULATIONS

SUB AREA IDS		ACTUAL AREAS	COST FACTOR ADJUSTMENT	EFFECTIVE AREA
FFF	(First Floor Finished)	= 864	1.00	864
UFF	(Upper Floor Finished)	= 864	1.00	864
GAR	(Attached Garage)	= 600	.45	270
EPF	(Enclosed Porch Finished)	= 192	.70	134
DEK	(Deck or Entrance)	= 192	.10	19
BMU	(Basement Unfinished)	= 864	.15	130
TOTAL AREAS GROSS		= 3,576	EFFECTIVE =	2,281

The cost factor adjusts the square foot cost of construction for living area to other areas of the structure.

EXAMPLE:

If the base rate is \$85 for a residential house, the cost of a deck is not \$85/square foot, it is more accurately expressed as only 10% or \$8.50/square foot. As such, this 192 square foot deck can be valued as follows: 192 square feet x 10% = 19.2 sf x \$85 base rate = \$1,632 or \$85 x 10% = \$8.50 x 192 square feet = \$1,632.

STORY HEIGHT ADJUSTMENTS

Further refinement of the base rate is required to acknowledge the impact of multi-story construction on the total construction costs. This is accomplished through the use of the story height adjustment factor. It is cost adjusted to account for the fact that up until 3 stories or more, it is generally less expensive during original construction to add square feet via story height than expanding the footprint which involves site work and foundation work.

DEPRECIATION TYPES & USE

NORMAL AGE DEPRECIATION is based on the age of the structure and the condition relative to that age. New homes, while new, are average for their age, while older homes may be in better condition relative to their age.

EXAMPLE - 200 Year Old House

<u>Condition</u>	<u>Normal Age Depreciation is</u>
Very Poor	71%
Poor	57% (See chart on prior page)
Fair	42%
Average	35%
Good	28%
Excellent	14%

EXAMPLE - For the 200 year old home in good condition

Building Value	=	129,900
Depreciation	=	x 28%
Depreciation Value	=	- 36,372

Depreciated Bldg. Value = 93,528

- OR -

Building Value	=	129,900
% Condition Good	=	x 72%

Depreciated Bldg. Value = 93,528

All final values are rounded to the nearest \$100 for land and buildings alike.

Therefore, the indicated building value = \$93,500

PHYSICAL: Refers to the general condition of the building, or how well it has aged or been maintained in comparison to new buildings. Here is where the assessor can allow for an adjustment for items that are not consistent with the overall condition of the majority of the home.

FUNCTIONAL: Refers to the functional design of the building based on the current use, design, layout and new technology available, over and above the normal age depreciation.

ECONOMIC: Refers to depreciation caused by things which are exterior to the building and usually not controllable by the owner. Excessive traffic, active railroad tracks, airport nearby, are just a few examples.

TEMPORARY: Refers to depreciation given for a special reason which shall only exist for a short period of time. This is generally used for new construction to account for varying stages during the construction, as of April 1st in the assessing year.

LAND VALUE COMPUTATIONS

Land can be valued using a per square foot method, per acre method, per front foot method, or a combination of all three methods. Generally, we use acres as our unit of measure for the lot, dollar per acre pricing for the rear acreage and dollar per front foot to take into account additional lot value by way of potential subdivision. Water frontage and/or view contributory value is listed separately. Land charts are created for ease of use.

SAMPLE LAND CHART

# Acres	Value
2.00	31,000
1.45	27,500
1.00	23,000
0.79	16,000
0.45	13,000
0.21	9,000
0.01	1,500

Excess acreage at \$1,500 per acre

Base View Value = \$50,000

Base Waterfront = \$100,000

A table, as shown above, exists for each zone in town that shows the base values for separate indicated lot sizes in town.

This value would then be further adjusted by the neighborhood factor, as indicated by the neighborhood code (NC) table. The NC was established during the revaluation/update process when each road, on every map that existed at that time, had a NC assigned to it based on road, land quality, topography and market desirability.

For this example, we will assume a .45 acre lot with a NC of “G” (which has a value of 1.20, meaning this neighborhood is 20% more desirable or valuable than the average).

$$\$13,000 \times 1.20 = \$15,600$$

The land may further be adjusted by the assessor for unique situations for the quality and development of the site, driveway and topography with individual condition adjustments noted on the card and multiplying straight across. In addition, the assessor can include an overall additional condition for abnormal conditions such as shape, in addition to the site, driveway and topography by placing a factor from 1 to 999 in the condition field on the appraisal card. The appraiser can then positively or negatively adjust the land value.

$$\begin{aligned} & \$15,600 \times 1.10 \text{ Site} \times 1.00 \text{ Driveway} \times 1.00 \text{ Topography} \times \\ & .90 \text{ Condition (Wet)} = \$15,444 \text{ or } \$15,400 \text{ (rounded)} \end{aligned}$$

If there were any excess land over the zone minimum, this land would be priced at the excess acreage price. There would be no NC adjustment, for the NC indicates the street frontage and excess land is the same throughout the town. It would be depreciated for size from the excess acreage chart created for this town, which simply decreases the per acre rate based on quantity. This excess land may be further adjusted based on the assessor's knowledge of the area for topography, ledge, wetlands, etc.

Excess road frontage, in amounts equal to the zone minimum, would be valued only if there is enough excess land to support subdivisions based on the zoning requirements. Excess frontage would not normally be assessed unless subdivision potential exists, however it could be if the market sales data showed a value exists even if subdivision potential did not.

The frontage would be valued by multiplying only the excess frontage above the minimum requirement, in increments of the zone minimum by the front foot rate and then adjusted by the NC and further for usability, topography, wetland, etc.

Example:

Zone = Two Acres, 100 Front Feet

1. Parcel with three acres and 400 front feet would not have any excess frontage assessed because only one excess acre exists and the zone requires two. So, this parcel has no subdivision potential.
2. Parcel with four acres and 400 front feet would be assessed for 100 excess front feet because there are two excess acres to support the zoning requirement, and therefore, a potential for subdivision exist.

If the sales data were to show a value for excess road frontage, even if no subdivision potential existed, it could be valued based on every front foot beyond the zone minimum.

Finally, you would add the building value to the extra features value to the land value to get the total assessment.

SECTION 5

CAMA APPRAISAL REVIEW CARD

ABBREVIATIONS, SAMPLES & DEFINITIONS

Notices may not be exact copies

OWNER INFORMATION			SALES HISTORY			ANYTOWN PICTURE
DOW, JOHN	(4)	Date	Book	Page	Type	
1 MAIN STREET		02/11/2008	1240	108	U138	
					192,700 SMITH	(8)
ANYTOWN, NH 03123						

LISTING HISTORY		NOTES		MUNICIPAL SOFTWARE BY AVITAR
10/17/13	MAIL	APPT LETTER	(6)	
04/01/13	DWPM			
07/12/12	DWVM			
06/20/12	INSP	MARKED FOR INSPECTION		
10/16/09	MSHC			
09/17/09	MFVL			
06/23/09	MFVM			
07/10/04	O MF			
		5/13/05 MERGED U3-15/2 INTO U3-15, PER BOOK #1125, PAGE #0139, EFFECTIVE 2004 TAXES; PART OF LOT ACROSS BOOTHMAN LANE; WARD CEDAR LOG HOME; 2/08 SALE SPLIT BY SALE WITH U4-9, 2012 BP, SMALL SHED DORMER ON FRONT OF BUILDING, NO SIDING ON DORMER AS OF 4/1, NCV, 4/13;	(7)	

EXTRA FEATURES VALUATION						(9)			ANYTOWN ASSESSING OFFICE
Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes		
FIREPLACE 1-STAND	1		100	3,000.00	100	3,000			
						3,000			

PARCEL TOTAL TAXABLE VALUE				(10)
Year	Building	Features	Land	
2012	\$ 79,100	\$ 3,000	\$ 97,500	
		Parcel Total: \$ 179,600		
2013	\$ 79,100	\$ 3,000	\$ 97,500	
		Parcel Total: \$ 179,600		
2014	\$ 80,000	\$ 3,000	\$ 82,000	
		Parcel Total: \$ 165,000		

LAND VALUATION (11)													Site: AVERAGE Driveway: GRAVEL Road: GRAVEL				
Zone: RES-A RESIDENTIAL A			Minimum Acreage: 1.00		Minimum Frontage: 200												
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes			
1F RES	1,000 ac	50,000	F	110	100	90	90	95 -- MILD	100	42,300	0	N	42,300				
1F RES	1,466 ac	x 1,500	X	100					100	2,200	0	N	2,200				
VIEW	MOUNTAINS, AVERAGE, TOP 75%, DISTANT													37,500			
										82,000					82,000		

As you can see, the appraisal card is broken into sections.

- 1) **MAP/LOT/SUB** - Numbers represent the parcel identification numbers (PID) used by the town. The map number represents the ID of the map sheet on which the parcel is displayed. The lot number and sub lot are the unique ID for the parcel on that map sheet.
- 2) **CARD # OF #** - Typically 1 of 1 means the parcel has only one assessment record card for its entire assessment information. In a multi-card situation, where more than one assessment record card is needed to show the assessment information of a parcel with several primary buildings, the first number is the sequential card number and the second number is the total number of cards for that parcel.
- 3) **PRINTED** - The date the card was printed, reflecting the assessment information and value on file at that time.
- 4) **OWNER INFORMATION** - Located in upper left hand corner just below map-lot-sublot numbers and contains the owner name and address information of record at the time of print.
- 5) **SALE HISTORY** - This section is located to the right of owner information box and displays the five most current sales recorded as known for this parcel showing book, page, date, type of sale (Qualified/Unqualified & Vacant/Improved) and seller's name.
- 6) **LISTING HISTORY** - This section usually contains the date that the property was visited, plus the two initials of the person who visited the property. The third character is the reason why they were there, and the fourth is the "action" taken. This may vary as it is user definable, but will always have a date followed by a four space code and then space for a brief note.
- 7) **NOTES** - An area for the appraiser to enter abbreviated notes about the property, as well as reasons for any adjustments made elsewhere on the assessment record card.
- 8) **PICTURE** - Intended to represent some aspect of this tract of land such as view, waterfront or site or outbuildings.
- 9) **EXTRA FEATURES VALUATION** - This area contains the valuation of fireplaces, pools, sheds, detached garages, etc., (a table listing all descriptions and rates can be found in *Section 9C.*), and displays a description (as well as dimensions when appropriate), the unit rate, condition and final value. The grand total is rounded to nearest \$100. Also, included is a brief notes section for each extra feature item listed.
- 10) **PARCEL TOTAL TAXABLE VALUE** - Is located about halfway down the right side of the card and displays prior years and current assessed value summarized as buildings, features and land and then the card total value. In the case of a multi-card parcel, in the current year column an additional value will be displayed for the total parcel value just below the card total value, whereas the prior year values will only show the total assessed value of the entire parcel.
- 11) **LAND VALUATION** - This area provides all the information necessary for land valuation.

Zone - Displays the land pricing table description, which is usually the same as the zones in town.

Minimum Acreage - The minimum lot size as defined by zoning requirements of the town. Occasionally, zones are defined that do not relate to the town zoning. Refer to the land pricing table for clearer definition of the land pricing table.

Minimum Frontage - Same as above, but represents the minimum required road frontage needed for development.

Site - A brief description of the site such as undeveloped, fair, average, good, very good or excellent, which are referring to the condition of the site development and landscaping.

Driveway - A brief description of the driveway such as none, gravel, paved, stone, etc.

Road - A brief description of the road such as paved or gravel.

Land Type - Refers to specific codes used to classify land use. These are all listed and defined in *Section 9C*.

Units - Size of land being assessed on each line.

AC = Acres

FF = Front Feet (Road Frontage) SF = Square Feet

WF = Waterfront Feet

Base Rate - Dollar value per unit, except on line one where it is the basic value of the building site, if one exists, for the lot size shown under units.

NC - Neighborhood Code. All towns have distinct neighborhoods, some more than others, which influence value based on features of the neighborhood and market desirability. Neighborhoods are represented alphabetically with “E” being average; A, B, C & D being levels below average; and F, G, H, I, etc. being levels above average value and desirability.

ADJ - The factor by which the neighborhood influences the value. In the case of excess acreage, it is a quantity or size adjustment factor

Site - Land line one only and displays the adjustment factor, if any, associated with the description.

Road - A brief description of the road such as paved or gravel.

Dway - Land line one only and displays the adjustment factor, if any, associated with the description.

Topography - Each land line can have a topography description and adjustment associated and displayed with it.

Cond - Condition - area to enter other land adjustments, such as: wet, shape, undeveloped, etc.

Ad Valorem - Market value.

SPI - Soil Potential Index is used to regulate the per acre rate of the current use land based on the range of value provided by the state. Current use condition for grade, location & site quality as defined in DRA Current Use Rules for forest categories. An entry of 100 means the maximum value and 0 means the minimum. The SPI is provided by the landowner for farm land.

R - This is used for the current use recreation discount. If the recreation discount is granted, a “Y” will appear in this column.

Tax Value - Is the taxable value of all land being appraised, including the land assessed under current use.

Notes - Brief information about each land line or the “COND” adjustment.

Map: 0000U3

Lot: 000015

Sub: 000000

Card: 1 of 1

1 MAIN STREET

ANYTOWN

Printed: 07/21/2014



OWNER		TAXABLE DISTRICTS	
DOW, JOHN 1 MAIN STREET ANYTOWN, NH 03123		District Percentage	(2) (3)
PERMITS			
Date	Permit ID	Permit Type	Notes
10/22/12	15-12	ADDITION	DORMER
(5)			

BUILDING DETAILS	
Model: 1.5 STORIES LOG Roof: GABLE OR HIP/ASPHALT Ext: LOGS Int: WOOD/LOG Floor: HARDWOOD/PINE/SOFT WD Heat: OIL/FA DUCTED Bedrooms: 3 Baths: 1.0 Extra Kitchens: A/C: No Quality: A0 AVG Corn. Wall: Size Adj: 1.1753	Fixtures: 3 Fireplaces: Generators: Base Rate: RSA 80.00 Bldg. Rate: 1.1286 Sq. Foot Cost: \$ 90.29

BUILDING SUB AREA DETAILS			
ID	Description	Area	Adj. Effect.
BMU	BSMNT	609	0.15 91
CRL	CRAWL SPACE	84	0.05 4
CTH	CATHEDRAL	336	0.10 34
FFF	FST FLR FIN	693	1.00 693
HSF	1/2 STRY FIN	357	0.50 179
OPF	OPEN PORCH FIN	264	0.25 66
GLA: 872		2,343	1,067
(7)			
2014 BASE YEAR BUILDING VALUATION (8)			
Market Cost New:		\$ 96,339	
Year Built:		1967	
Condition For Age:		AVERAGE 17 %	
Physical:			
Functional:			
Economic:			
Temporary:			
Total Depreciation:		17 %	
Building Value:		\$ 80,000	

2014 BASE YEAR BUILDING VALUATION (8)			
Market Cost New:		\$ 96,339	
Year Built:		1967	
Condition For Age:		AVERAGE 17 %	
Physical:			
Functional:			
Economic:			
Temporary:			
Total Depreciation:		17 %	
Building Value:		\$ 80,000	

- 1) **PICTURE** - A color or black and white digital picture, if one is attached, usually a picture of the sketched building.
- 2) **OWNER INFORMATION** - Repeats the owner information from the front for ease of use.
- 3) **TAXABLE DISTRICTS** - This area lists any town districts and the percentage of the property in each district.
- 4) **BUILDING DETAILS** - The title bar displays the story height, building style and year built.

Model – Story Height/Building Type

Roof - Style & Material Cover

Ext - Exterior Wall Cover

Int - Interior Wall Material

Floor - Floor Cover Material

Heat - Type & Fuel

Bedrooms - # of Bedrooms

Bath - # of Baths

Fixtures - Total # of Bath Fixtures

Extra Kitchens – In-law or Living Area Kitchen

Fireplaces

A/C - Central Air

Generators

Quality - Building Quality Description

Com Wall - Commercial Wall Structure

Size Adj - Size Adj Factor

Base Rate - Bldg Sq Ft Cost

Bldg Rate - Overall bldg factor, based on prior bldg description

Sq. Foot Cost - Final Adjusted Bld Sq Ft Cost

- 5) **PERMITS** - Area to keep track of issued building permits, manually or automatically from the Avitar Building Permit module, if town building inspector is using that module.
- 6) **BUILDING SKETCH** - It is the area in which the CAMA generated sketch can be found. Labeling of all sections is located within each area. The acronyms in the sketch, which consists of three letters, are shown to the right of the sketch in the Building Sub Area Details section in a more readable, but still in an abbreviated format.
- 7) **BUILDING SUB AREA DETAILS** - This shows the Sub Area ID and description, the actual area for each sub area, the cost factor associated with it as a percentage of the Building Square Foot Cost and the effective area, which is the actual area times the cost factor.

Example: A first floor finished (FFF) might be worth \$86/sq ft, but an attached deck would not be. By using the 10% cost factor, the square foot cost of the deck would be \$8.60. So, if you have a 100 square foot deck at \$8.60/sf, it would be valued at \$860. Put another way, 100 sf times cost adjustment factor of 10% = 10 sf. 10 sf x \$86 base rate = \$860. As you can see, using the adjustment this way is the same, but it enables the computation of the total effective area for use in the overall size adjustment computation and for comparing the effective area of comparable structures.

- 8) **BASE YEAR BUILDING VALUATION** - Is calculated by multiplying the total effective area by the Building Adjusted Base Rate, displayed just above and to the right of the sketch. This represents the undepreciated value of the structure, or rather the cost to replace the structure with a similar structure at the time the assessment was made,

based on the local market data. The base year is the year of the last valuation update and the year from which the age depreciation of the building is computed.

- Normal - Depreciation based on the age and condition of the building.
- Physical - Is added depreciation to account for the loss in value due to wear and tear and the forces of nature.
- Functional - Added depreciation is the loss in value due to the inability of the structure to perform adequately the function for which it is used, based on problems with design, layout and/or use of the buildings.
- Economic - Added depreciation based on factors influencing value that are external to the property and generally not controlled by the owner.
- Temporary - Generally used for a building in a transitional phase such as renovation, remodeling or new construction not completed as of April 1st. It is expected to change yearly as construction is completed.

This approach ensures consistent age depreciation, but also allows the supervisor to make individual added depreciation on final field review, as deemed needed for each property. See *Section 4 - Depreciation - Manual Calculation*

- Total Dpr - Total all depreciation.
- Assessment is the actual assessed value of the building and is calculated by multiplying the Building Market Cost New value by (100% - Total Depreciation %).

$$\begin{array}{rcl} \text{Building Market Cost New} & = & \$227,000 \\ \text{Total Depreciation} = 21\% & \times & \underline{.79} \text{ (100\% - 21\% = 79\% or .79)} \\ & & \$179,330 \end{array}$$

Rounded to \$179,300 = Building Assessment

<p align="center">GENERAL COMMONLY USED ABBREVIATIONS</p>	
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A/C	Air Conditioning	LOC	Location
AC	Acres	LUCT	Land Use Change Tax
ACC	Access	ME	Measured & Estimated
AMNTY	Amenity	MH	Manufactured Home
ATT	Attached	MHD	Manufactured Home-Double Wide
AVG	Average	MHS	Manufactured Home-Single Wide
BC	Blind Curve	MKB	Modern Kitchen/Bath
BCH	Beach	M/L	Measured & Listed
BKL	Backland	MPU	Most Probable Use
BR	Bedroom	NBD	Non-Buildable
BSMNT/BMT	Basement	NC	No Change
BTH	Bath	NICU	Not in Current Use
CB	Cinder/Concrete Block	NOH	No One Home
CE	Conservation Easement	NV	No Value
CK/CHK	Check	OKB	Outdated Kitchen/Bath
CLR	Clear	P&B	Post & Beam
COF	Comm Office Area	PDS	Pull Down Stairs/Attic Stairs
COND	Condition	PF	Pond Frontage
CTD	Cost to Develop	PLE	Power Line Easement
CTR	Close to Road	PR	Poor
CU	Current Use	PRS	Pier Foundation
CW	Common Wall	PU	Pickup
DB	Dirt Basement	RBL	Road Bisects Lot
DNPU	Did Not Pick UP	RD	Road
DNV	Did Not View	REF	Refused
DNVI	Did Not View Interior	RF	River Frontage
DTW	Distance to Waterfront	ROW	Right of Way (R/W)
DV	Data Verification	SHDW	Shared Driveway
DW	Driveway	SUBD	Subdivision
ENT	Entrance	TOPO	Topography
ESMNT	Easement	UC	Under Construction
EST	Estimate	UNB	Unbuildable
EXC	Excellent	UND	Undeveloped
EXT	Exterior	UNF	Unfinished
FF	Front Feet on Road	VBO	Verified by Owner
FIN	Finished	VGD	Very Good
FLR	Floor	VPR	Very Poor
FND	Foundation	VU	View
FP	Flood Plain	WA	Water Access
FPL	Fireplace	WB	Wet Basement
FR	Fair	WF	Water Frontage
FS	Field Stone	WH	Wall Height
GAR	Garage	WOB	Walkout Basement
GD	Good	W&D	Windows & Door
HO	Homeowner	XFOB	Extra Features
INCL	Included	XSWF	Excess Water Frontage
INFO	Information	YB	Year Built
INT	Interior		
LB	Low Basement		
LDK	Loading Dock		
LLA	Lot Line Adjustment		
LTD	Limited		

SAMPLE LIST LETTER

TOWN OF ANYTOWN
25 MAIN STREET
ANYTOWN, NH 03123

DOW, JOHN
1 MAIN STREET
ANYTOWN, NH 03123

Map Lot Sub : 0000U3 000006 000000

April 1, 2014

Dear Property Owner:

The Town of Anytown has contracted Avitar Associates of New England, Inc. to perform a data verification process. Annually, properties are chosen and the data is verified for accuracy. This process helps to maintain an accurate database and will help maintain fair and equitable assessments.

At this time, Avitar is scheduling appointments for interior inspections. The purpose of the interior inspection is to verify the data listed on your property record card for accuracy ie. number of bedrooms and baths and to determine the overall condition. Please call during the times specified below to set up an appointment (at a later date) to view the interior of your property. Also, please note this phone will only be answered during the specified dates and times.

Please call **603-123-4567 STARTING Tuesday, 4/15/14 thru Thursday, 4/17/14 between 8:00 am & 4:30 pm** to arrange an appointment in the near future for an interior inspection of your property. Please have this notice available when you call.

Please keep in mind that the inspection of your property is very important for an accurate and equitable assessment.

Thank you for your cooperation,
Avitar Associates of NE, Inc.
Contract Assessors for the Town

P.S. It is important to note the phone may be busy during the first day of calls, as such, please be patient when calling.

SAMPLE - NOTICE OF PRELIMINARY VALUES

Town Of Anytown
Board of Selectmen
123 Main Street
Anytown, NH 03123

DOW, JOHN
1 MAIN STREET
ANYTOWN, NH 03123

Map Lot Sub : 0000U3 000006 000000

NOTICE OF PRELIMINARY ASSESSMENT VALUES

May 9, 2014

Dear Property Owner:

The **Town of Anytown** has contracted with Avitar Associates to perform a townwide update of values. The new assessed values established for your property during the recent update are listed below. To view your property record card online, go to Avitar's Website at www.avitarassociates.com, click **ONLINE DATA**, then click **Logon & Subscriber**. Enter the **Username Anytown & the Password anytown**. Access to the website will be for the next 30 days from the date of this notice. If you do not have access to the internet, listings of all assessments are available for review at the Town Office. Internet access may also be available at the Library during normal business hours.

Should you feel an error exists or should you like to make an appointment to review your assessment, you should call **603-555-5555 starting on Mon, 5/19/14 thru, Thurs, 5/22/14 from 8:00 am to 4:30 pm** to arrange an appointment. Reviews will be held **BY APPOINTMENT ONLY** at the **Anytown Town Hall** at a later date. Please keep in mind the phone number will only be answered during the times listed above. If you cannot call during this time frame, please put your specific concerns in writing and we will review them. Do not attempt to fax a request for appointment during or after the date above.

If you call for an appointment to review your assessment, please be patient trying to reach our scheduler. Invariably, the phone line is very busy in the first hours of scheduling, so please be prepared to call back later during the scheduling period.

Please note that you should not multiply your new assessment by the old tax rate, as it will produce an erroneous tax amount. **The newly established values will not be implemented until the December bill.**

Thank you for your cooperation.

Land Value: \$ 151,300

Other Value: \$ 209,400

Total Parcel Value: \$ 360,700

SAMPLE SECOND NOTICE OF VALUE AFTER PRELIMINARY HEARINGS

Town of Anytown
Board of Selectmen
25 Main Street
Anytown, NH 03123

DOW, JOHN
1 MAIN STREET
ANYTOWN, NH 03745

Map Lot Sub : 0000U3 000006 000000

Lwp 15, 2014

Dear Property Owner:

The value listed below is your final value developed from the recent townwide update after review and changes from the informal hearing process in **Anytown, N.H.**

Changes may have occurred whether or not you scheduled an appointment for an informal hearing.

If you have any further questions or concerns, they should be addressed through the abatement process once you have received your final tax bill in the fall.

Please note that you should not multiply your new assessment by the old tax rate, as it will produce an erroneous tax amount.

Sincerely,
Avitar Associates of NE, Inc.
Contract Assessor

Land Value: \$ 127,700

Other Value: \$ 121,900

Total Parcel Value: \$ 249,600

DEFINITIONS

Abatement: An official reduction or elimination of one's taxes.

Abstraction Method: Method of land valuation in the absence of vacant land sales, whereby improvement values obtained from the cost model are subtracted from sales prices of improved parcels to yield residual land value estimates. Also called land residual technique.

Ad Valorem Tax: A tax levied in proportion to the value of the thing(s) being taxed. Exclusive of exemptions, use-value assessment provisions, and the like, the property tax is an ad valorem tax.

Age/Life Method (Depreciation): A method of estimating accrued depreciation founded on the premise that, in the aggregate, a neat mathematical function can be used to infer accrued depreciation from the age of a property and its economic life. Another term is "straight-line depreciation" (see depreciation, accrued; and depreciation method, straight-line).

Allocation Method: A method used to value land, in the absence of vacant land sales, by using a typical ratio of land to improvement value. Also called land ratio method.

Amenity: A feature of an improvement that enhances its suitability for its basic use. A fireplace in a single-family residence is an amenity, as is covered parking at an apartment complex. By definition, amenities always increase value. Use of land owned in common like in a condominium complex, is an added value or amenity.

Anticipated Use Method: A method used to appraise underdeveloped land. Expected improvements to the land are specified, and total development costs are estimated and subtracted from the projected selling price to give an estimate of the value of the undeveloped land.

Appeal: A process in which a property owner contests an assessment either informally or formally.

Appraisal Date: The date as of which a property's value is estimated.

Appraisal Methods: The three methods of appraisal, that is, the cost approach, income approach, and sales comparison approach.

Appreciation: Increase in value of a property, in terms of money, from causes other than additions and betterments. For example, a farm may appreciate if a shopping center is built nearby, and property of any sort may appreciate as a result of inflation.

Arm's-Length Sale: A sale in the open market between two unrelated parties, each of whom is reasonably knowledgeable of market conditions and under no undue pressure to buy or sell.

Assemblage: The assembling of adjacent parcels of land into a single unit. Compare "plottage".

Assess: To value property officially for the purpose of taxation.

Assessed Value: (1) A value set on real estate by a government as a basis for levying taxes; (2) The monetary amount for a property as officially entered on the assessment roll for purposes of computing the tax levy. Assessed values differ from the assessor's estimate of actual (market) value for three major reasons: fractional assessment ratios, partial exemptions, and decisions by assessing officials to override market value.

Assessment: The official act of discovering, listing, and estimating property value and other property assessments.

Assessment Card: A card used by an assessor with land and building information, including acreage, sketch or photograph of a building, a description of its location, a list of the principal factors affecting its reproduction cost and depreciation, and the calculations of cost and depreciation. **Also called a “property record card”.**

Assessment Equity: The degree to which assessments bear a consistent relationship to market value.

Assessment Progressivity or Regressivity: An estimated assessing bias such that high-value properties are appraised higher (or lower) than low-value properties in relation to market values. It is computed by the Price Related Differential; however, it is not statistically definitive, but merely an indication of a possible bias.

Assessment to Sale Price Ratio: The ratio of the assessed value to the sale price (or adjusted sale price) of a property; a simple indication of assessment accuracy.

Bias: A statistic is said to be biased if the expected value of that statistic is not equal to the population parameter being estimated. A process is said to be biased if it produces results that vary systematically with some factor that should be irrelevant.

Board of Tax and Land Appeals: Empowered by RSA 71-B, the Board of Tax and Land Appeals has responsibility for: (1) hearing appeals of individual tax assessments, exemptions or refunds, whether levied by the State or its municipalities; (2) hearing petitions for reassessment and determining the adequacy of reassessments ordered by the Board; and (3) determining any appeals of the equalization ratios established by the Commissioner of Revenue Administration.

Capitalization Rate: Any rate used to convert an estimate of future income to an estimate of market value; the ratio of net operating income to market value.

Coefficient of Dispersion (COD): The average deviation of a group of numbers from the median expressed as a percentage of the median. In ratio studies, the average percentage deviation from the median ratio.

Computer Assisted Mass Appraisal (CAMA): A system of appraising property, usually only certain types of real property, that incorporates computer-supported statistical analyses such as multiple regression analysis and adaptive estimation procedure to assist the assessor in estimating market value of a large population of properties.

Confidence Interval: For a given confidence level, the range within which one can conclude that a measure of the population (such as the median or mean appraisal ratio) lies.

Contributory Value: The amount a component of a property contributes to the total market value. For improvements, contributory value must be distinguished from cost.

Deferred Maintenance: Repairs and similar improvements that normally would have been made to a property, but were not made to the property in question, thus increasing the amount of its depreciation.

Depreciation: Loss in value of an object, relative to its replacement cost new, reproduction cost new, or original cost, whatever the cause of the loss in value. Depreciation is sometimes subdivided into three types: physical deterioration (wear and tear), functional obsolescence (suboptimal design in light of current technologies or tastes), and economic obsolescence (poor location or radically diminished demand for the product).

Escheat: The right to have property reverts to the state for nonpayment of taxes or when there are no legal heirs of someone who dies without leaving a will.

Encumbrance: Any limitation that affects property rights and value.

Equalization: The process by which an appropriate governmental body attempts to ensure that all property under its jurisdiction is assessed at the same assessment ratio or at the ratio or ratios required by law. Equalization may be undertaken at many different levels. Equalization among use classes (such as agricultural and industrial property) may be undertaken at the local level, as may equalization among properties in a school district and a transportation district; equalization among counties is usually undertaken by the state to ensure that its aid payments are distributed fairly.

Equalized Values: Assessed values after they have all been multiplied by common factors during equalization.

Estate: A right or interest in property.

Expense: A cost, or that portion of a cost, which under accepted accounting procedures, is chargeable against income of the current year.

External (Economic) Obsolescence: The loss of value (relative to the cost of replacing a property with property of equal utility) resulting from causes outside the property that suffers the loss. Usually locational in nature in the depreciation of real estate, it is more commonly marketwide in personal property, and is generally considered to be economically infeasible to cure.

Fee Simple Estate: The property rights that refer to absolute ownership unencumbered by any other interest or estate (a right or interest in property), subject only to the limitations imposed by governmental powers such as eminent domain, taxation, police power, and escheat.

Field Review: The practice of reviewing the reasonableness of assessments by viewing the properties in question by looking at their exteriors.

Functional Depreciation: Synonymous with the preferred term “obsolescence”.

Functional Obsolescence: Loss in value of a property resulting from changes in tastes, preferences, technical innovations, or market standards.

IAAO: International Association of Assessing Officers.

Improvements: Buildings, other structures, and attachments or annexations to land that are intended to remain so attached or annexed, such as sidewalks, trees, drives, tunnels, drains, and sewers. Note: Sidewalks, curbing, sewers, and highways are sometimes referred to as “betterment”, but the term “improvements” is preferred.

Income: The payments to its owner that a property is able to produce in a given time span, usually a year, and usually net of certain expenses of the property.

Income Approach: One of the three approaches to value, based on the concept that current value is the present worth of future benefits to be derived through income production by an asset over the remainder of its economic life. The income approach uses capitalization to convert the anticipated benefits of the ownership of property into an estimate of present value.

Land-to-Building Ratio (Land-to-Improvement Ratio): The proportion of land area to gross building (improvement) area. For a given use, the most frequently occurring ratio will be that of a functioning economic unit.

Lease: A written contract by which the lessor (owner) transfers the rights to occupy and use real or personal property to another (lessee) for a specified time in return for a specified payment (rent).

Leased Fee Estate: An ownership interest held by a lessor with the rights of use and occupancy conveyed by lease to another.

Leasehold Estate: Interests in real property under the terms of a lease or contract for a specified period of time, in return for rent or other compensation; the interests in a property that are associated with the lessee (the tenant) as opposed to the lessor (the property owner). May have value when market rent exceeds contract rent.

Lessee: The person receiving a possessory interest in property by lease.

Lessor: The person granting a possessory interest in property by lease.

Level of Assessment; Assessment Ratio: The common or overall ratio of assessed values to market values. Three concepts are commonly of interest: what the assessment ratio is legally required to be; what the assessment ratio actually is, and what the assessment ratio seems to be, on the basis of a sample and the application of inferential statistics.

Life Estate: An interest in property that lasts only for a specified person's lifetime; thus the owner of a life estate is unable to leave the property to heirs.

Listing: Performing an interior inspection of a property/building.

Market Approach: Any valuation procedure that incorporates market-derived data, such as the stock and debt technique, gross rent multiplier method and allocation by ratio.

Mass Appraisal: The process of valuing a group of properties as of a given date, using standard methods, employing common data, and allowing for statistical testing.

Mass Appraisal Model: A mathematical expression of how supply and demand factors interact in a market.

Mean: A measure of central tendency. The result of adding all the values of a variable and dividing by the number of values. For example, the mean of 3, 5, and 10 is 18 divided by 3, or 6. Also called arithmetic mean or average.

Median: A measure of central tendency. The value of the middle item in an uneven number of items arranged or arrayed according to size; the arithmetic average of the two central items in an even number of items similarly arranged; a positional average that is not affected by the size of extreme values.

Model Calibration: The development of adjustments, or coefficients based on market analysis that identifies specific factors with an actual effect on market value.

Neighborhood: (1) The environment of a subject property that has a direct and immediate effect on value; (2) A geographic area defined for some useful purpose, such as to ensure for later multiple regression modeling that the properties are homogeneous and share important locational characteristics.

Net Income: (1) The income expected from a property, after deduction of allowable expenses; (2) Net annual income is the amount generated by a property after subtracting vacancy and collection loss, adding secondary income, and subtracting all expenses required to maintain the property for its intended use. The expenses include management fees, reserves for replacement, maintenance, property taxes, and insurance, but do not include debt service, reserves for building additions, or income tax.

Obsolescence: A decrease in the value of a property occasioned solely by shifts in demand from properties of this type to other types of property and/or to personal services. Some of the principal causes of obsolescence are: (1) changes in the esthetic arts; (2) changes in the industrial arts, such as new inventions and new processes; (3) legislative enactments; (4) change in consumer demand for products that results in inadequacy or overadequacy; (5) migration of markets that results in misplacement of the property. Contrast depreciation, physical; depreciation, economic.

Overall Rate (OAR): A capitalization rate that blends all requirements of discount, recapture, and effective tax rates for both land and improvements; used to convert annual net operating income into an indicated overall property value.

Partial Interest: An interest (in property) that is less complete than a fee simple interest. Also, known as a “fractional” interest.

Percent Good: An estimate of the value of a property, expressed as a percentage of its replacement cost, after depreciation of all kinds has been deducted.

Physical Depreciation: Depreciation arising solely from a lowered physical condition of the property or a shortened life span as the result of ordinary use, abuse, and action of the elements.

