



TOWN OF MONTEREY

Board of Assessors

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REAL ESTATE ASSESSMENT POLICIES AND STANDARDS

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A. INTRODUCTION

Fair and equitable real estate taxation depends upon a completely uniform and consistent way of assessing the value of each property. The “operative” words here are ***uniform and consistent*** – the same policies and standards of real estate quality or desirability must be applied uniformly to all properties. The Commonwealth of Massachusetts places a second requirement on the process and mandates that real estate must be assessed at its full fair market value, not some fraction of it, as is done elsewhere. To accomplish these mandates the Monterey Board of Assessors employs the computer software program, AssessPro v. 4.5, which guides the assessors through the process. The output of this program is the Property Card (often only single sheet of paper) that summarizes the input data, the assessors’ estimates of quality, and the calculated value assessments for the land, the dwelling(s) and the special features/yard items. Property Cards describing the assessment process for any real estate parcel can be obtained from the Assistant Assessor in our office. Unfortunately, deciphering the information-rich property card is not straight-forward for the uninitiated. The purpose of this presentation is two fold. The first is to give Monterey citizens sufficient understanding of the assessment process so each can review the data and follow the calculations used in arriving at his/her assessment. The second is to set down in writing the Policies and Standards that the Board applies in the assessment process so that they may be judged by all.

The AssessPro software program separates the real estate property into the three components, the Land, the Dwelling(s) and the Special Features/Yard Items, and calculates separate assessment for each. The field “In Process Appraisal Summary” on p. 1 of the Property Card summarizes the assessment of the individual components and reports the total assessment both in that field and in bold at the top of the card. Each of the following three major sections of this document deal with one of these real estate components and summarizes the input data, the relevant Policies and Standards, and the rudiments of the calculation yielding its assessed value.

B. THE ASSESSMENT OF THE LAND

1. BUILDING SITES, EXCESS ACREAGE AND NEIGHBORHOODS. Monterey assesses all potentially developable land parcels as if they were composed of two parts: a building site that conforms to the minimum size set by the zoning bylaws, and the amount of land in excess of the building site. However, parcels of land with comparable sizes have different fair market values depending upon their location within Monterey. In order to account for the influence of location on property assessment the Board of assessors, with the assistance of its consultant, Mayflower Properties, has divided Monterey into 8 assessment areas or neighborhoods, each of which carries a separate schedule for assessing building sites and excess acreage. The neighborhoods are listed in the Table I below, together with the base (unmodified) assessment values for a building site and each acre of excess acreage. The colored map of Monterey (Figure 1) shows the approximate location of each neighborhood. The LG, LB, and SP include all properties within 260 feet of the mean high water line for the lakes. The M1, M2, and M3 neighborhoods are fragmented and scattered across Monterey. The B (Business) neighborhood is the Business District, as defined in the Zoning Bylaws – land lying within 150 of the center line of Rt 23, approximately between New Marlborough Road and Fox Hill Road. The condominiums are a special case and excluded from Table 1 and Figure 1. Finally, a very large portion of Monterey’s land is publically owned or owned by a not-for-profit organization and are tax exempt. These are shown as light blue areas on the neighborhood map. The precise neighborhood assignments of real estate parcels can be found in the “Road Classification” documents on the Board of Assessors web pages of the Monterey website. Monterey has many undersized lots (less than 2 acres that are still developable because they were created before the zoning bylaws were enacted and therefore enjoy a “grandfathering exemption” from the bylaws. In these cases the assessed value of the building site is a value obtained by prorating on a curve and is not linearly proportional to the size of the lot. Similarly, excess acreage values are not strictly proportional to the amount of land. The base assessment values for building sites less than 2 acres are given in Table A of the Appendix. Except in rare cases, Excess Acreage contributes only a small part of the total assessment, so we have not included a table of its prorated values.

The neighborhood assignment is usually determined by the road segment on which parcel fronts. However, some parcels spans two neighborhoods, for example, parcels that have frontage on Main Road (M2) but extend down to Lake Garfield (LG). The neighborhood

assignment for parcels spanning 2 neighborhoods will made on a case by case basis using the following guidelines:

