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30H Bas Overhang, Finished 38 38 147.52 5,606	TO SECOND
FEP Porch, Enclosed, Framed 0 180 126 103.26 18,588	No. of the last
FOP Porch, Open, Framed 0 24 5 30.73 738	317
SFB Split Finished Basement 0 520 364 103.26 53,697	DOMEST.
JGR Garage, Undergrade 0 624 187 44.21 27,586	SCHIEGO INST
NDK Deck 0 64 6 13.83 885	STATE OF THE PERSON NAMED IN
40 41 42 43 44 45 46	
Ttl Gross Liv / Lease Area 1,182 2,594 1,870 275,863	rest day.

Reading Your Property Record Card (Vision V8)

- 1. Property Location: The actual physical location of the property being valued
- 2. Map ID: The Map/Block/Lot/Unit of the property. This is created by the Town and used to reference tax maps
- 3. State Use: This is the current use of the property (i.e. 1010, single family). These codes are created by the federal government and adopted by states.
- 4. Topo/Utilities/Street/Location: These items are purely descriptive of the property and do not generate value.
- 5. Appraised Value: The total of all Buildings, Extra Features, Outbuildings and Land. This is the current market value of the property.
- 6. Assessed Value: The total of all Buildings, Extra Features, Outbuildings and Land. The assessed value also takes into account any Current Use valuations (agricultural use not to be developed) as opposed to the full market value of the land. For properties without Current Use, the Assessed and the Appraised value will be the same.
- 7. * Exemptions: This section is generated by the Town. This will show any exemptions that the current property owner received. (* This section not used in Belmont.)
- 8. Other Assessments: This section is generated by the Town. Typically any Betterment will be found in this section.
- 9. Appraised Value Summary: This section provides a full overview of all Buildings, Extra Features, Outbuildings, Land and Special Land Values. Each line item is shown rather than a lump total value.
- 10. Assessing Neighborhood: This shows the neighborhood and sub neighborhood the parcel falls into. In this case, the item is descriptive only and does not generate value.
- 11. Notes: The notes provide the Town with generalizations about the property such as the color, the interior and exterior general conditions and any other items the Town wishes to include. All notes are descriptive and have no value attributed.
- 12. Building Permit Record: Any Building Permits taken out on the property will be recorded here. Town generated field.
- 13. Visit/Change History: Any visit to the property by the Town or Agent of the Town can be recorded here. Descriptive only, no value is generated.

- 14. Use Code/Use Description: This (as in item 3) refers to the type of property that is being valued. The land use code of 1010, for example, is generating a description of Single Family Model 01. Model 01 will be described in further detail on item # 29.
- 15. Zone: Descriptive only, Town generated based on the zoning ordinances of the Town. Please see Town Zoning Ordinances for further descriptions
- 16. Units: These are land units expressed in Square Footage and or in Acreage. The number of units in this category will total the property's lot size. Lot size is Town generated. Please refer to Tax Maps for questions about your lot size.
- 17. SF / AC: SF refers to Square Feet and AC refers to Acres.
- 18. Unit Price: The price per unit that is generated. The price per unit for up to one acre on the first landline will be the same for everyone. The unit price was generated from the land sales or land residuals that took place in your Town over the last two years.
- 19. Size Adj: This table driven number adjusts the unit price based on the lot size. A one acre lot will have an adjustment of 1.00. Any lot below an acre will have a positive adjustment. This is called the "Land Curve" or in simple terms, an economy of scale. Just because one person has one acre and the next-door neighbor has a half-acre, does not mean that the neighbor's land is worth half. It is still a building lot and therefore buyers will pay a premium.
- 20. Site Index: This is a site specific influence on land value. An example of this would be a view or proximity to the water adjustment that is applied to the property's land value. This code will generate a multiplier to the left called I. Factor. This I Factor (influence) will act as a multiplier to the base rate/unit price. For example a Site Index of 1 is a multiplier of 1.00, which indicates an average site. However, a Site Index of 3 is a multiplier of 1.25, which when multiplied to the base rate will have a positive effect on value.
- 21. Cond.: Condition Factor. This is another multiplier to the equation that is put on the property for special circumstances/or conditions about the land. For example a property with a Right of Way across it, with excessive wetlands or topography issues. These issues, depending on severity, can generate a condition factor that decreases the value of the property. Generally a notation will be made (item 24) as to why the Condition Factor was applied.
- 22. Nbhd: This code represents the neighborhood/market area of the property. This code will generate a multiplier in the Adj. column to the right.
- 23. Nbhd. Adj: This is the adjustment generated from the Nbhd code.
- 24. Notes: Descriptive only. This will show why a condition factor (#21) was placed on the

