

# RESIDENTIAL DATA COLLECTORS MANUAL



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SEPTEMBER 2011





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## **ACKNOWLEDGEMENT**

The material in this book is a compilation of some forty plus years of working with some very dedicated assessors. As you become part of this profession, one soon learns that to become a professional assessor, it not only requires a great deal of hard work, but it also depends on the generosity of your fellow assessors who trained you in the proper techniques of doing your job.

Thanks have to go to the assessors, clerks, and associates who I have been working with; they include the City of New Haven, Connecticut Assessors Office, where I spent 28 years, the Town of North Branford, Connecticut and the City of Milford, Connecticut where I worked for 12 years. Thanks also go to the Connecticut Association of Assessing Officers and the Assessing School at the University of Connecticut where I was a student and also an instructor.

Without their knowledge and support, this book would not be possible. It is also my strong belief, that knowledge should be shared and passed along to the next generation of assessors. “What a waste of knowledge for someone who has become proficient in a chosen field and failed to pass it on”.

## **PURPOSE OF THIS BOOK**

The purpose of this book is to demonstrate the proper techniques of measuring and listing of a single family dwelling for assessment personnel who are involved in the mass appraising of residential property. By demonstrating these proper techniques, assessors will be in a better position to establish accurate assessments and be able to defend the values that are placed on the property. The book can be used as a training manual for the new employee or a reference book for those that are already on the job.

In this day and age of great demands on assessors to perform many administrative duties other than appraising property, we have to devise a more uniform procedure that will help us organize our time in a more efficient manner. Remember, our main objective is to establish fair and equitable assessment throughout our jurisdiction. If a property is measured incorrectly, someone will be paying more or less than his or her fair share. The market analysis will be less accurate, and most of all, there will be a decrease in taxpayer’s confidence in our assessments. Being right the first time is the goal. Follow-ups take extra time and are somewhat embarrassing.

This manual will list the proper tools assessors should have to function as a professional. The tools not only include those for measuring a dwelling, but they include support tools in the hiring and training of data collectors, the proper planning techniques for field inspections and how the appraisal process fits into the overall scheme of data collecting. We will go through a complete field inspection and measuring of a single family dwelling, reviewing story heights and how to compute the square foot of living area of that house.

Last, but not least, we will review the proper techniques to maintain the values, and how to handle building permits. We will show you what to look for, how to look for it and how to know as much about the property in the shortest period of time possible. Consider yourself an investigator or detective gathering property data.

This is not an appraisal manual, but it does represent one of the most important aspects of the appraisal process, that of making an accurate listing and measurement of the property under appraisal. Measuring and listing of residential property is not a difficult task, but it does take a concentrated effort on the part of the person doing the job. Like most things in life, practice makes perfect. Take your time and get all the facts on the very first visit.

## **NEGLECTING AN INTERIOR INSPECTION IS A BIG MISTAKE**

Imagine for a moment that you have two identical houses next to each other, both built in the 1930s. They both have approximately the same assessment. Reviewing the homes from the outside, they appear to be in about the same condition. Both homes sold within six months of each other. House “A” sold for about 25% more than house “B”, why? In reviewing the situation we find that over the years, house “A” has had extensive renovations done to it, house “B” has little if anything done to it over the years. Whether house “A” had ever taken out a permit is not known; what is known is that the original listing of both houses was estimated during the last revaluation. The moral of the story, an interior inspection should have been made. Other than the location of the property, the condition of the house is a very critical item in the valuation process. These two seemingly identical houses do have different values and because no one made an interior inspection the assessments are about the same and not equalized.

In most municipalities the residential portion of the real estate list represents a major portion, if not the majority of the total real estate in the community. Homes of various sizes, shapes, values and conditions are scattered throughout the town in neighborhoods that reflect different degrees of desirability. It is the assessor’s job to make sure that each and every home is assessed in a fair and equitable manner. This is by no means an easy task.

Maintaining a fair and equitable valuation system starts with the implementation of data collection system that insures that every Property Record Card (PRC) is accurate and up to date. This is not an overnight project, but a long range and continuous endeavor that can be accomplished. Most assessors rely upon the data from the last revaluation that was done by an outside revaluation firm. This is a good starting point, but it’s only the beginning. With the CAMA systems in most assessing offices today, this data can be improved by taking the following steps:

- Building permits: Account for every building permit that is issued by your municipality.
- Verify all data on the PRC with each visitation to the property.
- Establish fieldwork districts within your community. It saves time and effort.
- Field review recently sold properties as to the accuracy of the PRC data.
- Review the data of local real estate listings that are for sale.
- Establish a sales file by housing type and neighborhood fieldwork district.
- Run sales ratio studies often to see where the market is going.
- You as the assessor should be the authority on local real estate market conditions.

## **HEARING BEFORE THE TAXPAYER**

The hearing before the Assessor or Board of Assessment Appeals usually takes place at the end of the assessment year in which assessment notices are sent to a taxpayer as a result of municipal wide property revaluation or improvements that were done to the property. **SO WHY ARE WE PUTTING THIS PART OF THE ASSESSMENT PROCESS IN THE FRONT OF THE BOOK?**

The answer is very simple, the property tax burden is getting greater, as a result of rising municipal budgets, rising property values, and the fact that the increase in frequency of municipal value updates are shifting a greater burden toward the residential properties. No longer are taxpayers uninformed on the matters of property valuation and appeals. With the availability of assessment data on line, taxpayers are scanning the assessors' files to determine if their assessments are fair and in line with comparable properties. Taxpayers are being educated via the new media on how the appeal process works and what questions to ask.

Are you as the Assessor ready and able to defend your assessments? If there is one event that should convince you that your assessments have to be defensible, it's the appeal by an irate taxpayer about their new assessment. As stated in the beginning of the book, under the "PURPOSE OF THIS BOOK", the measuring and the listing of a property represents one of the most important aspects in the appraisal process. If the data upon which the assessment was established is wrong, the final valuation will be wrong, "Garbage in garbage out".

The preparation for a taxpayer's appeal begins long before the actual face-to-face meeting. Listed below are some of the major items that a field data collector and assessor have to consider for an accurate assessment.

1. Did you measure and list the property correctly?
2. Did you trend the assessment back to the base year?
3. Is the subject property valuation in line with comparable properties as to location, square feet of living area, age, living units, condition, story height, quality grade and amenities?
4. As of the assessment date, is the property complete? Are you sure? Did you make an interior inspection?
5. If the property is unfinished, what percent is unfinished? You should have an unfinished construction form showing the % of completion at various stages of the construction.

## **HEARING WITH A TAXPAYER**

The actual hearing is the ultimate test of the assessor's ability in convincing a taxpayer that the assessment placed on their property is correct. The assessor must project an image of competence and trust and be willing to properly demonstrate, in an intelligent manner, how he arrived at that assessment. Listed below are some helpful hints when conducting a tax appeal.

1. Talk in a moderate professional tone.
2. Do not get defensive or argue with the taxpayer. React with class.
3. Discuss the process on how you arrived at the value.
4. Be willing, if asked, to show comparable properties and sales.
5. Let the taxpayer know that you are truly interested in helping them and willing to discuss their problems.
6. If there is an error, admit to it and let the taxpayer know that a correction will be made.
7. Don't give out the wrong information. If you don't know the answer, say so. Get the answer and call them back.
8. Don't treat a "little" taxpayer any differently from a big taxpayer.
9. Don't ever belittle or make fun of a taxpayer's complaint or treat it lightly.

10. At the end of the hearing let the taxpayer know that a notice will be sent notifying them of the outcome of the hearing.
11. Make the taxpayer aware of further appeals that they may go to.

## **ASSESSORS AND FEE APPRAISERS TAKE A DIFFERENT APPROACH TO VALUE**

The valuation for tax purposes and the valuation done by an independent appraiser may have a common goal but are approached from a completely different direction. Due to the vast scope of a municipal revaluation, sales are gathered on a mass collection basis, whereas an independent fee appraiser may use only three or four sales to make their analysis.

Assessors gather all arms-length sales transactions within their jurisdiction. From there they file them into assessment districts, by style, age, condition, quality, living area and so forth. Where the independent fee appraiser makes their analysis based on the 3 or 4 comparable sales they have gathered, the assessor makes an analysis on all of the useable sales within the assessment district.

With the mass collection of this data, the assessor is able to make a determination of what affect a 1,500 square foot colonial has in relation to a 2,500 square foot colonial. The assessor will also be able to estimate the affects that age, condition, living area, quality and so forth, will have on the various types of homes in the assessment district.

Listed below are some of the factors that are taken into consideration when sales are analyzed:

- |                            |                              |
|----------------------------|------------------------------|
| 1. Location / Neighborhood | 8. Total rooms               |
| 2. Style and story height  | 9. Total bedrooms            |
| 3. Living units            | 10. Total baths              |
| 4. Gross living area       | 11. Lot size or square foot  |
| 5. Year built              | 12. Garages or out buildings |
| 6. Condition               | 13. External influences      |
| 7. Remodeling done         | 14. Quality grade            |

## THE PROPERTY RECORD CARD: (PRC)

The Property Record Card (PRC) also known as the Appraisal Record Card (ARC) or just plain field card, is the primary source document used in most assessing jurisdictions throughout the country for the maintenance of property information in the assessing process.

The evolution of the PRC runs the gamut from a typed card with a name, address and a single valuation entry, to a PRC that contains all of the property factors, but done in a manual mode, to today's modern data entry card that are designed to facilitate the collection of data on a mass scale in conjunction with the Computer Assisted Mass Appraisal (CAMA) system. In most assessing jurisdictions your entire valuation system, including the PRC, is designed to comply with Performance-Based Revaluation Standards that insure that assessments are fair and equitable with a central governing agency to monitor the results.

The greatest benefit to today's modern PRC is that once the data is entered, reviewed and verified, it becomes permanent. Unlike the old manual cards that require total data collection from scratch, and problems with lost, stolen or misplaced field cards, the CAMA cards are permanent records that are constantly being refined to improve the data that is on file.

## FORMATTING OF THE PRC

The typical Property Record Card is divided into some nine basic areas in which information is gathered for each account. A review of these headings will provide you with the magnitude of information that is required for each account and remind you of the importance of recording accurate information.

### PROPERTY- I.D.

Street location  
Map-Block-Parcel  
Account number  
Sub division map & lot number  
Neighborhood I.D.  
Census Tract number  
GIS and PIN number

### TITLE – SALES INFO

Ownership & ownership history  
Mailing address  
Deed reference & history  
Sales price & history

### ASSESSED VALUES

Appraised value  
Assessed value  
Depreciated value  
Comparable sales  
Exemptions

### BUILDING PERMIT DATA

Permit #, date & type of work done  
Permit amount  
Inspection & completion date

### LAND & SITE DATA

Utilities available  
Topography  
Street improvements  
Land use codes  
Lot size & area  
Unit price & adjustments  
Land notes  
Land value  
Zoning

### IMPROVEMENTS

Style - Occupancy  
Exterior features  
Interior features  
Year built  
Grade / quality factor  
Condition code  
Out building data & values

### SKETCH DATA

Building sketch  
Dimension of structure  
Story height on sketch  
Square foot of living area

### PHOTO & GIS

House photo  
Photo history  
GIS # & map

### AUDIT CONTROL

I.D. Lister  
I.D. Reviewer  
Date & visit history  
Inspection code  
Note area

## **USERS OF THE PROPERTY RECORD CARD**

Other than the assessors, there are numerous other people and agencies that rely upon the Property Record Cards and the accuracy of the data that is listed on them. Independent fee appraisers rely heavily upon the data from the PRCs for their evaluation, real estate brokers representing buyers and sellers, insurance companies verifying the building data and square foot of living area, title searchers and land surveyors checking for title history and deed references, home buyers use PRCs to verify what was done to the property that they are buying, attorneys, accountants and other government agencies are just a few of the people that use assessors records.

The assessor relies on these cards for their day-to-day operation in the updating of titles, new construction, permits and the continuing programs of maintaining accurate record for the public to view. When the time comes to do the next value up-date, the last thing an assessor wants to do is start updating their records as a result of data changes since the last update. Keep the record accurate, keep the records up to date and make sure that everyone involved in the collection and changing of data on these cards realize the importance of the records.

## **SELECTION OF A PROPERTY RECORD CARD**

When selecting a revaluation firm to update your values, one of the decisions you'll have to make is the selection of a PRC. If you already have one that you are satisfied with, you will have to make sure the new revaluation firm can work with it. If you are looking for a new card, here are some of the items to consider.

1. Will the new PRC be compatible with your existing system?
2. Are you satisfied with the PRC's layout, data and formatting?
3. Does it have all of the items you desire?
4. Is it easy to understand? Will taxpayer/users be able to understand the card?
5. Review several property types to get a full understanding of how the card works.

## **LAWS DEALING WITH ASSESSING**

Prior to you going out into the field, a new Data Collector should be knowledgeable about the various statutes that affect the assessing process. On many occasions, a taxpayer will ask how the appeal process works, or may challenge your authority to assess their property. It is important that the proper answer is given to each inquiry. The following is a general listing of statutes that each data collector should be fully versed in.

1. Rule of Value: Market value and assessed value
2. Real estate liable for taxation
3. Assessment date and percentage of value used
4. Appeal process: Dates and location of appeal
5. Notice of assessment change process and dates
6. Condominium laws and assessing process
7. Assessment of new construction
8. Pro-ration of damaged buildings
9. Mill rates and dates they go into effect
10. Tax payment dates and mill rates
11. Exemption dates and filing deadlines

## WORKING WITH OTHER MUNICIPAL DEPARTMENTS

The mutual cooperation of municipal departments is vital to the success of your data collection program and the ultimate success of your valuation plans. There are a number of departments within your jurisdiction that will be able to supply you with information that is needed to keep your records up to date and your valuation program working. If you are a newly appointed assessor, you should make contact with the department heads of those various agencies to find out what information is available, how you would go about obtaining it, and possibly to feel out how much cooperation will be extended to you.

Listed below are the various departments that can assist you in your quest for valuation data together with a summary of what you would be looking for:

### Town Clerk & Recording Office

- **Property Transfers:** This is by far the most important bit of information you will need from the town clerk's office. Check state laws governing the availability of property transfers by the town clerk to the assessor. There should be a process where the assessor gets a copy of every deed. A review of each transfer for the new buyer, date of sale, sale price and a determination as to whether the transfer is a full transfer of a property or a split.
- **Recorded surveys:** The assessor should review every survey filed with the clerk's office to determine whether it conforms to the plot plan on the assessor maps.
- **Recorded Variances:** Legal changes to a parcel of land can have an affect on its valuation. Make sure you get a copy of these recorded variances.

### Planning & Zoning Office

- **Minutes of Meetings:** Make sure the assessor's office gets a copy of the weekly or monthly P & Z minutes. There will be a great deal of information on future developments in your community from those minutes.
- **General Information:** The P & Z files are a great source of information on those new developments. The files are public record for the entire world to see.
- **Surveys:** Surveys not yet recorded and surveys that do not have to be recorded are available in the P & Z files.
- **Legal Occupancy:** the P & Z department issues legal occupancy on how many living units are in a particular dwelling or if a home has a legal in-law apartment.
- **Zone Changes:** Information on zone changes, variances and occupancy changes are all available at the P & Z office.

### Building Department

- **Building Permits:** The Assessor's office should have a copy of every permit issued by the building department. Structural, heating, air-condition, electric, and plumbing permits should be sent to you in a timely fashion.

- **Certificate of Occupancy:** C of Os should be sent to the assessor. In many states, when a C of O is issued, the assessor has the right to assess the property completed on a pro-rated basis. If you don't get the C of O, your community is losing money.
- **Building Plans:** Sometimes if you have a large project or have some question about a property, building plans should be reviewed in this department.
- **Building Inspector:** A talk with the building inspector will give you an idea on how he will handle the enforcement of permits, their availability and taxpayers who don't take out permits.

### Engineering Department

- **Assessors Maps:** If the engineering department is responsible for the updating of your assessors maps, find out the process of providing up-dates and changes due to land splits or new sub-divisions.  
Who does what, how and when?
- **Maps & Surveys:** This is another good place to find data on maps and surveys.

### Inland Wetlands Department

- **Maps:** Copies of wetland maps will help determine if a particular parcel has any wetlands on it or if it will require a wetlands permit. If a taxpayer claims that their property has extensive wetlands, this is the place to review the facts.

### Fire Department

- **Fire Reports:** When there is a major fire, you will want to be notified as to the date of the fire and the extent of the damage. If a building has suffered extensive fire damage on or before the assessment date, a reduction in the assessment is warranted.

## THE DATA COLLECTOR

The Data Collector is the foot soldier of the property valuation business. He/she is a person who gathers information that consists of general supporting data required in the development of essential elements in the valuation process. They are the front line troops who are in most cases the sole contact with the property owner. The Data Collector is the only person who will see the interior of a taxpayer's house; the one who hears their complaints about high taxes, wasteful government and what ever else comes along.

Although the data collection phase is one of the early steps in a long line of steps in determining the final value estimate; it is a most vital element. The Data Collector should understand that they are engaged in a very important task of determining the value of a person's home. If a property is not measured correctly or if the data pertaining to the physical characteristics of the dwelling is in error, the entire appraisal process is in jeopardy. The data collector must make every effort to be sure that there are no errors in this initial phase. An error not caught in time could result in a taxpayer paying more or less than their fair share of taxes for many years to come. Some of the traits of a good Data Collector are:

- A person who is genuinely interested in dealing with the public

- A person of the highest integrity. (A background check on all field inspectors is a must)
- A person who can handle different personalities and is able to get along with people
- A person who understands drawing geometric shapes, basic math and the ability to be well organized
- A person who is a self-starter and is willing to learn
- An inquisitive person who is diplomatic in the quest of getting information

## **TRAINING AND EDUCATION OF THE DATA COLLECTOR**

Prior to sending out any field inspector, an extensive training program must be implemented to insure that the person who is out in the field is well versed in the appraisal process and that they represent their municipality with the highest standards. Some of the items in the training program should include:

- Basic knowledge of appraising and the appraisal process
- Ability to use and understand the cost schedules and how they interact with each building feature
- Knowledge of construction and how a dwelling is put together
- Ability to read building plans, maps, and surveys
- Ability to read deeds and land descriptions
- Know the difference between an architect and engineer's scale and how to use them
- Basic drafting ability and understanding of drawing building sketches
- Ability to use a 50 or 100-foot tape to measure a building
- Basic math background. How to compute building areas
- Knowledge of the land tables and schedules and how they work in computing land values
- Ability to analyze sales data. What are good and bad sales
- Knowledge of all laws dealing with the taxation of real property and the appeal process
- Knowledge of your municipal streets and assessment districts
- To have the ability to establish and maintain effective working relationships with property owners, municipal officials and the general public

## **THE APPRAISAL PROCESS**

The Data Collector should have an understanding of how the appraisal process is developed and how it relates to the measuring and listing of residential property. By being knowledgeable about the appraisal process, the Data Collector will be aware of what to look for while listing the property and realize the importance of obtaining accurate data. In most assessing jurisdictions the valuation of single-family homes uses the cost approach and the sales comparison approach to value.

**Cost Approach:** The cost approach to value is developed by using building cost schedules that are designed to reflect the local building cost of various types of residential dwellings, together with various out buildings and land improvements. The first step is to estimate the **replacement cost** of the dwelling, based on the data that was obtained in the field by the Data Collector and the use of the appropriate cost schedules. Next is to estimate the accrued depreciation in the form

of physical, functional and economic depreciation that the dwelling has suffered since it was first built. The total depreciation is then subtracted from the **replacement cost** new, which then gives you the depreciated cost of the dwelling. The land value is then added to the depreciated dwelling cost, for an estimate of value based upon the cost approach. In summary:

Replacement cost new	\$150,000
Accrued depreciation	-25%
Replacement cost new less depreciation	\$112,500
Land value	<u>\$ 75,000</u>
Total value by cost approach	\$187,500

The process of estimating the accrued depreciation and the use of building cost schedules will be learned as you spend more time in the valuation field. The one thing you will soon learn is that continuing your education and taking appraisal courses is a must for further advancement.

**Sales Comparison Approach:** The sales comparison approach is a method of estimating the market value of the subject property, by comparing it with comparable properties that have sold in recent times in the same neighborhood or in a neighborhood very much like the one under appraisal. Ideally, the comparable sold properties should be as close in style, size, age and condition as the property you are appraising. The units to be compared are obtained from the data that was collected in the field by the Data Collector. Dollar adjustments are then made to the comparable sales to reflect the variation, plus or minus, in the building components as they relate to the subject property. The estimate of market value is then projected from these adjustments.