Plottage Value: (1) The increment of value ascribed to a plot because of its suitability in size, shape, and/or location with reference to other plots (preferred); (2) The excess of the value of a large parcel of land formed by assemblage over the sum of the values of the unassembled parcels. Compare “assemblage”.

Price Related Differential (PRD): The mean divided by the weighted mean. The statistic has a slight bias upward and is not statistically definitive; however, price-related differentials above 1.03 tend to indicate assessment regressivity; price-related differentials below 0.98 tend to indicate assessment progressivity.

Principle of Substitution: The principle of substitution states that no buyer will pay more for a good than he or she would have to pay to acquire an acceptable substitute of equal utility in an equivalent amount of time.

Ratio Study: A study of the relationship between assessed values and market sales data.

Real Property: Consists of the interests, benefits, and rights inherent in the ownership of land plus anything permanently or semi-permanently attached to the land or legally defined as immovable; the bundle of rights with which ownership of real estate is endowed. To the extent that "real estate" commonly includes land and any permanent improvements, the two terms can be understood to have the same meaning. Also called “realty”.

Replacement Cost New Less Depreciation (RCNLD): In the cost approach, replacement cost new less physical incurable depreciation.

Residual Value of Land: A value ascribed to land alone by deducting from the total value of land and improvements, the value of the improvements.

Reversion: The right of possession commencing on the termination of a particular estate.

Right-of-Way: R/W or RW, an easement consisting of a right of passage through the servient estate. By extension, the strip of land traversed by a railroad or public utility, whether owned by the railroad or utility company or used under easement agreement.

Standard Deviation: The statistic calculated from a set of numbers by subtracting the mean from each value and squaring the remainders, adding together all the squares, dividing by the size of the sample less one, and taking the square root of the result. When the data are normally distributed, one can calculate the percentage of observations within any number of standard deviations of the mean from normal probability tables. When the data are not normally distributed, the standard deviation is less meaningful, and one should proceed cautiously.

Statistics: (1) Numerical descriptions calculated from a sample, for example, the median, mean, or coefficient of dispersion. Statistics are used to estimate corresponding measures, termed parameters, for the population; (2) the science of studying numerical data systematically and of presenting the results usefully. Two main branches exist: descriptive statistics and inferential statistics.

Stratification: The division of a sample of observations into two or more subsets according to some criterion or set of criteria. Such a division may be made to analyze disparate property types, locations, or characteristics, for example.

Subdivision: A tract of land that has been divided into marketable building lots and such public and private ways as are required for access to those lots, and that is covered by a recorded plat.

Tax-Exempt Property: Property entirely excluded from taxation because of its type or use. The most common examples are religious, charitable, educational, or governmental properties. This definition omits property for which the application of a partial exemption reduces net taxable value to zero.

Tax Map: A map drawn to scale and delineated for lot lines or property lines or both, with dimensions or areas and identifying numbers, letters, or names for all delineated lots or parcels.

Tax Rate: The amount of tax stated in terms of a unit of the tax base. For property tax, it is expressed in dollar of tax per \$1,000 of value.

Time-Adjusted Sale Price: The price at which a property sold, adjusted for the effects of price changes reflected in the market between the date of sale and the date of analysis.

Total Economic Life: The period of time or units of production over which the operation of an asset is economically feasible, not necessarily the same as its physical life.

Trending: Adjusting the values of a variable for the effects of time. Usually used to refer to adjustments of assessments intended to reflect the effects of inflation and deflation and sometimes also, but not necessarily, the effects of changes in the demand for microlocational goods and services.

Uniformity: The equality of the burden of taxation in the method of assessment.

Use Class: (1) A grouping of properties based on their use rather than, for example, their acreage or construction; (2) one of the following classes of property: single-family residential, multifamily residential, agricultural, commercial, industrial, vacant land and institutional/exempt; (3) Any subclass refinement of the above-for example, townhouse, detached single-family, condominium, house on farm, and so on.

Variance: A measure of dispersion equal to the standard deviation squared.

Zoning: The exercise of the police power to restrict landowners as to the use of their land and/or the type, size, and location of structures to be erected thereon.

SECTION 6

SALES DATA

- A. DATE RANGE OF SALES & EFFECTIVE
DATE OF NEW VALUE**
- B. QUALIFIED & UNQUALIFIED SALES
REPORT**

A. Date Range of Sales & Effective Date of New Value

Effective date of this revaluation is 4/1/2014.

Sales that occurred between 10/1/12 and 6/30/14 were used in the preliminary sales analysis and value development. Sales that occurred between 10/1/12 and 7/28/14 were used in the final testing and analysis.

Total Number of Qualified Sales Used 20 sales were used.

B. Qualified & Unqualified Sales Report

The following sales listing for all sales that were verified as qualified “market sales” (via PA-34 reports filed by the buyer and seller at the time of the transaction, onsite visits, sales questionnaires or through research of MLS listing services) that were discovered and used in the analysis of costs for the revaluation. There are two listings. The first is a list of all Market Sales commonly called Qualified. The second is a listing of all the sales considered non-market or unqualified sales and not used in the cost analysis.

The sales list includes the following abbreviations, defined here:

LC=Land Use Code

CI	Comm/Ind
EX-F	Exempt-Federal
EX-M	Exempt-Municipal
EX-P	Exempt-PILT
EX-S	Exempt-State
R1	1F Residential (1F = One Family)
R1A	1F Residential Water Access
R1W	1F Residential Waterfront
R2	2F Residential (2F = Two Family)
R2A	2F Residential Water Access
R2W	2F Residential Waterfront
R3	3F Residential (3F = Three Family)
R3A	3F Residential Water Access
R3W	3F Residential Waterfront
R4	4F Residential (4F = Four Family)
R4A	4F Residential Water Access
R4W	4F Residential Waterfront
UTL	Utility-Other
UTLE	Utility-Electric
UTLG	Utility-Gas
UTLW	Utility-Water

NC=Neighborhood Code

A	60%	40% Below the Average
B	70%	30% Below the Average
C	80%	20% Below the Average
D	90%	10% Below the Average
E	100%	Average for the Town
F	110%	10% Above the Average
G	120%	20% Above the Average
H	130%	30% Above the Average
I	140%	40% Above the Average
J	150%	50% Above the Average
K	160%	60% Above the Average
L	170%	70% Above the Average
M	180%	80% Above the Average
N	190%	90% Above the Average
P	200%	100% Above the Average
Q	225%	125% Above the Average
R	250%	150% Above the Average
S	275%	175% Above the Average
T	300%	200% Above the Average
X	Backland	Not Having Road Frontage

BR=Building Square Foot Rate – See Section 9C Final Cost Tables

SH=Story Height

A	1 Story Frame	E	2.5 Story Frame
B	1.5 Story Frame	F	2.75 Story Frame
C	1.75 Story Frame	G	3 Story Frame
D	2 Story Frame	H	3.5+ Story Frame
		I	Split Level

EF AREA = Effective Area. This is the actual area of each section of the building adjusted for cost. In other words, 800 square feet of first floor is more valuable than 800 square feet of basement, so the basement square footage is adjusted down for cost and the total effective area is the sum of all the sub areas adjusted for cost.

I = This column will be either “I” for improved, meaning a land and building sale or “V” for vacant, meaning a land only sale.

Q = This column is “Q” for qualified market sale or “U” for unqualified market sale.

Unity Sales Analysis Report

Ratio	Map Lot Sub Grid	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
							Eff. Area		Sale Date			Grantor	
0.920	6 - 533 - 0 - E2	01	5.80	R1	E	RSA	B	\$ 162,733	\$ 149,700	I	Q	SOUZA, GREGORY B.	\$ 134,150
0.923	8 - 635 - 0 - A6	01	10.00	R1	B			\$ 30,000	\$ 27,700	V	Q	BAILEY, GEORGE	\$ 27,500
0.941	13 - 273 - 7 - K4	01	7.15	R1	E	RSA	A	\$ 256,900	\$ 241,800	I	Q	FELLOWS, MERLIN I REV	\$ 212,220
0.967	9 - 170 - 4 - C6	01	6.40	R1	E	RSA	C	\$ 178,000	\$ 172,200	I	Q	KEEFE, KEVIN D	\$ 192,140
0.971	12 - 841 - 0 - G7	01	2.00	R1	D	RSA	C	\$ 185,000	\$ 179,700	I	Q	BAIRD, JOSHUA I	\$ 195,440
0.971	6 - 712 - 0 - E2	01	1.30	R1	E	MHD	A	\$ 105,000	\$ 102,000	I	Q	TANGUAY, JEAN-LOUIS	\$ 115,590
0.975	11 - 891 - A - F2	01	12.00	R1	E	RSA	C	\$ 373,000	\$ 363,800	I	Q	MONTEITH, KIRBY	\$ 324,150
0.976	6 - 68 - 0 - D1	01	6.90	R1	E	RSA	B	\$ 285,000	\$ 278,200	I	Q	ANTONIEWICH, DAVID	\$ 310,710
0.982	11 - 850 - 4 - D3	01	10.33	R1	E	RSA	A	\$ 199,866	\$ 196,200	I	Q	LACROIX, STANLEY	\$ 149,390
0.992	19 - 627 - 0 - H6	01	2.00	R1W	D	RSA	A	\$ 200,000	\$ 198,300	I	Q	GULLIKSEN, JOANNE & RO	\$ 253,940
0.995	11 - 189 - 0 - F2	01	11.90	CUFL	D			\$ 37,000	\$ 36,800	V	Q	MONTEITH, KIRBY	\$ 1,660
0.999	6 - 637 - 0 - D7	01	91.00	CUUW	D			\$ 96,600	\$ 96,500	V	Q	CARLIN, MICHAEL	\$ 10,030
0.999	16 - 307 - 0 - A1	01	0.27	R1	E	RSA	B	\$ 134,533	\$ 134,400	I	Q	WRIGHT, GRETA C	\$ 143,350
1.007	19 - 295 - 0 - I5	01	2.70	R1A	E	RSA	B	\$ 178,000	\$ 179,300	I	Q	LEVESQUE, RICHARD P &	\$ 179,080
1.008	14 - 543 - 0 - G5	01	5.00	R1	B			\$ 25,000	\$ 25,200	I	Q	O'CLAIR, DONALD E	\$ 21,530
1.019	11 - 713 - 2 - F4	01	3.75	R1	D	RSA	D	\$ 163,466	\$ 166,500	I	Q	KERN, DEANNA G	\$ 250,440
1.024	14 - 530 - 0 - F5	01	5.00	R1	B			\$ 15,533	\$ 15,900	V	Q	FAUTEUX, LEO	\$ 19,500
1.043	14 - 571 - 0 - G6	01	5.00	R1	B			\$ 15,533	\$ 16,200	V	Q	FAUTEUX, LEO	\$ 19,500
1.086	14 - 527 - 0 - F5	01	6.60	R1	C			\$ 20,533	\$ 22,300	V	Q	FAUTEUX, LEO	\$ 21,900

Ratio	Map Lot Sub Grid	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
							Eff. Area		Sale Date			Grantor	
1.338	13 - 798 - 0 - J2	01	0.40	R1	E	RSA	C	\$ 112,500	\$ 150,500	I	Q	HUNEVEN, ROBERT	\$ 155,820
							1,563		07/28/2014				

Unity Sales Analysis Report

Ratio	Map Lot Sub Grid	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
							Eff. Area		Sale Date			Grantor	
0.044	8 - 528 - 0 - K6	01	0.40	R1	E			\$ 90,000	\$ 4,000	V	U	MULTI PARCEL SALE LABRIE, REJEAN	\$ 4,600
0.100	6 - 275 - 0 - E1	01	5.40	R1	E			\$ 250,000	\$ 25,000	I	U	MULTI PARCEL SALE LITTLEFIELD, JOHN C	\$ 24,700
0.126	6 - 274 - 0 - F1	01	30.51	CUUO	X			\$ 250,000	\$ 31,600	I	U	MULTI PARCEL SALE LITTLEFIELD, JOHN C	\$ 1,430
0.159	13 - 678 - 0 - E6	01	8.10	R1	D			\$ 164,900	\$ 26,200	V	U	ESTATE SALE/EDCY COV LEARY JR, RALPH A EST	\$ 35,450
0.316	2 - 321 - 0 - J6	01	96.30	CUUO	B			\$ 298,000	\$ 94,100	V	U	GOVMT AGENCY GRNTR/E DAGESE, DANIEL S	\$ 3,620
0.638	14 - 501 - 0 - H6	01	5.00	CUUO	B			\$ 26,000	\$ 16,600	V	U	MULTI PARCEL SALE FAUTEUX, LEO	\$ 7,500
0.638	14 - 509 - 0 - G5	01	5.00	CUUO	B			\$ 26,000	\$ 16,600	V	U	MULTI PARCEL SALE FAUTEUX, LEO	\$ 7,500
0.638	14 - 516 - 0 - G5	01	5.00	CUUO	B			\$ 26,000	\$ 16,600	V	U	MULTI PARCEL SALE FAUTEUX, LEO	\$ 19,500
0.638	14 - 523 - 0 - G5	01	5.00	CUUO	B			\$ 26,000	\$ 16,600	V	U	MULTI PARCEL SALE FAUTEUX, LEO	\$ 19,500
0.778	13 - 719 - 15 - G8	01	5.30	R1	C	RSA	A	\$ 52,933	\$ 41,200	V	U	LNDLRD/TENANT SALE BROWER, HOWARD	\$ 51,925
0.851	6 - 109 - 0 - G2	01	280.00	CUUO	E		653	\$ 250,000	\$ 212,700	I	U	MULTI PARCEL SALE LITTLEFIELD, JOHN C	\$ 10,530
0.858	5 - 572 - 3 - K6	01	6.87	R1	D	RSA	A	\$ 140,000	\$ 120,100	I	U	FAMILY/RELAT GRNTR/E GENTES, MARK	\$ 31,410
1.035	13 - 378 - 0 - F6	01	10.40	R1	D	RSA	A	\$ 164,900	\$ 170,600	I	U	ESTATE SALE/EDCY COV LEARY JR, RALPH A EST	\$ 188,730
1.057	2 - 321 - 1 - J6	01	500.00	CUUH	X		1,771	\$ 298,000	\$ 315,000	V	U	MULTI PARCEL SALE DAGESE, DANIEL S	\$ 22,800
1.059	12 - 692 - 0 - C3	01	0.90	R1	E	MHD	A	\$ 120,000	\$ 127,100	I	U	UNCLASSFYD EXCLUSION TROTJ, ROBERT E	\$ 123,750
1.196	19 - 873 - 5 - F3	01	5.14	RIA	D	MHD	A	\$ 97,333	\$ 116,400	I	U	QUITCLAIM DEED BLAIR, LARRY R	\$ 162,810
1.208	12 - 388 - 0 - J8	01	39.00	R1	E	RSA	A	\$ 180,165	\$ 217,600	I	U	BANK FORECLSR SALE LEMERE, JASON	\$ 207,980
1.252	19 - 287 - 0 - D8	01	2.17	RIW	E	RSA	C	\$ 251,133	\$ 314,300	I	U	FORECLOSURE SUGAR RIVER BANK	\$ 430,350
1.316	14 - 771 - 0 - G3	01	7.10	R1	X		4,231	\$ 6,533	\$ 8,600	V	U	ABUTTER SALE ROSSING, MICHAEL	\$ 13,809

Ratio	Map Lot Sub Grid	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment Sale Date	I	Q	Unqualified Description Grantor	Prior Year Assessment
							Eff. Area						
1.319	9 - 483 - 0 - D8	01	5.50	R1	E	RSA	A	\$99,600	\$131,400	I	U	FORECLOSURE	
							1,303		12/30/2013			WELLS FARGO BANK, N.A.	\$128,890
1.322	5 - 860 - 4 - K7	01	9.00	R1	D	MHS	A	\$55,000	\$72,700	I	U	BANK FORECLSR SALE	
							946		11/01/2013			WEEKS, DAVID	\$71,220
1.323	8 - 143 - 0 - K6	01	2.70	R1	E	RSA	B	\$90,000	\$119,100	I	U	MULTIPARCEL SALE	
							1,041		07/29/2013			LABRIE, REJEAN	\$102,220
1.343	14 - 587 - 0 - E4	01	5.80	R1	D	RSA	A	\$107,000	\$143,700	I	U	FORECLOSURE	
							1,431		07/22/2014			WEST, DALTON	\$160,180
1.355	19 - 210 - 0 - I2	01	1.06	R1A	E	RSA	B	\$130,000	\$176,100	I	U	PRE-FORECLSR SALE	
							1,663		12/18/2013			MAGOON, JAMES & KARI	\$189,240
1.378	12 - 221 - 0 - C3	01	11.50	R1	E	MHS	A	\$60,000	\$82,700	I	U	UNCLASSFYD EXCLUSION	
							941		02/21/2014			DUNN, GEORGE	\$73,290
1.388	10 - 227 - 0 - F8	01	6.60	CUUO	X			\$2,666	\$3,700	I	U	NON MARKET TRANSFER	
									02/08/2013			FRANCIS, SHARON	\$160
1.428	19 - 95 - 0 - D6	01	0.15	R1W	D	RSA	A	\$100,000	\$142,800	I	U	UNCLASSFYD EXCLUSION	
							627		07/03/2013			CANNING, NORMA	\$163,140
1.528	14 - 588 - 0 - E4	01	5.10	R1	E	RSA	B	\$79,533	\$121,500	I	U	FAMILY/RELAT GRNTR/E	
							1,185		10/05/2012			SMITH, NORMAN, SR.	\$119,200
1.536	6 - 651 - 1 - B6	01	4.40	R1	E	MHS	A	\$58,000	\$89,100	I	U	FAMILY/RELAT GRNTR/E	
							1,009		02/12/2014			MCCLAY, DOUGLAS	\$98,430
1.551	15 - 16 - 1 - J2	01	4.33	R1	E	MHS	A	\$57,000	\$88,400	I	U	ABUTTER SALE	
							1,119		06/26/2013			PRUSLIN, ILYA	\$87,230
1.572	12 - 733 - 5 - L8	01	10.00	CUUO	E			\$29,200	\$45,900	V	U	CURRENT USE ASSESSMT	
									09/20/2013			HEINO, ARTHUR A.	\$380
1.643	6 - 76 - 0 - A5	01	13.00	R1	E	RSA	A	\$93,500	\$153,600	I	U	UNCLASSFYD EXCLUSION	
							1,536		05/23/2014			RANDALL, SHAWN	\$186,020
1.683	13 - 512 - 0 - K2	01	5.70	R1	E	RSA	B	\$108,000	\$181,800	I	U	GOVMT AGENCY GRNTR/E	
							2,897		02/14/2013			SECRETARY OF HOUSING &	\$168,290
1.699	19 - 873 - 5 - F3	01	5.14	R1A	D	MHD	A	\$68,500	\$116,400	I	U	BANK FORECLSR SALE	
							1,350		02/24/2014			21 ST MORTGAGE CORPORA	\$162,810
1.712	13 - 182 - 0 - H5	01	30.69	R1	E	RSA	C	\$109,900	\$188,200	I	U	ESTATE SALE/EDCY COV	
							2,642		05/14/2014			DYMON, THADDOUS	\$192,290
1.820	6 - 651 - 0 - B6	01	9.00	R1	E			\$15,000	\$27,300	I	U	UNCLASSFYD EXCLUSION	
									02/12/2014			MCCLAY, DOUGLAS M	\$41,000
2.637	12 - 388 - 0 - J8	01	39.00	R1	E	RSA	A	\$82,533	\$217,600	I	U	BANK FORECLSR SALE	
							1,865		10/15/2012			FEDERAL NATIONAL MORTG	\$207,980
2.969	7 - 499 - 0 - E8	01	2.50	C1	E	CST	A	\$85,000	\$252,400	I	U	BANK FORECLSR SALE	
							1,643		12/04/2012			SUGAR RIVER BANK	\$205,710
3.099	8 - 488 - 0 - K8	01	11.60	R1	E	RSA	C	\$74,933	\$232,200	I	U	FORECLOSURE	
							2,881		12/30/2013			MEADOWS, JOY	\$169,770

Ratio	Map Lot Sub Grid	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment Sale Date	I	Q	Unqualified Description Grantor	Prior Year Assessment
4.470	13 - 880 - 0 - L7	01	4.70	R1	E	RSA	B	\$ 30,000	\$ 134,100 06/25/2013	I	U	NON MARKET TRANSFER DONOVAN, NANCY	\$ 129,680
10.192	8 - 403 - 0 - B7	01	150.00	CUUW	B			\$ 11,205	\$ 114,200 10/18/2012	V	U	FAMILY/RELAT GRNTR/E HARTWELL, ROBERT C, &	\$ 8,380
27.532	13 - 675 - 0 - L3	01	24.10	CUUO	E			\$ 2,666	\$ 73,400 02/12/2013	V	U	FAMILY/RELAT GRNTR/E WEED, WAYNE	\$ 920
36.686	6 - 28 - 0 - B6	01	1.10	EX-M	E	EXT	A	\$ 2,058	\$ 75,500 04/04/2013	I	U	GOVMT AGENCY GRNTR/E WEAVER, WALLACE	\$ 79,240
45.949	8 - 676 - 1 - L8	01	66.50	R1	E			\$ 2,666	\$ 122,500 02/12/2013	I	U	NON MARKET TRANSFER BOUCHER, DIANNE	\$ 41,480
71.605	14 - 148 - 0 - B5	01	150.00	CUUO	D			\$ 2,666	\$ 190,900 02/12/2013	V	U	NON MARKET TRANSFER WEED, WAYNE	\$ 5,640
73.668	8 - 410 - 0 - L8	01	1.40	R1	E	RSA	A	\$ 2,666	\$ 196,400 02/12/2013	I	U	NON MARKET TRANSFER BOUCHER, DIANNE M	\$ 173,370
108.163	9 - 170 - 16 - D5	01	9.20	EX-M	E			\$ 294	\$ 31,800 04/04/2013	V	U	GOVMT AGENCY GRNTR/E PERROTTI, MICHAEL	\$ 36,080
232.500	12 - 885 - 0 - K2	01	2.60	R1	B			\$ 40	\$ 9,300 01/28/2014	V	U	NON MARKET TRANSFER STRANGE, DONALD	\$ 3,900
262.500	12 - 606 - 0 - K2	01	3.90	R1	B			\$ 40	\$ 10,500 01/28/2014	V	U	NON MARKET TRANSFER STRANGE, DONALD	\$ 5,850
1,757.500	19 - 212 - 0 - I2	01	2.03	R1A	E	RSA	A	\$ 40	\$ 70,300 12/05/2013	V	U	FAMILY/RELAT GRNTR/E ANTILA, EINO	\$ 191,670
3,435.000	5 - 364 - 6 - L5	01	6.07	R1	D	RSA	A	\$ 40	\$ 137,400 11/26/2013	I	U	NON MARKET TRANSFER JUNGE, FREDERICK	\$ 149,020
4,755.000	16 - 329 - 0 - A1	01	3.00	R1	D	RSA	D	\$ 40	\$ 190,200 12/17/2013	I	U	FAMILY/RELAT GRNTR/E WEIDLICH, STEPHEN M.	\$ 205,300
34,000.000	17 - 733 - 2 - L1	01	8.00	CUUW	E			\$ 1	\$ 34,000 08/08/2013	V	U	FAMILY/RELAT GRNTR/E RINGWOOD, CHARLES	\$ 1,010
38,600.000	18 - 145 - 0 - E6	01	8.00	R1	E			\$ 1	\$ 38,600 08/21/2013	V	U	NON MARKET TRANSFER GRIFFIN, WAYNE	\$ 37,500
56,400.000	1 - 55 - 0 - K5	01	44.60	EX-M	B			\$ 1	\$ 56,400 04/04/2013	V	U	GOVMT AGENCY GRNTR/E MINORS, JESSE, CO-TRUS	\$ 67,800
69,100.000	17 - 733 - 3 - L1	01	10.00	R1	E			\$ 1	\$ 69,100 08/08/2013	I	U	FAMILY/RELAT GRNTR/E RINGWOOD, CHARLES	\$ 32,770
140,900.000	19 - 169 - 0 - I4	01	2.00	R1A	E	RSA	A	\$ 1	\$ 140,900 06/25/2013	I	U	NON MARKET TRANSFER BONOMO, SHELLY T & PHI	\$ 172,970
140,900.000	19 - 169 - 0 - I4	01	2.00	R1A	E	RSA	A	\$ 1	\$ 140,900 06/25/2013	I	U	NON MARKET TRANSFER BONOMO, PHILIP A	\$ 172,970
161,600.000	8 - 566 - 0 - H1	01	5.30	R1	E	RSA	A	\$ 1	\$ 161,600 08/30/2013	I	U	FAMILY/RELAT GRNTR/E MCGINNIS, CHRISTOPHER	\$ 194,840

Ratio	Map Lot Sub Grid	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment Sale Date	I	Q	Unqualified Description Grantor	Prior Year Assessment
183,000.000	11 - 349 - 0 - K8	01	5.00	R1	D	RSA	A	\$ 1	\$ 183,000 07/30/2013	I	U	DIVORCE PRTY GRNTR/E FARLEY, LISA A	\$ 196,080
186,000.000	8 - 303 - 0 - J8	01	9.00	R1	E	RSA	B	\$ 1	\$ 186,000 08/16/2013	I	U	FAMILY/RELAT GRNTR/E ROBERTS, JEFFREY F	\$ 200,110
186,600.000	7 - 218 - 0 - D8	01	5.00	R1	E	RSA	C	\$ 1	\$ 186,600 07/26/2013	I	U	FAMILY/RELAT GRNTR/E BARBOSA, LOUIE J.	\$ 196,640
195,400.000	11 - 193 - 2 - K2	01	3.00	R1	D	RSA	C	\$ 1	\$ 195,400 05/21/2013	I	U	FAMILY/RELAT GRNTR/E SIMPSON, JERRY S.	\$ 205,610

SECTION 7

PRELIMINARY SALES ANALYSIS SPREADSHEETS

PRELIMINARY SPREADSHEETS

The following pages show the spreadsheets used to develop preliminary base values for land and buildings.

Land only sales were used when available and adjusted for location, excess acreage and road frontage leaving a residual value of the base undeveloped site. Land only sales of 2 to 3 acres or less are selected when available to help eliminate any bias of excess acreage or road frontage as the value associated with them has yet to be determined and has to be estimated at this time.

When enough sales are available, and a preliminary base undeveloped site value can be established, then excess acreage and road frontage values can be developed by using other sales and deducting the base undeveloped site to extract an indicated preliminary value for acreage above the minimum lot size required for development. This can also be done for road frontage.

Once preliminary land values are determined, we can then develop the preliminary developed site value by using improved sales with relatively new homes, if available. This chart uses a building square foot cost estimate from local contractors and/or the national cost manual by Marshall & Swift.

Then a spreadsheet can be developed, using all the prior developed preliminary values for the developed site, excess land and road frontage to test the local contractor and cost manual information and confirm or alter the estimated building square foot cost to reflect the very specific local market.

Now with preliminary land and building values developed using the following spreadsheets, we can begin to analyze the impact of waterfront, water access and views, if any exist.

All this preliminary information is further tested via the final town wide sales analysis module for the CAMA system. These results are found in Section 9B of this manual.

UNITY, NH UNDEVELOPED 3 ACRE BUILDING SITE VALUE ANALYSIS

Trend %/Mnth= .0000%													ESTIMATED EXCESS ACREAGE VALUE=			\$1,000		
S #	Map & Lot	Address	Sale		Months to 4/1	Adjusted		Acres	XS Acres Value	3 Acre		NHBD Adj.	Cond Adj.	Indicated Site Value				
			Date	Price		Sale Price	Site Value											
1	14-527-0-F5	Tammy Drive	11/21/2013	\$ 20,533	4	\$ 20,533	6.6	\$ 3,600	\$ 16,933	0.60	0.85		\$ 33,202					
2	14-530-0-F5	Tammy Drive	8/30/2013	\$ 15,533	7	\$ 15,533	5	\$ 2,000	\$ 13,533	0.60	0.85		\$ 26,535					
3	14-571-0-G6	Christopher Road	8/9/2013	\$ 15,533	7	\$ 15,533	5	\$ 2,000	\$ 13,533	0.60	0.85		\$ 26,535					
F+(G*F5)%													(I-3)*K5		H-J		K/(L*M)	

SALES ADJUSTMENTS AND NOTES AS WELL AS DISCUSSION OF RESULTS	
INDICATED PRELIMINARY UNDEVELOPED SITE VALUE IS \$26,500	

AVERAGE	\$ 28,758
MEDIAN	\$26,535

UNITY, NH
EXCESS ACREAGE VALUE ANALYSIS

Trend / Mnth %= 00%														BASE BUILDABLE SITE VALUE= \$62,000			
S #	Map/Lot	Address	Sale Date	Price	Months To 4/1	Adjusted Sale Price	NBHD Adj	Cond Adj	Site Value	XS Rd FF \$	Residual Value	# of XS acres	Per Acre Value	Size Adj.	Topo Adj.	Indicated Acre Value	
1	6-637-0-D7	Cold Pond Road	10/15/2013	96600	5	96600	0.9	0.4	\$22,320	0	\$ 74,280	88	\$844.09	0.69	0.9	\$1,359	
<u>SALES ADJUSTMENTS AND NOTES AS WELL AS DISCUSSION OF RESULTS.</u>																	
INDICATED EXCESS ACREAGE PRELIMINARY VALUE IS = \$1,000/ACRE																	
															Average		
															\$ 1,359		
															Median		
															\$ 1,359		

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AVERAGE	\$ 61,181
MEDIAN	\$ 62,259

UNITY, NH RESIDENTIAL BUILDING SQUARE FOOT COST ANALYSIS

Base Year 2014																
Base Year																
Trend %/Mth 0.0000%																
Depreciation Rate= 1																
Base developed site value= \$ 62,000																
D+E*ES)%																
O5*G*H																
F-J*K																
O*(sqrt(R5-N) L/Q/M/1-P/K5/I0																
Sale #	PID	Sale Date	Trend Mnth	Adj Price	Location Adj	Site Cond or Topo Adj	Land Value	Extra Features Value	Excess Acs & Rd Frnt Value	Building Residual Value	Year Built	Building Age	Building Age	Indicated Bldg Sqr Ft Value		
1	9-170-4-C6	11/19/2013	4	\$ 178,000	1.00	0.80	\$ 49,600	\$ 12,900	\$ 2,400	\$ 113,100	1,0913	2006	2.0	6	1,476	\$ 75
2	11-850-4-D3	6/28/2013	9	\$ 199,866	1.00	0.85	\$ 52,700	\$ 22,400	\$ 6,600	\$ 118,166	1.2534	2002	2.0	7	1,425	\$ 71

D+(E-E5)%

O5*G+H

F-I-J-K

O*(sqrt((R5-N)

L/QM/1-(P*K5/10

1=exc

SALES ADJUSTMENTS AND NOTES AS WELL AS DISCUSSION OF RESULTS

INDICATED COST PER SF FOR RESIDENTIAL = \$73

1.5=v.good
2=good
2.5=ave
3=fair
4=poor
5=v.poor

AVERAGE	\$ 73
MEDIAN	\$ 73

UNITY, NH MANUFACTURED HOUSING SQUARE FOOT COST ANALYSIS

Trend %/Mth 0.00000%																
Depreciation Rate= 3																
Base developed site value= \$ 62,000																
Base Year 2014																
		Sale		Trend	Adj	Location	Site	Land	Extra	Excess Acs	Building		Building	Indicated		
Sale #	PID	Date	Price	Mnths	Price	Adj	Cond or Topo Adj	Value	Features Value	& Rd Frnt Value	Residual Value	Grade	Year Built	Age Condm	Sq Ft	Bldg Sqr Ft Value
1	6-7120-E2	10/15/2012	\$ 105,000	17	\$ 105,000	1.00	0.90	\$ 55,800	\$ 8,500	-\$ 1,500	\$ 42,200	1,000	1999	2.0	1,151	\$ 48

SALES ADJUSTMENTS AND NOTES AS WELL AS DISCUSSION OF RESULTS

INDICATED SF COST FOR DWMH=\$48

1=exc
1.5=v,good
2=good
2.5=ave
3=fair
4=poor
5=v,poor

AVERAGE
\$ 48
MEDIAN
\$ 48

UNITY, NH
WATERFRONT CONTRIBUTORY VALUE ANALYSIS

Trend %/Mth 0.0000%

DEVELOPED SITE VALUE= \$ 62,000
ESTIMATED \$ PER SQUARE FOOT COST = \$ 73.00

Base Year
2014

Sale #	PID	Sale Date	Price	Trend Mths	Adj Price	Rate	Year Built	Age	Condn*	Building Age	Depreciation	Sq Ft	Value	Extra Features Value	Xcess Acs & Rd Frnt Value	Land Residual Value	Locatn Adj	Site Cond or Topo Adj	Indicated Waterfront Value
1	19-627-0-16	7/1/2014	\$ 200,000		\$ 200,000	0.942	1968	2.0		14		1,101	\$ 65,434	\$ 2,100	\$ 1,400	\$ 133,866	0.90	0.85	\$ 86,436

Bldg Age
Condn= 1=exc 1.5=v.good 2=good 2.5=ave 3=fair 4=poor 5=v.poor

D+(E/E5)%

1*(eqrt((55-H)*G5

K X.O55 XG x(1-(J/100))

F-L-M-N

O-(O54 XP XQ)

SALES ADJUSTMENTS AND NOTES AS WELL AS DISCUSSION OF RESULTS

This sale is located on the canal/cove portion of the lake and is slightly inferior as such,

INDICATED WATERFRONT PRELIMINARY VALUE IS = \$90,000 FOR BASE

AVERAGE	\$86,436
MEDIAN	\$86,436

WATER ACCESS CONTRIBUTORY VALUE ANALYSIS

Sale #	PID	Sale Date	Price	Trend Mths	Adj Price	Grade	Year Built	Age	Condn*	Building Age	Depreciation	Sq Ft	Value	Extra Features Value	Xcess Acs & Rd Frnt Value	Land Residual Value	Locatn Adj	Site Cond or Topo Adj	Indicated Waterfront Value
1	19-295-0-15	3/26/2014	\$ 178,000		\$ 178,000	1.079	1970	2.0		13		1,472	\$ 100,554	\$ 3,100	-\$ 300	\$ 74,646	1.00	0.90	\$ 18,846
2				1371	\$ 0								\$ 0			\$ 0			\$ 0
3				1371	\$ 0								\$ 0			\$ 0			\$ 0

D+(E/E5)%

1*(eqrt((55-H)*G5

K X.O55 XG x(1-(J/100))

F-L-M-N

O-(O54 XP XQ)

SALES ADJUSTMENTS AND NOTES AS WELL AS DISCUSSION OF RESULTS

INDICATED WATER ACCESS PRELIMINARY VALUE IS = \$18,000

AVERAGE	\$18,846
MEDIAN	\$18,846

SECTION 8

A. FIELD REVIEW

B. INFORMAL HEARING PROCESS

- 1. Number of Hearings**
- 2. Results of Hearing**

A. Field Review

Preliminary values were established based on the cost tables developed and tested via the statistical analysis. The statistical results and preliminary values were reviewed with the local authority, discussing neighborhoods, the sales basis for land and building cost tables, the preliminary sales charts, base values and resulting statistics of all sales along with graphs. A report of all preliminary values in town is also reviewed with the local authority showing the overall value of the town, as well as individual values for their comment.

Field Review

Then the job supervisor and one other assessor reviewed each parcel again for final “form and fit” testing. This review is generally done from the road or driveway checking the exterior to ensure the property structure, quality, condition and depreciation, as well as review the visible site, the lister’s notes and picture of the property.

This is a slow, time consuming process that improves consistency from lot to lot and neighborhood to neighborhood, making all subjective considerations of one experienced supervisor. We find this extra effort improves the overall job quality and consistency.

When anomalies are noticed, another inspection is made to correct or verify the situation.