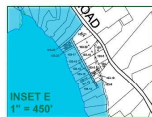
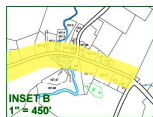
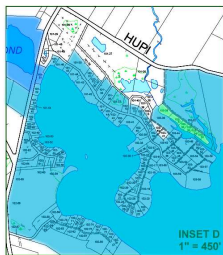
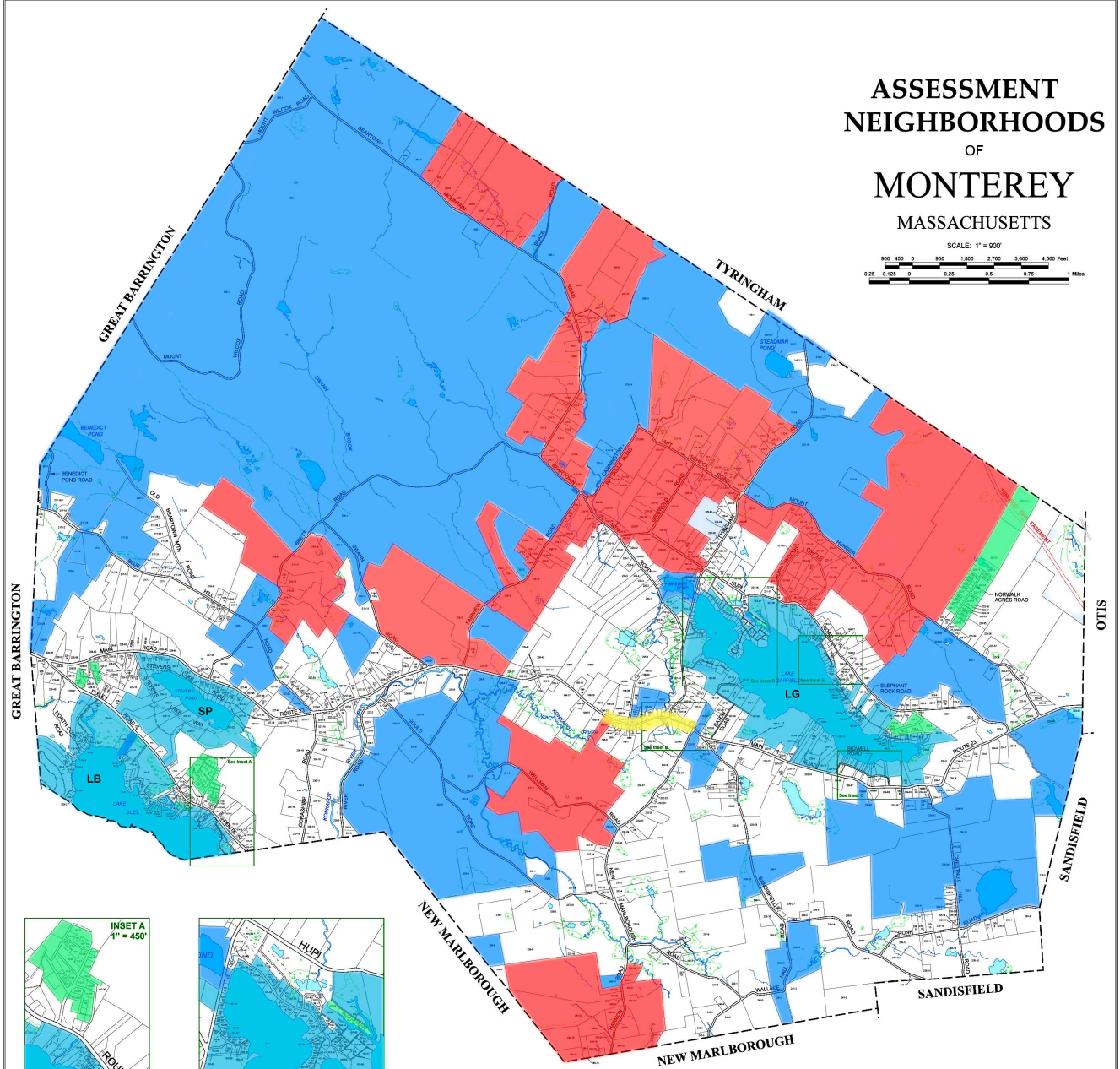
- If the parcel has any water frontage on one of the lakes/ponds, it will be assigned to the lake/pond neighborhood
- The neighborhood with higher assessment rate determines the neighborhood to which the whole parcel will be assigned.
- The neighborhood assignments of parcels having less than 50% in the higher assessment rate neighborhood may be made to the lower assessed neighborhood on a case by case basis and will depend on the whole constellation of secondary factors.