In most assessing jurisdictions, the value estimate produced by the sales comparison approach is the one that will be used.

The following data is used in both the cost approach and the sales comparison approach to value, when valuing residential property. The Data Collector in the field collects all the data that will be used in both approaches to value.

Size of dwelling or living area	Fireplaces
Style and story height	Type of heat and air condition
Construction type	Age or year built
Quality or grade factor	Condition
Rooms-bedrooms-baths	Outbuildings

## KNOWLEDGE OF COST SCHEDULE

Part of the training of a new Data Collector is having a complete knowledge and understanding of your existing schedule that is part of your CAMA system. Each item of data that is collected has a bearing on the total valuation of that dwelling. Having an understanding on how each item is affected by a data change will make you aware of the importance of getting an accurate listing. A training session could begin with the Data Collector sitting down at the computer and start making various data changes to a particular property. As you make the changes, watch the change in the total valuation. You will soon realize the importance of accurate information. An outline training session could include the following changes:

**Construction:** What is the change of a frame dwelling compared to a brick dwelling?

**Grade Factor:** What is the price difference between an average C Grade and a quality A Grade?

**Story Height:** A 1-story dwelling compared to a 1½ story or 2 stories

**Heating Type:** Hot air changed to hot water or electric heating system

**Basement:** Price out a full basement, as compared to a crawl space

**Baths:** One bathroom changed to three full bathrooms

**Air condition:** A house with full a/c compared to one with no a/c

**Attic:** Price out a dwelling with a full finished attic and one that is unfinished

**Size of dwelling:** What is the price difference in a 1,000 sq. ft. dwelling as compared to a 2,000 sq.ft. dwelling, or a 1,000 sq. perfect square house as compared to a 1,000 sq. ft. house that has a number of corners?

**Fireplaces:** Price a one-story fireplace, a two fireplace and a fireplace with an extra opening

**Additions/Enclosed Porches:** What is the price difference in a one-story addition and an enclosed porch?

Once you have completed the above training session, you will no doubt have a better understanding of what to look for when you are measuring and listing your next house.

## **DO'S AND DON'TS OF PROPERTY INSPECTION**

### **DON'TS OF PROPERTY INSPECTIONS**

1. Enter a residence when a minor child is the only one home
2. Quarrel or argue with the occupant if they will not allow an interior inspection
3. Enter a residence when shoes are wet and muddy
4. Wander through the house unescorted
5. Linger in the house longer than you should - Get in, obtain the information, inspect, and get out
6. Accept any gifts, favors or alcoholic beverages
7. Step on flowers, bushes or newly seeded lawns
8. Discuss or make statements regarding other taxpayer's properties or personalities
9. Voluntarily make statements regarding the merits or possible discrepancies in previous appraisals or assessments
10. Answer questions about various matters or programs pertaining to assessments if you do not know the correct answer
11. Over talk - You cannot listen if you are always talking - Ask questions, and listen
12. Have a know-it-all attitude

### **DO'S OF PROPERTY INSPECTIONS**

1. Be courteous and respectful at all times
2. Show your identification card
3. Obtain as much information as possible about the property you are inspecting - Make every effort to go through the entire house
4. Be neat in dress and appearance
5. Ask questions about the data you need
6. Listen respectfully to comments or valid complaints without prolonging the conversation - Use tact and patience
7. Keep the Property Record Card neat and clean - Make sure your notes are legible
8. Put the date of the inspection on the field card, together with any other visit to that property
9. Put a code for the type of inspection - Was it a full interior inspection, info from doorway or what
10. Take enough time to allow for a complete inspection
11. Review the Property Record Card before you leave the house to make sure you have all of the required data
12. Make sure you are at the correct property before you knock on that door - Is it 29 Maple St or 29 Maple Ave

## **SAFETY ON THE JOB**

Every year thousands of construction accidents cause serious injuries or death to workers causing hardships, increased liability cost for the construction companies, and accounting for millions of dollars in lost wages. Although this manual is designed for residential Data Collectors, there are numerous occasions when you may be working on a large residential construction project that requires hard hats and other safety measures that field personnel will be required to comply with.

As part of your training you should become very attentive to all aspects of what goes on during large construction projects, what to look for in the way of keeping out of the way of

men and machines and what are the proper procedures to follow while at the site. The following are just some of the things to keep in mind.

### **CLOTHING AND ATTIRE**

1. Pants, shirts, jackets, etc. should not have any loose belts or material flowing freely that could get caught on nails, unfinished construction material, and especially equipment.
2. Shoes should have thick soles or even better steel soles to prevent nails from penetrating through the shoe. I wear a non-tying thick rubber sole shoe that can be slipped off if the occasion warrants.
3. Hard hats are a requirement on many major projects. This is a requirement by the contractor's insurance company, so have one available in your vehicle. You won't get on the site without one.

### **WALKING AROUND THE SITE**

1. When entering a construction site, contact the job boss, building superintendent or whoever is in charge. Let them know who you are and why you are there. Try not to take up too much of their time and stay out of their way.
2. Make sure when you park your car that it will not interfere with equipment movement or workers on the site.
3. If there is equipment moving around the site, keep an active eye on them and stay out of their way. You don't want to become a statistic.
4. Respect the workers at the site, don't get in their way and don't take them away from their duties with idle conversation.
5. Do not step on construction material lying on the ground. You can damage it or make it dirty.
6. While measuring the exterior of the building be careful of nails in boards lying on the ground, scaffolding sticking out that could hit you in the head, open trenches that you could fall into, sharp objects sticking out that could rip your clothing, and power cords running between buildings that you could trip on. After a good rainstorm be careful of the mud around the site. Did you ever sink in over your ankles; it could make for a bad day.
7. Be careful when measuring along the side of a building when there is active construction going on overhead. Example: many times excess roofing material is thrown off the roof or out the windows. It only takes one time to get hit in the head to do a lot of damage.

### **INSIDE AN UNFINISHED BUILDING**

1. Like the exterior, in the interior of the building you will have to be on the lookout for nails on the floor, in boards sticking out of 2 x 4s, power cords lying about, and building material on the floor.
2. One of the more dangerous situations in an unfinished house is the open stair well to the basement or upper floors. You fall into this opening and you are a goner. Be careful of partly finished stairways and balconies without railings. You can also fall off these to the next level.

3. Unsafe scaffolding over open stairwells should be taken with light steps, or not at all.
4. Do not touch any wiring, power tools or newly painted walls and trim.

### **UNOCCUPIED COMPLETED DWELLINGS**

1. If the contractor is just finishing up on the dwelling, ask permission to go in side. They may not want you in there for whatever reason.
2. Do not step on any newly finished hardwood floors, newly installed tile floor in the bathroom or newly installed carpet with muddy shoes. Why I wear slip off shoes.
3. Be careful of the newly painted walls, trim, etc.

As you can see, there are many places we can get in trouble when dealing with a construction site. My advice, get in, get the information and get out.

## **YOUR CAR AND HOW TO DRIVE IT**

Whether you are using your own vehicle or one owned by the municipality, you should make sure that it is in good working order and ready to go. Nothing could be worse than being out in the boondocks or on a busy construction site and your vehicle breaks down.

If the municipality owns the vehicle, whom do you call in case of an emergency? Do you have the telephone number with you? Do you have a cellular phone or change for a public phone to call for help? Many municipalities require that the local police department have the year, make, model and plate number of your vehicle in case someone wants to verify who you are. Your car should be marked with the municipal insignia or a posted sign stating assessor's office. People get very suspicious of slow moving cars in their neighborhood, especially when the kids are out of school.

When driving the car, all the rules of the road should be obeyed, especially speeding, stopping at intersections, and driving in school zones. Due to the fact that we make frequent stops and are always looking for house addresses, we often take our eyes off the road. Be aware of cars that might stop in front of you while you are looking for the house number. Also be on the lookout for kids playing in the street or coming out in between parked cars. Be safety conscious and be aware of your surroundings. A damaged vehicle or injured child is not what we are looking for.

The best way to save time and wear and tear on the vehicle is to have a systematic approach to doing your field inspections. Do all inspections in one neighborhood/district at a time. Start at one end of the district and work your way to the other end. Make sure you have all field cards, maps, surveys and other supporting data for the current field trip. Don't go out of the office unless you know where you're going, what you are going to do, and what items you will need. Save time, money and aggravation. Think ahead!

Helpful tip: When you pull up to a house, park in a position where you can fully view the subject property while you are doing your final write-up and review. Park across the street or park one house before the subject property. On very hot days, park under a tree, or if no shade, park so the sun is not directly shining on you, "keep cool", it is going to be a long day.

## DATA THAT REMAINS THE SAME

Did you ever wonder how important your job as a Data Collector is; think in terms of what data that you collect remains the same once collected? Once you collect the data, the information is inputted into the computer, analyzed and an estimate of value is established. If the data is wrong, someone is going to pay more or less than his or her fair share for some time to come. A missing bath here, a measurement error there, all adds up to inaccurate estimate of value due to faulty data that was collected in the initial stage of the valuation process. When measuring and listing the property for the very first time, be aware that the following items will never change, once you have entered them into the system. **The assumption is that unless someone makes alterations to the dwelling, these items will remain the same.**

Living units: 1 family, 2 family, etc.	Total number of bedrooms
Story height: 1-story, 2-story, etc.	Total number of baths, half baths
Dwelling style: Colonial, ranch, etc.	Number and story height of fireplaces
Total number of rooms	Living area. (S.F.L.A.)
Quality factor of the dwelling (Grade)	Garages and out buildings
Year built (Not 45 years old.)	Swimming pools
Construction type (frame, brick, etc.)	

The following items do change over the years and a determination must be made when you do your next valuation up-date as to what extent they have changed.

The condition of the property

The neighborhood position

The neighborhood position deals with any change to the neighborhood quality or desirability since the last value up-date. Has a new highway or commercial development been built next to or near the subject neighborhood since the last value up-date and to what extent does it influence the neighborhood? Items to consider when evaluating a neighborhood change:

- Neighborhood acceptance by the general public
- Pride of ownership or lack of it (Physical appearance of the homes and grounds)
- Complementary land uses, zoning and lot sizes
- Comparability in housing styles, quality, size and age
- Comparable values or price range of property
- Traffic, noise levels and air quality
- Crime rate in the area
- Quality of local schools
- Area surrounding the neighborhood
- Local tax burden
- Waterfront districts, including lakes, rivers and oceans
- Elevation changes such as a hill with quality vista or low lands that are prone to flooding
- Utilities available including, gas, water, sanitary sewer and cable

## **EQUIPMENT FOR FIELD INSPECTORS**

The assessor's staff must have the proper tools and resources to perform their duties in a cost-effective manner. Government leaders must understand that the assessor's office is responsible for bringing in the greatest amount of money into the municipality. If they are to perform their duties in this highly technical field of property valuation, they require adequate staff, tools and support. Lacking these resources, the system will eventually break down. The following tools and support equipment should be part of every municipality.

### Field Support Equipment

- Assessing maps: Up to date with the proper I.D. system (Map-Block-Parcel)
- C.A.M.A. Appraisal system with photo capability
- Office copy and fax machines
- Calculator with tape and hand held calculator for field work
- Drafting table and drafting tools (triangles, architect & engineering scales)
- Camera: Still and digital type
- Tracing and grid paper

### Proper Tools for Data Collector

- Clip board and pads of paper
- Pencils, pens and chalk
- 100 foot cloth measuring tape with hook
- 25 foot steel tape (For measuring decks & small additions)
- Screw driver (Used to hold tape when you can't get near the dwelling)
- Flashlight
- Hard hats and safety glasses (Some constructions sites require these items)
- Cellular phone
- Shoes: Thick soles to prevent nails from going through the bottom
- Map of municipality outlining assessment districts
- Field pricing schedules, unfinished construction charts
- Photo I. D.
- Blank property record cards
- Magnifying glass
- Dog repellent
- Measuring wheel for pavement measurements
- Motor vehicle with proper identification

## **THE EFFECTS OF DATA COLLECTORS' ERRORS**

The collecting of data for property tax purposes is not difficult, but it does take a concentrated effort to make sure that all of the required data for each dwelling is accurate and complete. My advise to the new Data Collector, is to make sure you have the proper training prior to any field inspection. When you start your inspections, take your time, focus on the job at hand and if you have any questions ask your supervisor right away. It is better to get it right from the start, than to continue the same error over and over again.

Over the years, I have found that the same listing problems come up whenever you're dealing with a new Data Collector. Listed below are seven of my favorite Data Collector's errors:

1. Being timid about getting the facts. You don't have to be bold, but you should ask the right questions to insure that the listing is correct. Be courteous at all times.
2. They don't check the existing property record card with the actual listing of the property. What's right and what's wrong with the current listing?
3. They list the wrong number of living units or fail to verify the living units on the existing property record card. Is it a one, two or three family dwelling? This is especially true in an urban setting.
4. They fail to walk around the entire house thereby missing possible new work that has recently been done or incorrectly measuring the property.
5. They don't ask the proper questions. Did you verify a recent sale of the property? Has there been recent remodeling and what did it cost? What work was done after they purchased the property?
6. While they are measuring the house, they don't look up to determine the proper story height or at what point there is a break in the story height. When you first start, stand back and draw a neat sketch with the various story heights, then start measuring.
7. They don't have the ability to perceive geometric shapes. Many times an addition will be on the wrong side of the sketch, creating what I call a mirror image.

## **EFFECTS OF LISTING ERRORS**

If the data about the dwelling is wrong, it will have a direct negative effect on both the sales comparison approach and the cost approach to value. Errors in square feet of living area, story heights, number of baths and bedrooms will produce a less accurate valuation. Other effects to listing errors include:

1. Someone will be paying more or less than his or her fair share of taxes. This error could go on for many years before someone brings it to the attention of the assessor.
2. Following up on the correction is a waste of time and effort and creates additional work for you and your staff.
3. Data errors decrease a taxpayer's confidence in your ability to establish a fair and equitable assessment.

## **DELINEATION OF THE NEIGHBORHOOD**

One of the tools that that you will need in a revaluation or equalization program is being able to determine in what direction your community real estate values are heading. The laws in your state may require value updates every year, every five years or every ten years. The best way to determine the direction of values is to establish neighborhood districts throughout your community that represents a particular area either in a geographic sense or is known to people in the community. Neighborhood analysis provides a framework of pin pointing the direction of value changes, stabilizations or declines in the various sections of the community. The analysis of sales on a neighborhood basis provides a greater degree of accuracy than if done on a community wide approach.

You may ask yourself, what is a neighborhood? A neighborhood could consist of the entire area, if you are a rural community, or it could be a small enclave within the city that represents a unique status. A neighborhood usually has some distinguishing characteristics that sets itself apart from other areas within the community. Its unique architecture style, land use, or natural barriers, such as parks, highways, major streets, or bodies of water, could distinguish a neighborhood. A neighborhood could be a recently developed sub-division with amenities that only extend to that neighborhood. Some of the items to take into consideration when establishing neighborhood districts are as follows:

- A. Historically known areas or sub-divisions of the community
- B. Comparability in housing styles, quality, size and age
- C. Complementary land use, zoning and lot sizes
- D. Pride of ownership or lack there of
- E. Comparable value or price range of properties
- F. Waterfront districts, including lakes, rivers and oceans
- G. Elevation changes such as hills with quality vistas or lowlands that are prone to flooding

The first thing you'll want to do in establishing neighborhood boundaries is to get a map of your community and start marking up the rivers, railroad tracks, main thoroughfares, mountains and any other major barriers that exist in the community. Draw up preliminary boundaries on the map that you feel represent a homogeneous district. One of the most difficult decisions you'll have to make is in determining where a neighborhood begins and ends. At what point does the adjoining district have a greater degree of market influence on the property than the district that it is already in? The only way to identify the neighborhood boundaries is for the assessor to physically view each area of the municipality and to determine first hand where the neighborhoods are. The one recommendation I have is not to make a district too small. Unless there is overwhelming evidence to support the district size, you should make the neighborhood district sufficient in size so there will be enough sales to establish an accurate trend.

## KEEPING TRACK OF NEIGHBORHOOD CONDITIONS

Once you have developed your neighborhood districts, refine them and test the results through sales ratio studies; your job does not stop there. Because neighborhoods go through cycles of change, you will have to keep track of these changes throughout the years. While some neighborhoods remain stable for 20 or 30 years, others may change rapidly due to recent developments in the district.

To keep track of changes in the neighborhoods, I found it very helpful to maintain a notebook with the district number on the top of the page. As you do your field inspections and permit work, make notes on the various changes or errors within the district. Some of the things to look for include:

- Traffic pattern and highway noises that may lower property values
- New commercial/industrial developments adjacent to residential districts
- Errors in land unit values or weight factors given to a particular area
- Lot size adjustments not considered
- Neighborhood land values or values to a particular street that seem out of whack
- Topography factors not considered on certain lots
- Water problems or flooding of a particular area or street - Check after a storm
- Existing residential property adjacent to commercial/industrial districts
- Newly developed areas where values have increased

**When you have your next update, these notes will justify the changes you have made. You should always be on the lookout for changing conditions or errors in the existing data.**

## SALES FILES

Every assessment jurisdiction, no matter how large or small, should maintain a sales file. The file can be as simple as placing the sales data on 4 X 6 cards and maintaining them in a file cabinet, or as extensive as your CAMA system will allow. Our duties as assessors require us to establish fair market value for assessment purposes. Who is in a better position than the local assessor that has a tremendous amount of data available to them? The assessor should know more about real estate values and trends than anyone else in your jurisdiction?

The sales comparison approach is the best approach of measuring the reactions of both buyer and sellers in the open market. It is the best approach to support residential court appeals and support your valuation on taxpayer's inquiries. If you want to project a professional image, having a sales data file is the way to go.

Starting the sales file can begin with the property transfers you get from the town clerk's office. Once these sales are entered into your files, we already have available a great deal of information. Other sources of sales information include, Realtors' Multi-Listing sale books, real estate section of the local newspaper, private companies that publish weekly sales data, plus on the job field inquiries while you are doing your fieldwork.

Once you nail down the sources of sales data, you have to decide what information you want. Listed below are the basic data requirements:

- |                                     |                                |
|-------------------------------------|--------------------------------|
| A. Property location (Neighborhood) | G. Sales price                 |
| B. District I. D.                   | H. Sales date, volume and page |
| C. Style and story height           | I. Assessment                  |
| D. Age and condition                | J. Square foot of living area  |
| E. Construction                     | K. Rooms, baths, bed rooms     |
| F. Remodeling                       | L. Quality grade factor        |

Now that you have all this information, what do you do with it? The first order of business is to use only qualified sales that represent an arms-length transaction. From there, you now enter your sales data into the data bank by neighborhood districts and style. By analyzing sales by neighborhood, you now have the ability to determine what the sales ratio is in a particular district, the trends of that district and most important of all, what properties are worth.

Typical analysis could include what a certain style home is selling for per square foot of living area. Studies could include simple sales ratios of each district or more detailed analysis of the coefficient of dispersions. Samplings could be done on a particular style home in a certain district to measure whether the parameters that you established are correct. If you have photos associated with your field cards, you are able to review the style, story height, grade, and topography of every sale that comes through. If a home sells that is next to a commercial or industrial area, you are able to review the sales ratio to determine whether it is out of line with the remaining homes in the district that might not be affected by those influences. There is no better time to review a property and all of its pertinent data than when it sells.

Remember the main reason that you are collecting your data is to create value. If someone asked you to defend the value, you are in a much better position to render an opinion as a result of your sales data file. Benefits of maintaining a sales data file include:

1. It keeps you abreast of every sale as they are sold. Up to date data by style and neighborhood.
2. The ability to see what the current sales ratio is by style and neighborhood.
3. Having the ability to establish sales trending, with the sale and resale of the same property.
4. Helps in the assessing of new construction by viewing current ratio factors as it relates to the base year.
5. You can pick up the errors in story height, styles, grades, and location factors when viewing the sale.
6. You will have the ability to establish fair market value by style and neighborhood price ranges.
7. Ability to breakdown commercial/industrial sales by style, price per square foot and location.
8. Knowing when land sales occur and establishing land to building ratios when a new building is constructed and resold.
9. Verification of good and bad sales; arm length transactions only.