Property Specific Adjustment Guidelines

Land Adjustments

Undeveloped Land – Wooded Lot	-58% (42 Land Condition)
Undeveloped Land – Cleared Lot	-48% (52 Land Condition)
Second Site (w/Sep. Utilities)	+10 (110 Land Condition)
Commercial Use	+0 to +25, depending on how extensive the use
Shared Driveway/Access (SHDW)	-5% or greater depending on size & impact
ROW Across Lot to Access Another	Varies – dependent upon access characteristics, typically -5 to -10%
Topography (TOPO)	Varies – dependent upon severity & noted in Topo section
Less Than Average Access (ACC)	Varies – dependent upon severity
Cost to Develop (CTD)	Varies – determined by field review
Not Buildable (NBD)	-90% (10 Land Condition)
In-Law Apartment or 2 Family	+0% (100 Land Condition)
3-4 Family Dwelling	+0% (100 Land Condition)
Current Use Wetlands	-90 (10 Land Condition)
Dirt or Gravel Driveway	-5%
Access	-30% additional on some roads for their limited/ATV/snowmobile only access

Building Adjustments

Wall Height (WH) -1% to -3% Dependent on Severity
This adjustment is typically seen on gambrel style dwellings as there is a loss in space in the upper floor due to the pitch of the roof.

Close to Road (CTR) -5%
This adjustment is applied to homes that are abnormally close to the road.

Dirt Basement (DB) -1% or greater depending on severity

Low Basement (LB) -1% or greater depending on severity

A basement with low headroom (less than 5')

Wet Basement (WB) -1% or greater depending on severity

Utilities -5% per utility

Lacking electricity, water or septic

Misc/CNotes Varies

Buildings require depreciation for many items. The overall condition of the home usually accounts for the majority of normal wear and tear items but often depreciation is needed to account for issues that are short lived and have a cost to cure associated with them, ie roof and siding.

B. Informal Hearing Process

The informal hearing process begins with a notice of preliminary value and information on how to make an appointment to review the assessment one on one being mailed first class on: July 17, 2014.

Sample notice can be found in Section 5. Abbreviations & Samples

The property owners were given 3 days, starting 7/28/14 between the hours of 8:00 am & 4:30 pm to call and arrange an appointment.

The hearings were held for 2 days from 8/4/14 to 8/5/14 and resulted in 71 calling to set up appointments to discuss their assessments.

If they were unable to fit into the normal 8-5 P.M. schedule, their name and phone number were taken and once the appointment period was over, all property owners on this list were contacted and arrangements for evening or Saturday meetings were made.

Once all the informal hearings are complete, the supervisor reviews all the information and recommendations from the hearing officer and makes final changes and produces the final statistical results and graphs.

The hearings went smoothly and gave us an opportunity to correct any physical data, as well as complete any interior inspections of properties that had not previously been inspected.

We also addressed taxpayer concerns for additional taxpayers that walked in while we were there. We also met at a later date with several taxpayers that were away during the initial phase.

Most issues that were found related to physical data issues. The addition of the riverfront amenity drew questions and further revisions were made to address the limited use of the river or distance to the river. It was discovered that some mobile homes were incorrectly categorized as stick built (and vice versa) and these were corrected.

SECTION 9

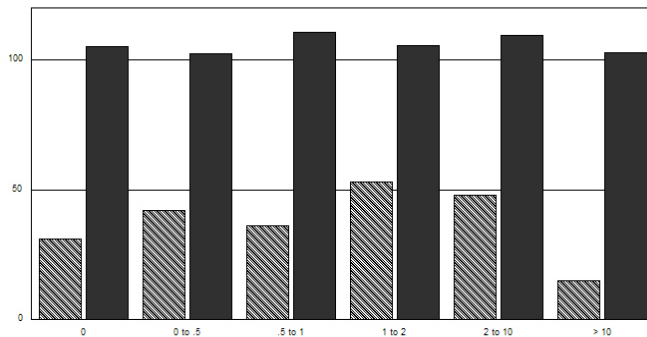
- A. CALIBRATION TECHNIQUE**
- B. FINAL STATISTICAL
ANALYSIS & TESTING**
- C. FINAL VALUATION COST
TABLES**

A. MODEL CALIBRATION TECHNIQUE

Once all the local sales data has been verified via onsite measure and list of all buildings and land information, the sale date, price and circumstances are verified by the appraisal supervisor via owner interview, questionnaire, PA-34, MLS or prior owner/real estate agent interview.

That data is then used to develop preliminary costs for land and building tables needed for the CAMA system to calculate assessment values for all property in the municipality once the rest of the properties are measured and listed.

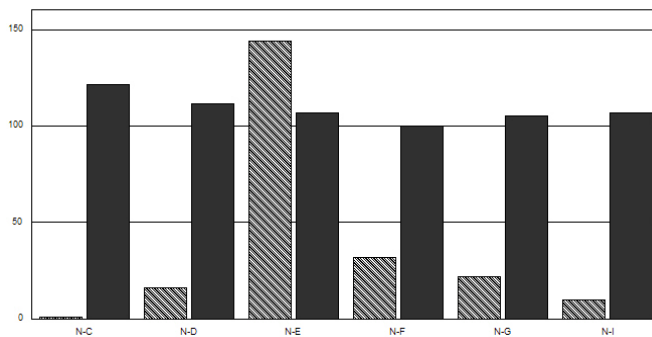
When the CAMA cost tables are defined, we compute the assessment to sales ratio for each property and produce graphs and reports which can then be used to calibrate the CAMA system to predict the market value of all property in the municipality as fairly as possible. The following are samples of the graphs used to test and calibrate the CAMA model through multiple reiterations of the sales analysis program:



	# of Parcels	Median A/S x 100
0	31	105.32
0 to .5	42	102.70
.5 to 1	36	110.83
1 to 2	53	105.63
2 to 10	48	109.44
> 10	15	102.90

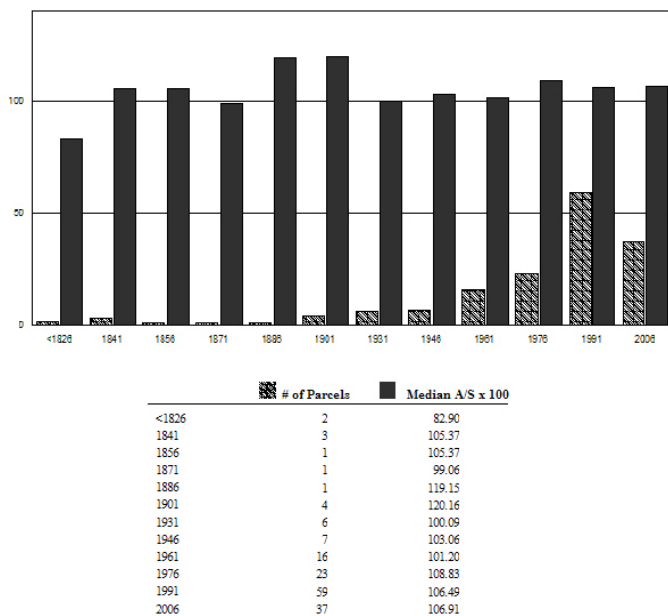
The hashed bars indicate the number of sales in each group, while the solid bars indicate the median assessment to sales ratio. This graph charts ratios for various lot sizes of the sales data and enables us to determine if all lots are fairly assessed regardless of size.

Here the groups, number of sales in each group and the median ratio are displayed.



	# of Parcels	Median A/S x 100
N-C	1	121.60
N-D	16	111.66
N-E	144	106.63
N-F	32	99.78
N-G	22	105.37
N-I	10	106.92

The sales are charted by neighborhood designation to test if there is a neighborhood bias. This sample chart indicates that neighborhood “C” is being significantly over assessed; “D” is slightly over assessed, while the other neighborhoods are fairly evenly assessed. However, neighborhood “C” has only one sale and as such, is not a clear indication of a model bias and is disregarded.



This graph is charting building age groups and their median ratio to see if the depreciation schedule is working across all age groups.

It is important to note the number of sales in each group. In this chart, the 1886 group seems to show an over assessment, but it is only one sale and as such, is not as meaningful. However, the 1901 group has four sales with a high ratio and may indicate a problem.

Sales Ratio Bar Graphs

Median Assessment/Sales Ratio by Year of Construction: This is a comparison of sale to assessment grouped by year of construction. This shows that effect, if any, of age on the median assessment ratio of various age groupings. It is used to help test that the depreciation used for normal age is consistently and equitably working across all ages of the sales.

Median Assessment/Sales Ratio by Effective Area: This graph is a test of the effect of size of the building and its impact on our valuation model. It is used to calibrate, as well as show whether or not the size adjustment scale is effectively working with small buildings, as well as large buildings.

Median Assessment/Sales Ratio by Story Height: This graph normally shows two to four groups based on the number of different story heights in the sales sample and demonstrates the effect of multiple floors on sales. It is used to test and calibrate story height adjustments to ensure our adjustment by story height is working.

Distribution of Sales Ratio: This shows the clustering of sales around our median ratio. The majority of sales should be at or near 1, which is actually 100% and taper off in both directions, below and above the 100% level indicating a normal distribution of sales ratios.

Median Assessment/Sales Ratio by Sale Price: We tested our computed values to actual sales values as in all these graphs, but here we are testing to see if there is a bias between low and high values by graphing the median ratio of value groups - low to high. It is used to test if a bias exists by value.

Median Assessment/Sales Ratio by Neighborhood: This graph tests our neighborhood delineation to ensure that our neighborhood codes are fair and equitable. With a median ratio of all groups as close to 100% as possible, this demonstrates a good neighborhood delineation.

Median Assessment/Sales Ratio by Zone: If there is more than one zoning district in a town and sales exist in more than one zone, the chart will show the median ratio for each zone to test for a zoning bias and to re-calibrate, if necessary, to reflect a reasonable relationship through all zones based on the median ratio.

Median Assessment/Sales Ratio by Acreage: This graph is used to test and calibrate the value difference of various size lots. The chart shows the median ratio by various lot size groupings of the sales data.

Median Assessment/Sales Ratio by Use: This graph shows the median ratio of various groups of land use within the sales data. It is used to calibrate the CAMA model to effectively treat each use fairly at similar assessment to sales ratios.

Median Assessment/Sales Ratio by Building Grade: This graph helps test the effect of building quality of construction adjustments by showing the median ratio for each grade classification within the sales sample.

As the true value of any property falls within a range of the most likely low to the most likely high value, these bar charts should show a relatively straight line. Rarely will it ever be a straight line. It is intended to show whether or not a strong measurable and correctable *bias* exists. As long as there is no trend up or down from the lowest to the highest grouping, then what bias exists, is negligible. In other words, everyone is being treated the same.

However, it is important to note that 1 or even 2 sales do not provide definitive information as to whether a bias exists or not. As such, it is possible for a graph with a group of only 1 or 2 sales to show a spike or drop compared to the rest. And while it is an indication of possible bias, it is not conclusive enough to assume any type of corrective action and as such, in mass appraisal it is documented in these graphs for future monitoring, but does not necessarily affect the overall results of the revaluation program.

All these graphs enable the CAMA model to be tested beyond the standard statistics as required by the DRA and the ASB guidelines to show equity within various categories to ensure the most equitable assessments possible.

SECTION 9

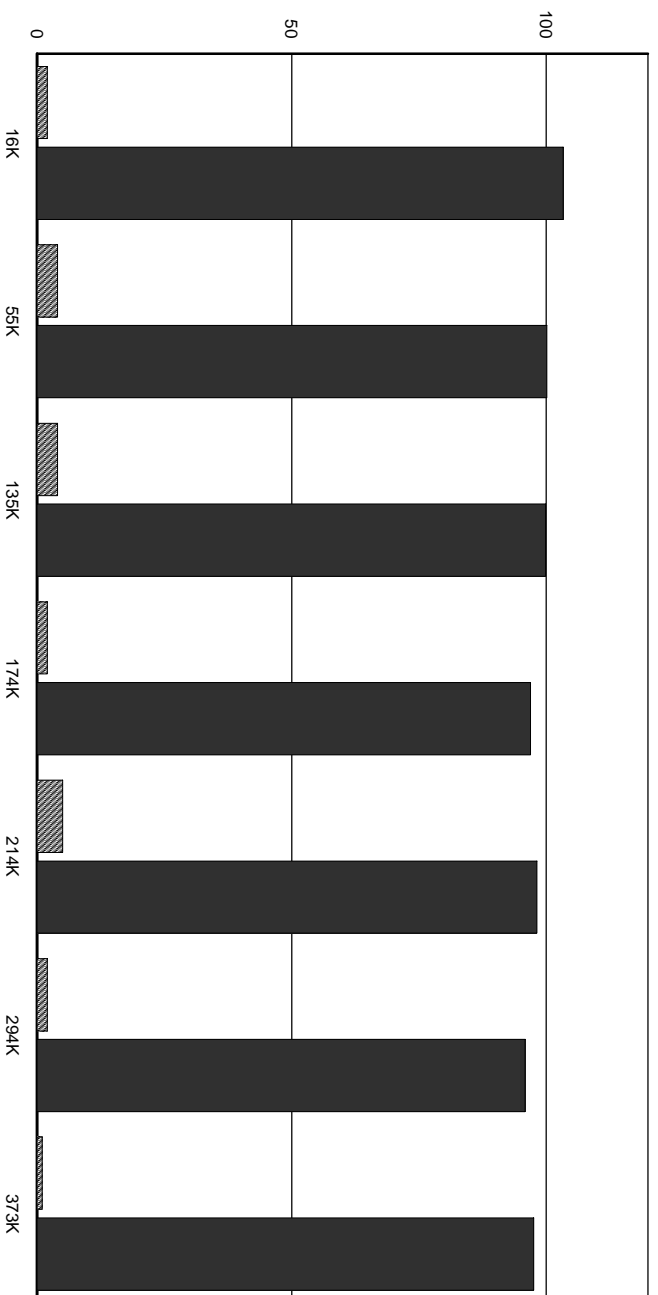
B. FINAL STATISTICAL ANALYSIS REPORTS

Sales Analysis Results

Unity -- 09/03/2014

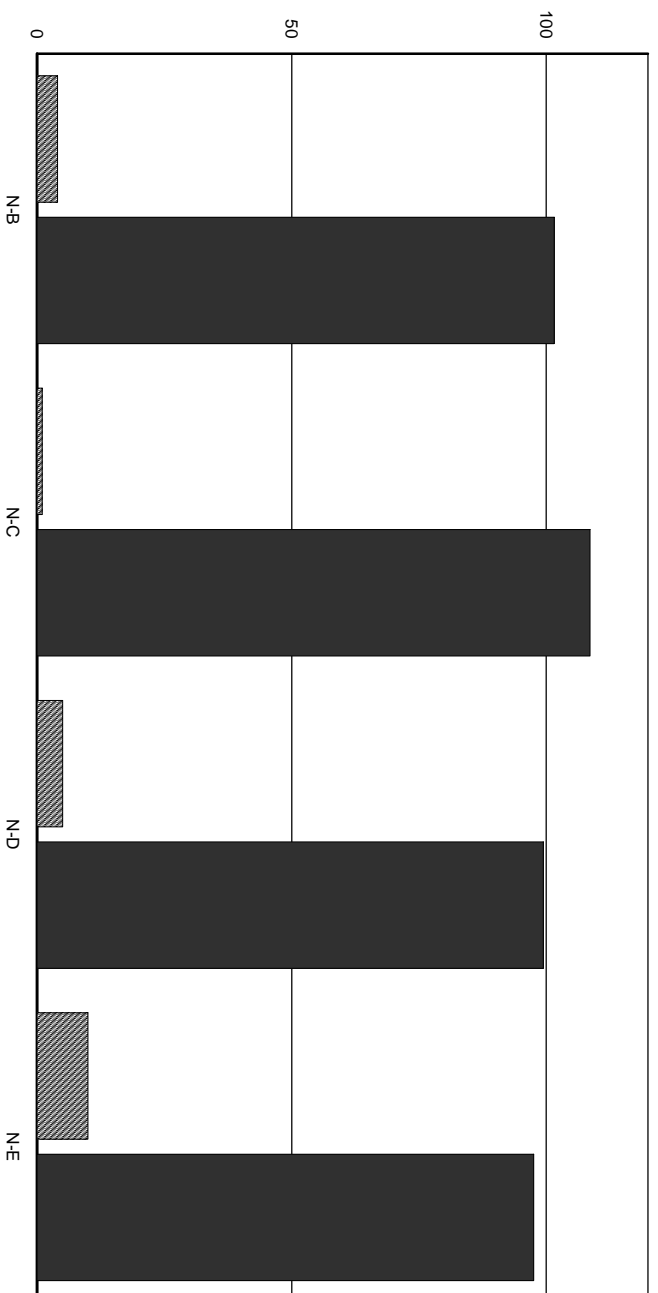
Sales Analysis Statistics			
Number of Sales:	20	Mean Sales Ratio:	1.0068
Minimum Sales Ratio:	0.9199	Median Sales Ratio:	0.9930
Maximum Sales Ratio:	1.3378	Standard Deviation:	0.0869
Aggregate Sales Ratio:	0.9924	Coefficient of Dispersion:	4.5191
		Price Related Differential:	1.0145
Sales Analysis Criteria			
Sold: 10/01/2012 - 07/28/2014	Sale Ratios: 0.000 - 999.999		
Building Value: 0 - 999999999	Bldg Eff. Area: 0 - 999999999		
Land Value: 0 - 999999999	Land Use: ALL		
Current Use CR: 0 - 999999999	Acres: 0 - 9999		
Year Built: 1600 - 2014	Trend: 0.000% Prior to 09/03/2014		
Story Height: ALL	Neighborhood: ALL		
Base Rate: ALL	Zone: ALL		
Qualified: YES	Unqualified: NO		
Improved: YES	Vacant: YES		
View: All	Waterfront: All		
Include Comm./Ind./Util.: YES			

Unity:Median A/S Ratio by Sale Price



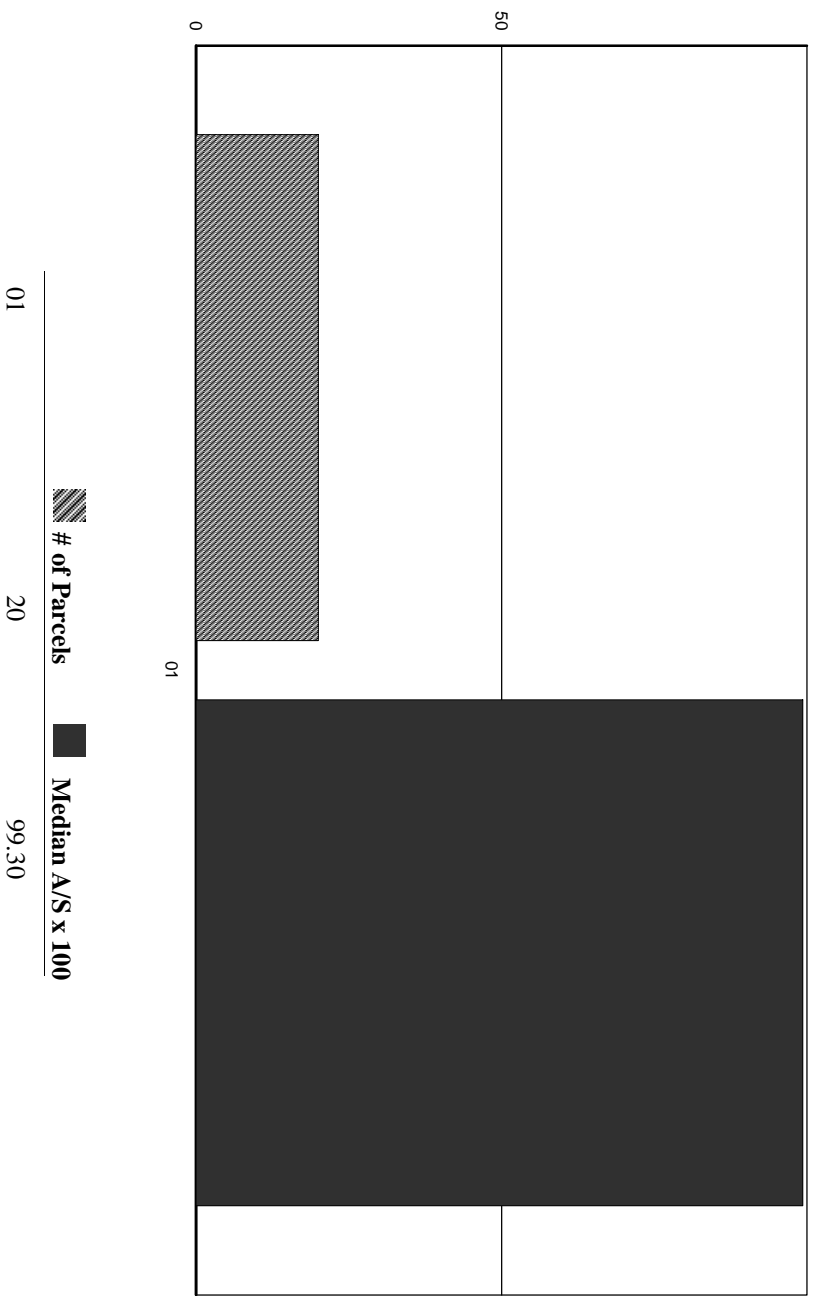
# of Parcels	Median A/S x 100
16K	103.33
55K	100.13
135K	99.90
174K	96.92
214K	98.17
294K	95.87
373K	97.53

Unity:Median A/S Ratio by Neighborhood

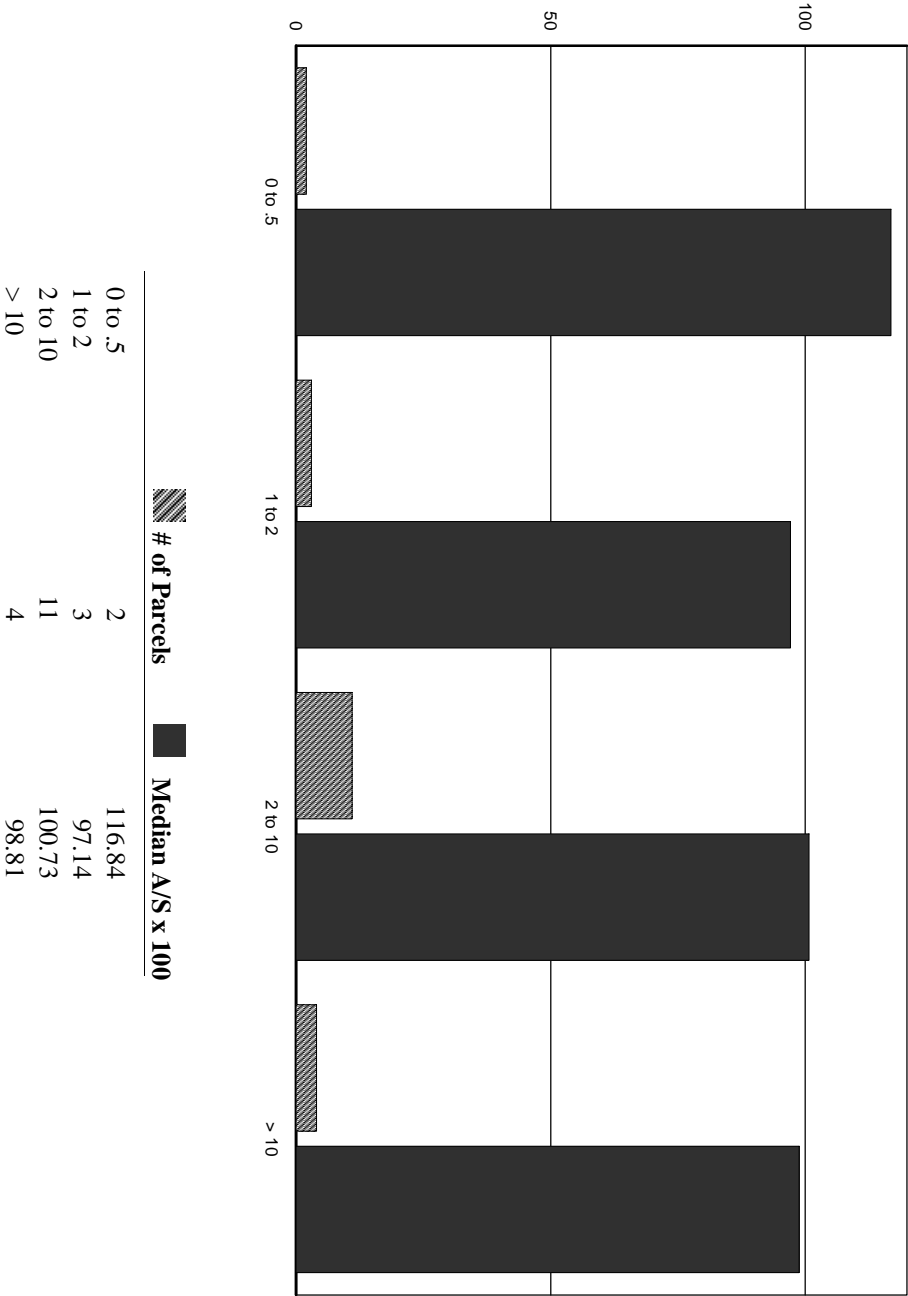


	# of Parcels	Median A/S x 100
N-B	4	101.58
N-C	1	108.61
N-D	5	99.46
N-E	10	97.57

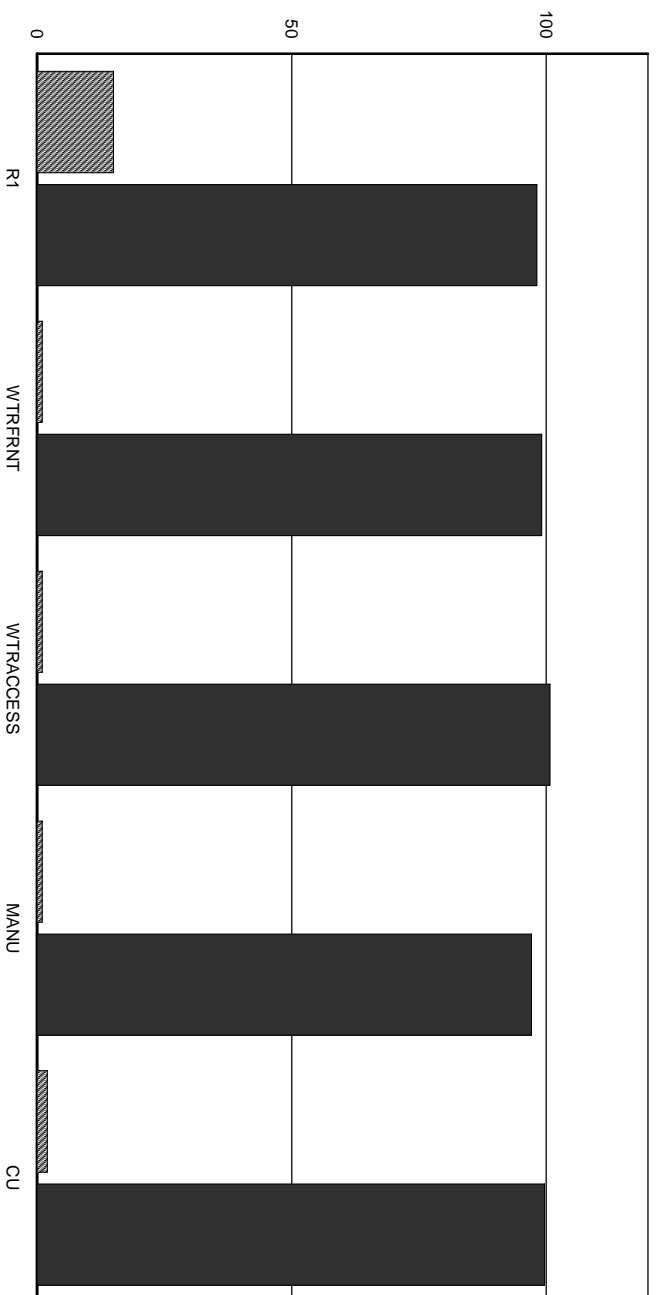
Unity:Median A/S Ratio by Zone



Unity:Median A/S Ratio by Acreage

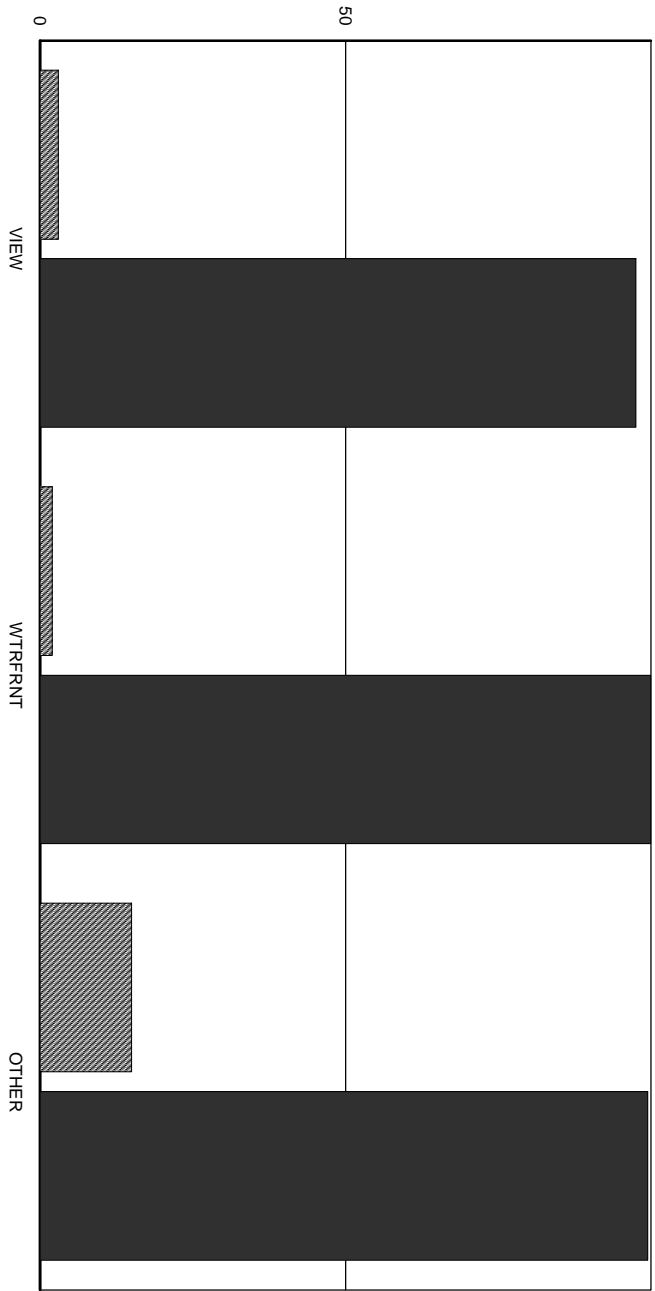


Unity:Median A/S Ratio by Improved Use



	# of Parcels	Median A/S x 100
R1	15	98.17
WTRFRNT	1	99.15
WTRACCESS	1	100.73
MANU	1	97.14
CU	2	99.68

Unity:Median A/S Ratio for Views/Waterfront/Other



	# of Parcels	Median A/S x 100
VIEW	3	97.53
WTRFRNT	2	99.94
OTHER	15	99.46

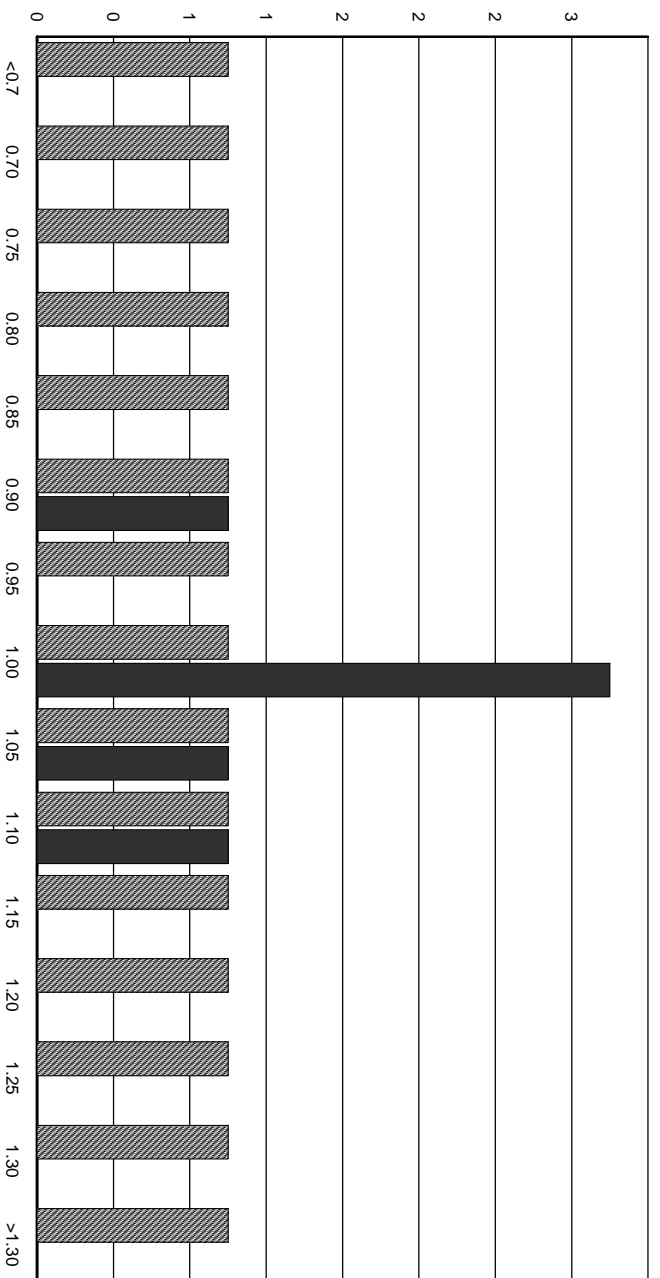
Sales Analysis Results**Unity -- 09/03/2014**

Sales Analysis Statistics			
Number of Sales:	6	Mean Sales Ratio:	1.0116
Minimum Sales Ratio:	0.9233	Median Sales Ratio:	1.0113
Maximum Sales Ratio:	1.0861	Standard Deviation:	0.0546
Aggregate Sales Ratio:	1.0009	Coefficient of Dispersion:	3.8850
		Price Related Differential:	1.0106
Sales Analysis Criteria			
Sold: 10/01/2012 - 07/28/2014	Sale Ratios: 0.000 - 999.999		
Building Value: 0 - 99999999	Bldg Eff. Area: 0 - 99999999		
Land Value: 0 - 99999999	Land Use: ALL		
Current Use CR: 0 - 99999999	Acres: 0 - 9999		
Year Built: 1600 - 2014	Trend: 0.000% Prior to 09/03/2014		
Story Height: ALL	Neighborhood: ALL		
Base Rate: ALL	Zone: ALL		
Qualified: YES	Unqualified: NO		
Improved: NO	Vacant: YES		
View: All	Waterfront: All		
Include Comm./Ind./Util.: YES			