Table I. Monterey Neighborhoods & Assessment Rates (FY 2017 values)

NEIGHBORHOOD	BUILDING SITE		EXCESS ACREAGE
	<i>Std. Size</i>	<i>Assessment</i>	<i>Assessment per Acre</i>
M1	2 acres	\$87,100	\$8,000
M2	2 acres	\$130,700	\$8,000
M3	2 acres	\$156,800	\$8,000
SP (Stevens Pond)	2 acres	\$152,500	\$8,000
LB (Lake Buel)	2 acres	\$271,800	\$8,000
LG (Lake Garfield)	2 acres	\$300,600	\$8,000
B (Business)	0.50	\$89,900	\$8,000

ASSESSMENT NEIGHBORHOODS OF MONTEREY MASSACHUSETTS

SCALE: 1" = 900'
 0 500 1000 1500 2000 2500 3000 3500 4000 Feet
 0.25 0.5 0.75 1 Miles



LEGEND

- Tax -exempt Lands (Gov't & Not-for-profit owned).
- M1 Neighborhoods
- M2 Neighborhoods
- M3 Neighborhoods
- Lake Garfield (LG), Sevens Pond (SP) & Lake Buel (LB) Neighborhoods
- Business District

2. LAND ASSESSMENT INFLUENCE FACTORS.

Early in 2006 we began a review of the computerized calculations that lead to the land value component of the real estate tax of each Monterey property. We were astonished to find that the computer program used 27 influence factors such as “Topology”, “Wet” and “Good View” to adjust the assessed values. Often these factors were applied inconsistently or, in our opinion, used inappropriately in calculating land values. This situation most likely arose over the course of many years as successive Boards of Assessors applied these factors to individual parcels differently than their predecessors and did so without adjusting the influence factors on all other parcels to conform to their new policy. The Board concluded that the application of these modifiers needed to be completely overhauled. What were missing from our old assessing practices were procedures that ensure consistency in the use of these factors over time and across all real estate properties. Accordingly, we developed a smaller set of modifiers (12), together with this *Real estate Assessment Policies and Standards* to guide the decisions of when and how much modification is appropriate, and a set of rules specifying what component of land assessment (e.g., building site or excess acreage) should be modified. These were published in the Monterey News and on our website so Monterey citizens could comment on the proposal. In responds to the citizen input and our continuing analysis we have modified the Policies and Standards and now have adopted them. Our Policies and Standards concerning the land influence factors are listed below and are summarized in Table B. in the Appendix. In FY 2008 real estate assessments of many real estate properties changed from previous years and now all properties reflect these new guidelines. From time to time, we expect to further adjust and “tweak” the standards so that our assessments of land values remain accurate and reflect the current market conditions. Below we list the 12 influence factors and the policies governing their application.

Accessibility From Road (A): Monterey contains a number of parcels that do not front on recorded public or private roads. Most often access to these parcels is afforded by a recorded Right of Way across an abutters property. Some, however, have no apparent access from the road. The Access modifier is used in cases where access is limited by the absence of road frontage, not by the topography of the terrain. In the most extreme case, parcels with no road frontage and no Right of Way cannot be built upon; therefore they do not contain a building site and should be treated as excess acreage. In these cases, a reduction of 50% in the assessment for excess acreage is appropriate. No further reductions in the assessment can be made using the Unbld modifier. Furthermore, if the owner of the parcel also

owns an abutting parcel with road access, there should be no reduction because he could grant himself access. Land-locked parcels that have a deeded Right of Way are “buildable” and therefore have a building site. These parcels may have a reduction on the assessment for the building site that will be decided on a case-by-case basis, but not more than 10%, if the Right of Way is long or burdensome. Similarly, reductions in the assessment for parcels that do not have a building site and are accessed via a right of way will be decided on a case by case basis, but will not exceed a 10% reduction of the assessment.

Easement (E): The term “**Easement** “ refers to the granting to specified groups of people, the right of limited access to specific areas of your property. There are a wide variety of these types of rights to limited access but only one type of easement – **the deed recorded right of way (called hereafter “R/W”)** -- influences the assessment of the land component of the Real Estate Assessment. Private roads maintained by neighborhood residents and easements by utility companies are examples of easements that are not scored in the real estate assessment. Easements that meet the R/W requirements influence only the land assessment and may lower that component by up to 25%. All other components of the Real Estate Assessment, including the dwelling component, are not altered by this influence factor. The Board of Assessors will estimate the impact of the R/W on the property owner’s privacy and his ability to enjoy his property using data submitted by the home-owner, as well as data developed independently by the Board of Assessors. Because of the wide variety of factors that may influence the impact of the R/W, the Board of Assessors evaluates the impact of the R/W on the owners privacy and uses of his property on a case by case basis.

Conservation Restricted (CR) and Agriculture Preservation Restricted (APR) Uses: The deeds to many Monterey properties carry conditions that restrict their use or development. Most frequently these are one of many types of “conservation restriction” that prevent building dwellings. Some of the restrictions are virtually irreversible, while others are reversible and the right to develop the land can be regained. In still others the restrictions allow the set-aside of a single, 2 acre building site reserved as a “Safe Harbor” that can be build upon at a later date. The Board of Assessors will determine the level of the reduced assessment because of the deeded restriction and whether it should be applied to the building site, the excess acreage or both on a case-by-case basis. In those cases where the restriction to develop is irrevocable, the entire parcel will be classified as Excess Acreage (no building site) and the adjustment will be – 50%, since it is an unbuildable lot. If the restriction contains a “Safe Haven” on the same parcel that carries a CR, a 2 acre building site with full assessment will be applied. The balance of the parcel that carries the CR will be assessed as excess acreage with a 50% reduction in rate.