## DIGITAL PHOTOS

The availability of incorporating digital photos with the property record card is an additional tool that assessors have to assure that the data that they are using in their appraisal systems is correct. It has been said, “**That a picture is worth a thousand words**”, and I couldn’t agree more with that statement. With photos being used with the property record cards, assessors are able to verify many of the external property features of the house, including the style, story height, roof design and the overall visual appeal.

Taking pictures with a digital camera is about the same as taking a photo with a film camera, except that you can see the results right away. Taking pictures with any type of camera, the sun should be towards your back. You should have plenty of light on the subject property, and you should incorporate as much of the building included in the photo as possible. Listed below are other considerations in the maintenance of your photo data file:

1. Set up a filing system in the office where you can place copies of Property Record Cards that require photo updating. I find that filing by map-block-parcel is the best routing order.
2. Take photos of all newly constructed dwellings and newly altered dwellings that affect the overall appearance of the structure. Examples of altered dwellings include new additions, full second floor additions, and completely rehabbed exteriors. etc. If a site has been demolished, take a photo of the vacant site.
3. Save the original photo of all dwellings for a before and after viewing. Most CAMA/Photo systems will ask for a primary picture and a secondary photo. It is great to see the history of a property as time passes.
4. When taking the photo, take it at an angle so you will see both a front and side view of the dwelling thereby getting as much of the dwelling in the photo as possible. If you can include any outbuildings with the dwelling photo, even better.
5. Do not take any photos if there are people in the way, especially children.
6. I found that while doing my field work and having a camera with me, I was able to take a photo on the spot, there by saving a great deal of time.
7. Keep track of all photos and property addresses in the proper order to insure that the correct photo is placed on the correct property record card.

Above all, maintain the new photo file with the same vigilance as you maintain your building permits. Photo files can get out of date very fast and it will take a greater effort to bring them back up to date. When a property has changed to such a degree that a photo update is required, you better have that updated photo on the record when that property owner comes to view their new assessment.

## GIS MAPPING (Geographic Information System)

A GIS mapping system is another powerful tool for helping assessors in their never-ending task of fair and equitable assessments. A GIS map is basically a computerization of your existing maps that are interfaced with your CAMA system. What can they do? They can bring up information on a particular parcel, the photo of the house and the copy of the property record card with a couple of clicks on the computer. You can bring up any street and go up and down the street gathering all sorts of information on each and every property. GIS mapping comes with layers of information such as topography, wet lands, zoning, and what other information you may need. GIS maps usually have the outline of all existing buildings on the site together with a photo layer that helps assessors verify improvements on each site.

## **INSPECTION OF THE PROPERTY**

The actual listing of the property is one of the most important aspects of the appraisal process. It is the responsibility of each Data Collector to give their full attention to the job of gathering and listing accurate and complete data for each property they enter. The Data Collector should regard each property as a separate problem to be intelligently solved. Some property owners regard an interior inspection as an unwarranted invasion of their privacy, particularly if illegal improvements have been made without the benefit of a building permit. Other property owners want the assessor to investigate every nook and cranny of their property that could take hours. It will be up to the Data Collector to handle various situations that may arise during their inspection.

### **TIME IT TAKES TO MAKE AN INTERIOR INSPECTION**

If a complete interior inspection is required for each parcel that you enter, the time it will take is affected by such factors as the type and size of the dwelling, the amount of remodeling and rehabilitation done to the dwelling, the skill and speed of the Data Collector, and the distance between each parcel. For most complete inspections, once the Data Collector has entered the dwelling, 10 to 15 minutes is sufficient time for a complete and accurate inspection. Above all, especially when you are new to data collecting, take your time and get all of the facts the very first time, because it may be the only chance you get to inspect the interior of that house.

### **ARRIVING AT THE PROPERTY**

What is the most important thing to verify when you arrive at the property? Are you at the right property? Don't laugh, I have seen it done and done by some very experienced field personnel. Check the number on the house with the property record card and building permit that you have. Check the photo on the card; is it the property you are at? If there is no number on the house, check the mailbox or nameplate on the door and compare it with the PRC. Check the numbers of the houses on either side, or ask the adjacent neighbor if this is the correct property. Above all, make sure you are at the right property. It could prove very embarrassing if you place the wrong dwelling on the parcel you are doing. **ARE YOU AT THE CORRECT PROPERTY?**

### **APPROACHING THE PROPERTY**

There are a number of items that are already listed on the property record card that the Data Collector does not have to worry about. They include, the titleholder, the street number and street name, the lot size and the parcel I.D. But then there are some items that are prelisted that should be reviewed when the data collector arrives at the property, they include:

- Utilities available in the street: Sewer, gas, city water, electricity or does it have well water and septic systems. (See utility color codes in Appendix section of this book)
- Road improvements: Is the road paved, dirt or gravel?
- Review the lot: Topography of the lot, is the lot level, or is the house above or below the grade of the street? Are there any wetlands, ponds or streams located on this parcel? Is there any improvement to the lot that increases its value? (Stone walls)
- View Factor: A controversial issue, but would you pay more for a lot with a water or panoramic view or a lot that is deep down in a gully? People pay extra for a view and it should be reflected in the land value.
- Does this house sit next to a commercial or industrial building, if so, make a note?

- Are there overhead power lines running through this property?

The reason that these items should be reviewed from time to time, is that special consideration should be given for certain negative factors reflective in the land value and certain plus factors for items that are positive in nature.

Next, look at the dwelling and mentally determine a “First Impression” with regard to the quality grade factor. We will discuss grading of the property in future sections of this manual. As you approach the dwelling, more items can be reviewed, and they include:

- Architectural style: Colonial, ranch, cape cod, modern, historic, bungalow, etc. You should have a clear understanding as to what constitutes a particular style. A misdiagnosed style could lead to an erroneous conclusion in the valuation.
- Story height: You may have to walk around the entire house before determining this factor. An in depth discussion is included in this manual.
- Roof design: Gable, hip, gambrel, mansard, etc. Illustrations included in this manual.
- Roof cover: Asphalt, slate, tile, roll roofing, etc.
- Exterior walls: Clapboard, vinyl siding, cedar shingles, brick, etc.

Fill in as much information as possible prior to ringing the doorbell. As you gain experience you will start to understand how the various components of the structure determine the grade of the dwelling. Take the example of roof cover, on a quality built house the roof cover more than likely will be slate, tile or architect designed asphalt shingles. On a very low grade house the roof cover will be roll roofing.

## **GETTING AN INTERIOR INSPECTION IS A MUST**

In terms of popularity, the assessor ranks right up there with diphtheria and the black plague. Not too many people want the assessor or any other public figure roaming through their house, so it is going to be your responsibility to convince them of the importance of gaining entrance to their property. The only way to judge the plus and minus of the property is to make a full interior inspection. You can do one of four things when you ring the doorbell of a property owner:

- Gain entrance and make a full inspection. This is what you want to do on all properties.
- The owner can refuse you entry to the house, but they will give you the information from the doorway and allow you to measure the exterior.
- The owner can refuse you entry and measuring of the house. They want you to go away.
- There is no one home and you will have to make a call back at a later date.

When someone answers, introduce yourself and at the same time show your identification card and explain your purpose for calling. If the owner or tenant is home, don't let them talk you out of inspecting the property. Many owners will tell you that they are too busy and want you to come back at a later date. Be courteous, but explain the importance of an interior inspection. Don't get involved in any unnecessary conversation. After your introduction and preliminary discussion of the property, request permission to see the interior of the house by saying, “I have a building permit for the house or new addition, could I please see the interior?” Do not enter the house if a minor child is the only person home. Some of the reasons that people won't let you in to inspect include:

- **Too busy:** Explain to them that it will take less than 10 minutes of their time and an interior inspection is the only way to arrive at a fair assessment.

- **The house is a mess:** In reality the house is a mess now and probably will be a mess five years from now. As an assessor you appraise property not messes.
- **Sick child:** Ask the homeowner if you could see the interior, except where the child is staying. If there is really a problem, make an appointment to come back at another date.
- **Child sleeping:** You will be quiet and don't have to go into the room where the child is. Here again, if it's the baby sitter, make another visit. Ask when the homeowner is home.
- **Over my dead body:** This type of individual is not about to let any local bureaucrat into their home. The best you can do is try and get the interior listing from the porch. List on the field card that interior inspection was a refusal.

## INTERIOR INSPECTION

To eliminate the possibility of being accused of taking misplaced or lost articles, request the owner or occupant to accompany you throughout the interior inspection of the house.

Your inspection should follow an organized pattern. By doing the same inspection routine in each property, you will be more efficient in the walk-through process and also cut down on the possibility of not picking up all of the data. Inspect as much of the dwelling as possible, especially the homes which have had extensive renovations done to them. As you go through the house, do not be swayed by clever decorating schemes and furniture arrangements. Look through the dirt and decorations, always thinking, **quality-condition-layout**. Mentally note the type and **quality** of the interior features that will help determine the quality grade of the house. You should also make notes of the features that detract from the desirability of the house. Even in a well-constructed house, if the **layout** is poor or the baths and kitchens leave something to be desired, the value of the property will be affected. Last but not least, you should observe the general condition of the house for determination of the overall depreciation.

## WHERE DO YOU START

Many things are easier to determine if the process of construction is currently underway and being observed. Yet most of the properties you list are already completed. One of the best places to start your inspection tour is in the **basement**. There are many giveaways to the quality of construction and workmanship found in the basement. The first thing you have to determine is whether the basement is a full basement, partial basement, crawl space, slab or on a pier foundation. The only way to determine that fact is to take a look at it. If it is a full basement, you should see if the full basement goes under the additions, or is that part only a crawl space. Down in the basement you can observe the floor joists, bearing timbers, cross bridging, foundation walls, plumbing pipes, heating system and electric service. While in the basement, determine if there are any family or recreation rooms. If so, compute the size and quality. When pricing recreation rooms, keep in mind that these features are somewhat of a fad. Are there any plumbing fixtures down there? The heating system should be checked as to the type of heat, fuel it uses and the age and overall condition. Observe the electric panel and determine whether it has a 30, 60, 100 or 200 amp electric panel. Last but not least, check to see if there are any water stains on the lower foundation walls or sump pump present. You may find that the foundation is newer than the house, due to a possible relocation of the entire house.

## HEATING SYSTEMS

Before we discuss the various types of heating systems, you should first have an understanding as to what is a **furnace** and what is a **boiler**. Furnaces represent one type of heating system and that is a hot air furnace. A boiler represents two types of heating systems, the first being a hot water boiler and the second a steam boiler. Either one of them can run on either gas or oil fired fuels.

The heating expenses are probably one of the major expenses in the homeowner's annual operating budget. It is for that reason that the Data Collector should pay special attention to the type of heating system, the fuel it burns, its age and condition. Listed below are some of the more common types of heating systems used in homes today.

**Hot Air:** Hot air furnaces are of two types; the newer more modern version is a forced hot air system where the heated air is circulated through the house by way of a blower. Many of these furnaces are used in conjunction with a modern air conditioning system. The distribution of the hot air or air condition is by means of heating ducts, which passes the air through registers located in the floor. The air is then returned to the furnace by means of a return register located in the wall somewhere in the house. The second hot air furnace is called a gravity hot air furnace. It is old, obsolete, and in many cases it heats the cellar more than the house. People describe them as octopus heating systems due to their large barrel body and numerous large round ducts that extend up into the house. Not all of them have a blower system. On those without a blower, the hot air would rise as a result of being hot, thence the name of gravity came in. Both types of heating systems can use either oil or gas.

**Hot Water:** Like the hot air furnaces, hot water boilers are either gravity flow or forced water flow. The way you can tell the difference is that forced hot water systems have circulating pumps attached next to the boiler. The benefit of the new forced hot water systems is that they can direct hot water to various parts of the house and close off the heat in areas that are not being used. These systems work when hot water is heated in a boiler that is then circulated and re-circulates through water filled pipes to either freestanding radiators or baseboard radiators located throughout the house. Another part of a hot water system is an expansion tank located over the boiler. The purpose of the expansion tank is it serves as a temporary reservoir for hot water that is expanded when the boiler reaches the peak of the heating cycle. The boilers in these systems are made of either cast iron or steel with cast iron being the better of the two. The fuel for the boilers is either oil or gas.

**Steam:** Usually installed in older homes, the steam boiler has no circulating pumps or fans to direct the steam but depends upon the pressure of the steam for heat. The steam boiler is filled with about three quarters of water and the distribution pipes are empty when the boiler is off. When the boiler is turned on, the water is heated to a point that it produces steam that is forced upward to free standing cast iron radiators located throughout the house. When the boiler is turned off, the steam is then converted back to water that drains back to the boiler for the next heating cycle. You are able to distinguish a steam boiler from a hot water boiler by the glass water gauge attached to the boiler. The radiators for a steam heating system have a steam valve located at the end of each radiator. They to can use both oil and gas for their fuel.

**Electric:** Electric heat consists of an electric baseboard that is wired to the main electric panel in the house together with a thermostat located on the wall or at the end of the baseboard itself. The initial cost of installing this system is low, but the biggest disadvantage is the cost of heating by electricity. The advantage of electric heat is that it is efficient and clean and if you want to heat zone your house, electric heat is easy to do.

**Heat Pump:** Heat pumps are a summer-winter air conditioner. Heat pumps produce warmth or coolness by moving heat from one place to another. In warm weather, they move indoor heat outside. In cold weather, they move outdoor heat indoors. The heat travels via tubing filled with refrigerant. A compressor drives the refrigerant through the tubing, and a reversing valve controlled by the house thermostat automatically switches the system from heating to cooling. These systems are more adaptable for warm climates.

**Hydro Air:** A hydro air system is a hybrid heating system that uses both water and air to heat. A hot water boiler heats the water, and then it is pumped through piping to a series of hot water coils in an air handler. A fan in the air handler blows air over the hot water coils, which creates hot air that is then sent to floor registers located throughout the house. These systems are new and are usually installed in higher priced houses.

Other types of heating systems include space heaters, ductless floor furnaces, and direct vented wall furnaces all of which are seen in older lower priced houses. The Data Collector should have a pretty good idea of the various types of heating systems because they are part of the quality grading system that you will have to establish after you complete your home inspection.

### **ELECTRIC SERVICE (INFO ONLY)**

The purpose of this section is not to make you an electrician or a professional building inspector, but to make you aware of the types of electric systems in the homes today, and to demonstrate the difference between a modern electric service and one that is obsolete.

The first thing you will notice as you approach the house, is an electric line leading from the pole on the street to the house and meter box. Although it seems like a single line you will notice where it connects to the house, two or three wires appear and are directed to the meter box.

Houses that were built before 1940 and have not had their systems modernized will have only two wires connected to the house. Under today's standards, a two wire electric service is insufficient. A two wire service has one ground wire and one hot line, which delivers a maximum of 120 volts. If you want to have air conditioning or an electric stove or dryer, you will have to get an upgrade to the present service.

Today modern electric systems have three wires leading into the house, one mutual wire and two wires carrying 120 volts each volt providing the standard 240 volt service needed for today's modern home.

Another measure of the quality of the electric service is the total amps delivered to the system. Homes built today have a minimum of 100 amps with most having at least 200 amps. The number of amps being delivered to a home can be determined from either the printing on the face of the meter or from the main circuit breaker at the top of the panel. The following lists the amps and the standards of adequacy.

30	Amps. (2 wire service)	A limited and totally inadequate electric service
60	Amps (3 wire service)	An old standard service and very marginal for today Used in small houses only with no major appliances
100	Amps (3 wire service)	Minimum service today
150	Amps (3 wire service)	Good modern service for central air condition
200	Amps (3 wire service)	Very good, required with electric heat

## **TYPES OF ELECTRIC WIRING (INFO ONLY)**

**Knob and Tube wiring:** Commonly found in very old homes; it is obsolete and often dangerous and no longer used today. You can usually see the wiring running along exposed floor joists in the basement or attic or other unfinished spaces. They are composed of porcelain knobs and tubes with wires strung through and between them.

**BX and Romax:** The two types of electric wiring found in most homes today are flexible armored cable called **BX** and plastic covered wire called **Romax**. Both of these types meet National Electric Code safety requirements.

**Aluminum:** Aluminum wiring is considered a potential fire hazard. It was installed in a number of homes between 1965 and 1977.

## **WATER SUPPLY PIPING (INFO ONLY)**

The water distribution pipes in a home could have an affect on its value if the piping was old and obsolete. The piping I am talking about is galvanized or brass piping. You can tell the difference between galvanized or brass by the threaded ends that connect each pipe. Galvanized piping has a silver color. This piping is usually seen in older homes and if it is required to be fixed it could be difficult and time consuming. You usually can tell the difference between galvanized and brass piping by the following test. Use a magnet and if the piping is made of galvanized iron, the magnet will be attracted to it; if it is made of brass, it will not stick.

The choice for piping today for water distribution in homes is copper tubing. You can tell if it is copper by its color and soldered copper joints. Copper piping will usually not corrode and should last much longer than galvanized or brass piping.

## **INSPECTION OF FIRST FLOOR OR MAIN FLOOR**

The next step in your journey of listing the interior of the house should be the main floor. Besides counting rooms, bathrooms and fireplaces, the Data Collector should observe the interior finish, the type of floors, the quality and condition of the kitchen and whether it has any built-in appliances. Mentally note the first floor features that indicate the quality of construction. Also, observe the general condition of the house for future determination of depreciation. Make a note if there is evidence of recent remodeling, presence of cracked plaster walls, or sagging floors. If the interior condition and/or quality are markedly different from the exterior, note it on the field card. If the layout is poor, that should also be noted on the field card.

Data Collectors should pay special attention to the quality and design of the kitchen and baths on the first floor. The quality and condition of both of the features can have a major effect on the salability of the property. The money spent on both of these items can be substantial. Many field cards have a quality rating system on kitchens and baths to let a field review appraiser know of the interior condition.

**Listing fireplaces:** There was a time when you lit a match to the wood in the fireplace, the fire started and the smoke went up the flue. Today you have the standard wood burning fireplace, the vent less fireplace, a direct vent fireplace, a zero clearance fireplace that does not have a mortar chimney, a gas log fireplace, some stand-alone wood burning fireplaces and even some very nice artificial fireplaces. What you have to do is find out what type of fireplace it is, does it work and what type of exterior chimney does it have. The reason is that there is a different adjustment factor for the various types of fireplaces available.

At this point, it may be a good time to ask some tactful questions.

1. Ask the owner if there has been any recent remodeling. Get the cost and the date of the remodeling.
2. If the house has been recently purchased, confirm the sales price. Has there been any remodeling after it was purchased?  
**Note example:** Purchased land \$100,000 9/10, built house \$150,000 6/11, added new garage on \$15,000 8/11, etc.
3. Obtain the age of the house, if known. A complete discussion will follow on determining the age of a house.

## **ROOM COUNT**

I don't think that there is a national standard as to what constitutes a room, but what ever standard you establish, make sure that all Data Collectors are on the same wave length. A room could be a part of the house with walls separating it from the rest of the dwelling of which it is a part of. In an open design home where there is one large room that is used as a kitchen, dining room and living room, is this one room with three different uses or is it three rooms? Establish a criterion for your office and review it with everyone that is involved in fieldwork.

## **INSPECTION OF THE SECOND FLOOR**

If you are listing a two-story house, inspect the second floor. Mentally note the size and number of bedrooms. List the type and quality of the bathrooms and the number of fixtures. Observe the interior finish, flooring, and quality of construction. Is the quality the same as the first floor? One of the design flaws of the house could be that there is not enough baths. It has been said that there should be at least one bath for every 2 bedrooms. If the house you are listing has four bedrooms, with only one full bath, the design of this house is defective. A four-bedroom house should have 2 full bathrooms to be functionally correct. Another **hint**, many of the new homes today not only have a bathroom in the hallway, but also one in the master bedroom, which is out of the way. Check the master bedroom for that bath.

Do not inspect the second floor unescorted. If the homeowner is reluctant or is busy for the inspection tour, do not visit the second floor alone. Obtain the second floor and attic data from the owner on the first floor. If something is missing, how can you prove that it was there in the first place? In summary, get the number of rooms, bathrooms and bedrooms.

## ATTIC INSPECTION

Once we are finished inspecting the second floor, the next step is the attic if in fact there is one. There are two reasons that we must make an actual inspection of the attic. First we have to determine what percentage of the attic is finished, and second is to determine the actual story height of the attic area. The story height issue will be taken up under the estimating story height section in this manual.

The finished attic in most two-story houses often has little utility and adds very little to the overall value of the house. In many of the older homes, attics were finished off and have not been used for many years or were built on a makeshift basis. If, in your opinion, the attic finish is of the same quality as the main part of the house, just list the rooms and bathrooms; count like you would on the second floor. If you feel that there is substantial quality difference in the attic rooms as compared to the main house, make a note on the property record card for future reference.