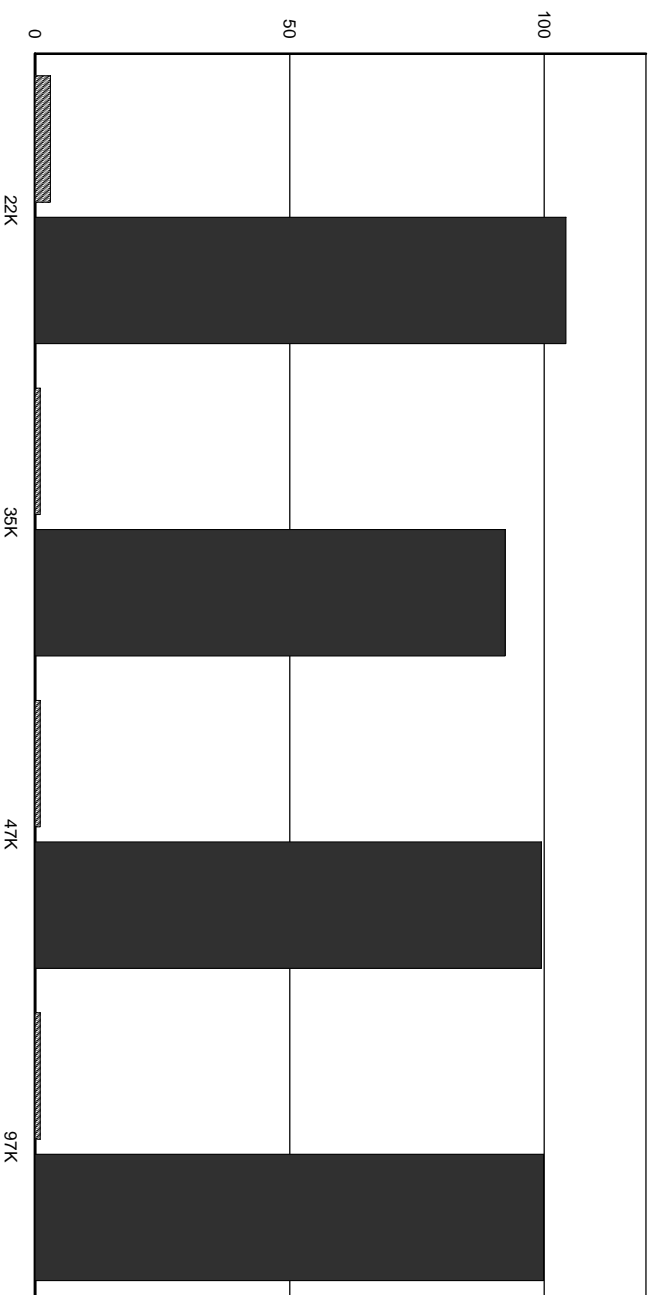
Unity Sales Analysis Report

Ratio	Map Lot Sub Grid	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment Sale Date	I	Q	Unqualified Description Grantor	Prior Year Assessment
0.923	8 - 635 - 0 - A6	01	10.00	R1	B			\$ 30,000	\$ 27,700 07/28/2014	V	Q	BAILEY, GEORGE	\$ 27,500
0.995	11 - 189 - 0 - F2	01	11.90	CUFL	D			\$ 37,000	\$ 36,800 08/24/2013	V	Q	MONTEITH, KIRBY	\$ 1,660
0.999	6 - 637 - 0 - D7	01	91.00	CUUW	D			\$ 96,600	\$ 96,500 10/15/2013	V	Q	CARLIN, MICHAEL	\$ 10,030
1.024	14 - 530 - 0 - F5	01	5.00	R1	B			\$ 15,533	\$ 15,900 08/30/2013	V	Q	FAUTEUX, LEO	\$ 19,500
1.043	14 - 571 - 0 - G6	01	5.00	R1	B			\$ 15,533	\$ 16,200 08/09/2013	V	Q	FAUTEUX, LEO	\$ 19,500
1.086	14 - 527 - 0 - F5	01	6.60	R1	C			\$ 20,533	\$ 22,300 11/21/2013	V	Q	FAUTEUX, LEO	\$ 21,900

Unity: Distribution of Sale Ratios

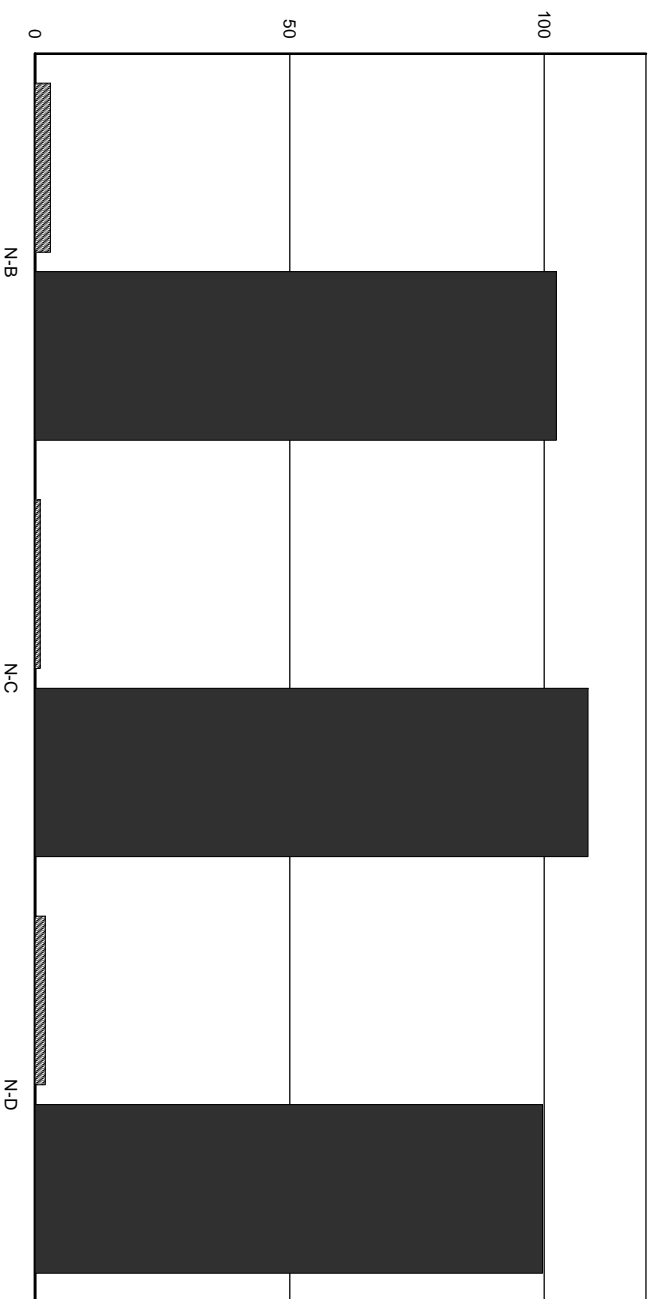


Unity:Median A/S Ratio by Sale Price



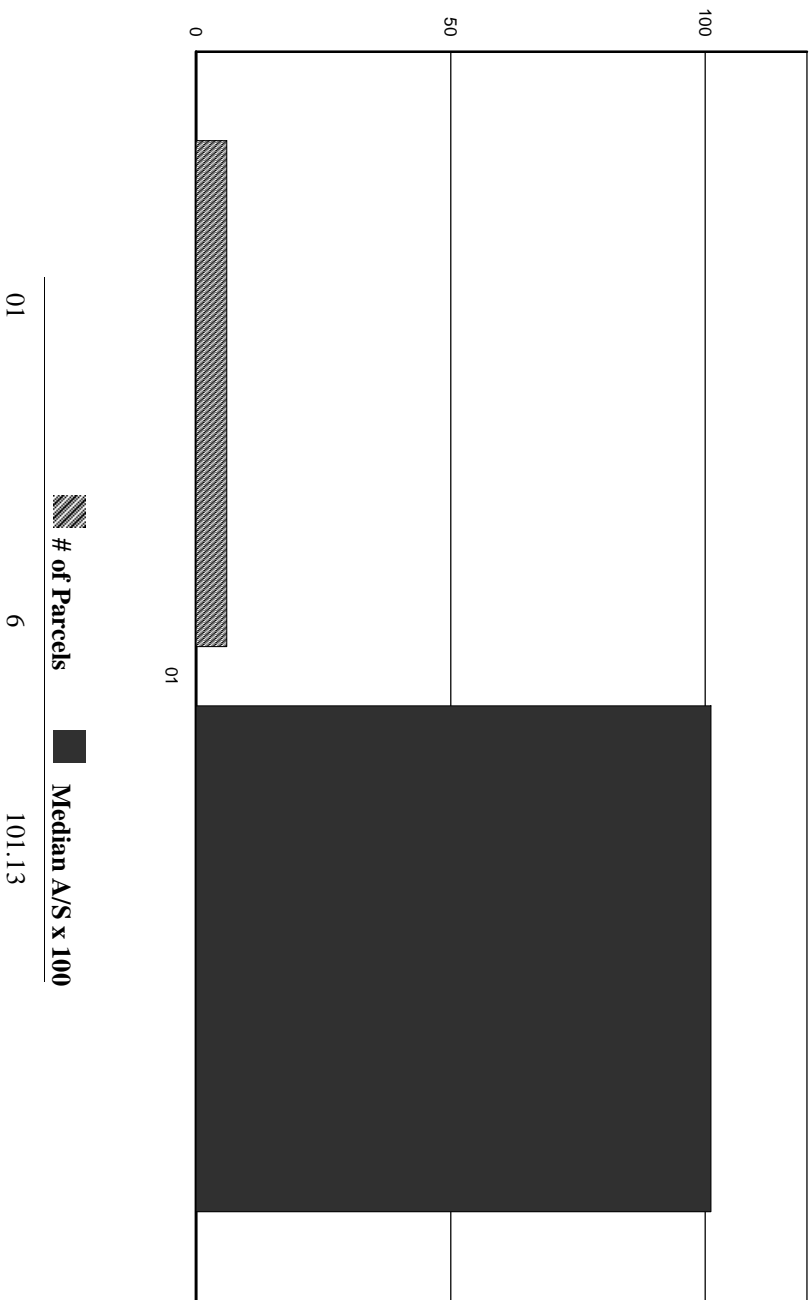
	# of Parcels	Median A/S x 100
22K	3	104.29
35K	1	92.33
47K	1	99.46
97K	1	99.90

Unity:Median A/S Ratio by Neighborhood

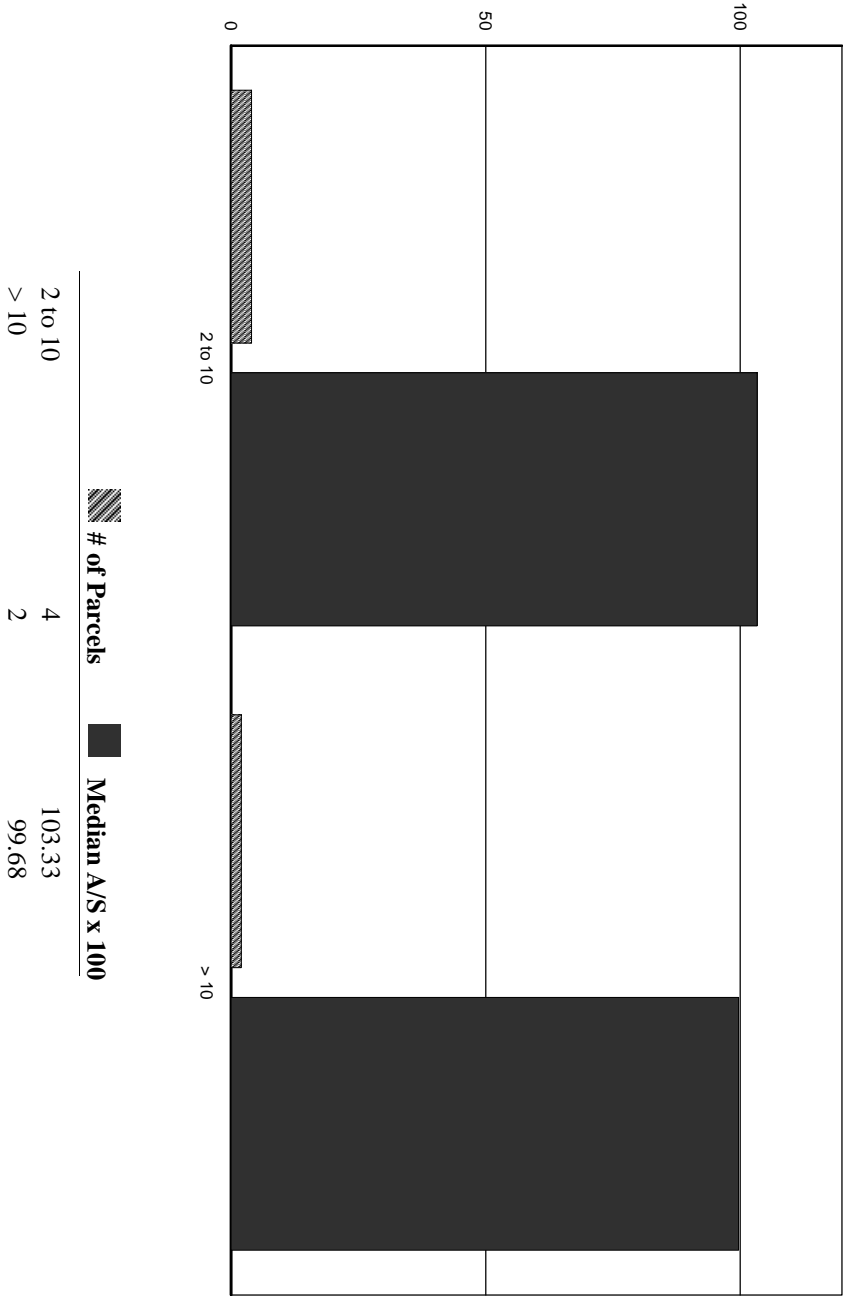


	# of Parcels	Median A/S x 100
N-B	3	102.36
N-C	1	108.61
N-D	2	99.68

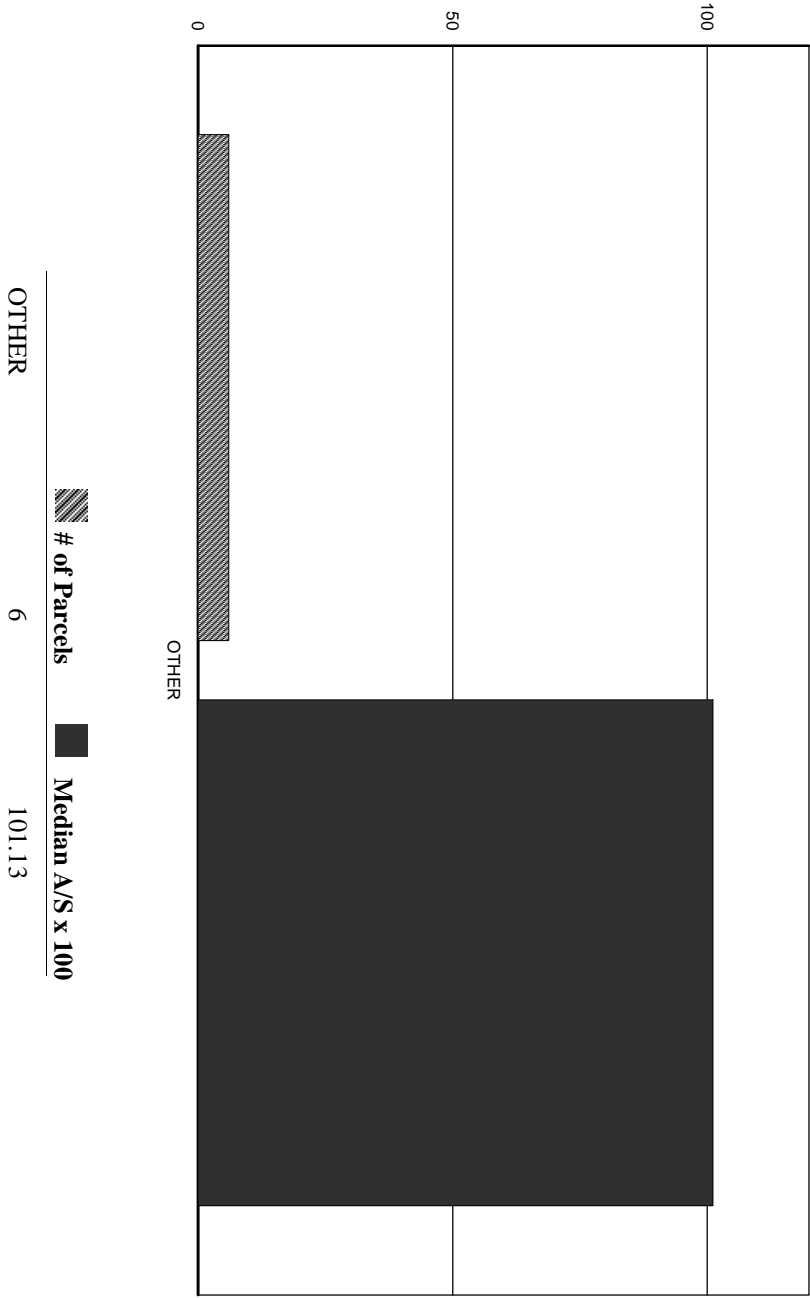
Unity:Median A/S Ratio by Zone



Unity:Median A/S Ratio by Acreage



Unity:Median A/S Ratio for Views/Waterfront/Other



OWNER INFORMATION				SALES HISTORY				PICTURE								
PHELPS, JOHN R PO BOX 1293 CLAREMONT, NH 03743				Date	Book	Page	Type	Price Grantor								
				10/15/2013	1897	0645	Q V	96,600 CARLIN, MICHAEL								
				06/13/2012	1843	0643	Q 1	95,000 BATSELL, MARY ANN, TRUST								
LISTING HISTORY				NOTES												
04/22/14 ADVL				CURRENT USE: WOODED LOT ON CLASS 6 ROAD; 4/14 FRONTAGE ON QUIMBY RD;												
EXTRA FEATURES VALUATION																
Feature Type				Units Length x Width				Size Adj	Rate	Cond	Market Value	Notes				
MUNICIPAL SOFTWARE BY AVTAR																
UNITY ASSESSING OFFICE																
PARCEL TOTAL TAXABLE VALUE																
Year		Building		Features		Land										
2013		\$ 0		\$ 0		\$ 10,030		Parcel Total: \$ 10,030								
2014		\$ 0		\$ 0		\$ 12,020		Parcel Total: \$ 12,020								
LAND VALUATION																
Zone: RURAL Minimum Acreage: 3.00 Minimum Frontage: 200				Site: UND/WDS Driveway: N/A Road: GRAVEL												
Land Type		Units		Base Rate		NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI R	Tax Value	Notes
UNMNGD PINE		3,000 ac		62,000		D	90	42	95	100	90 -- ROLLING	100	20,000	90 N	458	
UNMNGD PINE		68,000 ac		x 1,400		X	69				90 -- ROLLING	100	59,100	90 N	10,384	
UNMNGD HARDWD		20,000 ac		x 1,400		X	69				90 -- ROLLING	100	17,400	90 N	1,178	
		91,000 ac														
		12,020														

PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS			
		PHELPS, JOHN R PO BOX 1293 CLAREMONT, NH 03743		District Percentage		Model: Roof: Ext: Int: Floor: Heat: Bedrooms: A/C: Quality: Com. Wall: Stories:		Baths: Extra Kitchens: Fixtures: Fireplaces: Generators:	
		PERMITS		Notes		Base Type:			
		Date	Permit ID	Permit Type					
						BUILDING SUB AREA DETAILS			
						2014 BASE YEAR BUILDING VALUATION			
						Year Built:			
						Condition For Age:			
						Physical:			
						Functional:			
						Economic:			
						Temporary:			
						%			
						%			

OWNER INFORMATION		SALES HISTORY					PICTURE	
DOOLEY JR, JOSEPH PETER		Date	Book	Page	Type	Price Grantor		
182 MATTAKEESE STREET		07/28/2014	1919	1031	Q V	30,000 BAILEY, GEORGE		
PEMBROKE, MA 02359		10/02/2008	1705	0173	U V 38	8,000 FLEMING, RUTH		
LISTING HISTORY		NOTES						
08/01/14	LMVL	CLEARED / CLASS VI ROAD-SNOWMOBILE TRAIL;2 DUG WELLS, STATE APPROVAL FOR OUTHOUSES						
EXTRA FEATURES VALUATION							MUNICIPAL SOFTWARE BY AVITAR	
Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes	
							UNITY ASSESSING OFFICE	
PARCEL TOTAL TAXABLE VALUE								
Year	Building	Features		Land				
2013	\$ 0	\$ 0		\$ 27,500			Parcel Total: \$ 27,500	
2014	\$ 0	\$ 0		\$ 27,700			Parcel Total: \$ 27,700	
LAND VALUATION								
Zone: RURAL		Minimum Acreage: 3.00		Minimum Frontage: 200		Site: UND/CLR Driveway: Road: GRAVEL		
Land Type	Units	Base Rate	NC Adj	Site	Road	DWay	Topography	
1F RES	3,000 ac	62,000	B	60	52	95	100 -- LEVEL	
1F RES	7,000 ac	x 1,400	X	95			100 -- LEVEL	
		10,000 ac				27,700		

PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS	
<div></div>		DOOLEY JR, JOSEPH PETER 182 MATTAKEESE STREET PEMBROKE, MA 02359		<div>District</div> <div>Percentage</div>		Model:	
						Roof:	
						Ext:	
						Floor:	
						Heat:	
						Bedrooms:	
						Baths:	
						Extra Kitchens:	
						A/C:	
						Quality:	
						Com. Wall:	
						Stories:	
						Base Type:	
BUILDING SUB AREA DETAILS							
<div></div>						2014 BASE YEAR BUILDING VALUATION	
<div>Year Built:</div> <div>Condition For Age:</div> <div>Physical:</div> <div>Functional:</div> <div>Economic:</div> <div>Temporary:</div>						<div>%</div>	
<div></div>						<div>%</div>	

OWNER INFORMATION				SALES HISTORY				PICTURE			
ERICKSON, MARJORIE A 119 GLIDDEN HILL ROAD CLAREMONT, NH 03743				Date	Book	Page	Type	Price Grantor			
				08/24/2013	1892	0903	Q V	37,000 MONTEITH, KIRBY			
LISTING HISTORY				NOTES							
06/20/14	ADVL	C: CURRENT USE L: LAND 2008 - CREATED NEW LOT , DUE TO BEING ASSESSED WITH 11-891-0A-F2 FOR MANY YEARS 2010 - ADJ ACRES DUE TO BOUNDARY LINE ADJ WITH 11-891-0A-F2									
EXTRA FEATURES VALUATION				MUNICIPAL SOFTWARE BY AVTAR							
Feature Type	Units		Length x Width	Size Adj	Rate	Cond	Market Value		Notes		
UNITY ASSESSING OFFICE											
PARCEL TOTAL TAXABLE VALUE											
Year	Building		Features		Land						
2013	\$ 0		\$ 0		\$ 1,660		Parcel Total: \$ 1,660				
2014	\$ 0		\$ 0		\$ 1,729		Parcel Total: \$ 1,729				
LAND VALUATION											
Zone: RURAL				Minimum Acreage: 3.00		Minimum Frontage: 200		Site: UND/CLR Driveway:			
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond		
FARM LAND	3,000 ac	62,000	D	90	52	100	100	90 -- ROLLING	100		
UNMNGD OTHER	7,900 ac	x 1,400	X	94				90 -- ROLLING	100		
FARM LAND	1,000 ac	x 1,400	X	94					100		
11,900 ac									36,800		
									1,729		

OWNER INFORMATION				SALES HISTORY				PICTURE			
TIE, KYLE K TIE, TERI J 1 OAKWOOD DRIVE CLAREMONT, NH 03743				Date	Book	Page	Type	Price Grantor			
				11/21/2013 1900 0939 Q V				20,533 FAUTHEUX, LEO			
LISTING HISTORY				NOTES							
04/22/14 ADVL				VACANT; WOODED; UP SLOPE FROM ROAD;							
EXTRA FEATURES VALUATION											
Feature Type				Units Length x Width Size Adj				Rate Cond Market Value Notes			
MUNICIPAL SOFTWARE BY AVTAR											
UNITY ASSESSING OFFICE											
PARCEL TOTAL TAXABLE VALUE											
Year		Building		Features		Land					
2013		\$ 0		\$ 0		\$ 21,900		Parcel Total: \$ 21,900			
2014		\$ 0		\$ 0		\$ 22,300		Parcel Total: \$ 22,300			
LAND VALUATION											
Zone: RURAL Minimum Acreage: 3.00 Minimum Frontage: 200				Site: UND/WDS Driveway: N/A Road: GRAVEL							
Land Type		Units		Base Rate		NC Adj		Site		Road DWay Topography Cond Ad Valorem SPI R Tax Value Notes	
1F RES		3,000 ac		62,000 C		80		42		95 100 90 -- ROLLING 100 17,800 0 N 17,800	
1F RES		3,600 ac		x 1,400 X		100				90 -- ROLLING 100 4,500 0 N 4,500	
		6,600 ac								22,300 22,300	

PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS	
		TIE, KYLE K TIE, TERI J 1 OAKWOOD DRIVE CLAREMONT, NH 03743		District Percentage		Model: Roof: Ext: Int: Floor: Heat: Baths: Fixtures: Fireplaces: Generators:	
				PERMITS		Base Type:	
				Date	Permit ID	Permit Type	Notes
<div>BUILDING SUB AREA DETAILS</div>						<div>2014 BASE YEAR BUILDING VALUATION</div> <div>Year Built: Condition For Age: Physical: Functional: Economic: Temporary: %</div>	

OWNER INFORMATION				SALES HISTORY				PICTURE																																																																							
TIE, KYLE K TIE, TERI J 1 OAKWOOD DRIVE CLAREMONT, NH 03743				Date				Book				Page				Type				Price Grantor																																																											
				08/30/2013				1893				0397				Q V				15,533 FAUTEUX, LEO																																																											
				LISTING HISTORY												NOTES																																																															
				04/22/14 ADVL												VACANT; WOODED; UP SLOPE FROM RD;																																																															
EXTRA FEATURES VALUATION																MUNICIPAL SOFTWARE BY AVITAR																																																															
Feature Type																Units Length x Width Size Adj																Rate																Cond																Market Value Notes															

Sales Analysis Results

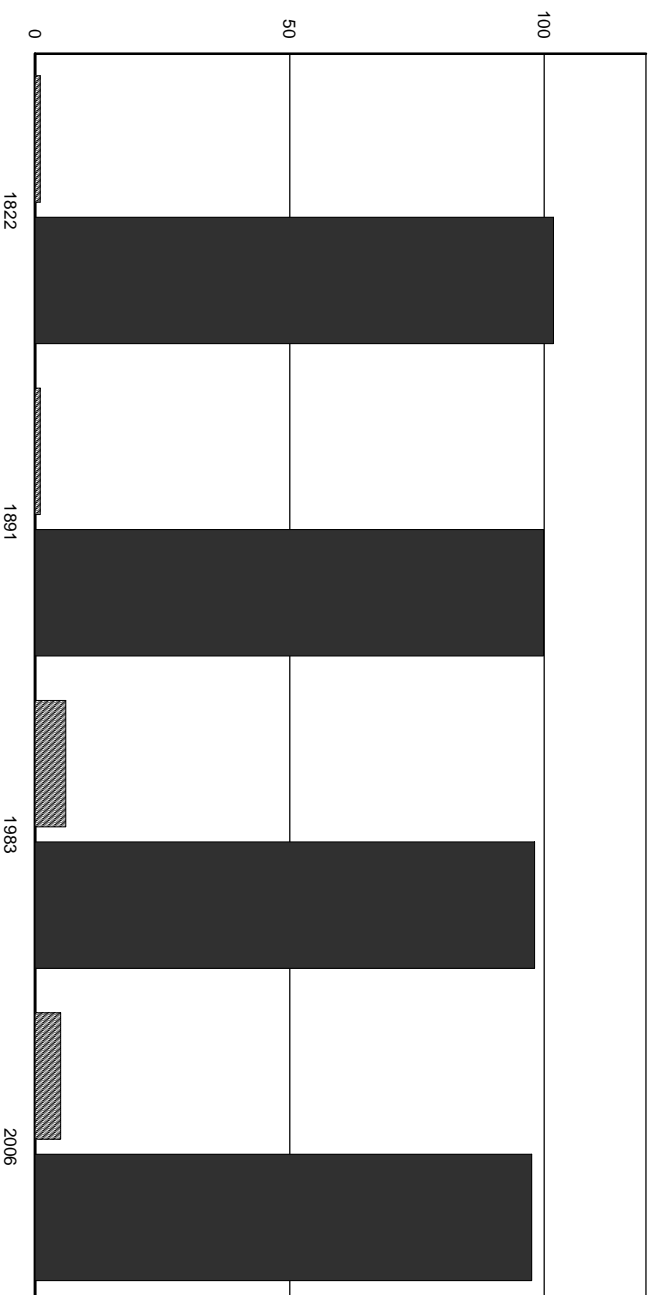
Unity -- 09/03/2014

Sales Analysis Statistics			
Number of Sales:	14	Mean Sales Ratio:	1.0048
Minimum Sales Ratio:	0.9199	Median Sales Ratio:	0.9789
Maximum Sales Ratio:	1.3378	Standard Deviation:	0.0994
Aggregate Sales Ratio:	0.9917	Coefficient of Dispersion:	4.5314
		Price Related Differential:	1.0131
Sales Analysis Criteria			
Sold: 10/01/2012 - 07/28/2014	Sale Ratios: 0.000 - 999.999		
Building Value: 0 - 999999999	Bldg Eff. Area: 0 - 999999999		
Land Value: 0 - 999999999	Land Use: ALL		
Current Use CR: 0 - 999999999	Acres: 0 - 9999		
Year Built: 1600 - 2014	Trend: 0.000% Prior to 09/03/2014		
Story Height: ALL	Neighborhood: ALL		
Base Rate: ALL	Zone: ALL		
Qualified: YES	Unqualified: NO		
Improved: YES	Vacant: NO		
View: All	Waterfront: All		
Include Comm./Ind./Util.: YES			

Unit Sales Analysis Report

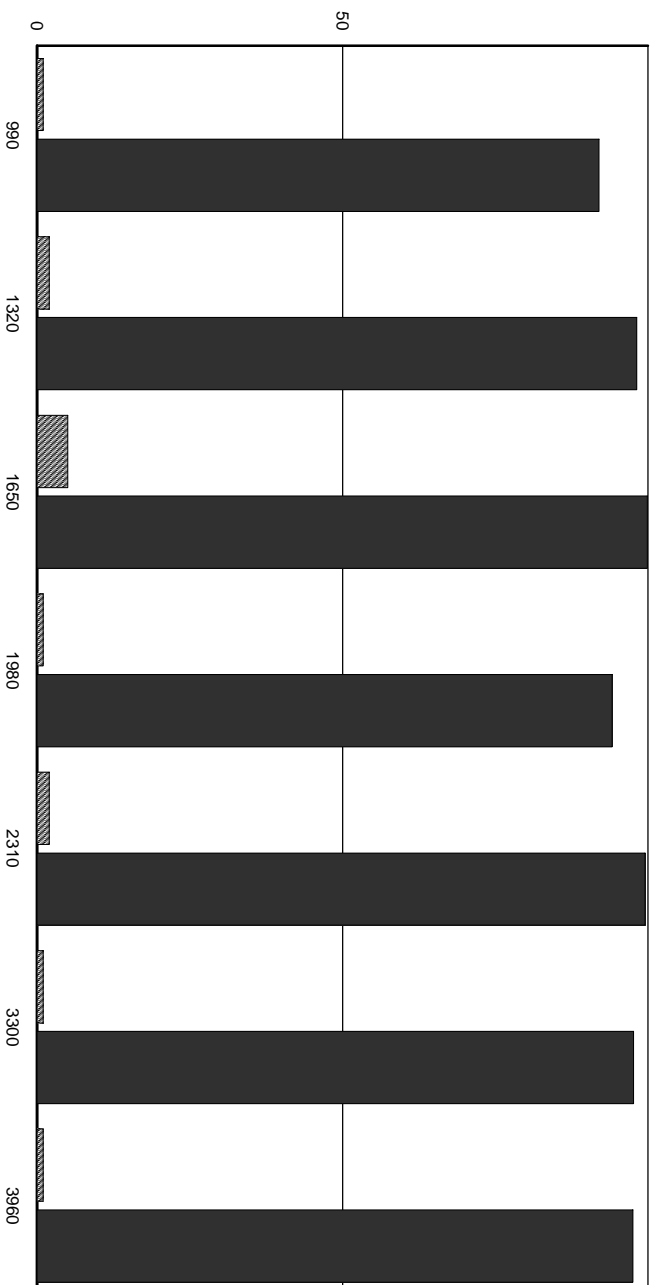
Ratio	Map Lot Sub Grid	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
							Eff. Area		Sale Date				
0.920	6 - 533 - 0 - E2	01	5.80	R1	E	RSA	B	\$ 162,733	\$ 149,700	I	Q	SOUA, GREGORY B.	\$ 134,150
							983		05/05/2014				
0.941	13 - 273 - 7 - K4	01	7.15	R1	E	RSA	A	\$ 256,900	\$ 241,800	I	Q	FELLOWS, MERLIN I REV	\$ 212,220
							1,788		07/07/2014				
0.967	9 - 170 - 4 - C6	01	6.40	R1	E	RSA	C	\$ 178,000	\$ 172,200	I	Q	KEEFE, KEVIN D	\$ 192,140
							1,476		11/19/2013				
0.971	12 - 841 - 0 - G7	01	2.00	R1	D	RSA	C	\$ 185,000	\$ 179,700	I	Q	BAIRD, JOSHUA I	\$ 195,440
							2,066		10/09/2013				
0.971	6 - 712 - 0 - E2	01	1.30	R1	E	MHD	A	\$ 105,000	\$ 102,000	I	Q	TANGUAY, JEAN-LOUIS	\$ 115,590
							1,210		10/15/2012				
0.975	11 - 891 - A - F2	01	12.00	R1	E	RSA	C	\$ 373,000	\$ 363,800	I	Q	MONTETH, KIRBY	\$ 324,150
							3,814		08/27/2013				
0.976	6 - 68 - 0 - D1	01	6.90	R1	E	RSA	B	\$ 285,000	\$ 278,200	I	Q	ANTONIEWICH, DAVID	\$ 310,710
							3,211		08/09/2013				
0.982	11 - 850 - 4 - D3	01	10.33	R1	E	RSA	A	\$ 199,866	\$ 196,200	I	Q	LACROIX, STANLEY	\$ 149,390
							1,425		06/28/2013				
0.992	19 - 627 - 0 - H6	01	2.00	R1W	D	RSA	A	\$ 200,000	\$ 198,300	I	Q	GULLIKSEN, JOANNE & RO	\$ 253,940
							1,101		07/01/2014				
0.999	16 - 307 - 0 - A1	01	0.27	R1	E	RSA	B	\$ 134,533	\$ 134,400	I	Q	WRIGHT, GRETA C	\$ 143,350
							1,457		02/25/2013				
1.007	19 - 295 - 0 - I5	01	2.70	R1A	E	RSA	B	\$ 178,000	\$ 179,300	I	Q	LEVESQUE, RICHARD P &	\$ 179,080
							1,472		03/26/2014				
1.008	14 - 543 - 0 - G5	01	5.00	R1	B			\$ 25,000	\$ 25,200	I	Q	OCLAIR, DONALD E	\$ 21,530
									07/24/2013				
1.019	11 - 713 - 2 - F4	01	3.75	R1	D	RSA	D	\$ 163,466	\$ 166,500	I	Q	KERN, DEANNA G	\$ 250,440
							2,005		04/14/2014				
1.338	13 - 798 - 0 - J2	01	0.40	R1	E	RSA	C	\$ 112,500	\$ 150,500	I	Q	HUNEVEN, ROBERT	\$ 155,820
							1,563		07/28/2014				