In keeping with previous policy, the restricted land can be put in Chapter 61, 61A, or 61B to obtain a further reduction in its assessed value. In the case of APR's, the assessors will follow the 1996 opinion of Deputy Commissioner Grossman: If the land is "actively devoted" to farming, it will be valued and assessed on its agricultural or horticultural use as prescribed in Chapt. 61A of MGL. On the other hand, if the land is not actively farmed, it will be treated as only "non-buildable" land and assessed the same as CR restricted land.

Topographically Impaired (T): The Board noted that the previous application of the Topography modifier was particularly troublesome. Sometimes this modifier was applied against the building site assessments, sometimes against the excess acreage, and sometimes against the assessment for water front or excess road frontage. Furthermore, the level of assessment reduction was not always in proportion to the physical flaw. The Board proposes that this modifier be applied only when access from the road to the building site is severely impaired by the topographic features and that this modifier should only apply to the assessment of the building site. Specifically, the topographic features of other areas are excluded from consideration. Even in severe cases the reduction cannot be more than 15% of the building site assessment. Examples of severe topologic impairment of access is Map 228, Lot 67 (83 Main Rd), Map 227 Lot 67 (85 Main Rd) and Map 228, Lot 43 (51 Pixley Rd.)

Unbuildable (U) and Wetlands (W): The Board proposes that parcels that are Unbuildable because of size, zoning or inability to meet Board of Health requirements or because they are Wetlands should be treated as impaired excess acreage and not as impaired building lots. The Board proposes to set the maximum adjustment for permanently unbuildable and wetland acreage at – 50% The Board recognized that parcels once classified as unbuildable may eventually become buildable because of changes in Title 5 regulations, advances in subsurface septic waste disposal system design, or the availability of off-site water supplies. The Board will deal with this issue by periodically reviewing the unbuildable parcels and changing their classification when appropriate. Since land areas meeting the DEP's definition of "wetlands" cannot be built upon, those parcels should be assessed the same as the unbuildable parcels if there is no building site elsewhere on the parcel. However parcels containing both wet areas and dry areas that can serve as a building site will be assessed by estimating the size of the wet and the dry areas and applying the appropriate classifications and modifiers to each and reporting the sum of two as the assessed value. Since driveways and paths can be constructed in "wetlands", the presence of wetlands does not reduce the accessibility of the parcel and should not lead to a modification of the road frontage or water frontage assessments.

View (V): A striking view can strongly influence the value of Real Estate, and accordingly the Board has devised procedures for estimating the impact of view on the value of the building site. The view influence should be assessed from the actual or proposed building site at a time when the trees are fully leafed-out in Spring, Summer or Fall. Property that has water-frontage on one of the three ponds in Monterey is not assessed for the view because it already is assessed for the water-frontage. The view modifier is applied on the assessment of the building site only and not the total acreage. Furthermore, the land that is not “undevelopable” is not subject to a view factor influence.

The quality of a view is estimated by examining three aspects of the view: the Breadth and Depth of the view, whether the view includes views of Lakes, Ponds or Streams, and the overall aesthetics of the view. The quality of each characteristic is estimated as a numerical value within the range shown below. The sums of the three scores for the three aspects correspond to the View Factor View Influence Factor assigned to that property. The Depth and Breadth of view aspect can range up to 3 points, the Aesthetic component can range up to 4 points, and the presence of good views of Lakes or Ponds up to 4 points.

VIEW ASPECT	BREATH/DEPTH	WATER	AESTHETICS
POINT RANGE	0 to 3	0 to 4	0 to 4

The sum of the scores for view aspect is directly related to the numerical value of the View Influence Factor to be used in the assessment of the building site, as shown in the table below.

VIEW RATING	POINTS REQUIRED	INFLUENCE FACTOR
ordinary view	0 - 4	1.0 (No Effect)
V1, good view	5 - 7	1.5
V2, excellent view	8 - 11	2

Lake Frontage (WT FF): Monterey increases the assessed value of parcels having frontage on Lake Garfield by \$2,000 per foot of lakefront; on Lake Buel by \$1800.; and on Stevens Pond by approximately \$850. The Assessor’s policy for parcels fronting on waterways adjoining the lakes like channels or navigable streams in which a small boat (canoe, kayak) can be launched and is suitable for wading or swimming is adjust the WT FF land assessment down to 25% of the full WT FF value. If the parcel fronts on water that isn’t navigable and not suitable for

swimming or wading, the assessment for the waterfront no assessment will be levied. The Assessors will mark the transition points between lakes, navigable waterways and un-navigable waterways on the new maps. As earlier, parcels that front on small streams such as the Konkapot River, Rawson Brook, upper Peppermint Brook, Harmon Brook and Swann Brook will not be assessed for those water features.