## BEFORE LEAVING THE HOUSE

After you have completed your interior inspection, check all the interior data items on the Property Record Card to make sure that they are all filled in. **I am going to say this once more, are all of the interior data items filled in or not?** You may never get a chance to get back into this house, so make sure your data is correct and complete. Thank the owner for their time and cooperation and explain to them that you are going to inspect the exterior and that you will be measuring the exterior of the house.

Once outside, complete the recording of all interior data features, notes and construction details that apply. If the interior of the house differs from the exterior from the standpoint of quality and condition, make a note on the property record card. "Interior is better than exterior, etc."

## EXTERIOR INSPECTION

Once outside you should begin to check off the exterior data features listed on the Property Record Card. They include:

Exterior walls: Vinyl or aluminum siding, clapboards, cedar shingles, brick, stucco, etc. Note the condition of the exterior wall.

Roof design: Gable, hip, gambrel, mansard, shed, flat, saltbox, arched, etc. Roof design and the pitch of the roof are factors in the final grading of the house. **See diagrams of roof designs in the appendix.**

Roof cover: Asphalt or fiberglass shingles, slate, tile, wood shakes, metal roofing, roll roofing, etc. Pay special attention to the condition of the roof cover. A typical asphalt roof will last about 20 years. If it is at the end of its economic life, it will have to be replaced in the not to distant future.

House Style/Design: Colonial, ranch, cape cod, raised ranch, split level, modern, bungalow, spanish, etc. House designs are included in an expanded section of this manual.

Story Height: See expanded section in estimating story heights in this manual.

Measuring the House: See expanded section on measuring a house in this manual.

After you have thoroughly completed the exterior inspection, measured the house, pick up all of the outbuildings, pools and sheds, walk back to a position in front of the house where you can get a good overall view. You now have to make a couple of decisions; the first decision is to determine the **overall condition** of the house. Is it good, fair or poor condition, is the interior better than the exterior, and are there any obsolete features. The second decision deals with the **quality grade** of the house. In determining the grade of the house, take into consideration what your first impression of the house was, mentally review the interior and exterior features you have observed on your inspection tour and review the overall quality of the improvements. **An expanded section on determining the condition and grade quality of a home is included in the manual.**

## **BEFORE LEAVING THE PROPERTY**

Immediately upon completing the sketch, mentally collect all of your observations and begin to systematically record each item specified on the Property Record Card.

Scan the Property Record Card for completeness and accuracy. Double-check the complete card. Your job as Data Collector is to obtain certain specified data. Have you done so?

- Is the data accurate?
- Is the data recorded neatly and legibly?
- If you are satisfied, place your initials, date of inspection and inspection code on the Property Record Card in the spaces provided.

Many owners, when they file a tax appeal, will state that no one ever inspected their house. You must show proof that the property was inspected, the date and by whom.

- List what you have seen, (interior inspection) (information at doorway)
- List what parts of the house you have inspected. (1st, 2<sup>nd</sup>, attic.)
- List the name of the person you obtained the information from.
- Verify the recent sale price and any remodeling that has been done.

## **CALL BACKS**

Call Backs, are classified as those situations where a Data Collector makes an attempt to inspect a property and as a result, there was no one home. It is the responsibility of Data Collectors to obtain as much information as possible on the first try, but as we all know this is not always possible.

## HOW TO HANDLE CALL BACKS

The ideal situation would be to make an appointment with each property owner where you were unable to make an inspection. If the one-on-one appointment is not possible, the following hints will be helpful.

- Leave a “Call-Back Notice” card at the property, so the property owner can give you a call to set up an appointment. The card should have your municipality’s seal on it, the purpose of your visit, the department you are from, your name, telephone or email address and the date you were there. **Do not hang the card from the door, because that tells the world that no one is home.**
- Send a mailed notice to the owner requesting an appointment to inspect the property. State the reason for the inspection.
- If you plan to visit that area again fairly soon, visit the property at another time. You will usually find an adult home after the kids get out of school. Say after 3:00 P.M.
- If the property is a 2 or 3 family dwelling, and the owner is not home, try one of the other apartments. The other occupants may be related or may be receptive to your request.
- If your visit is the result of a recent remodeling or a newly built home, check with the building department for a set of building plans.

**DO NOT enter a house or attempt to obtain information unless a responsible adult member of the family is present. There are many parents that resent you even questioning a minor at the doorway. Tell them who you are and hand them a “Call Back Notice”.**

## ENTRY REFUSALS

In a rare case when the occupant refuses entry into the house, do not argue with them. If you have identified yourself and explained the purpose of your visit, try to get as much information as possible at the doorway. If the information is also refused, ask the occupant if it would be all right to measure the exterior of the house.

Whatever information cannot be obtained from the occupant must be estimated. Complete the PRC as prescribed, and then check off that you have been refused entry. The question often arises as to how to deal with a refusal in the estimating of the data. Should you estimate high or what? The only advice I can give you, unless you are absolutely positive of the correct listing of the property, you should protect those cooperative taxpayers by estimating the maximum number of features for that type of house. If the typical comparable house in the neighborhood has seven rooms, two and one half baths, central air condition, the house that refused you entry should have at least these features and possibly more.

If the occupant’s reason for refusing entry is reasonable and you feel they have been cooperative and truthful in giving you the information you requested, you need not consider the listing a refusal. The visitation code should be information from doorway.

## **AUTHORITY TO ENTER THE HOUSE**

Assessors do not have the right to enter homes and physically inspect the inside of a dwelling without the owner or occupant's permission. Having said that, is it in the best interest for the property owner to refuse entry into their house? **The answer is no.** If the property owner wants an accurate assessment, they should allow the assessor to make the interior inspection. If they are hoping that by not letting the assessor in they might guess wrong in the owners favor, which will not happen. If they ever go to court to appeal their assessment, the judge might insist on an interior inspection before the court makes any decision.

If a resident is concerned about safety in letting a stranger into their home, all field personnel have photo identification and the taxpayer can call Town/City Hall to verify that the data collector is suppose to be in that particular neighborhood on that given day.

## **ESTIMATING THE LISTING**

If you have been unsuccessful with the inspection of the interior due to the fact that no one is home or that the owner has refused entry to the home, your next step is to estimate the interior features and complete the PRC. You can complete the entire exterior feature as usual, because you are on the site, but estimating the interior may take some detective work. Here are my suggestions:

- If you have been to other comparable homes in the area, what is the normal number of rooms, bedrooms, and baths for a house like the one you are estimating, that's a help.
- For living units, check the doorbell at the front door, how many? If there is only one electric meter, and one doorbell, we have to assume that it is a single-family dwelling. If it is a multi family check for the number of doorbells with an equal number of mailboxes.
- Does it have a fireplace? If there is an exterior brick fireplace, we know that it has a fireplace. If the chimney is in the middle of the roof with two smoke flues extending out of it, you have to assume that one of the flues is for the heating system and the other is for a fireplace. If it is a direct-vented fireplace, check for a vent.
- Check all of the utility meters attached to the house. Does it have an electric or gas meter; is there an oil pipe sticking out the side of the house? How about an A/C compressor outside?
- If you know that the house is unoccupied, look in the windows. You can usually pick up the type of flooring, whether it has base board heat or floor vents. You may even get a good look at the kitchen from the rear door.
- Get the facts anyway you can; by telephone, building prints, real estate agent or other tenants if it is a multi-family, but fill in as much information as possible.

## **HISTORY OF VISITATION**

Most CAMA systems have a canned set of inspection codes as part of their package. You should review these codes, delete the ones that don't suit your municipality, then add codes that are more suitable to your operation. Every time you go to that property, for whatever reason, or speak to the owner at the office about their property, an inspection code must be checked off

dated and initialed. If you make a change of assessment for whatever reason, a code must be checked off and dated. Make it a hard and fast rule that if at any time the assessment is changed it has to be followed by an inspection code, dated and initialed, **no exceptions**.

Inspection codes are an important historical record of what happened to this property, when it happened and by whom. They also serve as a document of how many properties were inspected for any reporting purpose.

## **NOTES ON THE PROPERTY RECORD CARD**

I am a big advocate for placing notes on PRC to help explain what was done to the property in the way of remodeling, expansion or rehabilitation, but you have to be very careful of the accuracy of the notes you placed on the PRC. Cases in point; a house assessment was lowered due to the fact that it was located on a bed of peat and was sinking, or the house was built on a contaminated site. Do you have reliable information that can support the notes in the event the house goes on the market and a potential buyer wants to know? You know that in the eyes of the seller those facts never existed. The site should be perfect when the property goes on the market. If you are going to place a note on the PRC that could be challenged at some future date, have some form of documentation that can substantiate those claims. False information, negative or undocumented information can get you in hot water.

If the owner claims that their basement floods during rainstorms, that the house has termites or is sinking, **request a written letter** to you stating those facts about the property. Put the letter in a secure file for future reference. If you want to lower the assessment based upon the stated conditions, you now have some proof to back up your assessment reduction and notes on the PRC.

## **CONDITION OF DWELLING**

Estimating the overall condition of the dwelling is another responsibility we have as Data Collectors. Whether you made a complete inspection or not you must come up with a realistic estimate of what the actual condition of the house is. Most of today's CAMA packages apply a depreciation factor, based on the dwelling's current age as it relates to a property in good, fair or poor condition. It is your job, as you make your inspection tour, to be aware of deferred maintenance, building defects or features that might take away from the value of that property. It is also your job to note the features that are superior.

One of the procedures that might help you in determining the condition of the dwelling is to break down the various components of the structure, determine what the condition of each of those components are and then estimate the overall condition of the dwelling. Listed below is a component breakdown.

ROOF: The roof is the first line of defense between you and the elements.

- Missing or broken shingles or tiles

- Granules getting thin on asphalt shingles. These shingles usually have a 20 to 25 year economic life. The south side of the roof exposed to the elements wears faster than the north side
- How many layers of shingles are on the roof? Three layers are maximum
- Roof flashing is missing
- Sagging roof ridge
- Gutters and downspout condition
- Chimney condition, does it need pointing or any cracks in the flue lining?

EXTERIOR WALLS: Check for any wall bulges or if it is out of plumb

- Missing or broken siding
- Paint peeling, blistering or curling
- Condition of trim around windows and roof
- Aluminum dents or vinyl tears
- Masonry walls cracked or crumbling mortar

INTERIOR OF HOUSE:

- The presence or lack of modernization is a critical factor in the valuation process
- Cracks in the plaster walls or nail pops in the sheetrock
- Condition of the floors, any sagging, squeaking or tilting
- Windows up and down movement, cracked or broken windows
- Tiling in bathroom
- Condition of heating, electric, and plumbing system; major dollar items to repair or replace.

FOUNDATIONS:

- Any cracks
- Mortar crumbling
- Any signs of dampness

YARD IMPROVEMENTS: Check patios, decks, walks, driveways and retaining walls.

***Editorial comment:*** *The condition factor is a major consideration in the valuation of a single family resident. Many properties that may appear to be in decent condition from the exterior are nightmares on the interior. Purchasers of this type of property demand considerable discounts off the asking price when they go on the market. One indication of a sold property that has considerable deferred maintenance is a high assessment ratio. The property was valued with an average condition factor, when in fact it was in poor condition.*

*The way to guard against this happening is to set up an inspection process in your community when a property is sold or when any permit is taken out on the property. If you don't get into a property to determine its condition for an extended period, a vital judgment factor is missing from the valuation process.*

## DEPRECIATION

Depreciation in its simplest terms is the loss in value from any cause including deterioration and obsolescence. As you know the minute you drive a new car out of the dealer's showroom lot the car is depreciated and worth less immediately. Improved real estate also depreciates but not quite to the extent or as fast as the automobile.

If you have been in the assessing, appraisal or building business for some time, you know that there is a direct correlation between the age of a dwelling and the economic life of various components of the house. You know that an asphalt shingle roof is going to wear out sooner than the foundation of the house and that a cast iron boiler probably will last longer than a steel boiler. With this in mind, the depreciation tables that are part of most CAMA packages have been established based on somewhat the same principle together with market analysis of cost and depreciation rates for your locality.

The application of these built-in depreciation factors does a fairly decent job on the dwellings that fit the parameters that have been established by the valuation team. But like most things set in concrete, there is reason to deviate. In the training of Data Collectors, supervisors should point out the life cycle that a typical dwelling goes through from construction to extinction. By emphasizing the fact that certain components do wear out faster than others, the Data Collector will be more aware of the shorter life components thus able to estimate the correct depreciation on the property they are inspecting.

### Component Life Expectancy

#### Bathrooms

	Life Span in Years
Cast iron bathtubs	50
Fiberglass bathtubs & showers	10-15
Shower doors	25
Toilets	50

#### Kitchens

Kitchen cabinets	15-20
Laminated counter tops	10-15
Ceramic tile counter tops	Lifetime
Granite counter tops	20+

#### Floors

Oak or pine	Lifetime
Carpeting	11

#### Footings and Foundation

Poured footings and foundation	200
Concrete block	100

**Plumbing**

Waste pipes	50-100
Sinks	25-30
Faucets	15-20

**Heating and Air Conditioning****Life Span in Years**

Air conditioning unit (central unit)	15
Hot water heater	10-15
Furnace	20-25
Cast iron boiler	30
Steel boiler	25

**Exterior of House**

Gutter and downspouts	30
Vinyl siding	50
Wood shingles	10-100
Wood casement windows	20-50
Aluminum casement windows	10-20
Roof covering: Asphalt	25
Wood shingles	35
Tile	50
Slate	75-100

**Situations where extra depreciation could be applied**

- **Deferred Maintenance:** Broken window glass, missing roof shingles, peeling paint, broken gutters and downspouts. Although these items are not major cost factors, but added all together the repairs could be quite costly. (Property lacks curb appeal)
- **Lack of Updating:** Old style kitchens, furnace, electric and plumbing systems, are major items to be updated. Someone living in the house for many years may have done no remodeling what so ever. (Property lacks curb appeal and costly to fix)
- **External Depreciation Factors:** A dwelling next to the following: A major interstate highway or on a heavily traveled street, power lines, commercial or industrial site or school or playground; a house that's overbuilt for the neighborhood or a new house built in an old neighborhood. The only way to determine the loss of value on these situations is by doing a sales analysis.

## GRADING RESIDENTIAL PROPERTY

The grading of each dwelling is the process of assigning a construction quality rating to a set of construction specifications. The specification for each class or grade identifies and describes the specific characteristics of building materials and workmanship that distinguishes that class from the others. Even though a dwelling is modern, attractive and well designed, the presence of inferior building material, equipment, or poor workmanship will adversely affect the value of the property.

The construction quality is a composite characteristic. It describes the cumulative effects of workmanship, the cost of material, and the individuality of design. It is advisable for the Data Collector to learn to assign quality-class ratings by first separately classifying each major building component. Classifying by components helps prevent Data Collectors from placing too great an emphasis on the quality of a single part of a building. After all components have been classified, an average of the component classifications is used as the quality-class rating for the total building.

Quality-class rating should be assigned **without regard to the condition** of the building. In other words, Data Collectors should assign the rating as though the building was just built.

There are four basic grades of residential construction that represents approximately 90% of the conventional type of dwellings constructed. The basic specifications for each grade, as to type of facilities furnished, is relatively constant; that is each has a specific type of heating system, certain number of plumbing fixtures, and other typical living facilities, but with variable quality of material and workmanship prevailing.

In most cost schedules, the average grade of construction is represented and can be distinguished by the Data Collector. Consequently, better quality of construction, or construction of cheaper quality, can be comparatively observed.

The four basic groups can be established as follows.

Grade A or #1	Excellent quality
Grade B or #2	Good quality
Grade C or #3	Average quality
Grade D or #4	Cheap quality

On quality built homes, listing comments by the Data Collector can help establish a better understanding of how the house was put together.

Most cost schedules indicate a spread of 10 – 15 % between each grade. Check your cost schedule by changing the grade factors on a certain dwelling and see what percentage of change occurs between each grade.

## **GRADING RESIDENTIAL COMPONENTS**

Listed below is a breakdown of components of a house showing the different quality of material that can be installed? **In most cases they are listed with the highest quality item first, with lesser quality after it.** The purpose of this is to make it easier for you in establishing the grade of the house by looking at the various components first. After you have viewed these components, summarize your thoughts to arrive at the overall grade. Once you gain more experience, grading of houses will come easier.

### **EXTERIOR:**

Roofing: Slate or tile roofing, asphalt / fiberglass roofing, roll roofing

Siding: Cedar shingles 7 to 8 inches to the weather verses 12 inches to the weather

Gutters: Copper gutters, aluminum gutters, plastic gutters

Windows: Leaded stain glass windows, double-glazed windows, single glazed windows

Trim: Ornate trim, plain or no trim

Entrance: Small roofs or porticos over front porch, plain stoop, with no roof

Foundations: Poured concrete foundations, block foundations

### **INTERIOR:**

Floors: Hardwood flooring, pine flooring, plywood with carpet over it

Walls: Plaster walls, sheetrock walls, pine panel

Ceilings: Cathedral, vaulted-tray, timber beam ceilings, plain ceilings

Wall height: 9 to 10 foot high ceilings and 2 x 6 studding, 7-foot standard ceilings with 2 x 4 studding

Interior trim: Ornate ceiling molding and detail trim around windows, plain pine or no trim

Doors: Solid hard wood doors, hollow core doors

Kitchens: Large kitchen with a great number of solid quality wood cabinets, with built-ins, minimum number of cabinets built of veneer on composition board

Baths: Large bathroom with quality built fixtures, whirlpool tub, stand alone shower, tile floor, plain fixtures, plastic tile walls around tub, small in size

Quality built features: Sunken living room, recessed radiators, spiral staircases and high quality workmanship

### **MECHANICAL FEATURES**

Heating: High quality boiler or furnace with integrated zoned heating and cooling system, undersized heating system made of substandard material

Electric: 200-amp service with sufficient electric outlets in each room, expensive lighting fixtures, 60 amp electric service with insufficient plugs in each room

Plumbing: Copper tubing through entire house

## THE YEAR THE HOUSE WAS BUILT

Making a determination as to when the house was built is a very important part of the appraisal process. In both the cost and market approach to value, age is one of the factors that are taken into consideration when arriving at a final value.

Under normal conditions, houses that are built within the same time period have building components that have life expectancy that will require replacing about the same time. Examples include roofs, hot water heaters, boilers and furnaces, piping, a/c compressors and septic systems. Kitchens and baths are items with longer life cycles, but as time passes, their desirability become less attractive to prospective buyers. By selecting comparable sales that are about the same age, fewer market adjustments will be required due to the similarities in their component parts.

Listing the age of the house is a four digit number, 1920, 1940, 1960, 2004, etc. Never accept that the house was built 20 years ago. Twenty years from what date? Pin down the actual year built. If a dwelling was recently built, the age is easily determined. If the dwelling was built a number of years ago and there have been a number of different owners, determining the exact age could be a problem. As revaluations and value up-dates get further away from the original construction date, the property owners generally know less about the date of construction; this is why it is so important to have accurate historical records. Once the actual construction date is known, it will never change. The house may be improved or added on to or it may be left to deteriorate, but the year built will never change. Make sure you put down the correct age.

### **Helpful hints in determining the age of the house:**

1. Ask the current owner, they may have lived there for some time or have knowledge of the year built.
2. If the house was built as part of a subdivision, locate one of the neighborhood old timers.
3. Check out the town clerk's office for old subdivision maps that were filed for the area.
4. If it is located in a historic district, check with the local historical society for articles written about houses located in that area. Review the age of the house as it relates to history.
5. Newspaper archive files are a great source for real estate information. Check for sale listings.
6. Old property record cards from previous revaluations are a good starting point. The older the better!
7. Check for building permits and certificates of occupancy in the building department.
8. Check old telephone phone books and city directories. City directories were what people used prior to the telephone books.
9. Vintage aerial maps dated prior to when you think the house was built will give you a starting point.
10. Sanborn Fire Maps published between 1860 to 1960 sometimes lists the year built.
11. If the foundation is newer than the house, it might have been moved from another location.