Unity:Median A/S Ratio by Year of Construction



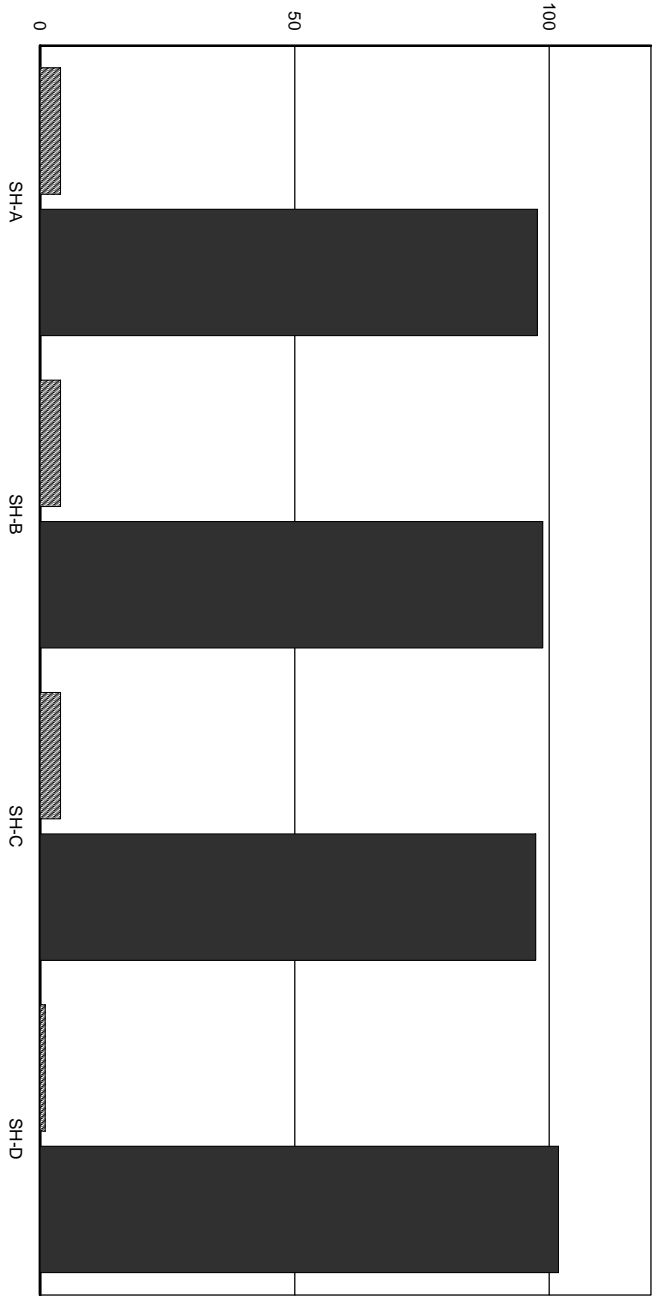
	# of Parcels	Median A/S x 100
1822	1	101.86
1891	1	99.90
1983	6	98.14
2006	5	97.53

Unity:Median A/S Ratio by Effective Area



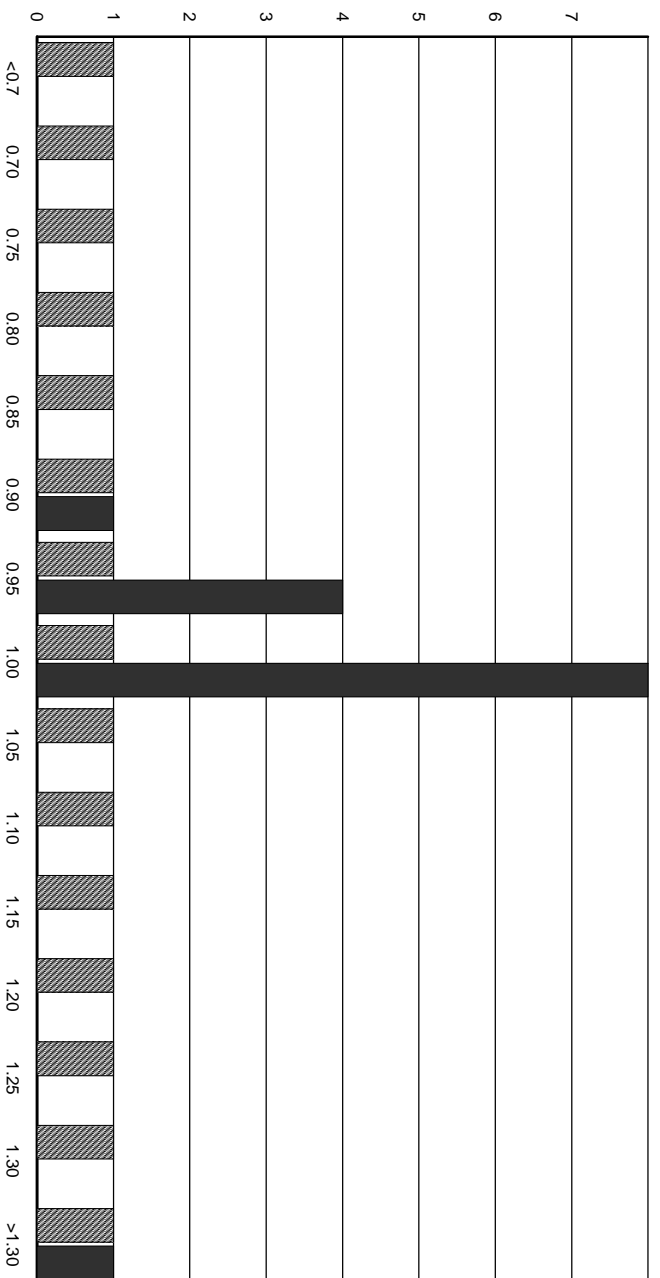
	# of Parcels	Median A/S x 100
990	1	91.99
1320	2	98.15
1650	5	99.90
1980	1	94.12
2310	2	99.50
3300	1	97.61
3960	1	97.53

Unity:Median A/S Ratio by Story Height

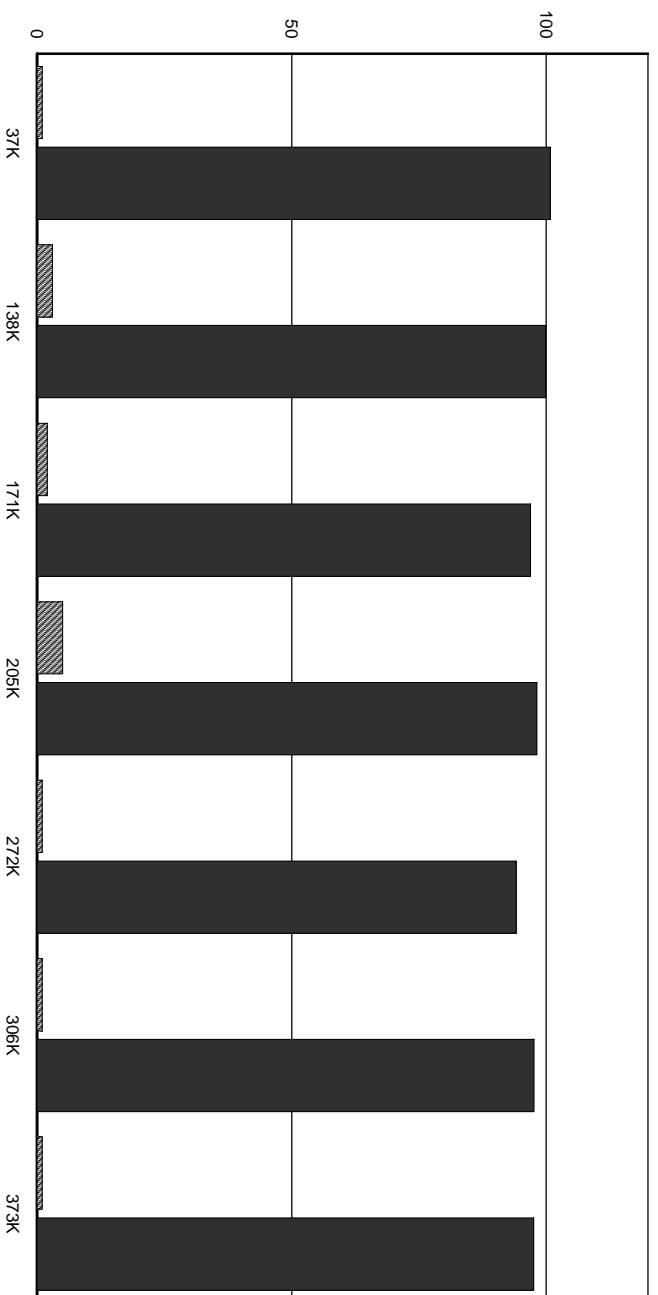


	# of Parcels	Median A/S x 100
SH-A	4	97.65
SH-B	4	98.76
SH-C	4	97.33
SH-D	1	101.86

Unity: Distribution of Sale Ratios

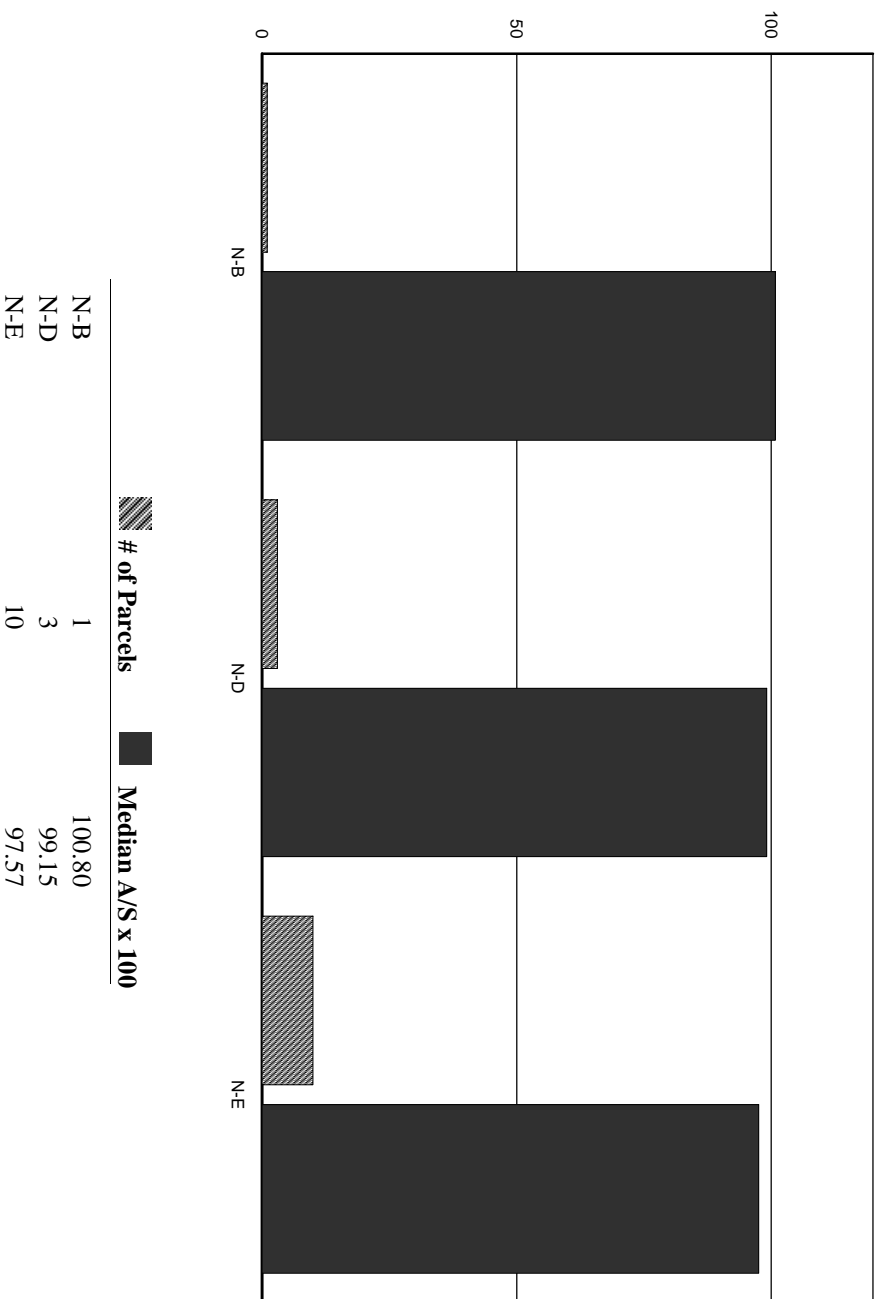


Unity:Median A/S Ratio by Sale Price

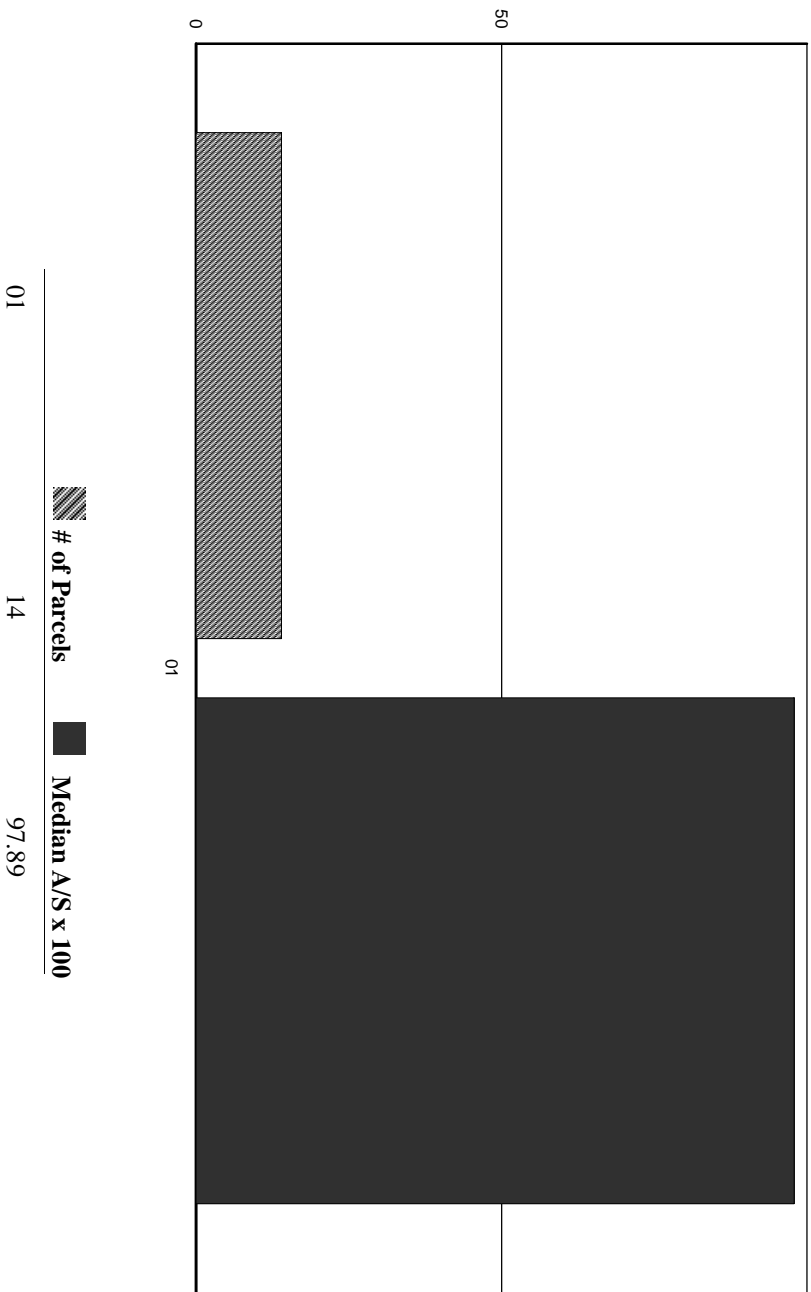


# of Parcels	Median A/S x 100
37K	100.80
138K	99.90
171K	96.92
205K	98.17
272K	94.12
306K	97.61
373K	97.53

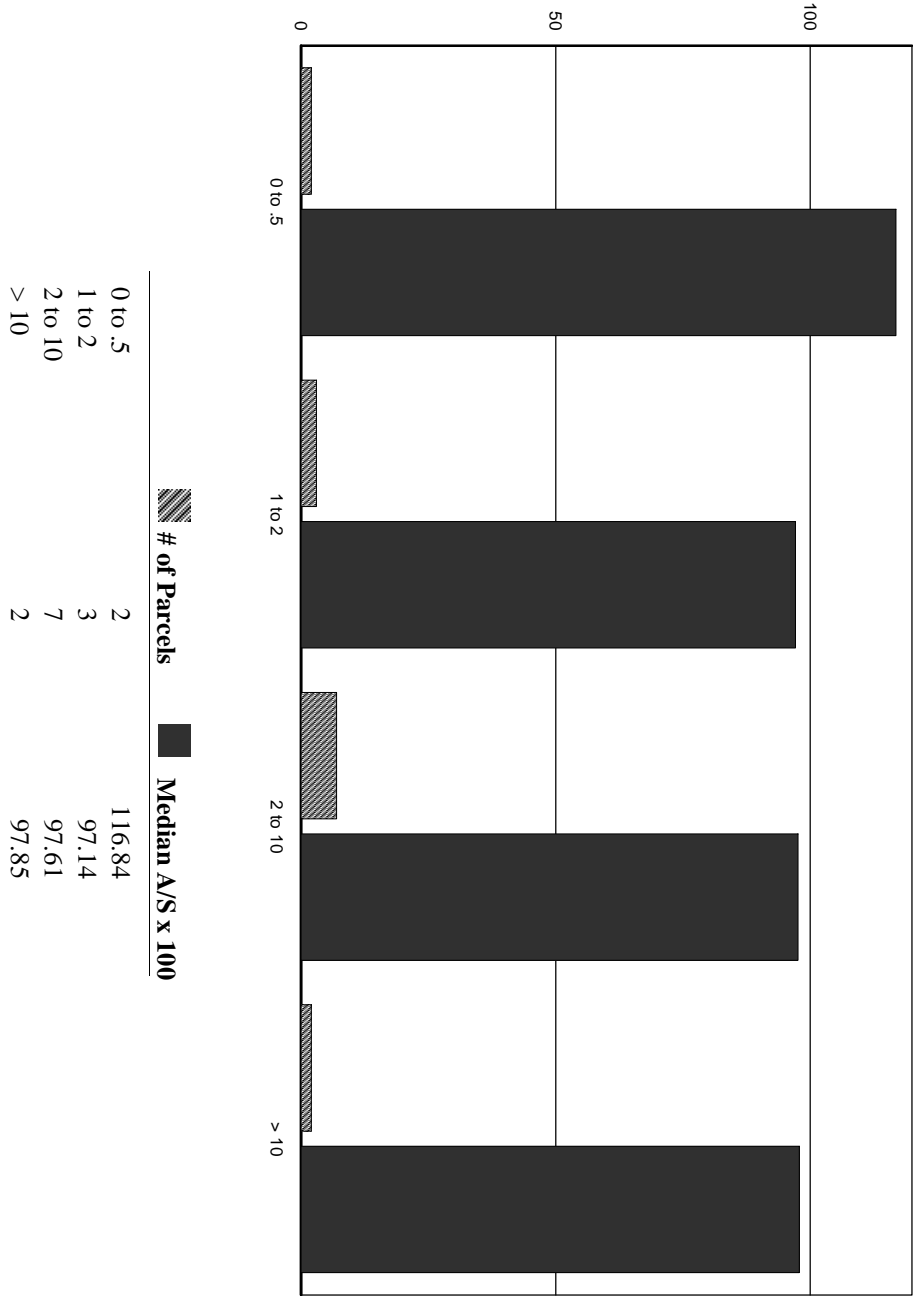
Unity:Median A/S Ratio by Neighborhood



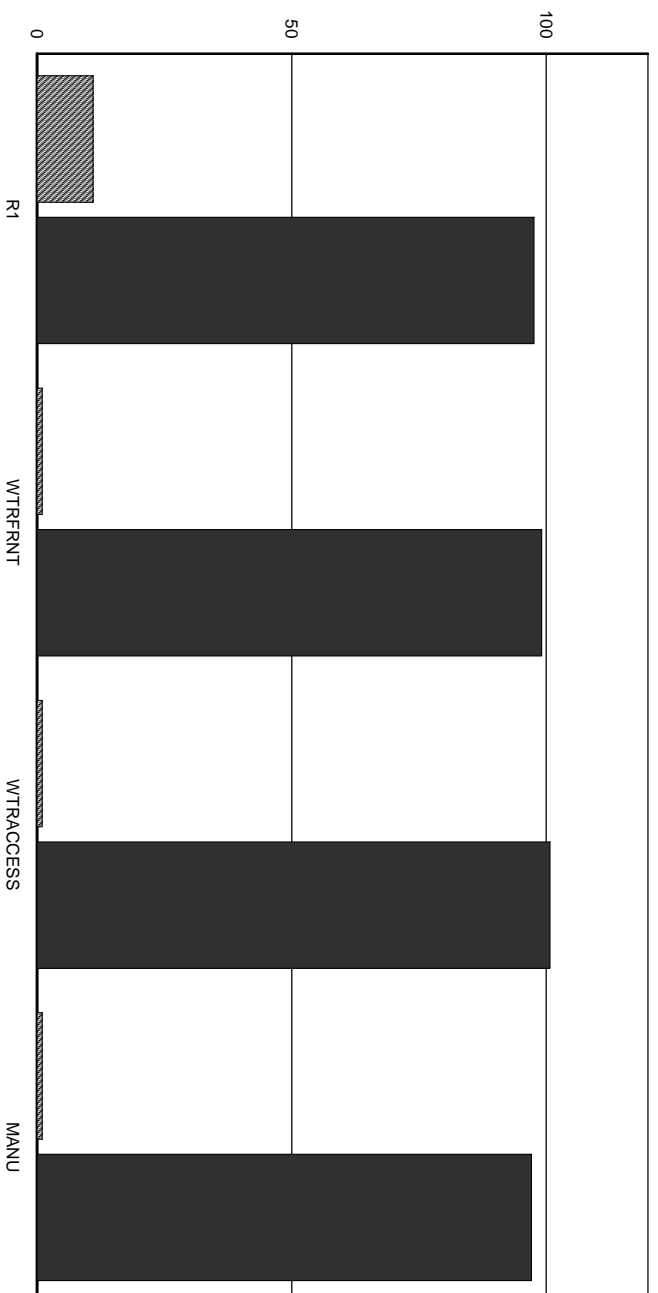
Unity:Median A/S Ratio by Zone



Unity:Median A/S Ratio by Acreage

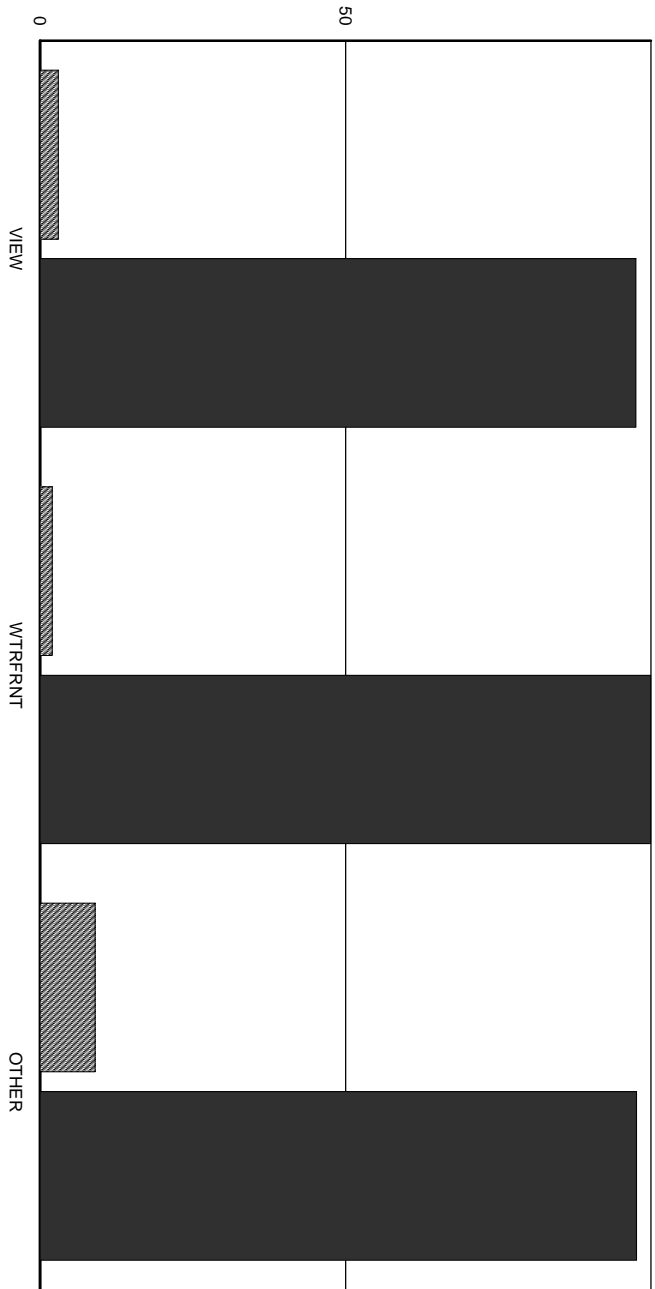


Unity:Median A/S Ratio by Improved Use



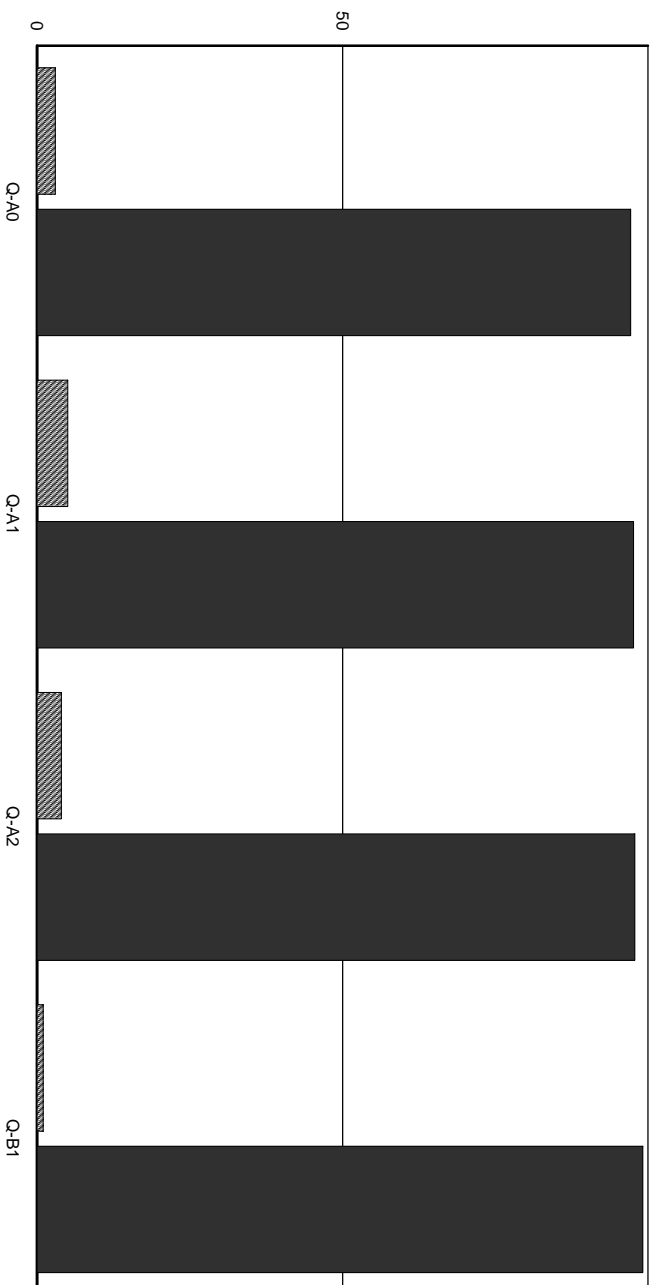
	# of Parcels	Median A/S x 100
R1	11	97.61
WTRFRNT	1	99.15
WTRACCESS	1	100.73
MANU	1	97.14

Unity:Median A/S Ratio for Views/Waterfront/Other




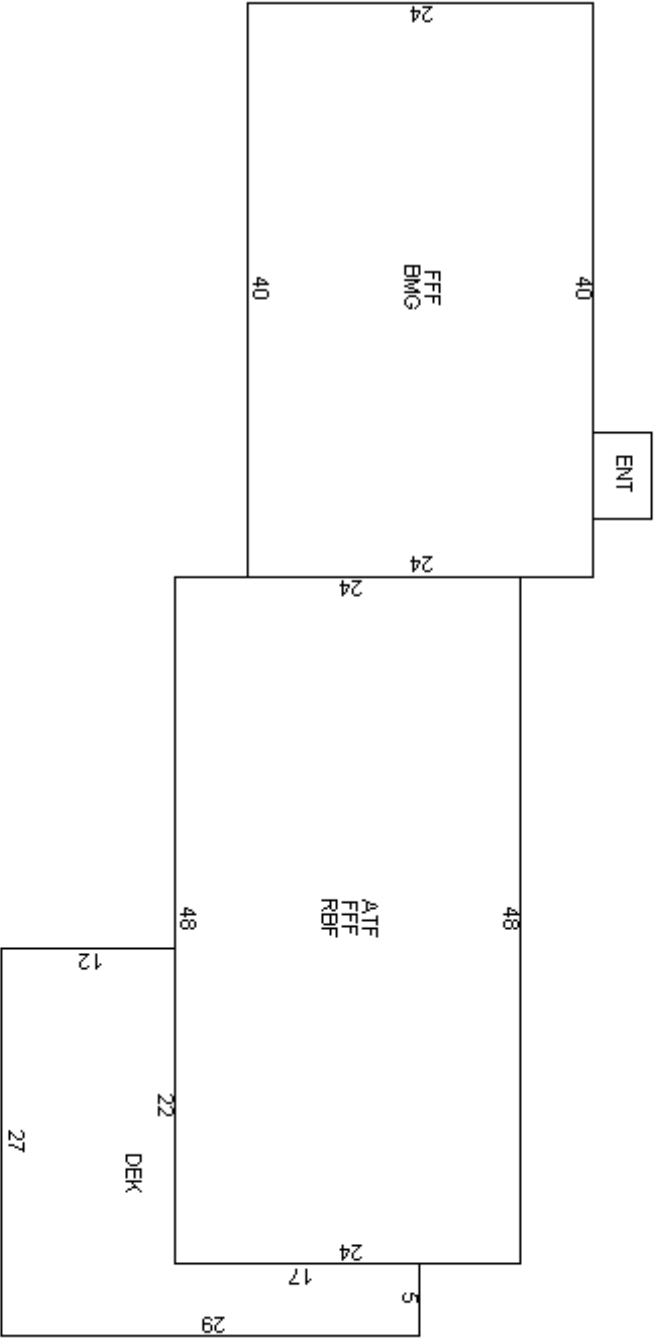
	# of Parcels	Median A/S x 100
VIEW	3	97.53
WTRFRNT	2	99.94
OTHER	9	97.61

Unity:Median A/S Ratio by Building Quality




	# of Parcels	Median A/S x 100
Q-A0	3	97.14
Q-A1	5	97.61
Q-A2	4	97.85
Q-B1	1	99.15

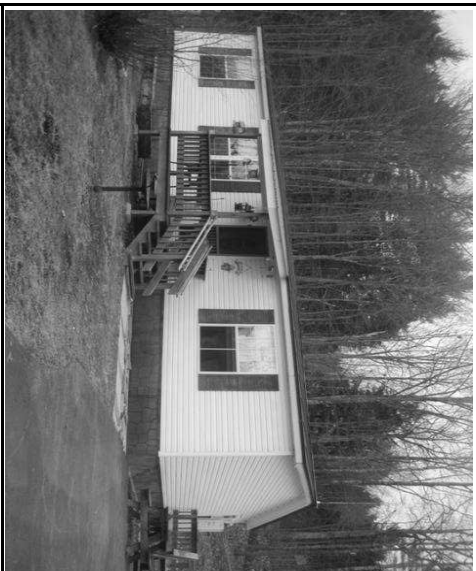
OWNER INFORMATION				SALES HISTORY				PICTURE	
CASS, MICHAEL A CASS, HEIDL L 56 PINWOOD DRIVE UNITY, NH 03743				Date	Book	Page	Type	Price	Grantor
				08/09/2013	1890	0985	Q 1	285,000	ANTONIEWICH, DAVID
LISTING HISTORY				NOTES					
03/05/14 ADVM 07/20/09 TELE 02/13/07 EK				WALKOUT BSMT; 3/14 NO TOUR=ALL INT INFO FROM HO (MRS) AT DOOR; PU ATF, AC & HARDWOOD PER HO; 24X40 FFF IS 2 BDRM IN-LAW W/ EXTRA KIT;					
EXTRA FEATURES VALUATION									
Feature Type	Units	Length	x Width	Size Adj	Rate	Cond	Market Value	Notes	
SHED-WOOD	144	12 x 12		171	7.00	70	1,207		
SHED-WOOD	224	16 x 14		131	7.00	40	822		
							2,000		
MUNICIPAL SOFTWARE BY AVTAR									
UNITY ASSESSING OFFICE									
PARCEL TOTAL TAXABLE VALUE									
Year	Building		Features		Land				
2013	\$ 251,860		\$ 0		\$ 58,850				
					Parcel Total: \$ 310,710				
2014	\$ 215,000		\$ 2,000		\$ 61,200				
					Parcel Total: \$ 278,200				
LAND VALUATION									
Zone: RURAL Minimum Acreage: 3.00 Minimum Frontage: 200				Site: AVERAGE Driveway: GRAVEL Road: GRAVEL					
Land Type	Units	Base Rate	NC Adj	Site	Road	DWay	Topography	Cond	Ad Valorem SPI R Tax Value Notes
1F RES	3,000 ac	62,000	E	100	100	95	95	100 -- LEVEL	100 56,000 0 N 56,000
1F RES	3,900 ac	x 1,400	X	100			95 -- MILD	100 5,200 0 N 5,200	
							6,900 ac	61,200 61,200	

PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS							
		CASS, MICHAEL A CASS, HEIDL L 56 PINEWOOD DRIVE UNITY, NH 03743		District Percentage		Model: 1.50 STORY CAPE Roof: GABLE OR HIP/STANDING SEAM Ext: VINYL SIDING Int: DRYWALL Floor: HARDWOOD/CARPET Heat: GAS/HOT WATER Bedrooms: 5 Baths: 4.5 Fixtures: 14 Extra Kitchens: 1 Fireplaces: A/C: Yes 75.00 % Generators: Quality: A1 AVG+10 Com. Wall: Size Adj: 0.8746 Base Rate: RSA 73.00 Bldg. Rate: 1.0191 Sq. Foot Cost: \$ 74.40							
		PERMITS		Notes									
Date		Permit ID		Permit Type									
		BUILDING SUB AREA DETAILS		ID		Description		Area		Adj. Effect.			
				FFF		FST FLR FIN		2112		1.00		2112	
				BMG		BASEMENT		960		0.20		192	
				ENT		ENTRY WAY		24		0.10		2	
				ATF		ATTIC FINISHED		1152		0.25		288	
RBF		RAISED BSMNT		1152		0.50		576					
DEK		DECK/ENTRANCE		409		0.10		41					
GLA: 2,400				5,809				3,211					
2014 BASE YEAR BUILDING VALUATION													
Market Cost New:				\$ 238,898									
Year Built:				1989									
Condition For Age:				GOOD 10 %									
Physical:													
Functional:													
Economic:													
Temporary:													
Total Depreciation:				10 %									
Building Value:				\$ 215,000									

OWNER INFORMATION				SALES HISTORY				PICTURE		
BIRON, JEFFREY L LUETJOHANN, WALTRAUD M UNIT 2050 DPO, AE 09813				Date	Book	Page	Type	Price Grantor		
				05/05/2014	1913	0211	Q 1	162,733 SOUSA, GREGORY B.		
				10/19/2009	1749	0057	Q 1	158,800 WHITE, MARIANNE R		
				06/16/2005	1521	022	Q 1	135,000 ASH, MITCHELL		
LISTING HISTORY				NOTES						
08/04/14 L MHC 06/20/14 ADV M 08/29/06 TN 04/01/02 CNP				6/14 NOH; PU OPF VS DEK & SHED; PU A/C;						
EXTRA FEATURES VALUATION								MUNICIPAL SOFTWARE BY AVITAR UNITY ASSESSING OFFICE		
Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value Notes				
SHED-WOOD	256	16 x 16	123	7.00	80	1,763				
FIREPLACE 1-STAND	1		100	3,000.00	100	3,000				
SHED-WOOD	96	12 x 8	227	7.00	100	1,525				
						6,300				
LAND VALUATION										
Zone: RURAL Minimum Acreage: 3.00 Minimum Frontage: 200				Site: AVERAGE Driveway: GRAVEL Road: PAVED						
Land Type	Units	Base Rate	NC Adj	Site	Road	DWay	Topography	Cond	Ad Valorem SPI R	Tax Value Notes
1F RES	3,000 ac	62,000	E	100	100	95	85 -- MODERATE	100	50,100	50,100
1F RES	2,800 ac	x 1,400	X	100			70 -- STEEP	100	2,700	2,700
						52,800				
						5,800 ac				
						52,800				