Beach & Water Rights (BR): An additional \$10,000. is added to the assessment of properties that carry a deeded right of way or deeded right of access to a private beach or waterfront property.

The data for the Land Assessment component is entered in the “Land Section” on p. 1 of the Property Card. The first line in that field records the building site data – its sized in sq. ft., the unit value (unit price), any adjustments, the relevant neighborhood and influence factors, and the calculate appraised value. The second line describes the assessment of the excess acreage – its size in acres, and the neighborhood and influence factors affecting it. The sum of these assessments appear under “Land Value” in the “In Progress Appraisal Summary” at the top of p. 1 of the Property Card.

C. THE ASSESSMENT OF THE DWELLING

The Board assesses real estate properties with the assistance of AssessPro 4.5, a program that focuses the Assessors’ attention on the same set of factors for all dwellings and ensures a standardized process by asking for specific information about the size, architectural style, construction and special features of the dwellings. These data entry point are found on p. 2 of the Property Card in the fields entitled “Sketch”, “Exterior Information”, “Interior Information”, “Bath Features”, “Other Features”, “Spec Features/Yard Items”, and “General Information”. Using the entered data, the “AssessPro” software calculates the assessed value of the dwelling using a standardized set of dollar values for each of its features. In the narrative that follows, each of these fields will be individually discussed and the choice of acceptable entries (descriptors) that the software recognizes will be indicated. Some entries are accompanied by a rating of quality.

These quality ratings influence on the assessed value of the dwelling. In arriving at the quality judgments, the assessors are guided by the book, **Residential Cost Handbook** by Marshall and Swift, a reference standard for real estate assessment.

1. SKETCH.

This field in the upper right corner of p. 2 contains a sketch of the dwelling's footprint that was prepared by the Assistant Assessor. The measurements were taken on the outside of the structures and are expressed in whole feet. The sketch including all habitable space, attic and storage space, basement space, porches, deck and garages. For multi-floor dwellings, several floors of structure are simultaneously depicted in the relevant portions of the footprint and those areas carry several codes describing the represented floors. All relevant measurements and coded descriptions of the spaces above the footprint should be provided in the sketch. The codes used to describe the spaces are presented in Table B in the Appendix. The computer software uses this information to calculate the total and habitable space of your dwelling. A summary of these calculations is found in the field entitled "Sub-Area" on p.2 of the property card.

2. EXTERIOR INFORMATION.

This field, which is found in the upper left corner of p. 2 of the Property Card, describes the architectural style of the dwelling, the nature of its foundation, exterior walls and roof and the number of living units in it. Table 2 in the Appendix presents various architectural styles of dwellings, their characteristics, their codes and the basic assessment rate assigned to each style. The basic assessment rate for the different architectural styles is expressed as \$/sq. ft. of dwelling.

The 5 subsections of Table 3 present the codes for foundation, frame, exterior surface and roof elements. In this and the subsequent fields, some of the data input spaces may be blank if they didn't apply to your dwelling. Notice that there are two data entry sites for "Wall" ("Primary Wall" and "Secondary Wall"). If the exterior walls are of one type (e.g., wood shingle) the data should be entered in the "Primary Wall" site. If there is a second type of exterior, that datum is recorded in the "Secondary Wall" site, together with an estimate of the percentage. Thus, the property card of a house with a clapboard front, but wood shingle sides and back might read "Prim Wall" – wood shingle; "Sec Wall" – clapboard – 25%.

The input information, together with that from the "Interior Info", "General Info", "Bath Features", and "Other features" fields (discussed below) is used adjust the assessment value rate upward to arrive at the assessment (expressed as \$/sq. ft.) for the building under consideration. This rate is multiplied by the size of the dwelling (defined in the Sketch) to yield the dwelling assessment.

3. INTERIOR INFORMATION

This field, found on the left side of p.2 of the property card, lists a wide variety of characteristics including type of heat and insulation, whether or not air conditioned, type of interior walls and floors, quality of electric service. Portions of this field may be left blank on the property card if the requested information was not relevant for the dwelling. The card also reports data on the materials of the interior walls and floors and include the percentage of the secondary materials if any were used. These cases are treated in the same way as in the Exterior Information. The codes for the various materials commonly used in dwelling interiors are listed in Table in the Appendix.