## LAYOUT AND DESIGN

One of the duties of the Data Collector is to evaluate the layout and design of the property they are inspecting. Even a new quality built home can have design and layout flaws that could adversely affect its salability. The perfect house as to its size, shape and design is usually the exception rather than the rule. Most of the homes we deal with have been designed with a set of stock architectural plans for the typical American family based on their likes, dislikes and what they can afford for that period in time. As the housing stock ages, desires and taste changes. What was acceptable yesterday may not be acceptable in today's market. So how do we determine whether the layout of the house we are listing is good or bad? The first thing we must be familiar with about designing a house is that the room layout should consist of **House Zones**. The three main house zones consist of: **#1 Private Area** includes the bedrooms, bathrooms and dressing room, **#2 Living Area** includes the living room, dining room, recreation room, and den, **#3 Working Area** includes the kitchen, pantry, and laundry. Other smaller zones include hallways, stairs and family entrances. These smaller zones are responsible for the traffic and circulation patterns between the main housing zones and the room layout.

When making your inspection tour, ask yourself whether this house is practical as a home for serving the daily needs of the family that lives there. Does the interior layout allow for the proper circulation between each of the three main interior zones or do you have to go through one zone to get to the other. Example: If you are in the living room and want to go to the bedrooms, do you have to walk through the kitchen to get there? As you enter a home, there should be a foyer that serves as a buffer for the living room against the howling winds, snow and rain that blows into the heart of the house. The living or family room, which usually gets the greatest amount of use, should be large enough to accommodate family needs. The kitchen is sort of the focal point of the house and should be centrally located so that it has direct access to the rear door for delivery of groceries, kids and packages, and have a direct route to the front door, being one of the most frequent travel routes. It should be located so that you are able to see the kids in the living/family room, and have enough windows to view the rear yard. The ideal kitchen should be U or L shaped with a work area known as the work triangle that has access to the stove, sink and refrigerator. The traffic pattern in the kitchen should not go through the work area. The private areas, the bedrooms and baths, should be located far enough away from the other areas of the house so they will be insulated from the noise generated in the rest of the house. The one last point on house layouts, you should be able to move from the bedroom to the bathroom without being seen from other areas of the house.

This is a lot to absorb when you are first starting out as a Data Collector, but as you get accustomed to the inspection process your ability to determine the usefulness of the layout will come fast. Listed below are some of the layout defects that may affect the value of the home.

- The front door entering directly into the living room
- There is no front hall closet
- The rear door is not accessible to the kitchen for bringing groceries in from the driveway or garage
- Inadequate base and overhead cabinets in the kitchen
- Inadequate counter space in the kitchen

- The dining room is not easily reached from the kitchen
- Bedrooms and bathrooms are located as to be visible from the living room
- Bedrooms don't have enough closets or no closet at all

## **RESIDENTIAL SQUARE FOOT GUIDELINES**

Determining the gross living area (GLA) of a dwelling is at the heart of the appraisal process. Other than **location**, the single most important factor is probably the size or square footage of the home. Not only is it an indicator of whether a particular home will meet a homebuyer's space needs, but it also affords a convenient (though not always accurate) method for the buyer to estimate the value of the home and compare it with other properties. There are many factors involved in estimating the fair market value of a property, such as location, age, condition, style, lot size; but estimating the gross living area seems to spark a debate. So with that in mind, we will try and set the record straight and establish some guidelines for assessors to follow.

The assessor/appraiser should not take lightly the accuracy of determining the gross living area. A house measured in error will have an affect on both the cost approach and the sales comparison approach to value. I am sure we have all seen the cartoon of the same house viewed through the eyes of four different people, expressing four different size houses. The seller has estimated their size, the buyer has another size, the banker has his estimates and of course the assessor has the most optimistic view of the potential square foot of living area. Fortunately for all concerned, there is but one size that fits all when estimating the gross living area of a house. I cannot stress the importance of an accurate sketch. A home measured in error one foot along the front and another foot along the side is going to have a built in problem right from the start.

**Gross living area of a house, is the finished, heated and habitable area above grade, calculated by measuring the outside perimeter of the dwelling, multiplied by the story height.**

### **What is included in GLA**

Habitable, finished and heated areas, above grade, including closets, hallways, baths, stairways and finished additions are included in GLA estimates. Attics that are finished and habitable with adequate wall height are also included. (Estimating story height & attic areas will be discussed in a later chapter.)

### **What areas are not included as GLA**

Finished, below grade basement recreation rooms, family rooms partly below grade, such as found in raised ranch and split level style houses, open or enclosed porches, garages, decks, unfinished and unheated attics. Although these areas are not calculated in estimating the gross living area, they are measured separately and are part of the overall value of the house, but not living area.

## **Be consistent in applying square foot of living area**

There are many CAMA systems out there that do not conform to these principals. If your appraisal system includes living area in the lower levels of raised ranches and split-levels, so be it. As long as you are consistent in applying the same square foot of living area methodology throughout your assessment jurisdiction, you will be all right.

## **MEASURING**

There are some intangible aspects of appraising homes that require judgment; the measuring of a home is not in this category. The size of a building is something very tangible and easily determined. An assessor making a serious mistake in measuring or computing the size of the house could affect the entire appraisal. A job that is measured poorly will more than likely end up poorly. You cannot reasonably expect the output to be better than the input. The entire staff must emphasize the importance of making accurate measurements the first time out. It is not only a waste of time to go back to a property to check measurements, but it also affects the taxpayer's confidence in the valuation system.

There is the right way and the wrong way to gather accurate measurements. One of the wrong ways of measuring the house is when you are confronted by a property owner who thinks they know every measurement of their house and wants to give you the measurements thereby saving you the task. To these nice people, politely explain to them that you have been directed by your supervisor to physically measure the house and verify every measurement. I have seen it where these know-it-all owners would actually be cheating themselves if you used their measurements. They tell you that their house is 68 X 34 but they fail to take into consideration the various jogs and design cut-ups. I have also been given measurements; say 68 X 34, when in fact it measured 64 X 32. You will do yourself and the owner a favor by actually measuring the house yourself. The second erroneous approach to measuring deals with new construction. There are assessors who will rely on the measurement found on building plans as the gospel truth. The fact of the matter is that building plans can change numerous times by the time the actual construction takes place. I have no problem with examining building plans for the room count or bathroom count on those houses that you were unable to see the interior, but the actual measurements must be verified in the field against the actual house.

The accurate measuring of a complicated and cut-up house (especially those which have acquired many additions over the years) can best be described as anything but an easy job. One attribute necessary for the task of measuring these buildings is an ability to perceive geometric shapes. If an addition is on the rear right side of the house, make sure that you don't end up putting the addition on the rear left side. It is suggested that before you start your measuring and sketching, you should consider the over-all size of the dwelling, the various breaks and additions in the sketch and the various story heights.

## **TOOLS FOR MEASURING**

The Data Collector will have as part of his tools, a 100 foot tape measure with a hook at the end, a 25 foot steel retractable tape measure, a straight edge or small triangle to draw the sketch, a small screw driver to be used as a peg in the ground to hold the tape where there are bushes preventing you from getting next to the house, and a clipboard with paper for sketches. Make sure that you have plenty of pencils and erasers. When holding the tape next to the house, make sure the tape is **TAUT** so as not to distort the measurements of the dwelling.

## **MEASURING AND SKETCHING THE HOUSE**

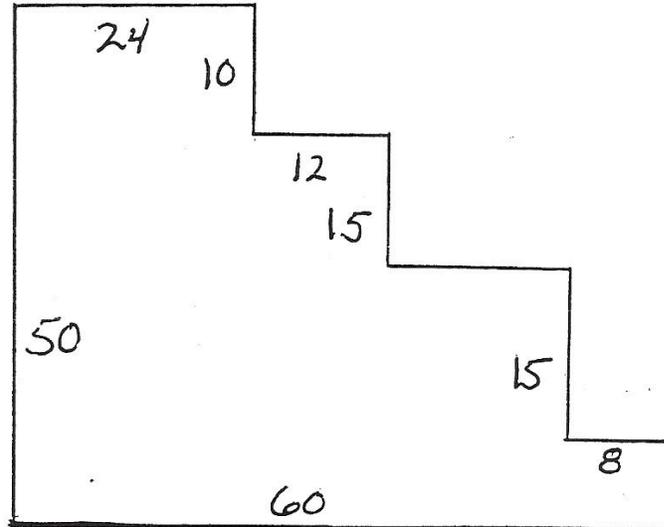
The measuring of the house is usually done immediately upon leaving the dwelling after you have listed the interior. Look at the overall size of the house, the additions, the story heights, and draw a neat sketch on the clipboard paper, approximately to scale, with the front of the house facing downward. I like to think of the preliminary sketch as the **BLOCK THEORY** because most ordinary houses were built to a basic pattern – such as a square, rectangular, L shape, U shape, or T shape, etc.

The measuring of the dwelling usually begins at the left-front corner of the main structure and proceeds counterclockwise around the house. Once you start, maintain continuity writing down the measurements as you go to the nearest foot. As you proceed to measure around the entire house you should note the breaks in the story heights or changes in the construction brick to frame, etc. The measuring of the porches and the additions, bay windows and the overhangs should fall right into line as you complete the measuring of the structure. Positioning the tape measure hook against the exterior wall of the dwelling, instead of the foundation, may result in an extra 3 or 4 inches, due to the sheathing and shingles, but if all houses are done the same way, the results will be uniform throughout the assessment jurisdiction. The final step in the measuring of the structure is to check to make sure that all sides balance out and that you have a measurement for each part of the sketch. See sketch on the next page on balancing the sides.

## BALANCE THE SIDES

This is an example of an odd shaped house with many cut-up measurements. As you proceed around the house recording the measurements, make sure all sides have been measured. As you can see by the sketch below, the house is 50 X 60 with a cut-up design. You will also notice that two measurements are omitted. What should these missing measurements be?

## FIELD NOTES



### The missing measurements are 16 and 10

You will also notice that building sizes run, for the most part, in even feet such as 12, 16, 24, 32, etc. That is because lumber, such as plywood, is sold in sheets of 4 X 8, and homes are laid out with studding 16 inches on center. Foundations are usually built to even measurements to account for these standard lumber sizes.

## IDENTIFICATION LABELS FOR THE FIELD SKETCHES

For the purpose of this manual only, the following are identification labels applying to the building sketches.

**FFF: 1<sup>st</sup> floor finish**

**FHS: Finish half story**

**LLF: Lower level finish**

**FAT: Finish attic**

**WDK: Wood deck**

**SFF: 2<sup>nd</sup> floor finish**

**TQS: Three quarter story**

**ATG: Attached garage**

**OHS: 2<sup>nd</sup> floor overhang**

**TFF: 3<sup>rd</sup> floor finish**

**UBM: Basement**

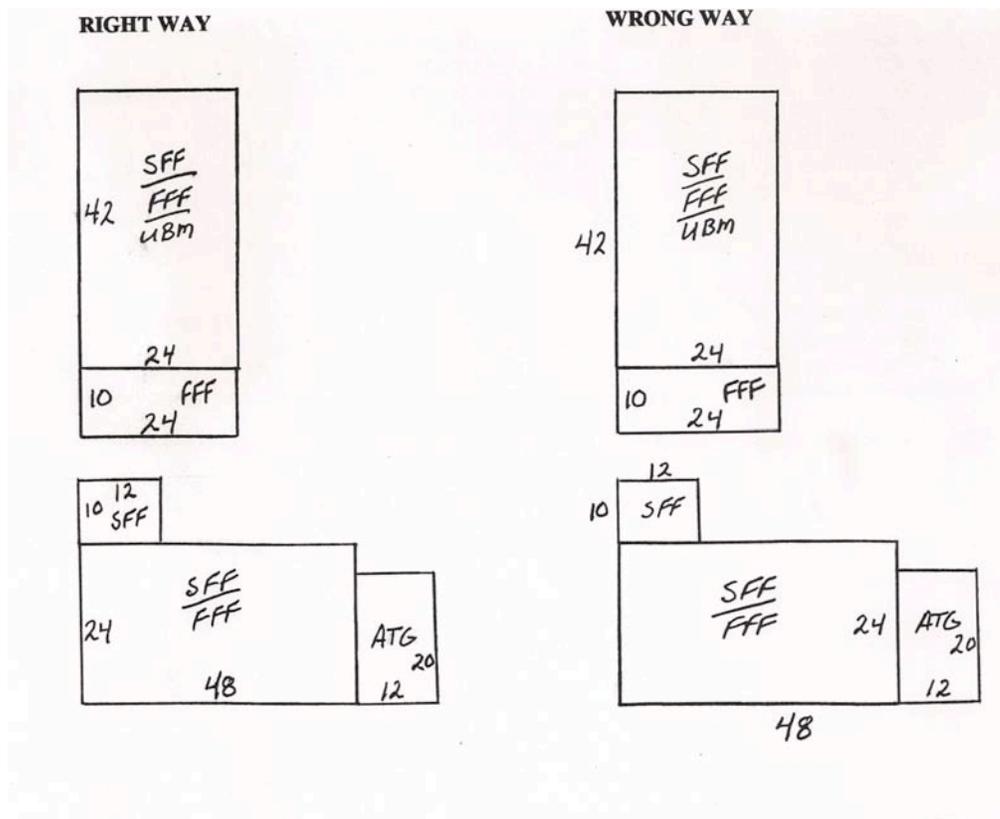
**BGR: Beset. garage**

**OHF: 1<sup>st</sup> floor  
overhang**

## MEASURING OUT IN THE FIELD

As you write down the measurements of the house, either on a blank sheet of paper or the PRC itself, there are a couple of items to keep in mind. Number one is to make sure your figures are legible so that when you or the data entry person starts inputting the data, you will know what the numbers are. Number two, place all of your measurements on the inside of the sketch so that there will be no misunderstanding of what the number includes. Shown below are four examples on how field notes should and should not be done. As you can see, the one on the right leads to some confusion as to what the measurements include by placing them on the outside. Do the measurements represent the entire building or just a section of the dwelling?

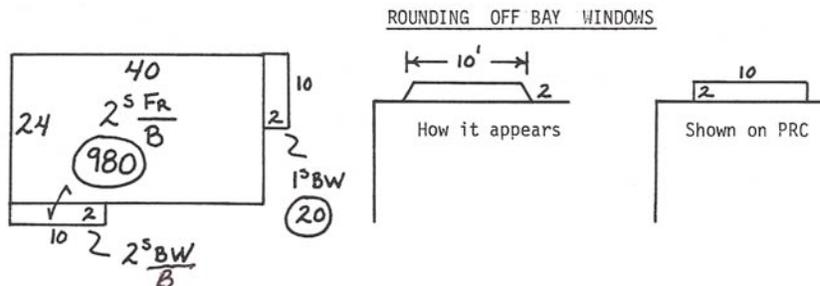
### FIELD NOTES



## BAY WINDOWS

Bay windows that have the same ceiling height, usually 7 feet, as the floor you are inspecting, should be included in the gross living area of the house. Whether to tie them into the main body of the sketch depends on the story height of the bay window and whether it has a basement area under it like the main body of the house. A one story and basement bay window on a two story and basement house, **should not** be tied into the main sketch area. A two story bay window and basement on a two story and basement house **should be** tied into the main sketch area. Sketching bay windows should be measured with the appropriate angles. See field notes below.

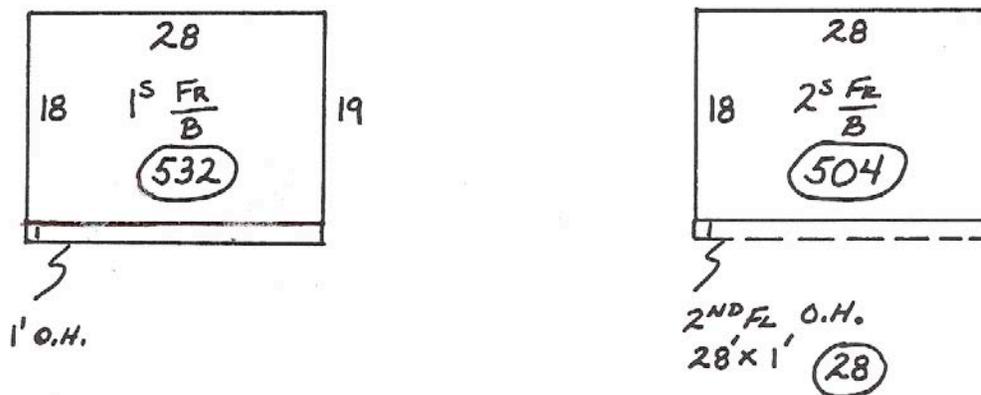
### FIELD NOTES: MEASURING THE BAY WINDOW



## OVERHANGS

An overhang on a house, usually one to two feet, should be listed as a separate entry. Whether it is an overhang on the first floor or the second floor, the fact that it does not have a basement like the main part of the house, makes it a different animal. Make sure while you are measuring the house to look upward on every side so you will notice the overhangs, and to get the proper story heights. First floor overhangs can sometimes be more difficult to discover, due to the bushes around the foundation. If you measure the first floor overhang as part of the main structure, you will be including a full basement under the overhang. Stand back from the house and check it out.

### FIELD NOTES



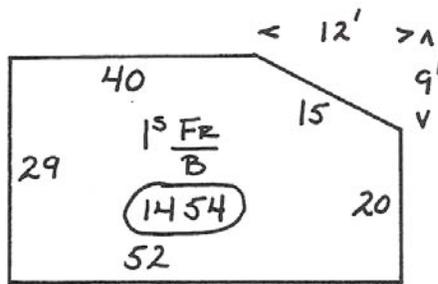
## IRREGULAR SHAPED HOUSES

There will be times when you come across a house that looks rectangular or square, where in fact some if not all of the sides will be dissimilar. These odd shaped houses might be due to zoning set back lines that require that the house be so many feet from a lot line, or houses built on odd shaped lots that were laid out hundreds of years ago. In either case, all sides of the house must be measured.

### Angled house due to zoning setbacks

The easiest method in computing the square foot of this dwelling would be to compute the overall size, less the missing triangle.

#### FIELD NOTES:

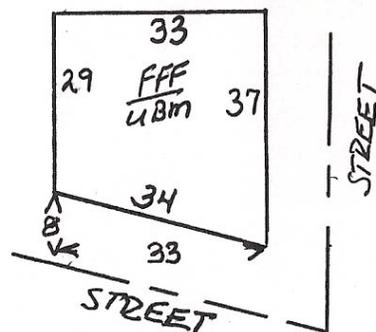


$$\begin{aligned} \text{Overall house size: } 52 \times 29 &= 1,508 \text{ sq. ft.} \\ \text{Less triangular: } 12 \times 9 \div 2 &= - 54 \text{ sq. ft.} \\ \text{Net square feet} &= 1,454 \text{ sq. ft.} \end{aligned}$$

#### FIELD NOTES:

### Angled house due to street setbacks

The same method of computing the above sketch can be applied here. Compute the overall dwelling first, less the missing triangle.



$$\begin{aligned} \text{Overall house size: } 37 \times 33 &= 1,221 \text{ sq. ft.} \\ \text{Less triangular } 8 \times 33 \div 2 &= - 132 \text{ sq. ft.} \\ \text{New square feet} &= 1,089 \text{ sq. ft.} \end{aligned}$$

## HELPFUL HINTS ON MEASURING ACCURATELY

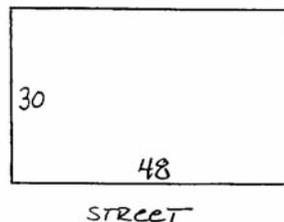
- Be sure to put house sketch on the correct property record card. Verify the house number and name of owner.
- Keep your sketches and the property record card neat.
- Measure all sides of every house other than a rectangular house.
- Make sure that the measurements balance out before you leave the building site.
- Walk completely around every house so you will not miss any cut-up designs or exterior features.
- Make a practice of looking up occasionally when you are measuring any multi-story homes. Show all overhangs, second floor bay windows, dormers and change in the story height.
- To avoid missing measurements, compute building areas in the field.
- Try to do your work as though you had to defend it in court. You just might!
- Make sure you close the gate on gated yards so the dog or kids won't get out of the yard.
- Bring a small towel along on the day after a rainstorm to wipe off the tape measure.
- Take an overall view of the dwelling before you start any measurements.

## FRONT OF HOUSE TOWARDS THE STREET

When sketching the building from your rough field notes, always have the front of the house facing the street. By having the front of the house facing the street, anyone viewing the field card in the future will have a better understanding of how the building appears on the site. Also, by having the front of the house facing the street, there is no misunderstanding as to what side of the house faces what direction. I use the **bottom** of the clipboard that I am drawing on, as the street. Shown below are three examples of how a sketch should appear.