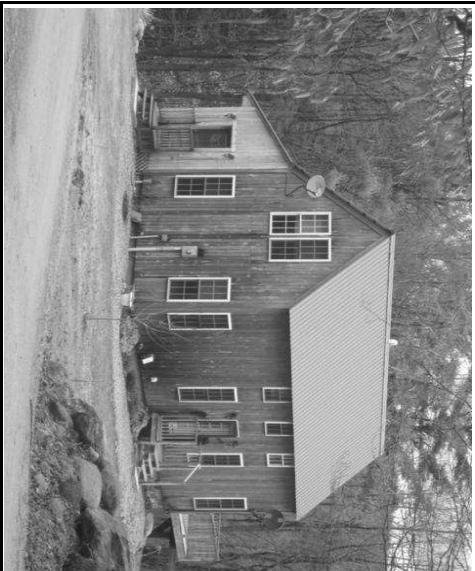
PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS	
		BIRON, JEFFREY L LUETJOHANN, WALTRAUD M UNIT 2050 DPO, AE 09813		District		Model: 1.50 STORY CAPE Roof: GABLE OR HIP/STANDING SEAM Ext: VINYL SIDING Int: DRYWALL Floor: LINOLEUM OR SIM/CARPET Heat: OIL/FA DUCTED Bedrooms: 2 Baths: 2.0 Fixtures: Extra Kitchens: Fireplaces: A/C: Yes 100.00 % Generators: Quality: A2 AVG+20 Com. Wall: Size Adj: 1.1569 Base Rate: RSA 73.00 Bldg. Rate: 1.3881 Sq. Foot Cost: \$ 101.33	
				Percentage			
				PERMITS			
				Date Permit ID Permit Type Notes			

BUILDING SUB AREA DETAILS			
ID	Description	Area	Adj. Effect.
HSF	1/2 STRY FIN	264	0.50 132
DEK	DECK/ENTRANCE	216	0.10 22
PAT	PATIO	176	0.10 18
OPF	OPEN PORCH	55	0.25 14
RBF	RAISED BSMNT	308	0.50 154
FFF	FST FLR FIN	572	1.00 572
BMU	BSMNT	264	0.15 40
CTH	CATHEDRAL	308	0.10 31
GLA: 704		2,163	983
2014 BASE YEAR BUILDING VALUATION			
Market Cost New:		\$ 99,607	
Year Built: 1975		1975	
Condition For Age: VERY GOOD		9 %	
Physical:			
Functional:			
Economic:			
Temporary:			
Total Depreciation:		9 %	
Building Value:		\$ 90,600	

PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS	
		FLANDERS, KATHERINE J 17 COUNTY FARM ROAD CLAREMONT, NH 03743		District	Percentage	Model: 1.00 STORY MOBILE-DOU Roof: GABLE OR HIP/STANDING SEAM Ext: VINYL SIDING Int: PLYWOOD PANEL Floor: CARPET/LINOLEUM OR SIM Heat: OIL/FA DUCTED Bedrooms: 3 Baths: 2.0 Fixtures: 6 Extra Kitchens: Fireplaces: A/C: Yes 100.00 % Generators: Quality: A0 AVG Com. Wall: Size Adj: 0.9876 Base Rate: MHD 48.00 Bldg. Rate: 1.0074 Sq. Foot Cost: \$ 48.35	
				PERMITS			
				Date	Permit ID	Permit Type	Notes


BUILDING SUB AREA DETAILS			
ID	Description	Area	Adj. Effect.
FFF	FST FLR FIN	1188	1.00 1188
SLB	SLAB	1188	0.00 0
OPF	OPEN PORCH	64	0.25 16
DEK	DECK/ENTRANCE	64	0.10 6
GLA:	1,188	2,504	1,210
2014 BASE YEAR BUILDING VALUATION			
Market Cost New:		\$ 58,504	
Year Built:		1999	
Condition For Age:		GOOD 24 %	
Physical:			
Functional:			
Economic:			
Temporary:			
Total Depreciation:		24 %	
Building Value:		\$ 44,500	

OWNER INFORMATION				SALES HISTORY				PICTURE	
WILLIAMS, ABIGAYLE MAE				Date	Book	Page	Type	Price Grantor	
492 LEAR HILL ROAD				11/19/2013	1900	0660	Q 1	178,000 KEEFE, KEVIN D	
NEWPORT, NH 03773-7724				04/22/2011	1803	0628	Q 1	157,000 WILLIAMS, CLIFFORD GER	
				01/03/2006	1561	546	Q 1	52,000 BOTELHO DAVID	
LISTING HISTORY				NOTES					
03/04/14	ADVL			GRN; 3/14 INT ENTIRELY PINE W/ SOME DRYWALL IN BMF; CORR BED					
02/08/07	DM			COUNT=ONLY 1 RM W/ CLOSET; PU DEK & OPF; TQF MEAS 14';					
EXTRA FEATURES VALUATION				MUNICIPAL SOFTWARE BY AVITAR					
Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value Notes			
GARAGE-1 STY	814	22 x 37	80	22.00	90	12,894			
				12,900					
LAND VALUATION				UNITY ASSESSING OFFICE					
Zone: RURAL Minimum Acreage: 3.00 Minimum Frontage: 200				Site: AVERAGE Driveway: GRAVEL Road: PAVED					
Land Type	Units	Base Rate	NC Adj	Site	Road	DWay	Topography	Cond	Ad Valorem SPI R Tax Value Notes
1F RES	3,000 ac	62,000	E	100	100	95	85 -- MODERATE	100	50,100
1F RES	3,400 ac	x 1,400	X	100			70 -- STEEP	100	3,300
				6,400 ac				53,400	
								53,400	

PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS	
		WILLIAMS, ABIGAYLE MAE 492 LEAR HILL ROAD NEWPORT, NH 03773-7724		District		Percentage	
PERMITS							
Date	Permit ID	Permit Type	Notes				

BUILDING SUB AREA DETAILS				2014 BASE YEAR BUILDING VALUATION	
ID	Description	Area	Adj. Effect.		
TQF	3/4 STRY FIN	640	0.75	Market Cost New:	\$ 112,663
FFF	FST FLR FIN	640	1.00	Year Built:	2006
BMF	BSMNT FINISHED	400	0.30	Condition For Age:	GOOD
EPF	ENCLSD PORCH	192	0.70	Physical:	
OPF	OPEN PORCH	128	0.25	Functional:	
BMU	BSMNT	240	0.15	Economic:	
DEK	DECK/ENTRANCE	312	0.10	Temporary:	
ENT	ENTRY WAY	34	0.10	Total Depreciation:	6 %
GLA: 1,120		2,586	1,476	Building Value:	\$ 105,900
2014 BASE YEAR BUILDING VALUATION					

OWNER INFORMATION				SALES HISTORY				PICTURE						
OAKWOOD PARK, INC				Date	Book	Page	Type	Price Grantor						
145 BROAD STREET				04/14/2014	1911	0428	Q 1	163,466 KERN, DEANNA G						
PO BOX 1600				05/15/2003	1370	0131	U 138	KERN, JAMES						
CLAREMONT, NH 03743														
LISTING HISTORY				NOTES										
06/20/14 ADVM				B: BUILDING BACK OF HOUSE IS BUILT INTO GROUND = BSMT IN: LAND GOOD VIEW 2010 / ADJ ACRES DUE TO BNDY LINE ADJ W/ 11-713-01; 6/14 NOH; CORR SKETCH-GAR & HSF/FPF/SLB REMOVED & REPLACED W/ OPF/OPF; CORR EPF TO OPF;										
EXTRA FEATURES VALUATION														
Feature Type		Units		Length x Width	Size Adj	Rate	Cond	Market Value Notes						
FIREPLACE 1-STAND		1			100	3,000.00	100	3,000						
MUNICIPAL SOFTWARE BY AVTAR														
UNITY ASSESSING OFFICE														
PARCEL TOTAL TAXABLE VALUE														
Year		Building		Features		Land								
2013		\$ 171,310		\$ 0		\$ 79,130								
						Parcel Total: \$ 250,440								
2014		\$ 98,800		\$ 3,000		\$ 64,700								
						Parcel Total: \$ 166,500								
LAND VALUATION														
Zone: RURAL		Minimum Acreage: 3.00		Minimum Frontage: 200		Site: AVERAGE Driveway: GRAVEL Road: GRAVEL								
Land Type		Units		Base Rate		NC Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI R	Tax Value Notes
1F RES		3,000 ac		62,000		D	90	100	95	95	90 -- ROLLING	100	45,300	0 N 45,300
1F RES		0.750 ac		x 1,400		X	100			90 -- ROLLING	100	900	0 N 900	
VIEW		MOUNTAINS, AVERAGE, TOP 50, EXTREME										18,500	18,500	pl obst
		3,750 ac										64,700	64,700	

PICTURE		OWNER	TAXABLE DISTRICTS		BUILDING DETAILS	
		OAKWOOD PARK, INC 145 BROAD STREET PO BOX 1600 CLAREMONT, NH 03743	District	Percentage	Model: 2.00 STORY COLONIAL Roof: GABLE OR HIP/ASPHALT Ext: CLAP BOARD Int: PLASTERED/DRYWALL Floor: PINE/SOFT WD/HARDWOOD Heat: OIL/FA DUCTED Bedrooms: 3 Baths: 1.5 Fixtures: 5 Extra Kitchens: Fireplaces: A/C: No Generators: Quality: A2 AVG+20 Com. Wall: Size Adj: 0.9495 Base Rate: RSA 73.00 Bldg. Rate: 1.0719 Sq. Foot Cost: \$ 78.25	
			PERMITS			
			Date	Permit ID	Permit Type	Notes

BUILDING SUB AREA DETAILS				2014 BASE YEAR BUILDING VALUATION	
ID	Description	Area	Adj. Effect.		
ATU	ATTIC	1064	0.10	106	
UFF	UPPER FLR FIN	608	1.00	608	
FFP	FST FLR FIN	1064	1.00	1064	
SLB	SLAB	608	0.00	0	
BMU	BSMNT	456	0.15	68	
OPF	OPEN PORCH	636	0.25	159	
GLA:	1,672	4,436		2,005	
				Market Cost New:	\$ 156,891
				Year Built:	1800
				Condition For Age:	AVERAGE 37 %
				Physical:	
				Functional:	
				Economic:	
				Temporary:	
				Total Depreciation:	37 %
				Building Value:	\$ 98,800


OWNER INFORMATION				SALES HISTORY				PICTURE	
PARTRIDGE, KAREN E 563 W UNITY ROAD CLAREMONT, NH 03743-7340				Date	Book	Page	Type	Price Grantor	
				06/28/2013	1886	0157	Q 1	199,866 LACROIX, STANLEY	
				09/19/2001	1273	0440	Q 1	19,900 STOLEZKI, LEON, & ERIC	
LISTING HISTORY				NOTES					
03/05/14	ADVM	3/14 HO (MRS) DECLINED TOUR=ALL INT INFO @ DOOR: PU BMF & CORR INT INFO PER HO: CORR OP/DEK; PU GAR & BARN; OUTDOOR WD BOILER;							
EXTRA FEATURES VALUATION									
Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value Notes			
POLE BARN	200	20 x 10	140	8.00	20	448			
BARN-1STRY	720	30 x 24	82	15.00	100	8,856			
GARAGE-1 STY	728	26 x 28	82	22.00	100	13,133			
						22,400			
MUNICIPAL SOFTWARE BY AVTAR									
UNITY ASSESSING OFFICE									
PARCEL TOTAL TAXABLE VALUE									
Year	Building		Features		Land				
2013	\$ 111,390		\$ 0		\$ 38,000				
					Parcel Total: \$ 149,390				
2014	\$ 117,300		\$ 22,400		\$ 56,500				
					Parcel Total: \$ 196,200				
LAND VALUATION									
Zone: RURAL	Minimum Acreage: 3.00		Minimum Frontage: 200		Site: AVERAGE Driveway: GRAVEL Road: PAVED				
Land Type	Units	Base Rate	NC Adj	Site	Road	DWay	Topography	Cond	Ad Valorem SPI R Tax Value Notes
1F RES	3,000 ac	62,000	E	100	100	95	90 -- ROLLING	90	47,700 SHDW
1F RES	7,330 ac	x 1,400	X	95			90 -- ROLLING	100	8,800
						10,330 ac		56,500	

OWNER INFORMATION				SALES HISTORY				PICTURE		
ERICKSON, MARJORIE A 119 GLIDDEN HILL ROAD CLAREMONT, NH 03743				Date	Book	Page	Type	Price	Grantor	
				08/27/2013 1892 0903 Q1 373,000 MONTEITH, KIRBY						
LISTING HISTORY				NOTES						
06/20/14 ADVM				GOOD VIEW / 2008 ADJ ACRES DUE TO PARCEL 11-189 (OLD PARCEL) THAT WAS BEING ASSESSED WITH THIS PROP / 2010 - ADJ ACRES DUE TO BNDRY LINE: 6/14 HO (MRS) DECLINED TOUR=ALL INT INFO @ DOOR: SOME XFOBS MEAS EST=FENCE; PU DEK, GEN, CPT & FPL; DNP U TREEHSE; DNP U HEARTH;						
EXTRA FEATURES VALUATION										
Feature Type		Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes		
GARAGE-1 STY		264	22 x 12	121	22.00	60	4,217			
BARN-1STRY/LOFT		1,353	41 x 33	72	18.00	80	14,028			
POLE BARN		400	10 x 40	100	8.00	60	1,920	EST FENCE		
SHED-WOOD		108	9 x 12	208	7.00	80	1,258			
CARPORT METAL		576	24 x 24	88	8.00	50	2,028			
FIREPLACE 1-CUST		1		100	5,000.00	100	5,000			
DECK		576	1 x 576	88	7.00	75	2,661	ATT HSE		
							31,100			
LAND VALUATION										
Zone: RURAL Minimum Acreage: 3.00 Minimum Frontage: 200				Site: GOOD Driveway: GRAVEL Road: GRAVEL						
Land Type	Units	Base Rate	NC Adj	Site	Road	DWay	Topography	Cond	Ad Valorem SPI R Tax Value Notes	
IF RES	1,000 ac	60,000	E	100	105	95	95 -- MILD	100	54,000 0 N 54,000	
UNMNGD OTHER	3,000 ac	x 1,400	X	94			90 -- ROLLING	100	3,600 100 Y 108	
FARM LAND	8,000 ac	x 1,400	X	94			90 -- ROLLING	100	9,500 100 Y 2,720	
FARM LAND	200,000 ft	x 38	E	100			90 -- ROLLING	100	6,800 0 N 0	
VIEW		MOUNTAINS, WIDE, TOP 50, DISTANT							25,000	
	12,000 ac							98,900	81,828	
MUNICIPAL SOFTWARE BY AVTAR										
UNITY ASSESSING OFFICE										
PARCEL TOTAL TAXABLE VALUE										
Year	Building	Features	Land							
2013	\$ 258,820		\$ 0 \$ 65,330	Parcel Total: \$ 324,150						
2014	\$ 233,800		\$ 31,100 \$ 81,828	Parcel Total: \$ 346,728						

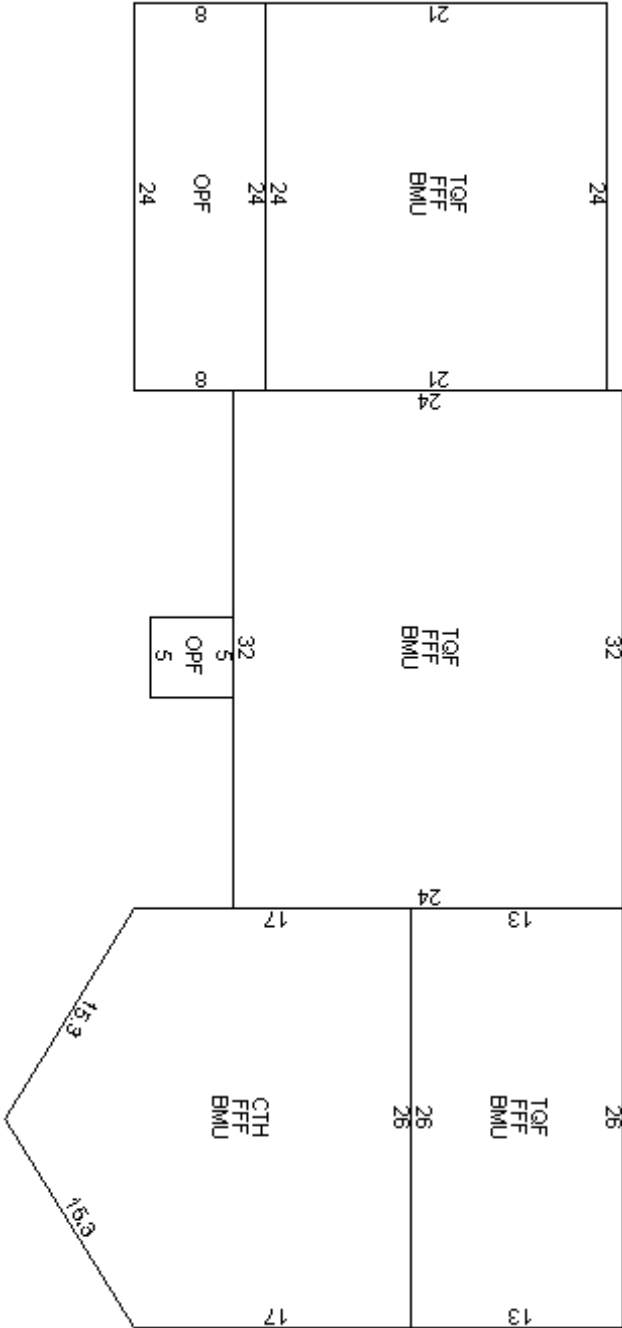
UNITY ASSESSING OFFICE

PARCEL TOTAL TAXABLE VALUE

Year	Building	Features	Land
2013	\$ 258,820		\$ 0
		Parcel Total:	\$ 324,150
2014	\$ 233,800		\$ 31,100
		Parcel Total:	\$ 346,728

PICTURE		OWNER	TAXABLE DISTRICTS		BUILDING DETAILS	
		ERICKSON, MARJORIE A 119 GLIDDEN HILL ROAD CLAREMONT, NH 03743	District	Percentage	Model: 1.75 STORY LOG HOUSE Roof: GABLE OR HIP/ASPHALT Ext: LOGS Int: DRYWALL/LOG Floor: PINE/SOFT WD Heat: OIL/FA DUCTED Bedrooms: 3 Baths: 2.0 Fixtures: 6 Extra Kitchens: Fireplaces: A/C: No Generators: 1 Quality: A2 AVG+20 Com. Wall: Size Adj: 0.8549 Base Rate: RSA 73.00 Bldg. Rate: 0.9651 Sq. Foot Cost: \$ 70.46	
			PERMITS			
			Date	Permit ID Permit Type Notes		


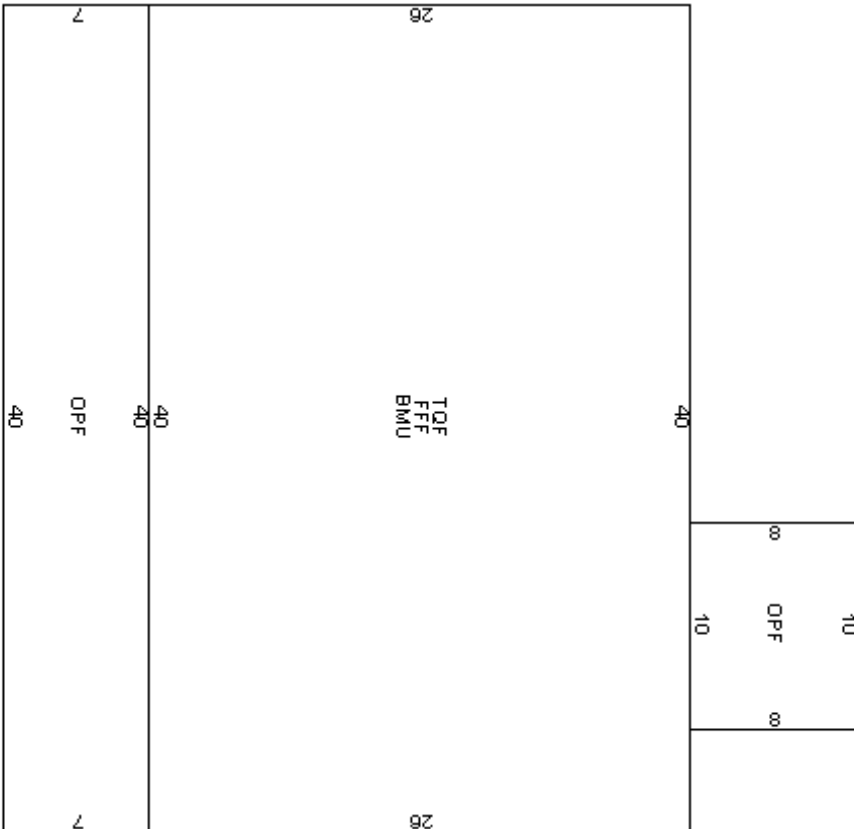
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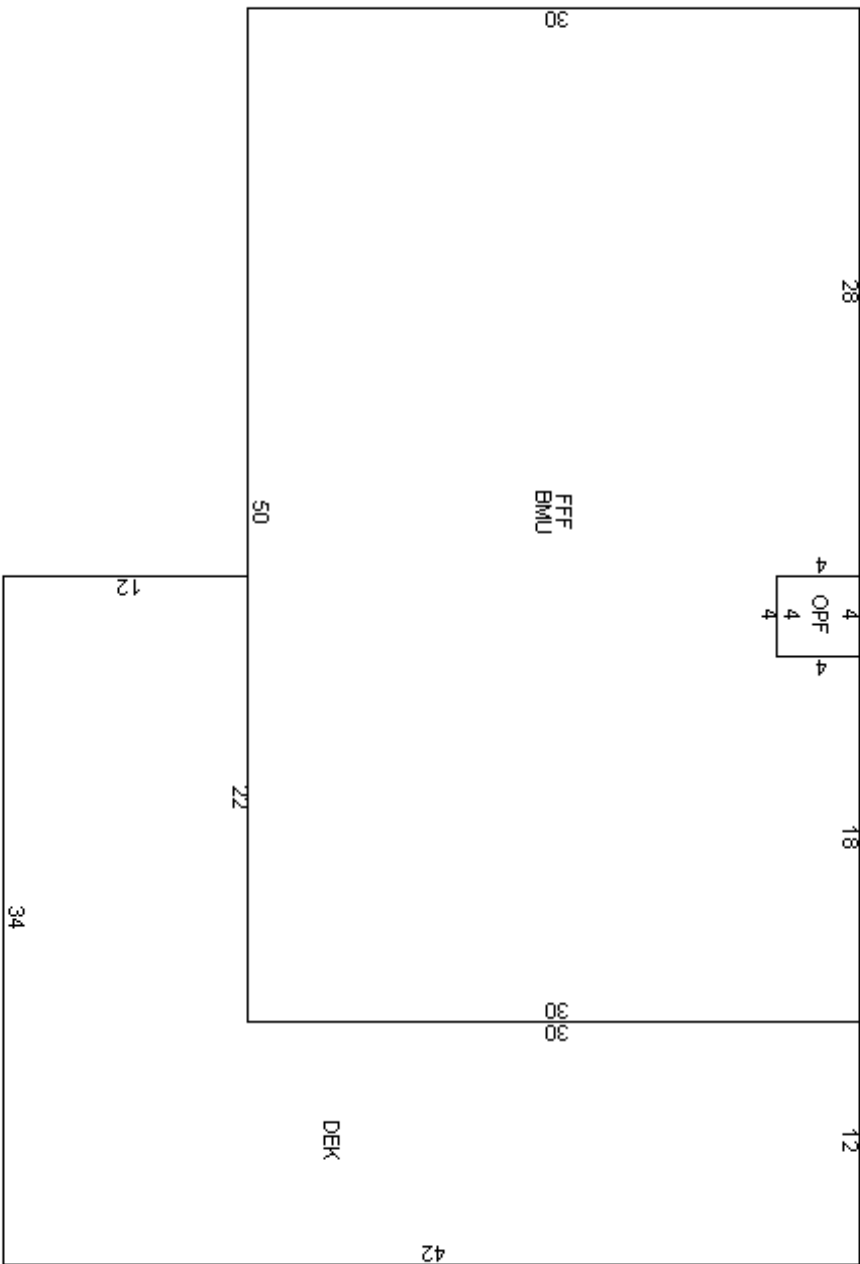
ID	Description	Area	Adj.	Effect.
TQF	3/4 STRY FIN	1610	0.75	1208
FFF	FST FLR FIN	2156	1.00	2156
BMU	BSMNT	2156	0.15	323
OPF	OPEN PORCH	289	0.25	72
CTH	CATHEDRAL	546	0.10	55
GLA: 3,364		6,757		3,814

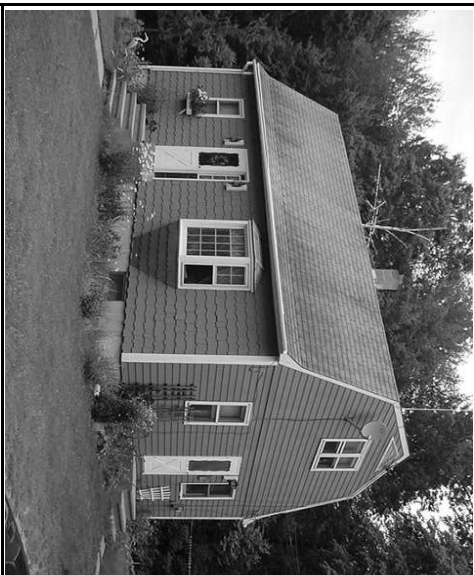
2014 BASE YEAR BUILDING VALUATION


Market Cost New:	\$ 268,734
Year Built:	1988
Condition For Age:	AVERAGE
Physical:	13 %
Functional:	
Economic:	
Temporary:	
Total Depreciation:	13 %
Building Value:	\$ 233,800

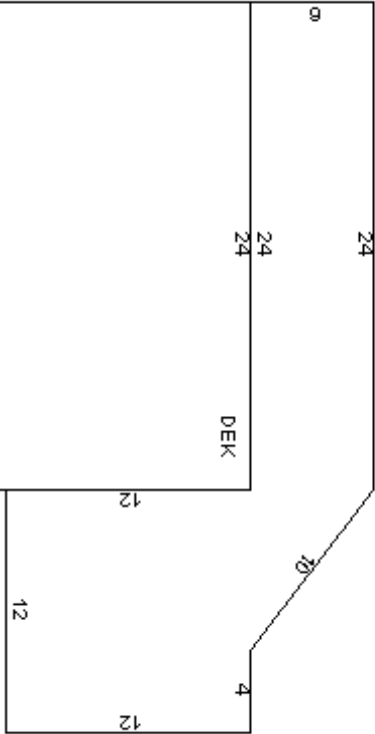
PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS		
		THOMPSON, GERARD THOMPSON, JENNIFER P 219 SOUTH HEDGEHOG HILL ROAD UNITY, NH 03773		District	Percentage	Model: 1.75 STORY LOG HOUSE Roof: GABLE OR HIP/STANDING SEAM Ext: LOGS Int: LOG Floor: PINE/SOFT WD Heat: GAS/HOT WATER Bedrooms: 3 Baths: 1.0 Fixtures: 3 Extra Kitchens: Fireplaces: A/C: No Generators: Quality: A1 AVG+10 Com. Wall: Size Adj: 0.9436 Base Rate: RSA 73.00 Bldg. Rate: 0.9765 Sq. Foot Cost: \$ 71.29		
				PERMITS				
				Date	Permit ID Permit Type Notes			
						BUILDING SUB AREA DETAILS		
		ID	Description	Area	Adj.	Effect.		
		TOF	3/4 STRY FIN	1040	0.75	780		
		FFF	FST FLR FIN	1040	1.00	1040		
		BMU	BSMNT	1040	0.15	156		
OPF	OPEN PORCH	360	0.25	90				
		GLA: 1,820		3,480		2,066		
2014 BASE YEAR BUILDING VALUATION				Market Cost New: \$ 147,285				
				Year Built: 1970				
				Condition For Age: GOOD 13 %				
				Physical: Functional: Economic: Temporary:				
				Total Depreciation: 13 %				
				Building Value: \$ 128,100				

OWNER INFORMATION				SALES HISTORY				PICTURE																					
BATO, SCOTT A				Date	Book	Page	Type	Price Grantor																					
245 YOUNGS HILL ROAD				07/07/2014	1918	0371	U144	FELLOWS, MERLIN																					
SUNAPEE, NH 03782				07/07/2014	1918	0373	Q1	256,900 FELLOWS, MERLIN I REV &																					
				03/03/2014	1908	0314	U144	FELLOWS, MERLIN																					
LISTING HISTORY				NOTES																									
02/23/07 SM				LONG STEEP DRIVEWAY: VU > PIC;																									
04/01/02 CNP																													
EXTRA FEATURES VALUATION								<div>MUNICIPAL SOFTWARE BY AVTAR</div> <div>UNITY ASSESSING OFFICE</div> <div>PARCEL TOTAL TAXABLE VALUE</div> <table><thead><tr><th>Year</th><th>Building</th><th>Features</th><th>Land</th></tr></thead><tbody><tr><td>2013</td><td>\$ 148,610</td><td>\$ 0</td><td>\$ 63,610</td></tr><tr><td colspan="4">Parcel Total: \$ 212,220</td></tr><tr><td>2014</td><td>\$ 111,800</td><td>\$ 12,900</td><td>\$ 117,100</td></tr><tr><td colspan="4">Parcel Total: \$ 241,800</td></tr></tbody></table>		Year	Building	Features	Land	2013	\$ 148,610	\$ 0	\$ 63,610	Parcel Total: \$ 212,220				2014	\$ 111,800	\$ 12,900	\$ 117,100	Parcel Total: \$ 241,800			
Year	Building	Features	Land																										
2013	\$ 148,610	\$ 0	\$ 63,610																										
Parcel Total: \$ 212,220																													
2014	\$ 111,800	\$ 12,900	\$ 117,100																										
Parcel Total: \$ 241,800																													
Zone: RURAL Minimum Acreage: 3.00 Minimum Frontage: 200								Site: AVERAGE Driveway: GRAVEL Road: GRAVEL																					
Land Type				Units	Base Rate	NC Adj	Site	Road DWay	Topography	Cond	Ad Valorem	SPI R	Tax Value	Notes															
1F RES				3,000 ac	62,000	E	100	100	95	95	-- MILD	100	53,200	0 N	53,200														
1F RES				4,150 ac	x 1,400	X	100	100		90 --	ROLLING	100	5,200	0 N	5,200														
1F RES				200,000 ft	x 38	E	100			95 --	MILD	100	7,200	0 N	7,200														
VIEW				MOUNTAINS, PANORAMIC, TOP 75, EXTREME																									
				7.150 ac																									
				117,100																									
				117,100																									

PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS		
		BATO, SCOTT A 245 YOUNGS HILL ROAD SUNAPEE, NH 03782		District	Percentage	Model: 1.00 STORY RANCH Roof: GABLE OR HIP/ASPHALT Ext: VINYL SIDING Int: DRYWALL Floor: CARPET Heat: UNKNOWN/HOT WATER Bedrooms: 3 Baths: 2.0 Fixtures: 6 Extra Kitchens: Fireplaces: A/C: Yes 100.00 % Generators: Quality: A0 AVG Com. Wall: Size Adj: 0.9737 Base Rate: RSA 73.00 Bldg. Rate: 0.9737 Sq. Foot Cost: \$ 71.08		
				PERMITS				
				Date	Permit ID Permit Type Notes			
							BUILDING SUB AREA DETAILS	
ID	Description	Area	Adj.	Effect.				
FFB	FST FLR FIN	1484	1.00	1484				
BMU	BSMNT	1484	0.15	223				
OPF	OPEN PORCH	16	0.25	4				
DEK	DECK/ENTRANCE	768	0.10	77				
GLA:	1,484	3,752		1,788				
2014 BASE YEAR BUILDING VALUATION								
Market Cost New:		\$ 127,091						
Year Built:		1980						
Condition For Age:		GOOD 12 %						
Physical:								
Functional:								
Economic:								
Temporary:								
Total Depreciation:		12 %						
Building Value:		\$ 111,800						

PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS							
		ATWOOD, KATHERINE BENSON, JOSEPH 23 3RD STREET NEWPORT, NH 03773		District	Percentage	Model: 1.75 STORY GAMBREL CO Roof: GAMBREL/STANDING SEAM Ext: CLAP BOARD/MASONITE Int: DRYWALL Floor: CARPET/LINOLEUM OR SIM Heat: UNKNOWN/HOT WATER Bedrooms: 3 Baths: 2.0 Fixtures: 6 Extra Kitchens: Fireplaces: A/C: No Generators:							
				PERMITS		Quality: A0 AVG Com. Wall:							
				Date	Permit ID	Permit Type	Notes						
				Base Rate: RSA 73.00 Bldg. Rate: 0.9661 Sq. Foot Cost: \$ 70.52									
BUILDING SUB AREA DETAILS													
ID	Description	Area	Adj.	Effect.									
EPU	COVERED BSMNT	36	0.35	13									
TQF	3/4 STRY FIN	816	0.75	612									
FFP	FST FLR FIN	816	1.00	816									
BMU	BSMNT	816	0.15	122									
GLA: 1,428		2,484				1,563							
2014 BASE YEAR BUILDING VALUATION													
Market Cost New:				\$ 110,223									
Year Built:				1978									
Condition For Age:		AVERAGE		15 %									
Physical:													
Functional:													
Economic:													
Temporary:													
Total Depreciation:				15 %									
Building Value:				\$ 93,700									

PICTURE		OWNER	TAXABLE DISTRICTS		BUILDING DETAILS			
		MATTHEWS, JEFFREY R 180 UNITY SPRING ROAD UNITY, NH 03773	District	Percentage	Model: 1.50 STORY NEW ENGLAN Roof: GABLE OR HIP/ASPHALT Ext: CLAP BOARD Int: DRYWALL Floor: PINE/SOFT WD Heat: OIL/FA DUCTED Bedrooms: 3 Baths: 2.0 Fixtures: 6 A/C: No Fireplaces: Quality: A1 AVG+10 Generators: Com. Wall: Size Adj: 1.0245 Base Rate: RSA 73.00 Bldg. Rate: 1.0711 Sq. Foot Cost: \$ 78.19			
			PERMITS					
			Date	Permit ID	Permit Type	Notes		




ID	Description	Area	Adj.	Effect.
HSF	1/2 STRY FIN	864	0.50	432
FFF	FST FLR FIN	864	1.00	864
BMU	BSMNT	864	0.15	130
DEK	DECK/ENTRANCE	312	0.10	31
GLA:	1,296	2,904		1,457


2014 BASE YEAR BUILDING VALUATION

Market Cost New:	\$ 113,923
Year Built:	1877
Condition For Age:	VERY GOOD
Physical:	18 %
Functional:	DB
Economic:	1 %
Temporary:	
Total Depreciation:	19 %
Building Value:	\$ 92,300