4. BATH FEATURES AND OTHER FEATURES.

The qualities and size of bathrooms, kitchens and fireplaces are readily apparent to observers and have the potential of exerting too much influence on the subjective evaluation of the dwelling as a whole. The assessing software program compensates for this vulnerability by creating fields that deal specifically with these features and evaluates them separately from the rest of the dwelling. The “Bath” field on p. 2 of the Property Card requests a simple accounting of the number of full and partial baths and their quality rating, using the grades shown in Table **G1** found in the Appendix. The entry positions that begin with a capital “A” (for “Additional”) should be used when there are multiple baths that differ in quality. Thus, for a dwelling with 2 bath of excellent quality and 1 of good quality the entries would be “2 Bath – excellent and 1 ABath – good”. The “Other Features” field requests information on the number and grades of kitchens, fireplaces and wood stove (WS) flues in the dwelling. Like the “Bath” field above, the quality rating that is used for these is shown in Table **G1** in the Appendix. The base assessment values for each Bath, Kitchen and Fireplace are presented in Table **G2** in the Appendix. The amount of value that each of these features contributes to the total assessment is the product of the number of each feature, the quality influence factor and the base assessment value. Thus, for a dwelling with 2 “G” grade full baths, 1 “V” grade kitchen and 1 “A” grade fireplace is give by the calculation below.

Baths:	2 X 1.25 X \$6,500.	= \$16,250
Kitchen:	1 X 2 X \$12,500	= \$25,000
Fireplace:	1 X 1 X \$4,500	= \$ 4,500
TOTAL		=\$45,750

5. GENERAL INFORMATION.

This field, found on the left side of p. 2, is the place where the Assessors enter their evaluation of the dwelling's quality as a whole. It is a field that does not require the owner's input, but is included here for completeness since it is a data entry field. This field asks for single grade of quality based on the assessors' subjective and objective evaluation of the construction, design and finish. Here again the assessors are guided by the reference text, **Residential Cost Handbook** by Marshall and Swift. A further reference point for this overall evaluation is that NEW construction that meets all applicable code requirements is at least grade B (Good).

Other factors that frequently are considered in evaluating the overall grade for a dwelling are

- Construction that exceeds current code.
- Type, condition and quality of the foundation
- Type and size of the framing materials (rafters, joists, studs)
- Size and quality of the heating plant
- Size and quality of the A/C
- Quality of the flooring
- Ceiling height
- Interior stone finishes
- Moldings and architectural appointments
- Amount of windows and natural light
- Kitchen and bathroom size
- Audio, video and internet access wiring
- Masonry landscaping walls
- Landscaping

The software program recognizes 17 different grades, from AA+3 to E. Table H in the Appendix shows these grades, their influence on the assessed value and the grade distribution among the 978 single family dwellings in Monterey. The 41 dwellings that scored only D- or E quality were mostly seasonal camps.

D. SPECIAL FEATURES/YARD ITEMS.

This field is found at the bottom of p.2 of the property card and requests information on other significant structures on the property, such as garages, barns, stables, pools, bathhouses, tennis courts, etc. Most dwellings have a "Water and Septic System" and all such entries carry the same total assessment value, \$17,500. Table I in the Appendix lists other common "Special Features" and their base assessment values. Tennis courts and whirlpool tubes have item prices that the computer program adjusts with the relevant quality factors drawn from Table G2. The other special features listed have a per sq. ft. base assessment cost. These latter base costs are modified by both the size and the quality of the feature in arriving at their assessment value.

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TABLE A. BUILDING SITE ASSESSMENT VALUES (FY2017 values*)

SIZE (Sq. Ft.)	BUILDING SITE LAND ASSESSMENT (\$)						
	B**	LB	LG	M1	M2	M3	SP
5,000	35612	109200	120750	30000	45000	54000	52500
10,000	71225	199630	220745	56272	84408	101290	98476
15,000	80366	204310	225920	58272	87408	104890	101976
20,000	86471	208990	231095	60272	90408	108490	105476
21,780	88645						
24,000		212734	235235	61872	92808	111370	108276
32,000		220222	243515	65072	97608	117130	113876
38,000		225838	249725	67472	101208	121450	118076
46,000		233326	258005	70672	106008	127210	123676
50,000		237070	262145	72272	108408	130090	126476
55,000		241750	267320	74272	111408	133690	129976
60,000		246430	272495	76272	114408	137290	133476
66,000		252046	278705	78672	118008	141610	137676
73,000		258598	285950	81472	122208	146650	142576
80,000		265150	293195	84272	126408	151690	147476
87,000		271702	300440	87072	130608	156730	152376
87,120		271800	300600	87100	130700	156800	152500

* These values may change as a result of periodic re-evaluations

** The size of Business District dwelling building site is 0.25 acres or 10,890 sq ft., but if the property also includes a business then the required size is 0.5 acres or 21,780 sq ft.