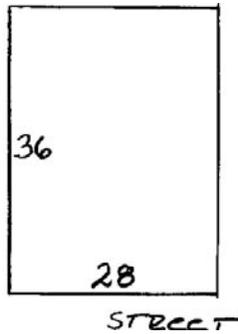
### EXAMPLE #1.

Width X Length: In this example, the house is **wider** than the depth. (As it appears from the street)



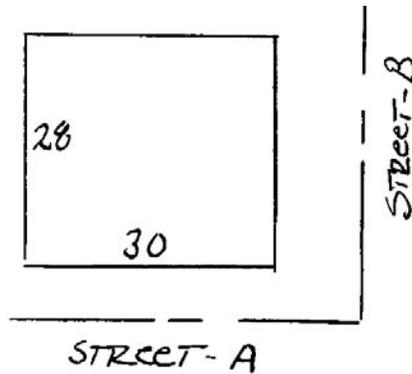
**EXAMPLE #2**

Width X Length: In this example, the house is **deeper** than the width. (As it appears from the street)



**EXAPMLE # 3**

This house is located on the corner of two streets. Street A is the street that the front of the house faces. I would make a note on the Property Record Card that it was located on a corner lot.



## SUB-DIVISION HOUSES

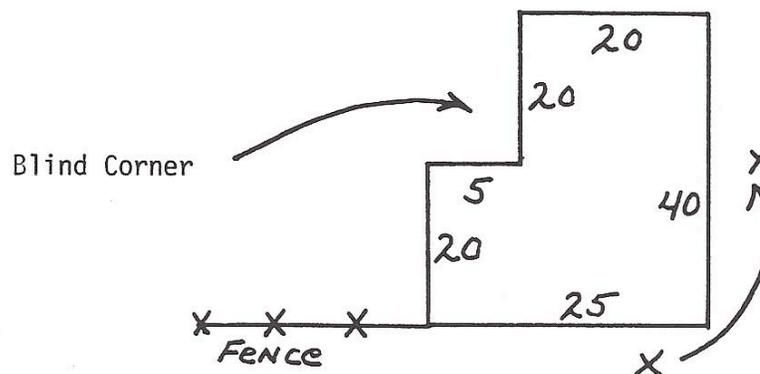
What I mean by a sub-division house is a group of similar houses that were built by the same contractor at about the same period of time. They could be average quality or high quality houses. What you will find in the construction of these houses is a slight variation of size, and I mean slight, in the size of the foundation and thus the size of the house. When a contractor installs the foundation walls, the forms might have been moved a couple of inches one-way or the other. Depending upon what your policy is with regard to measuring to the nearest foot or half foot, I try to make these houses come out to the same size. When Mrs. Jones buys model A and Model A sells for the same price as other Model As, you want to make sure they have the same square foot of living area. See examples below:



The two houses shown above were built as the same model. They sell for the same amount of money, they are alike in every detail except, one measures along the front 42 feet 7 inches, and the other measures 42 feet 2 inches. On the sides, one measures 28 feet 2 inches, and the other measures 28 feet 7 inches. If you measure to the nearest half-foot, I would use 42 feet 6 inches X 28 feet 6 inches. If you measure to the nearest foot, I would use 42 x 28. Your call!

## BLIND SIDE OF THE HOUSE

In situations where the lots are very narrow and one building is almost on top of the other, it is very easy to miss the blind side of the house if you do not walk around the entire building. A Data Collector views this house and cannot measure the left side of the house due to some blockage of a fence or another building, so they measure the front and the right side only. As you can see by the sketch, if they measured the building 25 x 40, you would be including an area 5 x 20 that is not part of the house and if it is two stories, you would increase the error by two. Walk around the entire house. **Every house!**



## MEASURING ADDITIONS

Additions are projections from the main body of the house that must be measured, listed and placed in the proper position on the main sketch of the house. In our discussion of measuring the main body of the house, I talked about the **BLOCK THEORY** of drawing the sketch. Draw the main body of the house first, and then position the various additions, porches, attached garages, etc, in the proper position on the sketch. If the addition is on the rear left side of the house, make sure it is positioned on the left side and not in the middle or right side of the dwelling. Conversely, if it is a one-story addition, make sure you don't list it as a two story. Data that is necessary for the proper listing of an addition and how it would be accomplished is shown below.

Story height (viewing)	Interior finish (interior inspection)
Size (measure)	Interior flooring (interior inspection)
Basement area (interior inspection)	Quality grade (viewing)
Heat (interior inspection)	Room count (interior inspection)
Exterior walls (viewing)	Baths (interior inspection)
Roof cover (viewing)	

## STORY HEIGHT OF ADDITION

Before you start to measure the addition, stand back from the house to determine the correct story height. Sometimes you might be working in a confined area where it may be difficult to determine the exact story height, so take a few steps backwards and get a better view. **I'll say it again;** make sure you don't list the wrong story height because it will affect the overall living area of the house. I like to point out to the new Data Collectors that while you are measuring along the exterior perimeter of the house, it pays to look up every now and then to prevent making story height errors in the various sections of the dwelling.

## BASEMENT AREA

The next determination that has to be made is what type of basement is under the addition. When you made your interior inspection of the basement under the main house, you should note the areas where the additions lie, and determine the construction of the various additions. There are basically three types of basement construction:

**Slab:** Constructed on a concrete slab, list this as no basement

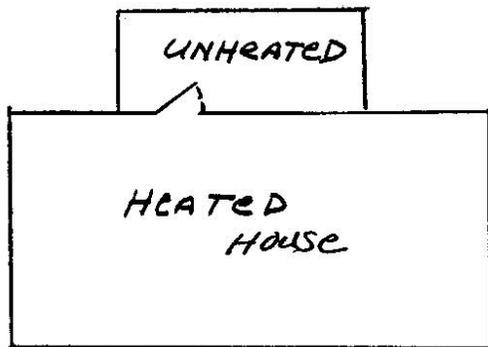
**Crawl space:** Built with a 2 to 3 foot area below the addition, listed this as crawl area or no basement

**Full basement:** Usually 6 to 7 feet high, list this as a full basement

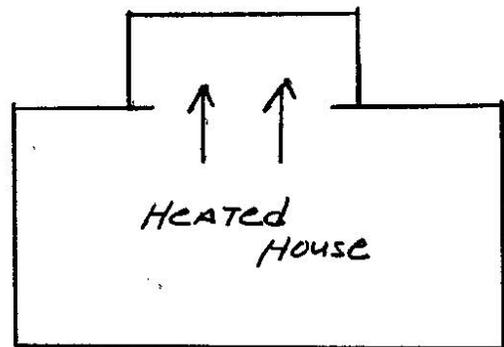
## HEATED ADDITION

Making a determination as to whether this addition has heat or not affects the total living area of the home. If the addition is heated with heating vents, radiators or other forms of heat, list it as a finished addition. This will be added to the total living area of the house. If the addition is not heated and is closed off from the rest of the house with a normal size doorway, list the addition as a finished enclosed porch. This area will not be included in the total living area. **Special exception:** If the interior of the addition is finished like the rest of the house that is heated, and has a large entrance way without doors, and is heated from the adjacent room, I would list this area as a finished addition.

## SPECIAL EXCEPTION HEATED AND UNHEATED ADDITIONS



Unheated addition with a normal size door



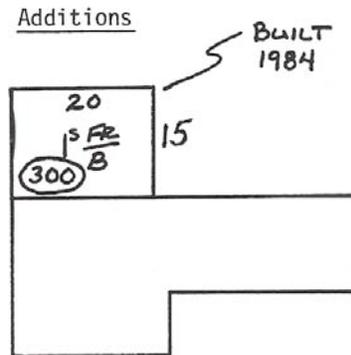
Addition with large opening heated from adjoining room.

## ROOM – BATHROOM COUNT

If you were listing this house for the first time, the room and baths associated with these additions should be included with the total room and bath count right from the beginning. But if this addition were just constructed to an existing home, the new rooms and baths would have to be updated on the Property Record Card. In a case like this, you should verify with the owner the total rooms and baths to make sure they are correct. In some cases a remodeling job with a new addition could decrease the number of rooms. In many of the new and remodeled homes today, they are designing open floor plans combining multi-rooms into one.

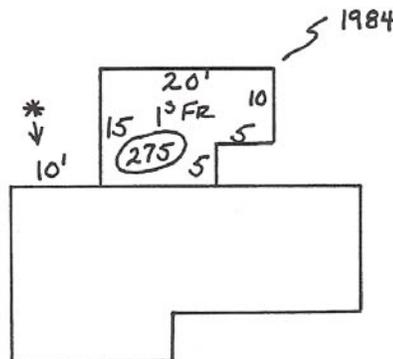
## ADDITION THAT IS EVEN WITH THE EXISTING HOUSE

If the addition is **even** with the left side of the house, show it that way on the sketch. Measure across the back and the right side of this addition. If you measured across the left side, you might include part of the main house in the depth of the addition.



## ADDITION IN THE CENTER OF THE EXISTING HOUSE

Measure in from the corner of the house to determine how far it comes in. Next, measure the rear of the addition and the right side. You will have to show that this is an odd shaped addition. Make sure the sides are all balanced out. Your CAMA system may not let you put down the 10 feet from the corner, but you can approximate it on the sketch.

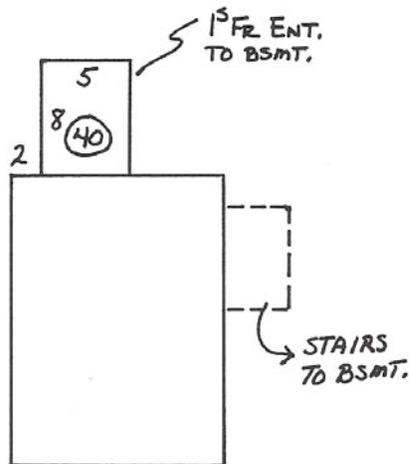


## BAY WINDOWS

Bay windows are protrusions beyond the exterior finished surface of the outside walls. They should be included in the finished living area of the house only if the floor and ceiling heights of the bay window are the same height as the floor they protrude from. Do not include bow windows that are only partial stories. If you can walk in the area of the bay window and it has the same story height as the floor it protrudes from, include it in the calculation of the living area.

## NEW ADDITION REVEALS A CLUE TO OTHER WORK

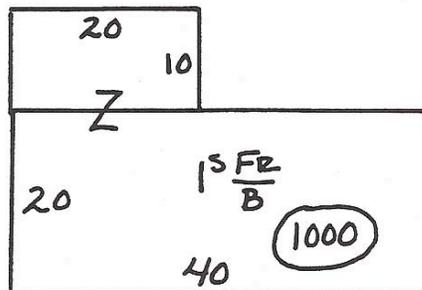
This is a situation where an addition was constructed at the rear of the house that served as an entry to the basement. In walking around the house, you also find exterior stairs leading to the basement. Upon further investigation, you find a full finished basement that has been constructed without a permit. Walk around the entire house on every permit, it is amazing what you will find. A deck here, a porch there, whatever.



## TIE-IN ADDITION

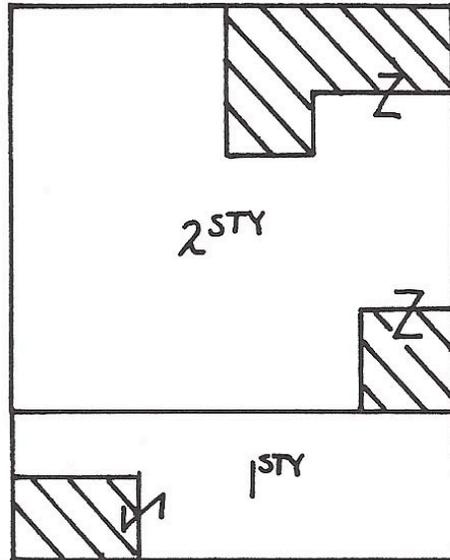
When the addition is the same story height and basement construction as the main house, you can include it in the main sketch area as a single unit. Do not tie the addition into the main house that has a crawl space under it. If the add is new, the living area of the house will be updated.

### Additions



## ADDITIONS WITHOUT PERMITS

You are inspecting a house where the owner has taken out a building permit to remodel the interior of the house. As you walk around the house, you come upon three new additions that are not shown on your Property Record Card. They could have been there for a number of years and built by the former owner or built by the current owner. Pick up the three additions and verify the interior remodeling of the house. Lesson learned: **On every occasion that you visit a property, verify the entire Property Record Card for listing errors.**



= New additions

## MEASURING GARAGES

Once you finish measuring and listing the main dwelling, the next step would be to measure any outbuilding such as garages, sheds, pools, etc. There are basically four types of garages that you will come across. The **detached garage** that sits away from the main house, the **attached garage** which is included with the sketch of the main building, the **basement garage** which is located in the basement of the main house and is included with the sketch, and a **detached garage with living unit above it**. The detached garage with a living unit above it requires a separate card and listing. This card will be known as card 2 of 2. The information that is required on the first three types includes:

Size	Age
Type (1, 2, 3 car garage)	Electric or not
Exterior walls	Grade or quality
Roof cover	Foundation and floor
Condition	Interior finish

Information gathered for the **detached garage with a living unit above** is the same information that is gathered as if it was the main building.

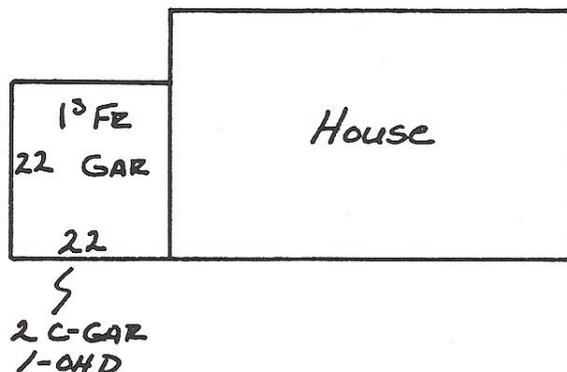
### GARAGE MEASUREMENTS

When measuring any garage, always show the size of the width first, followed by the depth. Most appraisal systems don't show the sketch of any detached garages, and by listing the width first on the Property Record Card you will know that the first figure is the width. This will substantiate any obsolescence with regard to the size and also standardize the measuring procedures.

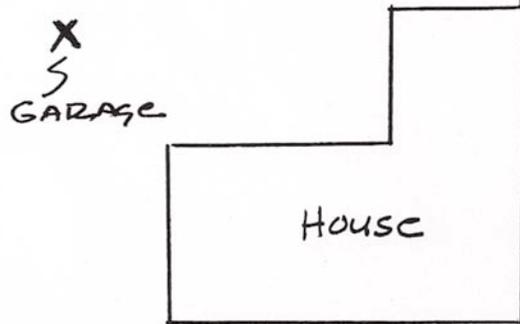
Garage size: 22 X 24                      22 is the width, 24 is the depth.

### HOW IT APPEARS ON THE PRC

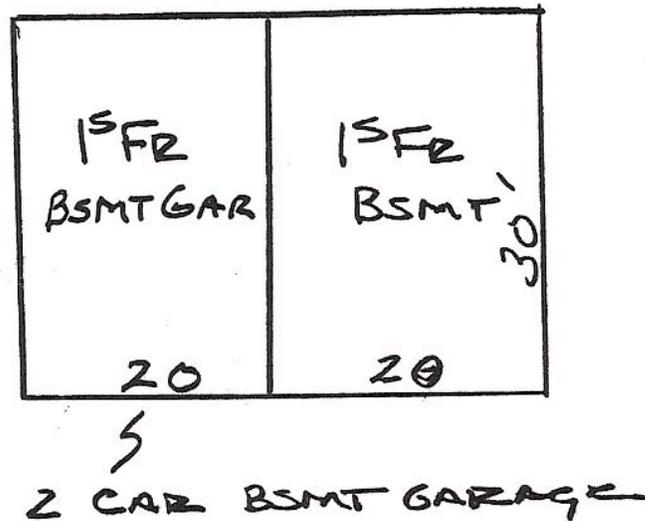
**Attached garages:** Shown on the sketch of the main house they usually are of the same quality and age. In a garage of this type, the only interior finished wall will be the one adjacent to the house. This wall is usually fireproofed.



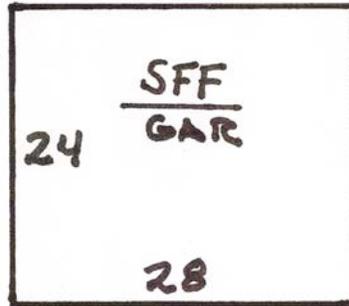
**Detached garage:** Built away from the house. The garage could be of a different quality and age. Show an X on the PRC to approximate the location of the garage. This X on the PRC helps when the garage is demolished. Show width first on the PRC.



**Basement garages:** Located in the basement of the main house. Listed and sketched with the main house.



**Garage with living unit above:** Usually built in conjunction with a large estate and used as servant's quarters or guest unit. The unit may or may not be occupied. Put this card as 2 of 2



Detached garage with finished living area on the upper floor

## OUT BUILDINGS

When measuring and listing out buildings on the property always remember to show the width first and then the depth on the PRC. Because there are no sketches for these items, if your CAMA system permits, show an **X** at the approximate spot where the outbuilding is located on the lot. If there are more than one Out Buildings, show them as X-1, X-2, X-3, etc.

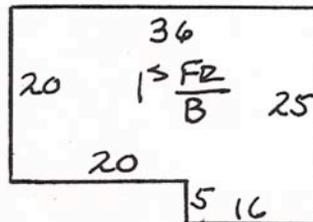
X-1

X-2

Notes on "PRC"

X-1 = Garage

X-2 = In Ground pool



## WHEN TO USE ADDITIONAL PROPERTY RECORD CARDS

If the property has an additional dwelling on the parcel or has a garage with a living unit above, make up another card. The two cards would be known as card 1 of 2 for the main house, and 2 of 2 for the second card. The parcel I.D. titleholder and account number should be the same for both cards. Each card should have a separate listing and sketch for the designated buildings.

## STORY HEIGHT AS IT RELATES TO LIVING AREA

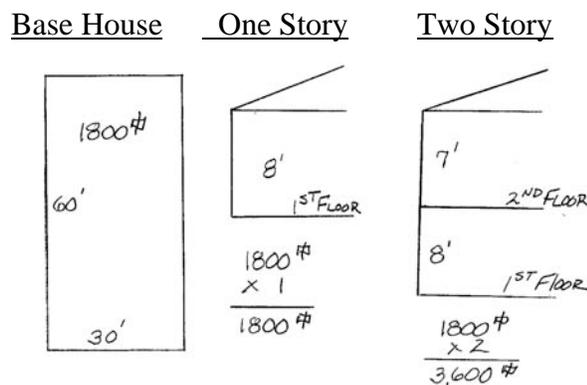
To fully understand the importance of determining the correct story height, we must know how the square foot of living area is established on residential buildings and what bearing it has on the final value estimate. To begin with, the square foot of living area estimate is one of the most widely used figures in the comparison of one house as it relates to others in the way of size. Assessors and Realtors put a lot of credence in the square foot of living area in judging the comparability of residential properties with regard to recent sales in the neighborhood. The insurance industry computes their replacement cost estimates for insurance coverage, based on the square foot of living area. And last but not least, buyer and seller use this figure in determining how large a house they want and what this house would bring on the market if they put it up for sale. Therefore, the determination of the correct story height is very important.

There are basically two steps in establishing the total square foot of living area. The first step we reviewed in the measuring of the exterior dimensions of the dwelling is computing the base area. The next step, which will be explored in detail, is the determination of the story height. If it is a one story building with a typical full story height for residential buildings of seven to nine feet, the computation is **base area X story height = total square feet of living area**. (Example: A one story ranch style home with 1,800 square feet on the first floor, would compute: 1,800 X 1 = 1,800 square feet of living area. If it were a two story colonial with identical floors, the computation would be: 1,800 X 2 = 3,600 square feet of living area. Sounds pretty simple!

Where the problems occur, is in the determination of story heights that are something other than a full story. A building that has as its second floor, a sloping roof with a number of various size dormers, a two story house where the second floor exterior wall is only about four feet and the new McMansion style dwelling that has a two story great room, are the little problems that we are about to solve.

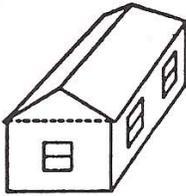
### STANDARD STORY HEIGHT

If we are estimating a standard story height, one that is at least seven feet high, whether it is on the first floor or second floor, you should not have any problem with that. Stand back from the house and project where the floor and ceiling lines go through the house.