OWNER INFORMATION				SALES HISTORY				PICTURE	
BERNATCHEZ, MARC				Date	Book	Page	Type	Price Grantor	
14 SHOREWOOD ESTATES ROAD				03/26/2014	1909	0733	Q 1	178,000 LEVESQUE, RICHARD P &	
UNITY, NH 03773									
LISTING HISTORY				NOTES					
06/20/14 ADVM 09/29/09 DJW 07/19/02 MR				6/14 CORR EPE TO FFF=MONITOR HEAT; PU SHEDS; CORR BED & BTH COUNT; PU ATE; HSE APPRS RECENTLY RENOVATED W/ MANY UPDATED FEATURES; DNP U HEARTH:					
MUNICIPAL SOFTWARE BY AVTAR									
UNITY ASSESSING OFFICE									
Feature Type				Units	Length x Width	Size Adj	Rate	Cond	Market Value Notes
SHED-WOOD				96	12 x 8	227	7.00	50	763
SHED-EQUIPMENT				84	12 x 7	250	8.00	50	840
				1,600					
PARCEL TOTAL TAXABLE VALUE									
Year	Building		Features		Land				
2013	\$ 73,230		\$ 0		\$ 105,850				
					Parcel Total: \$ 179,080				
2014	\$ 104,000		\$ 1,600		\$ 73,700				
					Parcel Total: \$ 179,300				
LAND VALUATION									
Zone: RURAL Minimum Acreage: 3.00 Minimum Frontage: 200				Site: AVERAGE Driveway: GRAVEL Road: GRAVEL					
Land Type	Units	Base Rate	NC Adj	Site	Road	DWay	Topography	Cond	Ad Valorem SPI R Tax Value Notes
1F RES WTR ACS	2.700 ac	61,700	E	100	100	95	95	100 -- LEVEL	100 55,700 0 N 55,700
1F RES WTR ACS	1.000 wf	x 90,000	X	100				20	18,000 0 N 18,000 BCH RTS/BOAT SLIP
				2.700 ac 73,700 73,700					

PICTURE		OWNER	TAXABLE DISTRICTS		BUILDING DETAILS	
		BERNATCHEZ, MARC 14 SHOREWOOD ESTATES ROAD UNITY, NH 03773	District	Percentage	Model: 1.50 STORY CAPE Roof: GABLE OR HIP/PREFAB METALS Ext: WOOD SHINGLE Int: DRYWALL/KNOTTY PINE Floor: PINE/SOFT WD Heat: GAS/EA DUCTED Bedrooms: 2 Baths: 2.0 Fixtures: 6 Extra Kitchens: Fireplaces: A/C: No Generators: Quality: A1 AVG+10 Com. Wall: Size Adj: 1.0217 Base Rate: RSA 73.00 Bldg. Rate: 1.1126 Sq. Foot Cost: \$ 81.22	
			PERMITS			
			Date	Permit ID	Permit Type	Notes

BUILDING SUB AREA DETAILS			
ID	Description	Area	Adj. Effect.
DEK	DECK/ENTRANCE	390	0.10 39
FFP	FST FLR FIN	1092	1.00 1092
BMU	BSMNT	1092	0.15 164
OPF	OPEN PORCH	36	0.25 9
ATF	ATTIC FINISHED	672	0.25 168
GLA: 1,260		3,282	1,472
2014 BASE YEAR BUILDING VALUATION			
Market Cost New:		\$ 119,556	
Year Built:		1970	
Condition For Age:		GOOD 13 %	
Physical:			
Functional:			
Economic:			
Temporary:			
Total Depreciation:		13 %	
Building Value:		\$ 104,000	

PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS	
		MACLEOD, ROBERT D MACLEOD, JODY 52 HOUSTON AVENUE MILTON, MA 02186		District		Model: 1.00 STORY RANCH	
				Percentage		Roof: GABLE OR HIP/ASPHALT	
				PERMITS		Ext: PREFAB WD PNL	
Date		Permit ID		Permit Type		Notes	
						Bedrooms: 2 Baths: 1.0 Fixtures: 3	
						Heat: UNKNOWN/EA DUCTED	
						A/C: No Fireplaces:	
						Quality: B1 AVG-10 Generators:	
						Com. Wall:	
						Size Adj: 1.1133 Base Rate: RSA 73.00	
						Bldg. Rate: 0.9419	
						Sq. Foot Cost: \$ 68.76	

BUILDING SUB AREA DETAILS			
ID	Description	Area	Adj. Effect.
FFF	FST FLR FIN	832	1.00 832
BMU	BSMNT	832	0.15 125
CPT	CARPORT	312	0.10 31
OPF	OPEN PORCH	450	0.25 113
GLA:	832	2,426	1,101

2014 BASE YEAR BUILDING VALUATION			
Market Cost New:			\$ 75,705
Year Built:			1968
Condition For Age:	GOOD		14 %
Physical:			
Functional:			
Economic:			
Temporary:			
Total Depreciation:			14 %
Building Value:			\$ 65,100

SECTION 9

C. FINAL VALUATION COST TABLES

Land Pricing Zones

Zone 01		
Description: RURAL	\$ 1,400 @	0.010 ac
Lot Size: 3.00	\$ 25,000 @	0.100 ac
Frontage: 200	\$ 35,000 @	0.250 ac
Lot Price: \$ 62,000	\$ 50,000 @	0.500 ac
Excess Acreage: \$ 1,400	\$ 60,000 @	1.000 ac
Excess Frontage: \$ 38	\$ 61,000 @	2.000 ac
Water Frontage: \$ 90,000	\$ 62,000 @	3.000 ac
View: \$ 50,000	\$ 62,000 @	3.000 ac

Land Use Codes	
Code	Description
79D	79-D HISTORIC BARN
79F	79-F FARM STRUCT
CI	COM/IND
EX-F	EXEMPT-FED
EX-G	EX ACTIVITY TAX AREA
EX-M	EXEMPT-MUNIC
EX-P	EXEMPT-PILT
EX-S	EXEMPT-STATE
R1	1F RES
R1A	1F RES WTR ACS
R1W	1F RES WTRFRNT
R2	2F RES
R2A	2F RES WTR ACS
R2W	2F RES WTRFRNT
R3	3F RES
R3A	3F RES WTR ACS
R3W	3F RES WTRFRNT
R4	4F RES
R4A	4F RES WTR ACS
R4W	4F RES WTRFRNT
UTL	UTILITY-OTHER
UTLE	UTILITY-ELEC
UTLG	UTILITY-GAS
UTLW	UTILITY-WATER

Neighborhoods		
Code	Adjustment	Factor
A	AVERAGE-50	50
B	AVERAGE-40	60
C	AVERAGE-20	80
D	AVERAGE-10	90
E	AVERAGE	100
F	AVERAGE+10	110
G	AVERAGE+20	120
H	AVERAGE+30	130
I	AVERAGE+40	140
J	AVERAGE+50	150
K	AVG +60 160%	160
L	AVG +70 170%	170
M	AVG +80 180%	180
N	AVG +90 190%	190
P	AVG +100 200%	200
T	SPECIAL 300%	300
X	BACKLAND	100

Site Modifiers		
Code	Description	Factor
A	AVERAGE	100
B	BEST	140
BA	BACKLAND	100
E	EXC	125
F	FAIR	95
G	GOOD	105
N	NATURAL	90
P	POOR	100
UNC	UND/CLR	52
UND	UND/WDS	42
Y	VERY GOOD	110

Topography Modifiers		
Code	Description	Factor
A	LEVEL	100
B	MILD	95
C	ROLLING	90
D	MODERATE	85
E	STEEP	70
F	SEVERE	50

Road Modifiers		
Code	Description	Factor
D	DIRT	95
G	GRAVEL	95
K	N/A	100
P	PAVED	100

Driveway Modifiers		
Code	Description	Factor
D	DIRT	95
G	GRAVEL	95
H	GRASS	95
K	N/A	100
P	PAVED	100
U	UNDEVELOPED	90

Current Use Codes			
Code	Description	Min. Value	Max. Value
CUDE	DISCRETNRY	\$ 0.00	\$ 0.00
CUFL	FARM LAND	\$ 25.00	\$ 425.00
CUMH	MNGD HARDWD	\$ 24.00	\$ 36.00
CUMO	MNGD OTHER	\$ 18.00	\$ 27.00
CUMW	MNGD PINE	\$ 63.00	\$ 95.00
CUUH	UNMNGD HARDWD	\$ 40.00	\$ 61.00
CUUL	UNPRODUCTIVE	\$ 18.00	\$ 18.00
CUUO	UNMNGD OTHER	\$ 30.00	\$ 45.00
CUUW	UNMNGD PINE	\$ 105.00	\$ 158.00
CUWL	WETLANDS	\$ 18.00	\$ 18.00

View Subjects		
Code	Description	Factor
HLS	HILLS	50
HILM	HILLS AND WINDMILLS	100
LAK	LAKE	75
LMT	LAKES & MOUNTAINS	125
MTS	MOUNTAINS	100
PST	PASTORAL	50
STR	STREAMS/RIVERS	50
	UNSPECIFIED	100

View Widths		
Code	Description	Factor
AVE	AVERAGE	75
NAR	NARROW	50
PAN	PANORAMIC	125
TUN	TUNNEL	25
	UNSPECIFIED	100
WID	WIDE	100

View Depths		
Code	Description	Factor
D100	FULL 100	100
D25	TOP 25	25
D50	TOP 50	50
D75	TOP 75	75
	UNSPECIFIED	100

View Distances		
Code	Description	Factor
DST	DISTANT	100
EXT	EXTREME	110
NER	NEAR	50
	UNSPECIFIED	100

Unity
Land Area Size Adjustment Factors

Acres	Adj.	Acres	Adj.	Acres	Adj.	Acres	Adj.	Acres	Adj.
8	96.00	50	80.00	92	68.00	134	60.00	176	53.00
9	96.00	51	80.00	93	68.00	135	60.00	177	53.00
10	95.00	52	79.00	94	68.00	136	60.00	178	53.00
11	95.00	53	79.00	95	68.00	137	59.00	179	53.00
12	94.00	54	79.00	96	68.00	138	59.00	180	53.00
13	94.00	55	78.00	97	67.00	139	59.00	181	52.00
14	93.00	56	78.00	98	67.00	140	59.00	182	52.00
15	93.00	57	78.00	99	67.00	141	59.00	183	52.00
16	93.00	58	78.00	100	67.00	142	58.00	184	52.00
17	92.00	59	77.00	101	66.00	143	58.00	185	52.00
18	92.00	60	77.00	102	66.00	144	58.00	186	52.00
19	91.00	61	77.00	103	66.00	145	58.00	187	52.00
20	91.00	62	76.00	104	66.00	146	58.00	188	52.00
21	90.00	63	76.00	105	66.00	147	58.00	189	51.00
22	90.00	64	76.00	106	65.00	148	57.00	190	51.00
23	90.00	65	75.00	107	65.00	149	57.00	191	51.00
24	89.00	66	75.00	108	65.00	150	57.00	192	51.00
25	89.00	67	75.00	109	65.00	151	57.00	193	51.00
26	88.00	68	75.00	110	65.00	152	57.00	194	51.00
27	88.00	69	74.00	111	64.00	153	57.00	195	51.00
28	88.00	70	74.00	112	64.00	154	56.00	196	51.00
29	87.00	71	74.00	113	64.00	155	56.00	197	50.00
30	87.00	72	74.00	114	64.00	156	56.00	198	50.00
31	87.00	73	73.00	115	63.00	157	56.00	199	50.00
32	86.00	74	73.00	116	63.00	158	56.00	200	50.00
33	86.00	75	73.00	117	63.00	159	56.00		
34	85.00	76	72.00	118	63.00	160	56.00		
35	85.00	77	72.00	119	63.00	161	55.00		
36	85.00	78	72.00	120	63.00	162	55.00		
37	84.00	79	72.00	121	62.00	163	55.00		
38	84.00	80	71.00	122	62.00	164	55.00		
39	84.00	81	71.00	123	62.00	165	55.00		
40	83.00	82	71.00	124	62.00	166	55.00		
41	83.00	83	71.00	125	62.00	167	54.00		
42	83.00	84	70.00	126	61.00	168	54.00		
43	82.00	85	70.00	127	61.00	169	54.00		
44	82.00	86	70.00	128	61.00	170	54.00		
45	82.00	87	70.00	129	61.00	171	54.00		
46	81.00	88	69.00	130	61.00	172	54.00		
47	81.00	89	69.00	131	60.00	173	54.00		
48	81.00	90	69.00	132	60.00	174	53.00		
49	80.00	91	69.00	133	60.00	175	53.00		

Printed: 09/03/2014 2:07:41 pm

Description	Rate	DPR
79-D HISTORIC BARN	0.00 ea	0.00
79-F FARM STRUCTURE	0.00 sf	0.00
BARN-1STRY	15.00 sf	40.00
BARN-1STRY/BSMT	17.00 sf	40.00
BARN-1STRY/LOFT	18.00 sf	40.00
BARN-1STRY/LOFT/BSMT	21.00 sf	40.00
BARN-2STRY	19.00 sf	40.00
BARN-2STRY/BSMT	20.00 sf	40.00
BARN-2STRY/LOFT	21.00 sf	40.00
BARN-2STRY/LOFT/BSMT	23.00 sf	40.00
BATH HOUSE	20.00 sf	50.00
BOAT HOUSE	30.00 sf	0.00
CABIN	25.00 sf	0.00
CAMPER	20.00 sf	0.00
CANOPY	23.00 sf	60.00
CARPORT METAL	8.00 sf	50.00
CARPORT WOOD	11.00 sf	50.00
COLD STORAGE	45.00 sf	0.00
CONCRETE SLAB	3.00 sf	0.00
COOPS-POULTRY	11.00 sf	40.00
DECK	7.00 sf	50.00
ELEVATOR/FREIGHT	30,000.00 ea	0.00
ELEVATOR/PASSENGER	20,000.00 ea	0.00
FENCE COMMERCIAL/FT	15.00 ea	75.00
FIREPLACE 1-CUST	5,000.00 ea	0.00
FIREPLACE 1-STAND	3,000.00 ea	100.00
FIREPLACE 2-CUST	8,500.00 ea	0.00
FIREPLACE 2-STAND	5,000.00 ea	100.00
FIREPLACE 3-CUST	12,000.00 ea	0.00
FIREPLACE 3-STAND	6,500.00 ea	100.00
FIREPLACE 4-CUST	15,000.00 ea	0.00
FIREPLACE 4-STAND	8,000.00 ea	100.00
FIREPLACE 5-CUST	17,500.00 ea	0.00
FIREPLACE 5-STAND	9,500.00 ea	0.00
FIREPLACE 6-CUST	19,000.00 ea	0.00
FIREPLACE 6-STAND	11,000.00 ea	0.00
FOUNDATION	10.00 sf	60.00
GARAGE-1 STY	22.00 sf	60.00
GARAGE-1 STY/ATTIC	24.00 sf	60.00
GARAGE-1 STY/BSMT	31.00 sf	60.00
GARAGE-1.5 STY	26.00 sf	60.00
GARAGE-1.5 STY/BSMT	35.00 sf	60.00
GARAGE-1.75 STY	27.00 sf	0.00
GARAGE-1.75 STY/BSMT	36.00 sf	0.00
GARAGE-2 STY	28.00 sf	60.00
GARAGE-2 STY/BSMT	37.00 sf	60.00
GARAGE-ATTIC/BSMT	33.00 sf	60.00
GAZEBO	12.00 sf	0.00
GREENHOUSE GLASS	24.00 sf	0.00
GREENHOUSE POLY	5.00 sf	40.00
HEARTH	1,500.00 ea	0.00
HOT TUB	1,500.00 ea	0.00
KENNELS	12.00 sf	50.00
LEACH	2,000.00 ea	100.00
LEAN-TO	4.00 sf	50.00
LIFTS-COMMERCIAL	2,800.00 ea	60.00
LIGHTS, PARKING LOT	1,500.00 ea	0.00
LOADING DOCKS	35.00 sf	50.00
OPEN PORCH	7.00 sf	0.00
PATIO	7.00 sf	50.00
PAVING	3.25 sf	60.00
POLE BARN	8.00 sf	0.00
POOL-ABOVE GROUND	6.00 sf	60.00
POOL-ENCLOSED	30.00 sf	0.00
POOL-INGRND-GUNITE	33.00 sf	60.00
POOL-INGRND-VINYL	28.00 sf	60.00
PORCH	10.00 sf	0.00
PUMP GAS/OIL-DOUBLE	3,500.00 ea	75.00
PUMP GAS/OIL-MIXING	2,500.00 ea	75.00
PUMP GAS/OIL-SINGLE	1,600.00 ea	75.00
RIDING ARENA	18.00 sf	0.00
SAUNA	28.00 sf	50.00
SCREENHOUSE	14.00 sf	50.00
SHED-EQUIPMENT	6.00 sf	50.00

Description	Rate	DPR
SHED-METAL	5.00 sf	60.00
SHED-WOOD	7.00 sf	60.00
SHOP-AVG	18.00 sf	60.00
SHOP-EX	25.00 sf	60.00
SHOP-GOOD	21.00 sf	60.00
SILO-BRICK	32.00 sf	40.00
SILO-CONCRETE	27.00 sf	40.00
SILO-STEEL	32.00 sf	40.00
SILO-WOOD	22.00 sf	40.00
SPRINKLER HEADS	150.00 ea	75.00
STABLES	18.00 sf	50.00
TANKS FUEL/WATER	3.00 ea	50.00
TENNIS COURT(S)	18,000.00 ea	50.00
VAULTS	110.00 sf	75.00

Unity
Features & Outbuildings Size Adjustment Factors

Area	Adj.	Area	Adj.	Area	Adj.	Area	Adj.	Area	Adj.
	4.00	165	1.57	285	1.16	495	0.92	1,885	0.68
50	3.80	170	1.54	290	1.15	510	0.91	2,135	0.67
55	3.51	175	1.51	295	1.14	525	0.90	2,465	0.66
60	3.27	180	1.49	300	1.13	545	0.89	2,910	0.65
65	3.06	185	1.46	305	1.12	565	0.88	3,560	0.64
70	2.89	190	1.44	315	1.11	585	0.87	4,575	0.63
75	2.73	195	1.42	320	1.10	605	0.86	6,405	0.62
80	2.60	200	1.40	325	1.09	630	0.85	10,670	0.61
85	2.48	205	1.38	330	1.08	655	0.84	32,000	0.60
90	2.38	210	1.36	340	1.07	685	0.83		
95	2.28	215	1.34	345	1.06	715	0.82		
100	2.20	220	1.33	355	1.05	745	0.81		
105	2.12	225	1.31	360	1.04	785	0.80		
110	2.05	230	1.30	370	1.03	825	0.79		
115	1.99	235	1.28	380	1.02	865	0.78		
120	1.93	240	1.27	390	1.01	915	0.77		
125	1.88	245	1.25	400	1.00	970	0.76		
130	1.83	250	1.24	410	0.99	1,035	0.75		
135	1.79	255	1.23	420	0.98	1,105	0.74		
140	1.74	260	1.22	430	0.97	1,190	0.73		
145	1.70	265	1.20	440	0.96	1,280	0.72		
150	1.67	270	1.19	455	0.95	1,395	0.71		
155	1.63	275	1.18	465	0.94	1,525	0.70		
160	1.60	280	1.17	480	0.93	1,685	0.69		

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Unity Building Codes & Values

Building Base Rate Codes & Values				
Code	Description	Stand. Dpr.	Rate	SA
CLC	LODGE/ CLUBS	1.00	45.00	RES
CMO	MEDICAL OFFICE	1.00	100.00	COM
CSG	SERVICE GARAGE	1.25	48.00	COM
CST	STORES	1.00	70.00	COM
CSU	SPECIAL USE	1.00	63.00	COM
CWA	WAREHOUSE	2.00	23.00	COM
ETO	TOWN OFFICE	1.00	85.00	COM
EXA	MISC. EXEMPT	1.00	50.00	RES
EXC	CHURCHES	1.00	105.00	RES
EXD	EXEMPT DBL WIDE MH	3.00	48.00	MFH
EXF	FIRESTATION BLDGS	1.00	75.00	RES
EXH	EXEMPT HOUSING	1.00	73.00	RES
EXS	SCHOOLS/ COLLEGES	1.00	120.00	RES
EXT	EXEMPT MOBILE HOMES	5.00	45.00	MFH
MHD	DOUBLE WIDE MH	3.00	48.00	MFH
MHS	MOBILE HOMES	5.00	45.00	MFH
MRV	RECREATIONAL VEH	7.00	38.00	MFH
RSA	RESIDENTIAL	1.00	73.00	RES

Building Sub Area Codes & Values		
Code	Description	Factor
ATF	ATTIC FINISHED	0.25
ATU	ATTIC UNFINISHED	0.10
BMF	BSMNT FINISHED	0.30
BMG	BASEMENT GARAGE	0.20
BMU	BSMNT UNFINISHED	0.15
COF	COM OFFICE AREA	1.75
CPT	CARPORT ATTACHED	0.10
CRL	CRAWL SPACE	0.05
CTH	CATHEDRAL CEILING	0.10
DEK	DECK/ENTRANCE	0.10
ENT	ENTRY WAY	0.10
EPF	ENCLSD PORCH FIN	0.70
EPU	COVERED BSMNT ENTRY	0.35
FFF	FST FLR FIN	1.00
FFU	FST FLR UNFIN	0.50
FSP	FINISHED SCREEN PORC	0.35
GAR	GARAGE ATTACHED	0.45
HSF	1/2 STRY FIN	0.50
HSU	1/2 STRY UNFIN	0.25
LDK	LOADING AREA	0.20
OFF	OFFICE AREA	1.00
OPF	OPEN PORCH	0.25
PAT	PATIO	0.10
PRS	PIER FOUNDATION	-0.05
RBF	RAISED BSMNT FIN	0.50
RBU	RAISED BSMNT UNFIN	0.25
SFA	SEMI-FINISH AREA	0.75
SLB	SLAB FOUNDATION	0.00
STO	STORAGE AREA	0.25
TQF	3/4 STRY FIN	0.75
TQU	3/4 STRY UNFIN	0.35
UFF	UPPER FLR FIN	1.00
UFU	UPPER FLR UNFIN	0.50
VLT	VAULTED	0.05

Building Quality Adjustments		
Code	Description	Factor
A0	AVG	1.00
A1	AVG+10	1.10
A2	AVG+20	1.20
A3	AVG+30	1.30
B1	AVG-10	0.90
B2	AVG-20	0.80
B3	AVG-30	0.70
B4	AVG-40	0.60
A4	EXC	1.40
A5	EXC+10	1.50
A6	EXC+20	1.60
A7	EXC+40	1.80
A8	EXC+60	2.00
A9	LUXURIOUS	2.50
AA	SPECIAL USE	3.00

Building Story Codes & Values		
Code	Description	Factor
A	1.00 STORY	1.00
B	1.50 STORY	0.99
C	1.75 STORY	0.98
D	2.00 STORY	0.98
E	2.50 STORY	0.97
F	2.75 STORY	0.97
G	3.00 STORY	0.95
H	3.50+ STORY	0.95
I	SPLIT LEVEL	1.00

Building Roof Structures		
Code	Description	Points
A	FLAT	2.00
B	SHED	2.00
C	GABLE OR HIP	3.00
D	WOOD TRUSS	4.00
E	SALT BOX	4.00
F	MANSARD	5.00
G	GAMBREL	5.00
H	IRREGULAR	6.00

Building Roof Materials		
Code	Description	Points
A	METAL/TIN	2.00
B	ROLLED/COMPO	2.00
C	ASPHALT	3.00
D	TAR/GRAVEL	3.00
F	ASBEST SHNGL	3.00
G	CLAY/TILE	7.00
H	WD SHINGLE	5.00
I	SLATE	6.00
J	CORRUGATED COMP	3.00
K	PREFAB METALS	6.00
L	RUBBER MEMBRANE	5.00
N	NONE	1.00
O	OTHER	3.00
S	STANDING SEAM	6.00
T	HIGH QUALITY COMP	7.00

Building Exterior Wall Materials		
Code	Description	Points
1	CEMENT CLAPBOARD	36.00
2	DECORATIVE BLOCK	36.00
A	MINIMUM	18.00
B	BELOW AVG	24.00
C	NOVELTY	34.00
D	AVERAGE	34.00
E	BOARD/BATTEN	34.00
F	ASBEST SHNGL	30.00
G	LOGS	34.00
H	ABOVE AVG	37.00
I	CLAP BOARD	34.00
J	CEDAR/REDWD	37.00
K	PREFAB WD PNL	32.00
L	WOOD SHINGLE	34.00
M	CNCRT OR BLK	28.00
N	CB STUCCO	34.00
O	ASPHALT	30.00
P	BRK VENEER	37.00
Q	BR ON MASONRY	40.00
R	STN ON MASONRY	42.00
S	VINYL SIDING	35.00
T	ALUM SIDING	35.00
U	PREFIN METAL	38.00
V	GLASS/THERMO	40.00
W	MASONITE	28.00
X	OTHER	34.00

Building Frame Materials		
Code	Description	Factor
A	WOOD	100.00
B	MASONRY	110.00
C	REIN-CONCRETE	110.00
D	STEEL	115.00
E	SPECIAL	115.00

Building Interior Wall Materials		
Code	Description	Points
A	MINIMUM	8.00
B	WALL BOARD	22.00
C	PLASTERED	27.00
D	DRYWALL	27.00
E	WOOD PANEL	30.00
F	PLYWOOD PANEL	27.00
G	WOOD/LOG	30.00
H	AVERAGE FOR USE	22.00
K	LOG	27.00
L	STONE	30.00
M	KNOTTY PINE	30.00
N	OTHER	30.00

Building Interior Floor Materials		
Code	Description	Points
A	MIN PLYWD	5.00
B	CONCRETE	6.00
C	HARD TILE	12.00
D	LINOLEUM OR SIM	7.00
E	PINE/SOFT WD	9.00
F	HARDWOOD	10.00
G	PARQUET	11.00
H	CARPET	10.00
I	SLATE	12.00
J	PERGO/LAMINATE	8.00

Building Heating Fuel Types		
Code	Description	Points
A	WOOD/COAL	0.50
B	OIL	1.00
C	GAS	1.00
D	ELECTRIC	1.00
E	SOLAR	1.10
U	UNKNOWN	1.00

Building Heating System Types		
Code	Description	Points
A	NONE	0.00
B	CONVECTION	2.00
C	FA NO DUCTS	3.00
D	FA DUCTED	6.00
E	HOT WATER	6.00
F	STEAM	5.00
G	RAD ELECT	3.00
H	RAD WATER	6.00
I	WALL/FLR FURNACE	6.00
J	HEAT PUMP	7.00
K	CERAMIC-QUARTZ	4.00
O	OTHER	4.00

Building Accessories	
Description	Points
CENTRAL AIR CONDITIONING	2.00
EXTRA KITCHEN	0.00
FIREPLACE	0.00
GENERATOR	0.00

Building Bedroom & Bathroom Points							
		Bedrooms					
		0	1	2	3	4	> 4
Bathrooms	0.0	0	2	3	4	5	6
	0.5	6	7	7	8	8	9
	1.0	9	10	10	11	11	12
	1.5	12	11	12	13	14	15
	2.0	13	12	13	14	15	16
	2.5	14	13	13	14	15	16
	3.0	15	14	14	15	16	17
	3.5	16	14	14	15	16	17
	4.0	17	14	15	16	17	18
	> 4.0	18	14	15	16	17	18

Standard Age Only Building Depreciation Schedule

Age	Building Age Condition Classifications						
	Very Poor	Poor	Fair	Average	Good	Very Good	Excellent
1	5	4	3	1	1	1	1
5	11	9	7	5	4	3	2
10	16	13	9	8	6	5	3
15	19	15	12	10	8	6	4
20	22	18	13	11	9	7	4
30	27	22	16	14	11	8	5
40	32	25	19	16	13	9	6
50	35	28	21	18	14	11	7
60	39	31	23	19	15	12	8
70	42	33	25	21	17	13	8
80	45	36	27	22	18	13	9
90	47	38	28	24	19	14	9
100	50	40	30	25	20	15	10
125	56	45	34	28	22	17	11
150	61	49	37	31	24	18	12
175	66	53	40	33	26	20	13
200	71	57	42	35	28	21	14
225	75	60	45	38	30	23	15
250	79	63	47	40	32	24	16
275	83	66	50	41	33	25	17
300	87	69	52	43	35	26	17

Depreciation can also be added for physical, functional, or economic reasons or conditions over and above the normal age depreciation.

The standard age depreciation can be further adjusted based on the standard depreciation rate of various buildings. The standard depreciation rate of residential buildings is typically 1%, while manufactured housing might be 3%. As such, a 10 year-old house in good condition would have 6% total depreciation, while similar manufactured homes would have 18% depreciation. See Building Base Rate Codes & Values chart for unique depreciation by building type.

Unity

Residential Building Area Size Adjustment Factors

Median Effective Area = 1600sf Fixed Site Cost Adjustment = 25%

Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.
123	4.00	183	2.94	255	2.32	412	1.72	1,081	1.12
124	3.98	184	2.92	256	2.31	417	1.71	1,111	1.11
125	3.96	185	2.91	258	2.30	421	1.70	1,143	1.10
126	3.93	186	2.90	260	2.29	426	1.69	1,176	1.09
127	3.91	187	2.89	261	2.28	430	1.68	1,212	1.08
128	3.88	188	2.88	263	2.27	435	1.67	1,250	1.07
129	3.86	189	2.87	265	2.26	440	1.66	1,290	1.06
130	3.83	190	2.86	267	2.25	444	1.65	1,333	1.05
131	3.81	191	2.84	268	2.24	449	1.64	1,379	1.04
132	3.79	192	2.83	270	2.23	455	1.63	1,429	1.03
133	3.76	193	2.82	272	2.22	460	1.62	1,481	1.02
134	3.74	194	2.81	274	2.21	465	1.61	1,538	1.01
135	3.72	195	2.80	276	2.20	471	1.60	1,600	1.00
136	3.70	196	2.79	278	2.19	476	1.59	1,667	0.99
137	3.68	197	2.78	280	2.18	482	1.58	1,739	0.98
138	3.65	198	2.77	282	2.17	488	1.57	1,818	0.97
139	3.63	199	2.76	284	2.16	494	1.56	1,905	0.96
140	3.61	200	2.75	286	2.15	500	1.55	2,000	0.95
141	3.59	201	2.74	288	2.14	506	1.54	2,105	0.94
142	3.57	202	2.73	290	2.13	513	1.53	2,222	0.93
143	3.55	203	2.72	292	2.12	519	1.52	2,353	0.92
144	3.53	204	2.71	294	2.11	526	1.51	2,500	0.91
145	3.51	205	2.70	296	2.10	533	1.50	2,667	0.90
146	3.49	206	2.69	299	2.09	541	1.49	2,857	0.89
147	3.48	207	2.68	301	2.08	548	1.48	3,077	0.88
148	3.46	208	2.67	303	2.07	556	1.47	3,333	0.87
149	3.44	209	2.66	305	2.06	563	1.46	3,636	0.86
150	3.42	211	2.65	308	2.05	571	1.45	4,000	0.85
151	3.40	212	2.64	310	2.04	580	1.44	4,444	0.84
152	3.39	213	2.63	313	2.03	588	1.43	5,000	0.83
153	3.37	214	2.62	315	2.02	597	1.42	5,714	0.82
154	3.35	215	2.61	317	2.01	606	1.41	6,667	0.81
155	3.33	216	2.60	320	2.00	615	1.40	8,000	0.80
156	3.32	217	2.59	323	1.99	625	1.39	10,000	0.79
157	3.30	219	2.58	325	1.98	635	1.38	13,333	0.78
158	3.28	220	2.57	328	1.97	645	1.37	20,000	0.77
159	3.27	221	2.56	331	1.96	656	1.36	40,000	0.76
160	3.25	222	2.55	333	1.95	667	1.35	100,000	0.75
161	3.24	223	2.54	336	1.94	678	1.34	200,000	0.7520
162	3.22	225	2.53	339	1.93	690	1.33	300,000	0.7513
163	3.21	226	2.52	342	1.92	702	1.32	400,000	0.7510
164	3.19	227	2.51	345	1.91	714	1.31	500,000	0.7508
165	3.18	229	2.50	348	1.90	727	1.30	600,000	0.7507
166	3.16	230	2.49	351	1.89	741	1.29	700,000	0.7506
167	3.15	231	2.48	354	1.88	755	1.28	800,000	0.7505
168	3.13	233	2.47	357	1.87	769	1.27	900,000	0.7504
169	3.12	234	2.46	360	1.86	784	1.26	1,000,000	0.7504
170	3.10	235	2.45	364	1.85	800	1.25		
171	3.09	237	2.44	367	1.84	816	1.24		
172	3.08	238	2.43	370	1.83	833	1.23		
173	3.06	240	2.42	374	1.82	851	1.22		
174	3.05	241	2.41	377	1.81	870	1.21		
175	3.04	242	2.40	381	1.80	889	1.20		
176	3.02	244	2.39	385	1.79	909	1.19		
177	3.01	245	2.38	388	1.78	930	1.18		
178	3.00	247	2.37	392	1.77	952	1.17		
179	2.99	248	2.36	396	1.76	976	1.16		
180	2.97	250	2.35	400	1.75	1,000	1.15		
181	2.96	252	2.34	404	1.74	1,026	1.14		
182	2.95	253	2.33	408	1.73	1,053	1.13		

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Unity

Commercial Building Area Size Adjustment Factors

Median Effective Area = 2100sf Fixed Site Cost Adjustment = 25%

Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.
162	4.00	226	3.07	312	2.43	505	1.79	1,313	1.15
163	3.98	227	3.06	314	2.42	510	1.78	1,346	1.14
164	3.96	228	3.05	316	2.41	515	1.77	1,382	1.13
165	3.94	229	3.04	318	2.40	520	1.76	1,419	1.12
166	3.92	230	3.03	320	2.39	525	1.75	1,458	1.11
167	3.90	231	3.02	322	2.38	530	1.74	1,500	1.10
168	3.88	232	3.01	324	2.37	536	1.73	1,544	1.09
169	3.86	233	3.00	326	2.36	541	1.72	1,591	1.08
170	3.84	234	2.99	328	2.35	547	1.71	1,641	1.07
171	3.82	235	2.98	330	2.34	553	1.70	1,694	1.06
172	3.81	236	2.97	332	2.33	559	1.69	1,750	1.05
173	3.79	238	2.96	334	2.32	565	1.68	1,810	1.04
174	3.77	239	2.95	337	2.31	571	1.67	1,875	1.03
175	3.75	240	2.94	339	2.30	577	1.66	1,944	1.02
176	3.74	241	2.93	341	2.29	583	1.65	2,019	1.01
177	3.72	242	2.92	343	2.28	590	1.64	2,100	1.00
178	3.70	243	2.91	345	2.27	597	1.63	2,188	0.99
179	3.69	244	2.90	348	2.26	603	1.62	2,283	0.98
180	3.67	245	2.89	350	2.25	610	1.61	2,386	0.97
181	3.65	246	2.88	352	2.24	618	1.60	2,500	0.96
182	3.64	248	2.87	355	2.23	625	1.59	2,625	0.95
183	3.62	249	2.86	357	2.22	633	1.58	2,763	0.94
184	3.61	250	2.85	360	2.21	640	1.57	2,917	0.93
185	3.59	251	2.84	362	2.20	648	1.56	3,088	0.92
186	3.58	252	2.83	365	2.19	656	1.55	3,281	0.91
187	3.56	254	2.82	367	2.18	665	1.54	3,500	0.90
188	3.55	255	2.81	370	2.17	673	1.53	3,750	0.89
189	3.53	256	2.80	372	2.16	682	1.52	4,038	0.88
190	3.52	257	2.79	375	2.15	691	1.51	4,375	0.87
191	3.50	259	2.78	378	2.14	700	1.50	4,773	0.86
192	3.49	260	2.77	380	2.13	709	1.49	5,250	0.85
193	3.47	261	2.76	383	2.12	719	1.48	5,833	0.84
194	3.46	262	2.75	386	2.11	729	1.47	6,563	0.83
195	3.44	264	2.74	389	2.10	739	1.46	7,500	0.82
196	3.43	265	2.73	392	2.09	750	1.45	8,750	0.81
197	3.42	266	2.72	395	2.08	761	1.44	10,500	0.80
198	3.40	268	2.71	398	2.07	772	1.43	13,125	0.79
199	3.39	269	2.70	401	2.06	784	1.42	17,500	0.78
200	3.38	271	2.69	404	2.05	795	1.41	26,250	0.77
201	3.36	272	2.68	407	2.04	808	1.40	52,500	0.76
202	3.35	273	2.67	410	2.03	820	1.39	100,000	0.76
203	3.34	275	2.66	413	2.02	833	1.38	200,000	0.7526
204	3.32	276	2.65	417	2.01	847	1.37	300,000	0.7518
205	3.31	278	2.64	420	2.00	861	1.36	400,000	0.7513
206	3.30	279	2.63	423	1.99	875	1.35	500,000	0.7510
207	3.29	281	2.62	427	1.98	890	1.34	600,000	0.7509
208	3.28	282	2.61	430	1.97	905	1.33	700,000	0.7508
209	3.26	284	2.60	434	1.96	921	1.32	800,000	0.7507
210	3.25	285	2.59	438	1.95	937	1.31	900,000	0.7506
211	3.24	287	2.58	441	1.94	955	1.30	1,000,000	0.7505
212	3.23	288	2.57	445	1.93	972	1.29		
213	3.22	290	2.56	449	1.92	991	1.28		
214	3.20	292	2.55	453	1.91	1,010	1.27		
215	3.19	293	2.54	457	1.90	1,029	1.26		
216	3.18	295	2.53	461	1.89	1,050	1.25		
217	3.17	297	2.52	465	1.88	1,071	1.24		
218	3.16	298	2.51	469	1.87	1,094	1.23		
219	3.15	300	2.50	473	1.86	1,117	1.22		
220	3.14	302	2.49	477	1.85	1,141	1.21		
221	3.13	303	2.48	482	1.84	1,167	1.20		
222	3.12	305	2.47	486	1.83	1,193	1.19		
223	3.10	307	2.46	491	1.82	1,221	1.18		
224	3.09	309	2.45	495	1.81	1,250	1.17		
225	3.08	311	2.44	500	1.80	1,280	1.16		