TABLE B. SUMMARY OF LAND INFLUENCE FACTORS

Modifier	Code	Description	Assessment Modification
Access	A	Access to building site from the road is impaired, as for example, when property is landlocked.	No road frontage or ROW (no building site) = minus 50% Excess Acreage assessments. With ROW = not more than minus 10% of Building site assessment.
Easement	E	The property has intrusive easements limiting use and privacy	Not more than minus 25% of Building site and Excess Acreage assessments, depending upon the impact of the easement intrusion.
Use	K	Frontage on navigable waterways	\$475 per waterfront footage
Restriction	R	The property has development or conservation restrictions.	Case by case determination. Not more than minus 50% of Excess acreage if permanently non-buildable and minus 25% if there is a "Safe Harbor".
Topography	T	The property has an extreme topographical impairment to accessing the building site.	Not more than minus 15% of Building Site assessment. Case by case.
Unbuildable	U	The property cannot be built upon	Property doesn't have a building site. Not more than minus 50% of land assessment.
Wetlands	W	The property contains areas that meet DEP's definition of "wetlands".	Not more than minus 50% of assessment for affected acreage only
View	V	The view from the building site is exceptional. There are two levels for this modifier.	V1 = 1.5 X Building Site valuation V2 = 2 X Building Site valuation
Water frontage	WT FF	Water frontage on Lake Garfield, Lake Buel or Stevens Pond.	LG = \$2000/waterfront foot LB = \$1800/waterfront foot SP = \$850/ waterfront foot
Ex's road frontage	EX FF	Road frontage in excess of that required for a single building site.	Case by case, but not more than \$100./foot for the frontage over 299 feet.
Beach/Water rights	BR	An added assessment for parcels with deeded private beach or water access.	\$7,500.00

TABLE C. ABBREVIATIONS (CODES) USED IN THE SKETCH FIELD

Code	Description
ATC	Attic, Finished
BMT	Basement
CNP	Canopy
CPT	Carport
EFP	Enclosed Porch
FFL	1 st Floor
GAR	Garage
HST	Half Story
LLV	Lower Level
OFP	Open Porch
OSP	Open Screened Porch
PAT	Patio
SFL	2 nd Floor
STG	Storage
TFL	3 rd Floor
TQS	3/4 Story
UAT	Unfinished Attic
UCN	Pr. Canopy
UFL	Upper Floor
WDK	Wood Deck
LDK	Loading Dock

TABLE D. SELECTED DWELLING STYLES AND COST FACTORS FOR FY2009

HOUSE TYPE	CODE	KEY ARCHITECTURAL FEATURES	COST FACTOR (\$/sq.ft.)
A-FRAME	0	Steep gabled roof that extends almost to ground.	\$82.
ANTIQUE	1	Constructed before 1800.	\$106
BUNGALOW	2	Small, 1story, with entries at each gabled end.	\$71
CAMP, SEASONAL	3	Structure often un-insulated, on piers, with limited heating and sanitation facilities.	\$50
CAMP, YEAR ROUND	4	Small structure as above, but renovated or equipped for year round use	\$86
CAPE	5	1 1/2 story, with center entry, gabled roof, often with dormers.	\$96
COLONIAL (DUTCH)	6	2 to 2 1/2 story, center entry, with gambrel roof often with dormers	\$96
COLONIAL (NEW ENG)	6	2 1/2 story, center entry, gabled roof with bedrooms on 2nd floor.	\$96
COLONIAL (SALTBOX)	6	2 to 2 1/2 story, center entry, with steep gable roof extending to 1st floor in rear.	\$96
CONDO-GRDN	7	Garden condo	\$80
CONDO-TNHS	8	Townhouse condo	\$56
CONTEMPORARY	9	Single or multiple story structure often with multiple roof lines and "open" floor plan.	\$96
CONVENTIONAL	22	1 1/2 to 2 1/2 story building of no particular style built within the last 30 years.	\$96
CONVERTED BARN	0	Renovated barn, often of post and beam construction.	\$80
LODGE	69	1 story, gabled roofed, small cabin or cottage, often consisting of a single room.	\$69
MANSION	10	Large quality home of several architectural designs.	\$101
RANCH	19	A low 1 story structure, w/ or w/o basement,	\$86
SPLIT ENTRY	18	Entry is between 1st floor that is partial below grade and the 2nd floor.	\$86
SPLIT LEVEL	21	Structure has 1 story and 2 story parts. Gabled roof	\$86