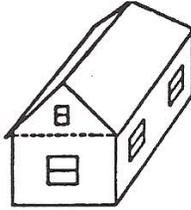


# Estimating The Proper Story Height #1

From the Cole-Layer-Trumble Appraisal Manual



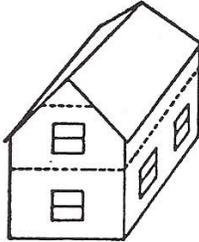
(A) **1 Story.** All rooms are on one floor and are below the square of house at the eave line. This type usually has a low pitch roof with a slope of about  $\frac{1}{6}$ .



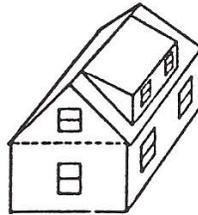
(B) **1 Story and Attic.** Same basic design as *1 story* except the pitch of the roof is usually greater with a slope of about  $\frac{1}{4}$  or  $\frac{1}{3}$ . This type design has a permanent stairway to a usable floored attic area. There are usually windows at each end of the attic.



(C) **1 Story and Finished Attic.** Same basic design as *1 story and* except the attic interior is finished and is usually divided into rooms. The attic floor is approximately 55% of the first floor area.



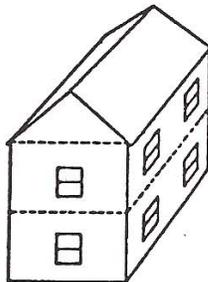
(D) **1 1/2 Story.** The second floor area of this type is equal to the area of the first floor, however, the wall height of the second floor is approximately  $\frac{1}{2}$  that of the first floor with the balance of wall height as sloping ceiling.



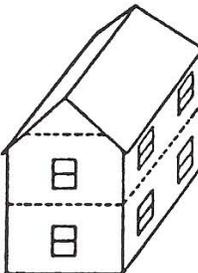
(E) **1 1/2 Story.** This type is similar to the *1 story and finished attic* design except the roof pitch is greater with a slope of about  $\frac{1}{3}$  or  $\frac{1}{2}$  and there is a large dormer on one side of the roof and possibly one or 2 small dormers on the opposite side of the roof. Area of the finished second floor is approximately 75% of the first floor area.



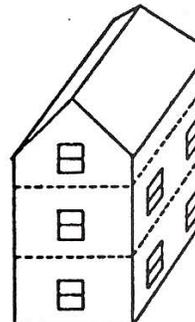
(F) **1 1/2 Story.** This type has a high pitch roof with a slope of about  $\frac{5}{8}$  or  $\frac{3}{4}$  with small dormers on one or both sides of the roof. The area of the finished second floor is approximately 75% of the first floor area.



(G) **2 Story.** This is a typical *2 story* dwelling with the second floor area equal to the first floor area.



(H) **2 Story.** Similar to the *2 Story* in example (G) except the second floor side walls are less than full height. Consequently part of the second floor ceiling follows the slope of the roof.

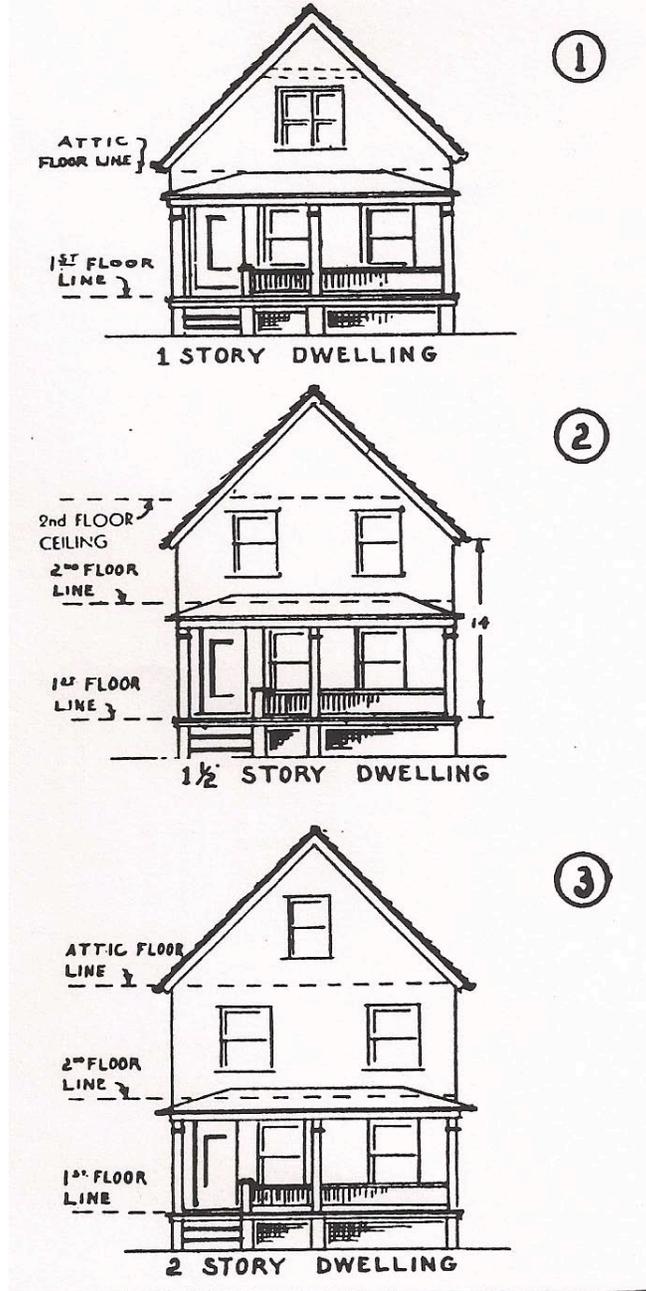


(I) **2 1/2 Story.** This type has two full stories and a  $\frac{1}{2}$  story similar to example (D). A *2 1/2 story* dwelling may also be similar in design to examples (E) or (F).

## Estimating The Proper Story Height #2

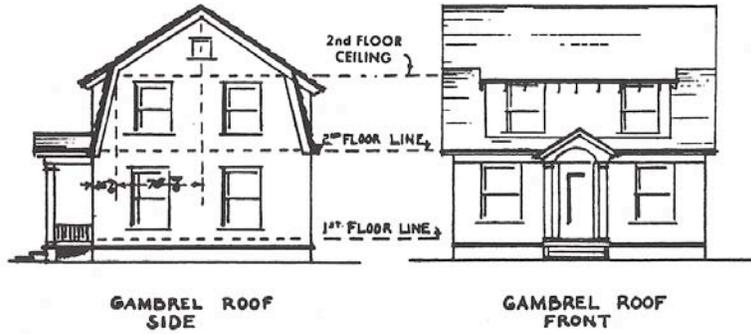
In estimating the proper story height, estimate the floor and ceiling lines. Is it a full story or half story? Take note of where the attic floor line comes in on each sketch.

From the J.M. Cleminshaw Co. Appraisal Manual



# Estimating The Proper Story Height #3

From the J.M. Cleminshaw Appraisal Manual



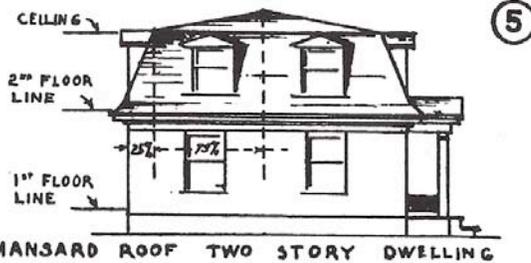
GAMBREL ROOF SIDE

GAMBREL ROOF FRONT

④

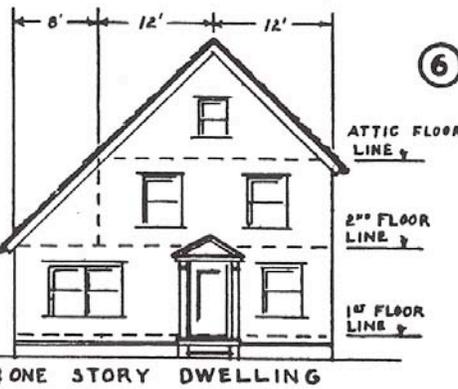
2 STORY DWELLING

④A



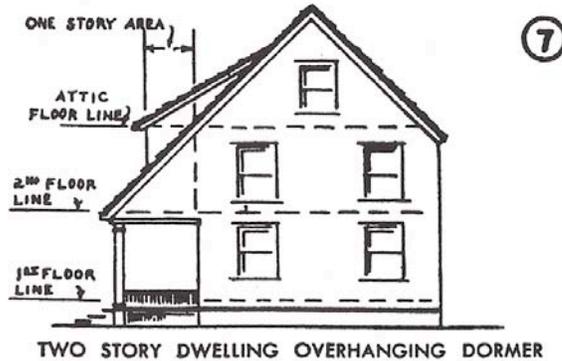
MANARD ROOF TWO STORY DWELLING

⑤



TWO & ONE STORY DWELLING

⑥



TWO STORY DWELLING OVERHANGING DORMER

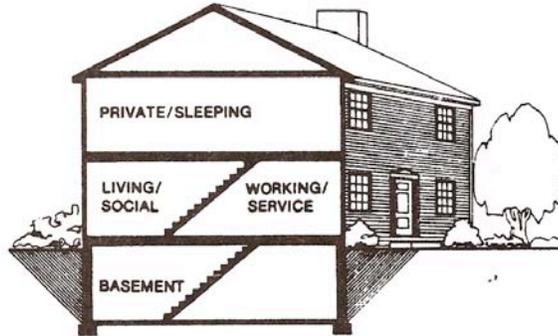
⑦

# ELEVATION AND SECTIONS OF RESIDENTIAL DWELLINGS

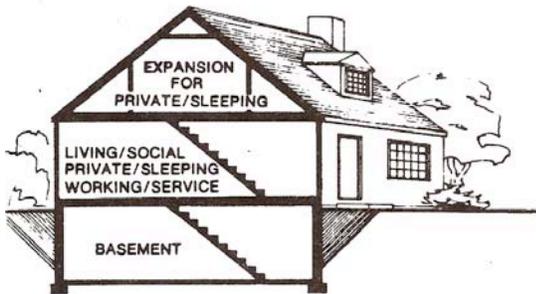
From the Cole-Layer-Trumble Appraisal Manual



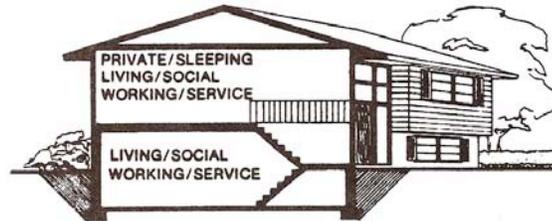
**ONE-STORY HOUSE**



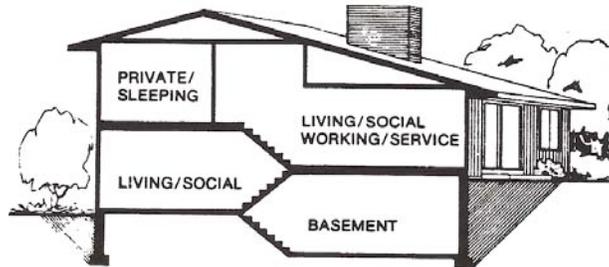
**TWO-STORY HOUSE**



**ONE AND ONE HALF-STORY HOUSE**



**SPLIT ENTRY OR RAISED RANCH**

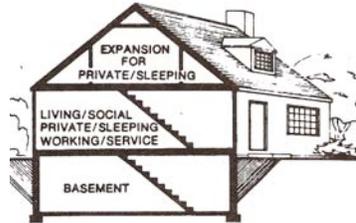


**SPLIT LEVEL – FRONT TO BACK**

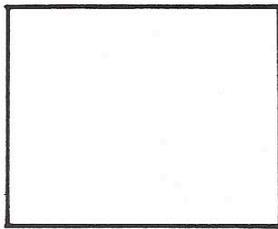
*The above elevations and sections of the residential dwelling will give you a good view of the different areas of the dwelling devoted to the living, working, private and social areas of the house. Only that area above grade is used in the calculations of the living area.*

## NON-STANDARD STORY HEIGHT

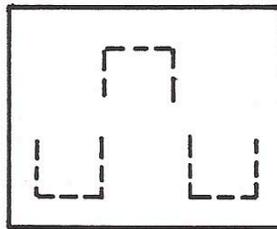
A non-standard story height can usually be found on the second floor of a cape cod or bungalow style dwelling or finished attics on the third floor of larger colonials and old style two story houses. To qualify as living area, the construction should be similar in quality as the floor below, heated, adequate electricity, and have direct access from the lower living area. The unusable area of this space should have at least seven feet of headroom over at least half the finished area. This procedure can only be accomplished by an interior inspection.



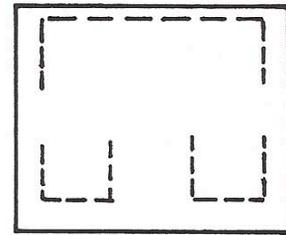
Story height and dormer outline



1<sup>s</sup> A + B



1<sup>st</sup> + Attic Ht  
#5



1½ Story

The typical finished attic room has a smaller useable living area than the floor just below it, due to the sloping of the roof, height of the knee walls, and the various dormers. The attic knee walls should be a least five feet high and at least 50% of the finish area should have ceiling height of seven feet. (See diagram shown above)

Because we are in the mass appraisal of property, it would not be economically feasible to measure the interior of every finished attic or half story home. What we can do with a very high degree of accuracy, is establish a uniform set of guidelines for ¼, ½, and ¾ story finished attic areas that are represented by a certain size dormer, with a certain pitch to the roof and exterior walls that are less than full height. Most CAMA systems will offer a variety of story heights to accommodate variations in rooflines. Listed below are examples of computing the living area for different story heights.

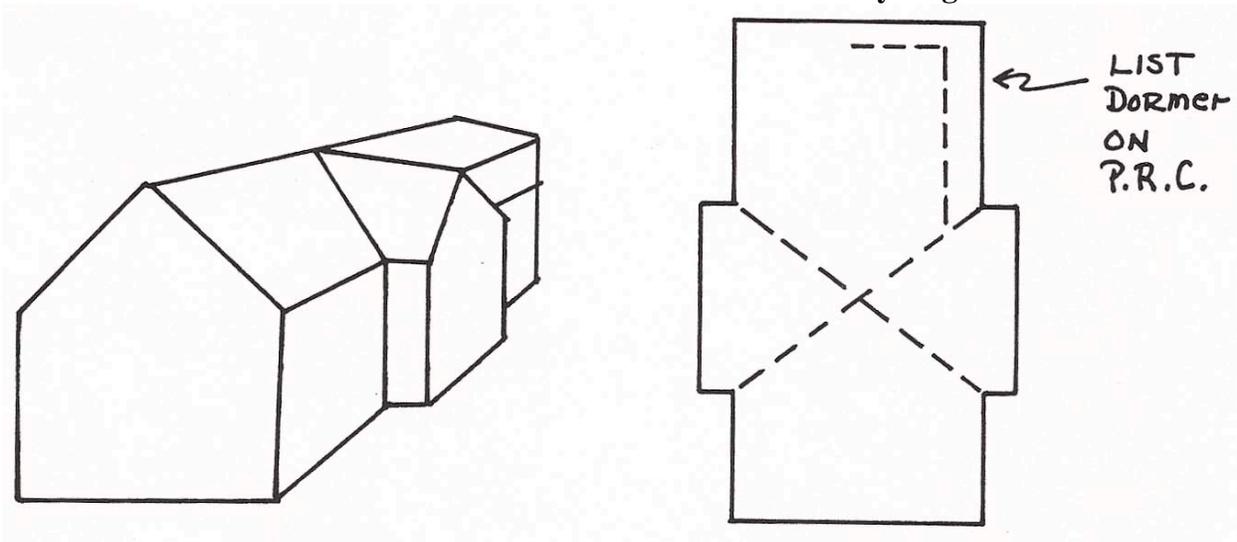
- Full one story height =100% of base area
- Full two story height =100% X 2 of base area
- Finished attic at 20% of base area
- Finished attic at 40% of base area
- Finished half story at 60% of base area
- Three quarter story at 80% of base area

To determine the proper story height, the Data Collector should stand back from the house and visualize the height of the building. The things to look for include:

- Approximate floor and ceiling lines: The purpose of this is to determine if the floor and ceiling lines extend the entire width of the house or does the roof slope affect the story height.
- Roof pitch and slope: The greater the roof pitch, the more useable area of living space created on the upper floors.
- Dormers: Determine if the roof has any dormers and how long they are. A full shed dormer extending along the entire roof increases the useable living space to a sizeable amount. You may want to sketch all dormers on your rough sketch drawing in the field.
- If you have any doubts or problems in estimating the proper story height, review your office procedures' manual on story heights or ask a supervisor. You should be consistent in your estimate.

### REVIEW UPPER FLOOR DORMERS FOR PROPER STORY HEIGHT

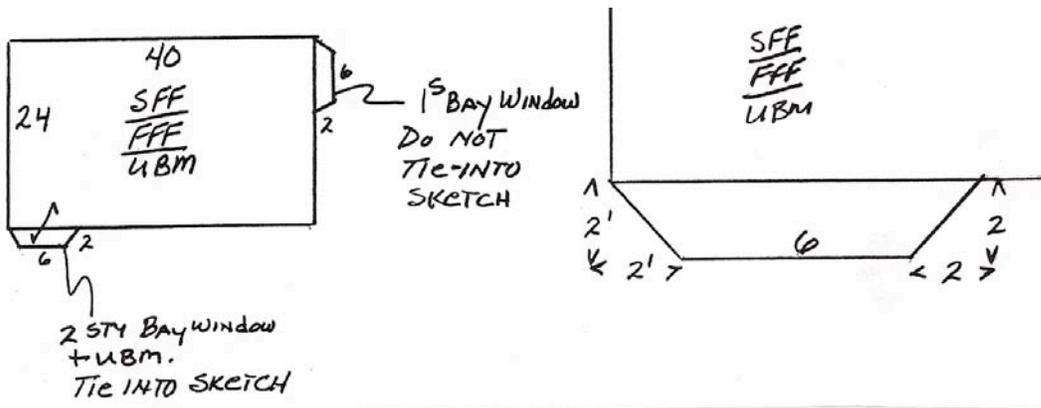
Gable and shed dormers make this a 2-½-story height



## BAY WINDOWS

Bay windows are protrusions beyond the exterior finished surface of the outside walls. They should be included in the finished living area of the house only if the floor and ceiling heights of the bay window are the same height as the floor they protrude from. Do not include bow windows that are only partial stories. If you can walk in the area of the bay window and it has the same story height as the floor it protrudes from, include it in the calculation of living area.

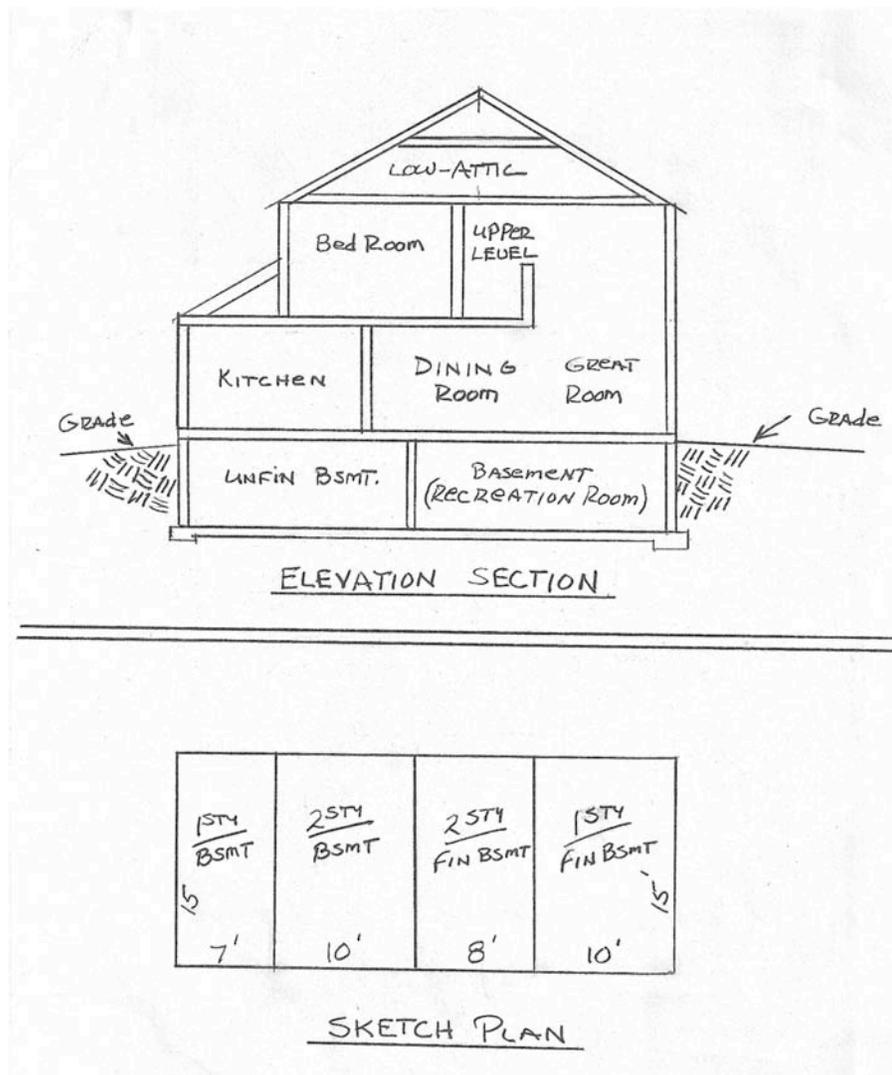
### FIELD NOTES:



## OPEN TWO STORY GREAT ROOMS

Call them great rooms, atrium rooms; two story grand entries, rooms with vaulted or cathedral ceilings, or whatever. The two story open rooms built in many of today's modern grandiose homes are causing some Data Collector's problems. What do you include and what do you leave out?