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Unity

Industrial Building Area Size Adjustment Factors

Median Effective Area = 8000sf Fixed Site Cost Adjustment = 25%

Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.
615	4.00	784	3.30	1,081	2.60	1,739	1.90	4,444	1.20
617	3.99	787	3.29	1,087	2.59	1,754	1.89	4,545	1.19
619	3.98	791	3.28	1,093	2.58	1,770	1.88	4,651	1.18
621	3.97	794	3.27	1,099	2.57	1,786	1.87	4,762	1.17
623	3.96	797	3.26	1,105	2.56	1,802	1.86	4,878	1.16
625	3.95	800	3.25	1,111	2.55	1,818	1.85	5,000	1.15
627	3.94	803	3.24	1,117	2.54	1,835	1.84	5,128	1.14
629	3.93	806	3.23	1,124	2.53	1,852	1.83	5,263	1.13
631	3.92	810	3.22	1,130	2.52	1,869	1.82	5,405	1.12
633	3.91	813	3.21	1,136	2.51	1,887	1.81	5,556	1.11
635	3.90	816	3.20	1,143	2.50	1,905	1.80	5,714	1.10
637	3.89	820	3.19	1,149	2.49	1,923	1.79	5,882	1.09
639	3.88	823	3.18	1,156	2.48	1,942	1.78	6,061	1.08
641	3.87	826	3.17	1,163	2.47	1,961	1.77	6,250	1.07
643	3.86	830	3.16	1,170	2.46	1,980	1.76	6,452	1.06
645	3.85	833	3.15	1,176	2.45	2,000	1.75	6,667	1.05
647	3.84	837	3.14	1,183	2.44	2,020	1.74	6,897	1.04
649	3.83	840	3.13	1,190	2.43	2,041	1.73	7,143	1.03
651	3.82	844	3.12	1,198	2.42	2,062	1.72	7,407	1.02
654	3.81	847	3.11	1,205	2.41	2,083	1.71	7,692	1.01
656	3.80	851	3.10	1,212	2.40	2,105	1.70	8,000	1.00
658	3.79	855	3.09	1,220	2.39	2,128	1.69	8,333	0.99
660	3.78	858	3.08	1,227	2.38	2,151	1.68	8,696	0.98
662	3.77	862	3.07	1,235	2.37	2,174	1.67	9,091	0.97
664	3.76	866	3.06	1,242	2.36	2,198	1.66	9,524	0.96
667	3.75	870	3.05	1,250	2.35	2,222	1.65	10,000	0.95
669	3.74	873	3.04	1,258	2.34	2,247	1.64	10,526	0.94
671	3.73	877	3.03	1,266	2.33	2,273	1.63	11,111	0.93
673	3.72	881	3.02	1,274	2.32	2,299	1.62	11,765	0.92
676	3.71	885	3.01	1,282	2.31	2,326	1.61	12,500	0.91
678	3.70	889	3.00	1,290	2.30	2,353	1.60	13,333	0.90
680	3.69	893	2.99	1,299	2.29	2,381	1.59	14,286	0.89
683	3.68	897	2.98	1,307	2.28	2,410	1.58	15,385	0.88
685	3.67	901	2.97	1,316	2.27	2,439	1.57	16,667	0.87
687	3.66	905	2.96	1,325	2.26	2,469	1.56	18,182	0.86
690	3.65	909	2.95	1,333	2.25	2,500	1.55	20,000	0.85
692	3.64	913	2.94	1,342	2.24	2,532	1.54	22,222	0.84
694	3.63	917	2.93	1,351	2.23	2,564	1.53	25,000	0.83
697	3.62	922	2.92	1,361	2.22	2,597	1.52	28,571	0.82
699	3.61	926	2.91	1,370	2.21	2,632	1.51	33,333	0.81
702	3.60	930	2.90	1,379	2.20	2,667	1.50	40,000	0.80
704	3.59	935	2.89	1,389	2.19	2,703	1.49	50,000	0.79
707	3.58	939	2.88	1,399	2.18	2,740	1.48	66,667	0.78
709	3.57	943	2.87	1,408	2.17	2,778	1.47	100,000	0.77
712	3.56	948	2.86	1,418	2.16	2,817	1.46	200,000	0.7600
714	3.55	952	2.85	1,429	2.15	2,857	1.45	300,000	0.7567
717	3.54	957	2.84	1,439	2.14	2,899	1.44	400,000	0.7550
719	3.53	962	2.83	1,449	2.13	2,941	1.43	500,000	0.7540
722	3.52	966	2.82	1,460	2.12	2,985	1.42	600,000	0.7533
725	3.51	971	2.81	1,471	2.11	3,030	1.41	700,000	0.7529
727	3.50	976	2.80	1,481	2.10	3,077	1.40	800,000	0.7525
730	3.49	980	2.79	1,493	2.09	3,125	1.39	900,000	0.7522
733	3.48	985	2.78	1,504	2.08	3,175	1.38	1,000,000	0.7520
735	3.47	990	2.77	1,515	2.07	3,226	1.37		
738	3.46	995	2.76	1,527	2.06	3,279	1.36		
741	3.45	1,000	2.75	1,538	2.05	3,333	1.35		
743	3.44	1,005	2.74	1,550	2.04	3,390	1.34		
746	3.43	1,010	2.73	1,563	2.03	3,448	1.33		
749	3.42	1,015	2.72	1,575	2.02	3,509	1.32		
752	3.41	1,020	2.71	1,587	2.01	3,571	1.31		
755	3.40	1,026	2.70	1,600	2.00	3,636	1.30		
758	3.39	1,031	2.69	1,613	1.99	3,704	1.29		
760	3.38	1,036	2.68	1,626	1.98	3,774	1.28		
763	3.37	1,042	2.67	1,639	1.97	3,846	1.27		
766	3.36	1,047	2.66	1,653	1.96	3,922	1.26		
769	3.35	1,053	2.65	1,667	1.95	4,000	1.25		
772	3.34	1,058	2.64	1,681	1.94	4,082	1.24		
775	3.33	1,064	2.63	1,695	1.93	4,167	1.23		
778	3.32	1,070	2.62	1,709	1.92	4,255	1.22		
781	3.31	1,075	2.61	1,724	1.91	4,348	1.21		

Unity

Manufactured Building Area Size Adjustment Factors

Median Effective Area = 1150sf Fixed Site Cost Adjustment = 25%

Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.
88	4.00	143	2.76	204	2.16	334	1.61	927	1.06
89	3.99	144	2.75	205	2.15	338	1.60	958	1.05
90	3.96	145	2.73	207	2.14	342	1.59	991	1.04
91	3.92	146	2.72	208	2.13	346	1.58	1,027	1.03
92	3.89	147	2.71	210	2.12	351	1.57	1,065	1.02
93	3.85	148	2.69	211	2.11	355	1.56	1,106	1.01
94	3.82	149	2.68	213	2.10	359	1.55	1,150	1.00
95	3.79	150	2.67	215	2.09	364	1.54	1,198	0.99
96	3.76	151	2.66	216	2.08	369	1.53	1,250	0.98
97	3.72	152	2.64	218	2.07	373	1.52	1,307	0.97
98	3.69	153	2.63	219	2.06	378	1.51	1,369	0.96
99	3.66	154	2.62	221	2.05	383	1.50	1,438	0.95
100	3.63	155	2.61	223	2.04	389	1.49	1,513	0.94
101	3.61	156	2.59	225	2.03	394	1.48	1,597	0.93
102	3.58	157	2.58	226	2.02	399	1.47	1,691	0.92
103	3.55	158	2.57	228	2.01	405	1.46	1,797	0.91
104	3.52	159	2.56	230	2.00	411	1.45	1,917	0.90
105	3.50	160	2.55	232	1.99	417	1.44	2,054	0.89
106	3.47	161	2.54	234	1.98	423	1.43	2,212	0.88
107	3.44	162	2.53	236	1.97	429	1.42	2,396	0.87
108	3.42	163	2.51	238	1.96	436	1.41	2,614	0.86
109	3.39	164	2.50	240	1.95	442	1.40	2,875	0.85
110	3.37	165	2.49	242	1.94	449	1.39	3,194	0.84
111	3.35	166	2.48	244	1.93	456	1.38	3,594	0.83
112	3.32	167	2.47	246	1.92	464	1.37	4,107	0.82
113	3.30	168	2.46	248	1.91	471	1.36	4,792	0.81
114	3.28	169	2.45	250	1.90	479	1.35	5,750	0.80
115	3.26	170	2.44	252	1.89	487	1.34	7,187	0.79
116	3.23	171	2.43	254	1.88	496	1.33	9,583	0.78
117	3.21	172	2.42	257	1.87	504	1.32	14,375	0.77
118	3.19	173	2.41	259	1.86	513	1.31	28,750	0.76
119	3.17	174	2.40	261	1.85	523	1.30	100,000	0.75
120	3.15	175	2.39	264	1.84	532	1.29	200,000	0.7514
121	3.13	176	2.38	266	1.83	542	1.28	300,000	0.7510
122	3.11	177	2.37	269	1.82	553	1.27	400,000	0.7507
123	3.09	179	2.36	271	1.81	564	1.26	500,000	0.7506
124	3.07	180	2.35	274	1.80	575	1.25	600,000	0.7505
125	3.05	181	2.34	276	1.79	587	1.24	700,000	0.7504
126	3.04	182	2.33	279	1.78	599	1.23	800,000	0.7504
127	3.02	183	2.32	282	1.77	612	1.22	900,000	0.7503
128	3.00	184	2.31	285	1.76	625	1.21	1,000,000	0.7503
129	2.98	185	2.30	288	1.75	639	1.20		
130	2.97	187	2.29	290	1.74	653	1.19		
131	2.95	188	2.28	293	1.73	669	1.18		
132	2.93	189	2.27	296	1.72	685	1.17		
133	2.91	190	2.26	299	1.71	701	1.16		
134	2.90	192	2.25	303	1.70	719	1.15		
135	2.88	193	2.24	306	1.69	737	1.14		
136	2.87	194	2.23	309	1.68	757	1.13		
137	2.85	196	2.22	313	1.67	777	1.12		
138	2.84	197	2.21	316	1.66	799	1.11		
139	2.82	198	2.20	319	1.65	821	1.10		
140	2.81	200	2.19	323	1.64	846	1.09		
141	2.79	201	2.18	327	1.63	871	1.08		
142	2.78	202	2.17	330	1.62	898	1.07		

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Code	Description
11	NOT ASSESSD SEPARATE
12	SUBDIVIDED POST ASMT
13	IMPROVED POST SALE
14	IMPROVED POST ASMT
15	IMPRVMNT U/C AT ASMT
16	L/O ASMT - L/B SALE
17	L/B ASMT - L/O SALE
18	MULTIPLE PARCELS
19	NON-PRICE MPC
20	MULTI-TOWN PROPERTY
21	MPC-CAN SELL SEPRTRY
22	INDETERMINATE PRICE
23	NO STAMP PER DEED
24	ABUTTER SALE
25	INSUF CNT MKT EXPOSUR
26	MINERAL RIGHTS ONLY
27	LESS THAN 100% INT
28	LIFE EST/DEFER 1YR+
29	PLOTAGE/ASMBL IMPACT
30	TIMESHARE
31	EASEMENT/BOATSLIPS
32	TIMBER RIGHTS
33	LNDLRD/TENANT SALE
34	PUBLIC UTIL GRNTR/E
35	GOVMT AGENCY GRNTR/E
36	REL/CHAR/EDU GRNTR/E
37	FINANCIAL CO GRNTR/E
38	FAMILY/RELAT GRNTR/E
39	DIVORCE PRTY GRNTR/E
40	BUSIN AFFIL GRNTR/E
44	NONMKT TRUST GRNTR/E
45	BOUNDARY ADJUSTMT
46	DEED TO QUIET TITLE
47	OTHR SALE OF CONVENC
48	COURT/SHERIFF SALE
49	DEED INLIEU FORECLSR
50	TAX SALE
51	FORECLOSURE
52	OTHER FORCED SALE
55	UNSPECFIED DEED CONV
56	OTHER DOUBTFUL TITLE
57	LARGE VALUE IN TRADE
58	INSTALLMENT SALE
59	UNFINISH COMMON PROP
60	UNIDENT IN ASSR RECS
66	COMPLEX COMMRL SALE
67	UNK PERSONAL PROPRTY
68	MTGE TERMS UNKNOWN
69	LEASE W/ UNK TERMS
70	BUYR/SELR COST SHIFT
77	ASSMNT ENCUMBRANCES
80	SUBSID/ASSIST HOUSNG
81	ESTATE SALE/FDCY COV
87	XS LOCALE IN SAMPLE
88	XS PRP TYP IN SAMPLE
89	RESALE IN EQ PERIOD
90	RSA 79-A CURRENT USE
97	RSA 79-B CONSRV ESMT
98	SALE RELATD ASMT CHG
99	UNCLASSFYD EXCLUSION

SECTION 10

WATERFRONT, VIEW & BUILDING GRADE INFORMATION

A. WATERFRONT

B. VIEW REPORT

C. BUILDING GRADE REPORT

FOLLOWED BY PICTURE CATALOG

A. WATERFRONT

Grading waterfront, although somewhat objective due to the amount of waterfront, topography and presence or lack of a beach, the overall value different buyers are willing to spend for the same property varies dramatically due to individual likes and dislikes making the purchase somewhat emotional and to a degree subjective. This makes the assessing process more subjective than one may like, but it is a fact that buying and selling of property is not 100% objective.

Although the total market value of the property is expressed or displayed in separate parts, such as land, building, views and waterfront, it is the total value of the property that is most important. You may feel the view, waterfront, building or land is high or low, but if the total value represents market value and is equitable with similar properties, then your assessment is reasonable and fair.

The quality and desirability of waterfront varies widely as does the value attributed to various bodies of water and even the same body of water in two different municipalities.

Topography and access to the site, as well as to the waterfront itself varies and can greatly affect the market value. Because of this, it is rare to find two properties that are identical and as such adjustments must be made for water quality and access based on 3rd party data such as, NH DES when sales are lacking or limited.

Despite the possible lack of sales data, the assessor must still produce an equitable opinion of value for each and every property in town; sometimes making subjective adjustments for differences from property to property for what they feel affects the market value positively and/or negatively. This unfortunately may not always be demonstrated in sales data due to the lack of sales, so experience and common sense play a large part in this process, when local direct sales are lacking.

Waterfront was stabilized with a base value of \$90,000 for Crescent Lake waterfront properties. Adjustments to the base were made for weedy or inferior waterfront with water access values determined to be \$18,000 (or 20% of the \$90,000 waterfront base) for beach rights and boat slip amenities.

Little Sugar River was found to add either zero value, \$4,500 (5% of \$90,000 waterfront base) or \$9,000 (10% of \$90,000 waterfront base) based on the usefulness, proximity to home and/or width/depth of the river section.

Pictures of waterfront were limited and while all were reviewed during the field review process, it was an impossible task to update all of the pictures during this time consuming process. Photos will be updated and added through the data verification process in the years to come.

Unity Waterfront Report

Sorted By Waterfront Value



Map Lot Sub Grid: 11 - 118 - 0 - H7

Location: 177 SOUTH SLACK RD

Owner: FINNEY, SARAH U

Waterfront Value: \$ 0

Notes: NV SUGAR RIVER WF



Map Lot Sub Grid: 11 - 193 - 1 - K2

Location: 98 CARROLL BROOK RD

Owner: POWERS, SCOTT T

Waterfront Value: \$ 0

Notes: NV SUGAR RIVER WF



Map Lot Sub Grid: 12 - 98 - 0 - C3

Location: 125 CENTER RD

Owner: MICHAUD, WAYNE G

Waterfront Value: \$ 0

Notes: NV SUGAR RIVER WF



Map Lot Sub Grid: 10 - 628 - 0 - C2
Location: 745 STAGE RD
Owner: OSGOOD, KURT BRYANT
Waterfront Value: \$ 9,000

Notes: LITTLE SUGAR RIVER



Map Lot Sub Grid: 19 - 464 - 0 - I5
Location: 34 SHOREWOOD ESTATES RD
Owner: HOWLEY, DAVID A
Waterfront Value: \$ 18,000

Notes: BCH RTS/BOATSLP WF



Map Lot Sub Grid: 19 - 39 - 0 - L7
Location: 13 LAKESIDE DR
Owner: BUSHWAY, GERALD
Waterfront Value: \$ 81,000

Notes: WF MARSHY



Map Lot Sub Grid: 19 - 287 - 0 - D8
Location: 10 WHITES WY
Owner: SUGAR RIVER BANK
Waterfront Value: \$ 81,000

Notes: CL 350'/CANAL WF



Map Lot Sub Grid: 19 - 874 - 0 - E5

Location: 18 PAGE RD

Owner: SLOAN, GAIL, M RECOVABLE TRUST

Waterfront Value: \$ 81,000

Notes: WF/WEEDY/SHLW



Map Lot Sub Grid: 19 - 172 - 0 - F6

Location: 44 PAGE RD

Owner: DOW, MARJY EHMER TRUST

Waterfront Value: \$ 90,000

Notes: WF



Map Lot Sub Grid: 19 - 338 - 0 - H6

Location: SHOREWOOD ESTATES RD

Owner: MARIANELLI, SANDRA J. REV TRUS

Waterfront Value: \$ 90,000

Notes: CL WF

B. VIEWS

Views, by their nature are subjective. However, isn't buying and selling of real estate also subjective? Is it not all based on the likes and dislikes of the market? And, do we not all like and dislike differently?

While there are some subjective measures involved in buying and selling of real estate, a large portion of the purchase price is based on likes and dislikes and the emotion of the buyer and seller.

Like land and building values, the contributory value of a view is extracted from the actual sales data. If you review Section 7, you can see how these values are developed, when sales data is available. However, it is a known fact and part of historical sales data, that views can and do contribute to the total market value. The lack of sales data in any particular neighborhood of properties with views does not mean views have no contributing value but rather that the need for the use of historic data, experience and common sense must prevail.

Once various views are analyzed and the market contributory value extracted, the assessor can then apply that value whenever the same view occurs, similar to land and building values. That part is easy. It becomes more difficult when more or less substantial views or total different views are found in the town than were found in the sales data. When this occurs, the assessor, using all the sales data available, must then give an opinion of the value of this new view, grading it better or worse than the sales data and making an appropriate value adjustment. Here experience and common sense play a large part in this process.

The following report of all views is provided, to show consistency in the application of views, as well as document the contributory value assessed in each one.

Pictures were limited, while all were reviewed during the field review process, it was an impossible task to update the pictures during this process. Photos will be updated and added throughout the data verification process.

Unity View Report

Sorted By View Value



Map Lot Sub Grid: 8 - 642 - 0 - H2

Location: 254 SKYLINE RD

Owner: KEENEY JR, NORWOOD REV TRUST

View Value: \$ 3,000

Subject: MOUNTAINS

Width: TUNNEL

Depth: TOP 25

Distance: DISTANT

Notes:



Map Lot Sub Grid: 9 - 170 - 15 - D5

Location: 102 HUNTOON BRICK FARM R

Owner: HURLEY, PATRICK

View Value: \$ 3,000

Subject: MOUNTAINS

Width: TUNNEL

Depth: TOP 25

Distance: DISTANT

Notes:



Map Lot Sub Grid: 10 - 396 - 0 - F6

Location: 417 STAGE RD

Owner: BENNETT, ARTHUR L

View Value: \$ 4,500

Subject: HILLS

Width: AVERAGE

Depth: TOP 50

Distance: NEAR

Notes:



Map Lot Sub Grid: 15 - 666 - 2 - K3
Location: 353 QUAKER CITY RD
Owner: FONTAINE, JOHN
View Value: \$ 6,000
Subject: HILLS
Width: NARROW
Depth: FULL 100
Distance: NEAR
Notes:



Map Lot Sub Grid: 8 - 444 - 0 - J8
Location: 585 GILMAN POND RD
Owner: HATHAWAY, SHAUN REV TRUST
View Value: \$ 9,500
Subject: MOUNTAINS
Width: AVERAGE
Depth: TOP 25
Distance: DISTANT
Notes:



Map Lot Sub Grid: 8 - 488 - 0 - K8
Location: 586 GILMAN POND RD
Owner: WHIPPLE, MICHAEL B
View Value: \$ 9,500
Subject: MOUNTAINS
Width: AVERAGE
Depth: TOP 25
Distance: DISTANT
Notes:



Map Lot Sub Grid: 12 - 795 - 0 - G7
Location: 189 SOUTH HEDGEHOG HILL
Owner: VANDUSEN, ELAINE S TRUSTEE
View Value: \$ 9,500
Subject: MOUNTAINS
Width: AVERAGE
Depth: TOP 25
Distance: DISTANT
Notes:



Map Lot Sub Grid: 19 - 464 - 0 - I5
Location: 34 SHOREWOOD ESTATES RD
Owner: HOWLEY, DAVID A
View Value: \$ 9,500
Subject: LAKE
Width: NARROW
Depth: FULL 100
Distance: NEAR
Notes:



Map Lot Sub Grid: 13 - 791 - 0 - K3
Location: 844 HURD POND RD
Owner: NOLL, ROBERT J
View Value: \$ 12,500
Subject: MOUNTAINS
Width: NARROW
Depth: TOP 50
Distance: DISTANT
Notes:



Map Lot Sub Grid: 15 - 97 - 0 - L2
Location: 356 QUAKER CITY RD
Owner: MORTELL, BENNETT
View Value: \$ 12,500
Subject: HILLS
Width: WIDE
Depth: FULL 100
Distance: NEAR
Notes:



Map Lot Sub Grid: 11 - 713 - 2 - F4
Location: 71 STRAW HILL RD
Owner: OAKWOOD PARK, INC
View Value: \$ 18,500
Subject: MOUNTAINS
Width: AVERAGE
Depth: TOP 50
Distance: EXTREME
Notes: pl obst

	Date	Book/Page	Type	Price
Most Recent Sale:	04/14/14	1911/0428	Q I	\$163,466
Current Assessment:				\$166,500



Map Lot Sub Grid: 9 - 896 - 0 - G7
Location: 337 LEAR HILL RD
Owner: LANDRY, MARK K
View Value: \$ 19,000
Subject: MOUNTAINS
Width: AVERAGE
Depth: TOP 50
Distance: DISTANT
Notes:



Map Lot Sub Grid: 14 - 283 - 2 - E2
Location: 107 THURBER RD
Owner: HEINO, ARTHUR
View Value: \$ 19,000
Subject: MOUNTAINS
Width: AVERAGE
Depth: TOP 50
Distance: DISTANT
Notes: OBST/CONTROL



Map Lot Sub Grid: 17 - 453 - 2 - B1
Location: 456 CENTER RD
Owner: COMPANION, PETER
View Value: \$ 19,000
Subject: MOUNTAINS
Width: AVERAGE
Depth: TOP 50
Distance: DISTANT
Notes: HILLS TOO



Map Lot Sub Grid: 13 - 335 - 0 - J4
Location: 83 KANTO RD
Owner: KANTO, CALLY M
View Value: \$ 22,500
Subject: MOUNTAINS
Width: WIDE
Depth: TOP 50
Distance: DISTANT
Notes: PL ESMNT



Map Lot Sub Grid: 8 - 427 - 0 - I1
Location: 10 TOWNE RD
Owner: ANYAN, ROGER
View Value: \$ 25,000
Subject: HILLS AND WINDMILLS
Width: WIDE
Depth: TOP 50
Distance: DISTANT
Notes: WINDMILLS



Map Lot Sub Grid: 9 - 683 - 2A - E6
Location: 392 LEAR HILL RD
Owner: BRIDGE JR, ERNEST
View Value: \$ 25,000
Subject: MOUNTAINS
Width: WIDE
Depth: TOP 50
Distance: DISTANT
Notes:



Map Lot Sub Grid: 11 - 759 - 0 - E2
Location: QUIMBY RD
Owner: PHELPS, JOHN R.
View Value: \$ 25,000
Subject: MOUNTAINS
Width: WIDE
Depth: TOP 50
Distance: DISTANT
Notes:



Map Lot Sub Grid: 12 - 730 - 0 - K4
Location: 65 GILMAN POND RD
Owner: LAWTON, CHERYL A
View Value: \$ 25,000
Subject: MOUNTAINS
Width: WIDE
Depth: TOP 50
Distance: DISTANT
Notes:



Map Lot Sub Grid: 16 - 624 - 2 - E3
Location: 55 QUAKER CITY RD
Owner: FERLAND, PAUL J
View Value: \$ 25,000
Subject: MOUNTAINS
Width: WIDE
Depth: TOP 50
Distance: DISTANT
Notes:



Map Lot Sub Grid: 7 - 446 - 0 - C4
Location: 27 VIEWMONT WY
Owner: MORSE, MARTHA
View Value: \$ 27,500
Subject: MOUNTAINS
Width: WIDE
Depth: TOP 50
Distance: EXTREME
Notes:



Map Lot Sub Grid: 11 - 195 - 0 - E6
Location: 124 STRAW HILL RD
Owner: KINGSTON, JAMES
View Value: \$ 27,500
Subject: MOUNTAINS
Width: WIDE
Depth: TOP 50
Distance: EXTREME
Notes:



Map Lot Sub Grid: 12 - 50 - 0 - A8
Location: 44 JOHNSON WY
Owner: RUGGERI, ROCCO J
View Value: \$ 27,500
Subject: MOUNTAINS
Width: WIDE
Depth: TOP 50
Distance: EXTREME
Notes: CAN SEE SKI SLOPES

	Date	Book/Page	Type	Price
Most Recent Sale:	05/01/12	1838/0841	Q I	\$177,533
Current Assessment:				\$211,100



Map Lot Sub Grid: 9 - 719 - 0 - F6
Location: 364 LEAR HILL RD
Owner: HEINO JR, KALERVO
View Value: \$ 28,000
Subject: MOUNTAINS
Width: AVERAGE
Depth: TOP 75
Distance: DISTANT
Notes:



Map Lot Sub Grid: 14 - 184 - 0 - B7
Location: 58 BLUEBERRY HILL RD
Owner: HLOBIK, MARK
View Value: \$ 28,000
Subject: MOUNTAINS
Width: AVERAGE
Depth: TOP 75
Distance: DISTANT
Notes:



Map Lot Sub Grid: 14 - 57 - 0 - B7
Location: 57 BLUEBERRY HILL RD
Owner: BOSTWICK JR, STANLEY J
View Value: \$ 37,500
Subject: MOUNTAINS
Width: WIDE
Depth: TOP 75
Distance: DISTANT
Notes:



Map Lot Sub Grid: 14 - 842 - 0 - H3
Location: 152 CANDY CANE LN
Owner: MCCORMICK, JAMES
View Value: \$ 37,500
Subject: MOUNTAINS
Width: WIDE
Depth: TOP 75
Distance: DISTANT
Notes:



Map Lot Sub Grid: 13 - 273 - 7 - K4

Location: 809 HURD POND RD

Owner: BATO, SCOTT A

View Value: \$ 51,500

Subject: MOUNTAINS

Width: PANORAMIC

Depth: TOP 75

Distance: EXTREME

Notes: vu>pic, back sunap

	Date	Book/Page	Type	Price
Most Recent Sale:	07/07/14	1918/0373	Q I	\$256,900
Current Assessment:				\$241,800

C. BUILDING GRADING

B4 – Below Minimum House – Basic camp style construction, typically no interior finish, may lack central heat. May lack plumbing and/or electric service. Typically no foundation.

B3 - Minimum House – Average camp style construction. No specific style and having minimal interior and/or exterior finish and features. May not have enclosed foundation and may lack water, sewer or electric.

B2 - Basic Weather Tight House - Very plain shelter with few doors or windows, low grade design interior and exterior. Typically without an enclosed foundation.

B1 - Below Average House - Basic box, minimal to no fenestration, little to no design, low quality materials and windows may consist of a mix of average grade material and low grade design, or may be an average house without an enclosed foundation.

A0 - Average House - Basic box, reasonable number of windows, may be double hung single pane with or without storm windows or double pane windows, no extras, plain interior and exterior.

A1 - Above Average House - Typically more than a box with some design features, roof overhang, and upgraded windows or not, may have some angles or roof cuts, appealing layout of windows and initial appeal somewhat better than average. Generally above average materials for trim and floor finish.

A2 - Good Quality House - Generally of good to high quality materials or a mix of average and high, has good exterior trim design normally with roof overhang, some designer roof cover and/or trim accents, not plain, windows are typically casement or thermopane, entrance may be elaborate, roof may have multiple angles.

A3 - Very Good Quality House - All of A2 above, but also custom work on trim, kitchen & baths, recessed lighting, high quality floor cover, exterior high quality and design, exterior and interior trim of good quality and design, may have features like window “eyebrows” and a splash board around the lower exterior walls. May have some custom windows and cathedral areas typically with good lighting.

A4 - Excellent Quality House - All of the above, but with greater fenestration and attention to detail, custom trim, custom kitchen and/or baths. Multiple high quality floor cover, excellent design and curb appeal. Generally multi floor with angles and/or roof cuts. Generally high quality usually includes built-ins cabinets, bookcases and shelving.

A5 - Excellent + Quality House - All of the features of an A4 (Excellent) house, but with some additional custom details and design features. Typically older homes of high quality, center chimney, detailed cove molding, excellent roof overhang on four sides with custom design and molding, wide or detailed corner boards and window trim, generally multi-story with good fenestration having great curb presentation.

Grades Above A5 - Generally have all the features of the A5 grade, including some or all of the following: multi-story, angles, roof cuts, recessed lighting inside and out, built-ins, great curb presentation and marketability, features and appeal that in the marketplace make this building somewhat more desirable than the A5 grade building in stages up to luxurious which may contain all of the features above with a progressively higher degree of quality and design found in town.

Manufactured Homes

B3 – Generally 8' wide or less 2x4 or 2x3 construction.

B2 – Generally 10' wide, 2x4 or 2x3 construction.

B1 – Generally 12' wide, 2x4 construction.

A0 – Generally 14' wide with gable roof, could be 2x4 or 2x6 construction.

A1 – Generally 14' wide with added ornamentation or detail or 2x6 construction.

A2 – Generally 16' wide with 2x6 construction.

This is merely a guideline and a homes' quality could be adjusted up or down for the presence (or lack of) the following: upgraded windows, gable or pitched roof, foundation or basement.

The following pictures samples will help, as words do not always express or capture the essence of the building as much as pictures do. The above text is meant as a guideline and not meant, nor would it be possible to describe or include every possible situation.



B4 -- AVG-40 (1 - 363 - 0 - J5)



B4 -- AVG-40 (13 - 219 - 0 - B1)



B3 -- AVG-30 (19 - 95 - 0 - D6)



B3 -- AVG-30 (6 - 234 - 0 - A7)



B3 -- AVG-30 (8 - 560 - 0 - B5)



B3 -- AVG-30 (11 - 698 - 0 - J3)



B2 -- AVG-20 (16 - 150 - 0 - E2)



B2 -- AVG-20 (16 - 253 - 0 - B3)



B2 -- AVG-20 (12 - 472 - 0 - J2)



B2 -- AVG-20 (13 - 192 - 0 - K2)



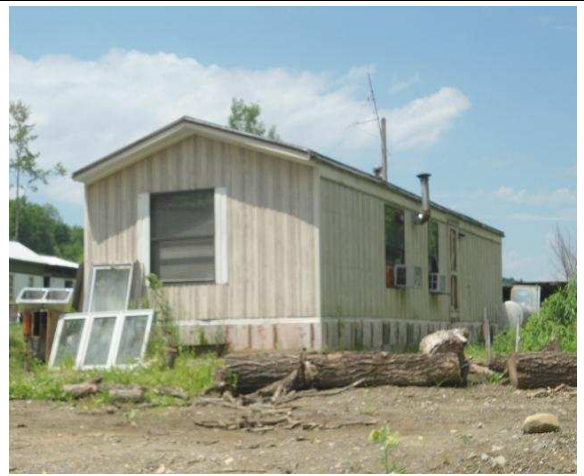
B1 -- AVG-10 (19 - 627 - 0 - H6)



B1 -- AVG-10 (5 - 142 - 0 - J7)



B1 -- AVG-10 (2 - 306 - 0 - B8)



B1 -- AVG-10 (2 - 379 - 0 - D4)



A0 -- AVG (2 - 609 - B - A8)



A0 -- AVG (2 - 829 - 0 - A7)



A0 -- AVG (5 - 327 - S - L2)



A0 -- AVG (2 - 232 - 3 - D7)



A0 -- AVG (6 - 712 - 0 - E2)



A0 -- AVG (13 - 273 - 7 - K4)



A0 -- AVG (13 - 798 - 0 - J2)



A1 -- AVG+10 (12 - 841 - 0 - G7)



A1 -- AVG+10 (19 - 295 - 0 - I5)



A1 -- AVG+10 (6 - 68 - 0 - D1)



A1 -- AVG+10 (9 - 170 - 4 - C6)



A2 -- AVG+20 (6 - 533 - 0 - E2)



A2 -- AVG+20 (11 - 713 - 2 - F4)



A2 -- AVG+20 (11 - 850 - 4 - D3)



A2 -- AVG+20 (11 - 891 - A - F2)



A3 -- AVG+30 (12 - 231 - 0 - F3)



A3 -- AVG+30 (9 - 688 - 0 - A8)



A3 -- AVG+30 (5 - 25 - 8 - K8)



A3 -- AVG+30 (13 - 96 - 0 - E3)



A4 -- EXC (13 - 854 - 0 - C2)

Town of UNITY Sullivan County New Hampshire

2014 Revaluation Neighborhood and Sales Map

LEGEND

NEIGHBORHOODS

	A : AVERAGE -40%		E : AVERAGE 100%
	B : AVERAGE -30%		F : AVERAGE +10%
	C : AVERAGE -20%		G : AVERAGE +20%
	D : AVERAGE -10%		H : AVERAGE +30%

Sale and Neighborhood code information was acquired from Avitar Assessing database. Town Boundary and Road information was acquired from GRANIT.