TABLE E. CODES FOR VARIOUS EXTERIOR CHARACTERISTICS

A. Foundation	Code	B. Frame Type	Code
Concrete	1	Wood	1
Conc. Block	2	Steel	2
Masonry	3	Concrete	3
Loose Masonry	4	Firepf Stl	4
Piers	5	Typical	5
Slab	6	Other	6
Crawl	9		
C. Roof Structure	Code	D. Roof Cover	Code
Gable	1	Asphalt Shingle	1
Hip	2	Slate	2
Gambrel	3	Tar & Gravel	4
Flat	4	Wood shingle	6
Mansard	5	Above Average	8
Saltbox	6	Metal	9
Shed	7	Rolled	10
Irregular	8	Membrane	11
Standard	9	Other	12
Bow	12		
E. Primary Walls	Code		
Wood Shingle	1		
Clapboard	2		
Aluminum	3		
Vinyl	4		
Asbestos	5		
Stucco	6		
Brick	7		
Brick Veneer	8		
Stone	9		
Logs	10		
Asphalt	11		
Bat&Board	12		
Below Avg	13		
Shake	17		
Tex111	19		
Comp. Clapboard	20		
Conc. Block	21		
Wood	26		

TABLE F. CODES FOR INTERIOR CHARACTERISTICS

A. Interior Walls	Codes	B. Insulation	Codes
Drywall	1	None	1
Plaster	2	Typical	2
Other	3	Below Avg	3
Solid Wood	4	Fair	4
Minimum	5	Minimal	5
Above Avg	7		
Plywood Paneling	8		
Ornate	9		
C. Electrical	Codes	D. Heat Fuel	Codes
Extensive	1	Oil	1
Good	2	Gas	2
Typical	3	Electric	3
Below Avg	4	None	5
Minimal	5	Wood	6
None	6	Coal	7
		Wood/Combo	9
E. Heat Type	Codes	F. Floor Type	Codes
Forced H/A	1	Plywood	1
Gravity H/A	2	Softwood	2
Forced H/W	3	Hardwood	3
Radiant H/W	4	Carpet	4
Steam	5	Lino/Vinyl	5
Electric BB	6	Ceramic Tile	6
Unit Heaters	7	Below Avg	7
None	8	Average	8
Average	9	Above Avg	9
Not Ducted	10	Concrete	10
Wall Unit	11	Earth	11
Floor Furnace	12	Parquet	12
Radiant Electric	13	Masonry	13
		Asphalt Tile	14

**TABLE G1 & G2. GRADE, INFLUENCE FACTORS AND VALUES FOR KITCHENS,
BATHS AND FIREPLACES (FY2017 values)**

Table G1

GRADE	DESCRIPTION	INFLUENCE
E	Excellent	2
V	Very Good	1.5
G	Good	1.25
A	Average	1
F	Fair	0.75
P	Poor	0.5
N	None	
D	Dilapidated	

Table G2

FEATURE	2017 VALUE*
Full Baths	\$6,500
3/4 Baths	\$6,000
1/2 Baths	\$4,000
Kitchens	\$12,500
Fireplaces	\$4,500
W. S. Flues	\$1,200

* These values may change with subsequent re-evaluation

**TABLE H. OVERALL BUILDING GRADES, INFLUENCE FACTORS AND CURRENT
DISTRIBUTION (FY2009 values)**

GRADE	DESCRIPTION	FACTOR	# DWELLINGS (FY 2017)
AA3	Superb level +3	3.32	1
AA2	Superb level +2	3.025	1
AA1	Superb level +1	2.75	4
AA	Superb level	2.5	15
A+	Excellent	2.14	26
A	Very Good	1.86	34
A-	Very Good -	1.62	43
B+	Good +	1.412	74
B	Good	1.295	105
B-	Good-	1.188	88
C+	Average +	1.09	159
C	Average	1	286
C-	Average -	0.917	72
D+	Fair +	0.884	12
D	Fair	0.772	55
D-	Poor	0.708	6
E	Very Poor	0.65	13

TABLE I. BASE ASSESSMENT VALUES OF COMMON “SPECIAL FEATURES AND YARD ITEMS”

FEATURE	BASE ASSESSMENT VALUE*
Septic & Water System	\$0.
Tennis Court	\$16,000.
Whirlpool	\$1000.
Barn	\$10./ sq. ft.
Barn With Loft	\$12./ sq. ft.
Stable	\$16./ sq. ft.
Garage	\$20./ sq. ft.
Garage With Loft	\$22.50 / sq. ft.
Greenhouse	\$20./ sq. ft.
Shed	\$8./ sq. ft.
Sauna	\$25./ sq. ft.

* These values may change with subsequent re-evaluations