- property. Examples of notes include but not limited to: ROW/Topo/Wet.
- 25. Is Rec: If the land is in current use this column will notate whether the lot received the recreational discount.
- 11. * Location Adjustment: This field offers another potential factor. (* This section not used in Belmont.)
- 26. Land Value: This is the total landline value calculated by multiplying the land units by 18, 19, 21, 23 and 26.
- 27. Style: Describes the style of the property
- 28. Model: Describes the model of the property type, Vacant, Residential, Commercial, Industrial, Condominium, and Multi Family.
- 30. Grade: Describes the quality of construction of the building. This grade is derived from various costs services, local builders and recent sale properties.
- 31.Outbuilding/Extra Feature Code: The type of outbuilding and extra features to the property.
- 32. Description: The description of the outbuilding and or extra feature.
- 33. L/B: Is this feature a Land item (outbuilding, detached from the main structure) or a Building item (extra feature inside the main structure)
- 34. Units: Describes the number of units of the outbuilding and or extra feature.
- 35. Unit Price: A price per unit based on cost to replace as new.
- 36. Yr Built: The estimated year of an outbuilding or the table generated effective year of an extra feature that depreciates at the same rate as the home.
- 37. % Good: The condition of the outbuilding, regardless of year built. Extra features inside the structure will be at 100% then depreciated at the same rate as the main structure.
- 38. Appraised Value: This is the appraised value of the outbuilding and or extra features. This is derived by Units X Unit Price X % Condition
- 39. Sketch: This is the actual exterior measurement of the structure. The sketch will show all floor levels and will include any attached items such as garages and wood decks.
- 40. Code: This is the subarea code for each item on #39 (Sketch)

- 41. Sub-Area Description: This is the description of each code from #38.
- 42. Living Area: This is the calculated space of each code that is finished
- 43. Floor Area: This is the calculated gross area of each code.
- 44. Eff Area: Effective area is an adjusted area used as a unit of comparison that takes into account all sub areas of the structure. Each sub area's gross area is adjusted at the same percentage that the unit cost is adjusted. The calculation of effective area allows for the calculation of the total replacement cost of the building in one direct step. For example, a 528 square foot basement garage is priced at 50% of living area. The effective area of the garage would be 264 square feet (528 x 50%).
- 45. Unit Cost: This is the price, per square foot, for each sub area code that is calculated to make an exact replica of the structure with current construction costs. This is an undepreciated cost per unit. Unit cost is derived from local builders, Marshall and Swift, and the marketplace.
- 46. Undeprec Value: This is the Floor Area X Unit Cost. All sub-areas are then added together to calculate the total cost to replace as new.
- 47. Building Value New: This is the total Replacement Cost New (RCN) before adjustment for bathrooms and bedrooms.
- 48. Year Built: Actual Year Built of the structure.
- 49. Depreciation Code: Depreciation Code. This is the code that indicates how well maintained the home has been. Example, if a home built in 1975 has had only the basic updates and maintenance over the years; the Code may be A for Average. However, if the same home had recently been fully remodeled and immaculately maintained over the years, its effective age is newer and so the Code may be VG for Very Good.
- 50. Depreciation %: This is the percentage of depreciation the home is experiencing. This is derived from the analysis of sales of various aged homes as well as observances of the appraiser.
- 51. Functional Obsolescence: This would be additional depreciation allowance for poor functionality of the home. Poor layout of the home would be an example of allowable functional obsolescence.
- 52. Economic Obsolescence: This would be additional depreciation allowance for external issues that are affecting the property such as a residential home abutting commercial property.

- 53. Percent Good: This would be 100% minus the Depreciation % and any Functional or Economic Obsolescence to give a final, overall percent good.
- 54. RCNLD: This is the Building Value New multiplied by the Percent Good to calculate the Replacement Cost New Less Depreciation.
- 55. Appraised Bldg Value: This is the total of item # 54.
- 56. Appraised XF Value: This is the total of all extra features or Building items from item # 38.
- 57. Appraised OB: This is the total of all outbuildings or Yard Items from item # 38.
- 58. Appraised Land Value: The total of all landlines in # 27.
- 59. Special Land Value: This represents the assessed value of land participating in the NH Current Use program.
- 60. Total Appraised Parcel Value: This is the total of # 55, 56, 57, and 58 added together to generate the parcel total value.
- 61. Valuation Method: Notes which mass appraisal valuation technique is used for the property. For most properties it will be "C" for cost, but it could also be "O" for override or "I" for Income Approach.
- 62. Previous Assessment History: Shows historical values from previous years.
- 63. Current Owner: Shows the current owner for the property.
- 64. Record of Ownership: Shows the property transfer history with sale dates and price.