In the typical open two-story room you include as living area, the square footage on the first floor. With the second floor opening, you do not include that opening as living area except that area where both stair treads and landing proceed to the floor below. Also included with the second floor opening are any balconies or walkways that may extend over the first floor.



## **BUILDING PERMITS AND MAINTENANCE OF VALUES**

The first thing we have to consider is what is the most effective way to maintain the building permits. A great deal has been written about revaluations and mass appraisal updates, enough to fill many volumes. But just as important as your revaluation, is an ongoing program of maintaining those values in an equitable fashion between the periods of updates. Some jurisdictions update every year, some every five or ten years. But, no matter what period of time it happens, each assessor's office has the responsibility of having an on-going program for inspection of alterations, demolitions, remodeling and new construction changes that are done with or without the proper building permit.

The home remodeling business is a huge enterprise where people are investing a great deal of money into their home. They are adding on, going up, doing complete rehabilitation jobs of the entire house, and building new mega castles. Unless you have been living with Alice in Wonderland, many of these changes are being done without the proper building permit. Not only are your municipality losing out on permit fees, but also the existing data in your appraisal system is not correct. The consequences of not having the correct data in your files are erroneous results with the sales ratio reports. The wrong information produces the wrong outcome.

The enforcement of a well-run inspection program gets at the very heart of any assessment plan; that of equalization of the values in accordance with fair market value. The longer the period of time between revaluations, increases the necessity for such a program. There is only one person that is in charge of maintaining equalization, and that is you the assessor.

The following suggestions have been proven very effective. If done in a professional manner, it will go a long way in maintaining equalized values.

### **BUILDING INSPECTOR**

The quality of building permits in your municipality will depend upon how well your building department is run. If the building inspector runs a tight ship and requires permits for all alterations and new construction that is required by law, he/she will be one of your biggest assets. But if the building department is lax in their duties or they are understaffed, you can rest assure that a great deal of work is being done without the proper building permits. In the latter case the first step in the appraisal process, discovery, will be hindered.

My first recommendation is to set up a meeting with the local building inspector and establish some sense as to how they go about their job of requiring building permits. At this meeting you may also want to let them know that if the assessor's staff comes across any construction without a permit, they will be notified. You may also want to set up some guidelines as to the assessor and staff having access to the building department's records such as, building plans, permits, and certificate of occupancies. Some offices allow you access to the information and others want their own staff to handle it. Assure the building inspector if their department needs information from the assessor's office, it will be available.

When the building permits are issued, make sure that the assessor's office receives a copy of each permit, certificate of occupancy and any other notices that might be issued by the building department. The copies of all building permits should be delivered in a timely fashion to the assessor's office.

## **FIELDWORK DISTRICTS**

Before you start your fieldwork you should establish fieldwork districts or neighborhoods, where you can concentrate your effort in one predominant area of your community at a time. The one thing you do not want to do is to go out into the field without an established plan, nor do you want to drive from one end of the town to the other end, because your first building permit is Ann Street on the North side of town and your second building permit is Arbor Street on the South side of town.

Previous sections in this manual on the "Delineation of Neighborhoods" and "Your Car and How to Drive it", discussed the process of developing a systematic approach to fieldwork districts.

In the section on "Your Car and How to Drive it", we recommended the establishment of specific work districts to best utilize your time, to save wear and tear on your car and allow you to concentrate your efforts in one particular area at a time. As stated previously, how you would start your field inspection at one end of the district and slowly work your way street by street through to the other end.

In the section on "Delineation of The Neighborhood", I recommended the establishment of neighborhood districts based on areas that have some distinguishing characteristics that sets itself apart from other areas in your community. In essence, you are making reference to a true neighborhood within your community.

Both of these discussions are pointing to the same objective. Establishing a fieldwork district that is efficient, practical, and necessary for a professional field inspection program.

So, if you don't already have your community broken down in some form of districts, start now. Get out the maps of your community; get the zoning map, the census tract map, maybe a political ward voting map or what ever map that makes reference to subdivisions of your community. Can you see any plan that works? It is my personal feeling, that the new fieldwork districts should be designed to coincide with known established neighborhoods in your community. By having true neighborhood districts, as fieldwork districts, they will also serve as areas that can be utilized when you do sales ration studies for neighborhood trending.

The benefits of doing inspections in one area at a time include better utilization of your time, driving fewer miles, and having the ability to concentrate on each and every street in the district. The one last word on neighborhood districts is that they may change over the years. Review the section of "Keeping Track of Neighborhood Conditions" in this manual.

## FIELDWORK DISTRICTS – YEAR \_\_\_\_\_

Keep track of permits that have been inspected in a particular section of your municipality. Each number represents a fieldwork district or a neighborhood. They can be established by assessor’s map numbers or neighborhood area, if you have them. When doing your fieldwork take out all the building permits for that particular area. This way you will save time and gas, and you will know what is going on. After you have completed the permits in that district, record the date on the PRC and the fieldwork district chart below. You should try and do two rounds in each district, one in the spring and one in the fall.

1 <sup>st</sup> round	2 <sup>nd</sup> round	1 <sup>st</sup> round	2 <sup>nd</sup> round
1 _____ / _____		17 _____ / _____	
2 _____ / _____		18 _____ / _____	
3 _____ / _____		19 _____ / _____	
4 _____ / _____		20 _____ / _____	
5 _____ / _____		21 _____ / _____	
6 _____ / _____		22 _____ / _____	
7 _____ / _____		23 _____ / _____	
8 _____ / _____		24 _____ / _____	
9 _____ / _____		25 _____ / _____	
10 _____ / _____		26 _____ / _____	
11 _____ / _____		27 _____ / _____	
12 _____ / _____		28 _____ / _____	
13 _____ / _____		29 _____ / _____	
14 _____ / _____		30 _____ / _____	
15 _____ / _____		31 _____ / _____	
16 _____ / _____		32 _____ / _____	

## **BUILDING PERMIT PROCEDURE**

Getting the building permits from the building inspector to the assessor's office is our next order of business. Whether they are hand delivered, inter-office mailed or electronically transferred, it is important that we receive them in a timely fashion.

The permits received from the building department should include all structural, plumbing, heating, electrical and demolition permits. In many assessors' jurisdictions the assessor has the authority to assess any new construction from the date it was completed and has a certificate of occupancy, known as a C of O. We want those also. The assessor's office should also be notified by the planning and zoning department for any approvals of new sub-divisions, and zoning compliance matters. If the fire department maintains reports on fires that happen in your community, tell them that you would like to be notified.

As information starts coming into your office, you will have to set up a system that filters the information to the correct file and attach it to the proper Property Record Card (PRC). I found that the best procedure is to create a filing system based on your existing neighborhood districts. These districts are already established and are usually encoded into your CAMA system. As the information comes from the various departments, you should list the neighborhood code and map-block-parcel number of the PRC on the building permits. Copy the PRC, attach the permit to it, and file it away in the proper neighborhood file until such time that you begin your field inspection of that area. I also attach any newspaper articles or sales brochures of that property to the PRC to supplement the information.

This is an on-going process. As additional permits and notices arrive, attach them to the existing PRC and other permits already in the neighborhood file. It is so much easier to have an on-going program of putting the building and Property Record Cards together as they arrive from the various departments, then wait until you are ready to do field work and start pulling and organizing the permits.

## **REMODELING PAYBACKS**

This section deals with an analysis of why certain improvements add more value than others, the economics of remodeling, and how the proper maintenance of building permits can improve the uniformity of assessments. The biggest job you have is implementation of a full valuation program where every property in the assessment jurisdiction is valued in accordance with the appropriate laws. But equally important is the maintenance of equity when people improve their property. The new value that you place on those improvements has to reflect what contribution that remodeling project added to the overall property value. The economics of this remodeling project has to be judged on the merits of a number of economic factors, which include cost, quality, contribution, location, condition prior to remodeling, plus some of the following considerations.

- **Neighborhood value range:** Whether a remodeling project adds value or not has a great deal to do with the desirability and value range of the neighborhood. For anyone to make an educated judgment on the merits of the new renovation, you should have an

understanding of the value range in each neighborhood district. What is the most a property will bring on the market in this area? What is the minimum value that a house would sell for in the neighborhood? And what is the typical selling price? If the upper limit of house sales in neighborhood "A" is \$300,000 and a person is in the process of putting \$100,000 into renovations in a \$300,000 house, I would say they would wait a long time to recoup their investment. Having the largest and best house in the neighborhood is not one of the most prudent investments a homebuyer can make. When it comes time to sell this property the typical buyer will not pay a premium price for the excess. They would rather have a lesser house in a better neighborhood.

- **What is the typical house in the neighborhood like?** If the typical house in the neighborhood has 2,000 square feet of living area, three bedrooms, 2½ baths, central a/c and a 2 car attached garage, then installing a full bath in an existing 1½ bath house makes all the sense in the world. But building a 1,000 square foot addition on a 2,000 square foot house might be pushing the market.
- **Cost and value:** Understanding the difference between cost and value is the bottom line. In the simplest terms, the **cost** is the actual dollar amount a person paid to a contractor to complete the project. The **value** added, is the actual contribution that the renovation added to the fair market value of the property. Remember, all renovations are not the same when it comes to adding value.
- **Scope of the remodeling project:** Are the renovations in keeping with the neighborhood, as to size, design, utility and overall appearance? Is the project necessary to bring the property up to current standards of the area or is it an added amenity that people will pay for in an upscale neighborhood?
- **Neighborhood desirability:** Location, location, location, you have heard it said a thousand times that the most desirable locations and those that are experiencing a rapid run-up in property values will command a greater return on remodeling projects. People in these areas have more equity in their homes to spend and are more likely to invest in protecting their housing. Conversely in a neighborhood where property values are stagnant or in a decline, a major cash outlay for a remodeling project is unlikely to recoup much of the cost.

Over the years there have been a number of surveys showing what percentage certain remodeling projects return of the original cost invested, and what will not. I am not about to tell you exactly what the estimate of return cost will be, but it has been my experience that the following remodeling projects either have a potential of a **high, average, or a poor return.**

**High returns include:**

Minor and major kitchen and bathroom projects	Family room additions
Master bedroom suite additions	
Two story additions that expand living area	
(Stay within the square footage of the neighborhood)	

**Average returns include:**

Energy efficient window replacements	Fireplaces
--------------------------------------	------------

Finished basements  
(Walk-out basements will bring a better return)  
Attic bedrooms  
(Cape Cod attic expansion will bring better returns)

Siding replacement.  
New two-car garage, if none exists  
Decks and patios

**Poor returns include:**

Swimming pools  
(Northern climates)

Re-roofing  
(A necessary job if required)

One of the tasks that you are asked to perform as assessor/appraiser is to justify how much a certain improvement adds to the value of a particular property. The answer lies in the very principles of appraising that you have studied for years: substitution, balance, contribution, surplus productivity and highest and best use. I don't intend to go into each one of them because it would take up four more pages. Review the terms in your appraisal manual and see how they apply to the renovation and remodeling of a single family home.

**ADDITIONAL WORK DONE WITHOUT A PERMIT**

Sometimes a building permit is taken out for a particular job, but upon inspection of the property, the Data Collector finds that additional work has been done to the property other than what was called for in the permit.

When this situation exists, ask the owner or the person who lets you enter the property, when the work was done. If you had a recent revaluation, this remodeling might have been included in that new assessment. You should ask if other work was done, the date the work was completed, and the cost of the particular job. Make sure you have the most recent PRC.

With all permits you are doing, review the entire PRC to make sure they agree with what is actually there. Make sure the sketch is correct, including the story height and any other factors that might be missing. As stated previously, a permit inspection is an ideal time to review the entire PRC.

If you are unable to get into a property and you find that the yard contains items of the building that has just been replaced, such as old bathtubs, sink fixtures, old plaster, galvanized piping, and old radiators, you will have to get in touch with the owner. Leave a "Call Back Notice" for them to call you for an interior inspection.

## **WORK WITHOUT PERMITS**

As you make your rounds in the fieldwork districts, keep an eye open for remodeling and alterations going on without a building permit. Work actively going on usually presents no problem. You can see the work being done or you may notice the contractor's equipment on the site. Another clue of alterations going on is the journeyman truck in the driveway. Don't get carried away with the plumber, electrician or carpenter making repairs only. Your job is to reflect value change based on the fair market value at the time of the value up-date.

Recently completed work can also be spotted. Sometimes a recently finished addition will remain unpainted for a short period after its completion. Trash dumpster parked in the driveway with construction materials in it will give an indication that work has recently been completed. Old bathtubs, kitchen sinks, radiators, and other building material left in the yard gives the same clue of work going on. The following guidelines should be checked when work is being done without a permit.

- Check the PRCs and permits that you have with you and make sure you didn't overlook a permit for work being done at that address.
- Take down the address, the type of work being done, and then check your office files for an issued permit for this work.
- If no permit, contact your supervisor regarding the work being done.
- Notify the building department of the work and the address.
- Fill out an inter-office Work Order Notice that describes the address and work. You should then proceed to make an inspection of the property as you would with a normal building permit.

## **NO VALUE INCREASE FOR SOME REMODELING**

Contrary to popular belief, assessors do have a heart when it comes to increasing the assessment for general repairs and alterations on a single-family dwelling. Assessors recognize the importance of maintenance of all real estate and the possible effects of such programs have upon the taxpayers. Assessors are aware that careful maintenance of real estate is essential to the economic health of the community, and therefore the value of existing properties must be maintained when ever possible. When neighborhoods decline, there is a serious loss of real estate value not only for the property owner, but also for the community.

A few years ago a survey was taken of 22 assessors at a New Haven County Assessors' meeting. They were asked to complete a questionnaire with regard to 25 items that altered or preserved the integrity of a single-family dwelling (**Survey follows**). Even though most of these items do not constitute an increase in assessment, some assessors expressed the opinion that if a dwelling was given some consideration in the form of additional depreciation at the time of the last value up-date, and at a later date the item was corrected, then the depreciation would be removed and an increase would occur. Example: A roof was in such deplorable condition at the time of revaluation that additional depreciation was given. When a new roof went on, the depreciation was taken off.

Normally, if you had three identical homes, one with a new roof, one with a 10-year-old roof, and the third with an 18-year-old roof, the field reviewer normally would not have indicated different depreciations on these houses. In the normal course of listing a house, the Data Collector would not indicate the age of the roof or its condition unless it was obvious that it affected the value. Also, there is not sufficient data or time available to prove there is a difference.

Another thought on why many of these items would not constitute an increase in the assessment, can be compared with the maintenance of your car. How often do you change the oil, buy new tires, or have an engine tune-up? These items are not necessary to make the vehicle more valuable, but are done to preserve its present condition, and if neglected, the seed of decay will retard any hope of future benefits.

## **RESULTS OF REMODELING QUESTIONNAIRE**

Results of a survey taken at a New Haven County Assessors' meeting over 80% of assessors present, said they would not increase the assessment on a property for the following improvements: Re-roofing, handicap ramps, repointing or repairing exterior masonry, replace siding of the same type, upgrade electric service (60 to 100 amps), minor interior rewiring to comply with safety standards, alarm or security systems, replacing lighting fixtures, furnace or boiler replacement of the same type, hot water tank replacement, replace galvanized to copper tubing, above ground pools, and replacing bath fixtures in a newer house. Other items that can be added to the no change list include items in the way of maintenance, refurbishing or repairs. They include, interior or exterior painting, normal decorating, floor sanding, plaster or sheet rock repairs.

Survey results on the following home improvements. Assessors were split as to whether these improvements constitute an increase in the assessment or not: Porch replacement (same size), wood deck (same size), new energy efficient window replacements, vinyl siding, new wood stove with a metal stack, replacement of bath fixtures in an older home, adding insulation to walls and ceiling, major kitchen remodeling, new hardwood floors, small sheds (less than 10 x 10), and concrete or brick patios.

As you can see, there is a difference of opinion on whether certain home improvements warrant an increase in assessment or not. The question of what constitutes a modernization is one that will be determined by you the assessor, on the basis of the facts in each individual case. What I found to be a very good public relation tool, is the distribution of a booklet describing what does and does not constitute an assessment increase with the caveat that a substantial modernization program would increase the value of a property and would result in some increase in the assessed value.

## REMODELING QUESTIONNAIRE RESULTS

(New Haven County Assessors meeting 2/19/97)

QUESTION: Would you as an assessor or field appraiser increase the assessment of an individual home if one of the following alterations was done to a home? It is understood, that if any number of these items were done at the same time, it would constitute a possible increase in the assessment.

		YES	NO
<b>EXTERIOR</b>			
1.	Roof cover replacement	<u>1</u>	<u>21</u>
2.	Porch replacement (same size)	<u>7</u>	<u>15</u>
3.	Wood deck replacement (same size)	<u>6</u>	<u>16</u>
4.	Handicap ramps	<u>0</u>	<u>22</u>
5.	New energy efficient window replacement	<u>6</u>	<u>16</u>
6.	Repointing/Repairing exterior masonry	<u>3</u>	<u>19</u>
7.	Vinyl siding	<u>11</u>	<u>11</u>
8.	Replace siding of same type	<u>4</u>	<u>18</u>
<b>INTERIOR</b>			
1.	Upgrade electric service (60 to 100 amps)	<u>4</u>	<u>18</u>
2.	Minor rewiring (1 room)	<u>0</u>	<u>22</u>
3.	New alarm/security system	<u>2</u>	<u>20</u>
4.	Adding central air condition	<u>22</u>	<u>0</u>
5.	Window box air conditioner	<u>0</u>	<u>22</u>
6.	Replace lighting fixtures	<u>0</u>	<u>21</u>
7.	New wood stoves with metal stacks	<u>7</u>	<u>15</u>
8.	Furnace replacement (same type)	<u>1</u>	<u>21</u>
9.	Hot water tank replacement	<u>0</u>	<u>22</u>
10.	Replacing bath fixtures		
	Older house (25+ years)	<u>11</u>	<u>10</u>
	Newer house	<u>1</u>	<u>18</u>
11.	Adding insulation to walls and ceiling	<u>6</u>	<u>16</u>
12.	Replace galvanized to copper tubing	<u>1</u>	<u>21</u>
13.	Major kitchen remodeling	<u>12</u>	<u>9</u>
14.	New hardwood flooring	<u>8</u>	<u>13</u>
<b>GENERAL</b>			
1.	Above ground pools	<u>2</u>	<u>20</u>
2.	Small sheds (less than 10 x 10)	<u>11</u>	<u>11</u>
3.	Concrete patios	<u>14</u>	<u>8</u>

*It would be interesting if you ran the same survey today to see what the outcome would be. Try it.*

## INSPECTING A REMODELED HOUSE

Inspecting a house that has been recently remodeled is somewhat different than inspecting a house that has just been built. When you inspect a new house for the first time, you know that you have to measure the entire house, make an interior inspection, apply a grade and condition factor and then account for all of the out buildings. When you are visiting an existing house that has just been remodeled, there are a number of items to take into consideration.

First, make sure you are at the correct address, especially if there is no number on the house. Inspect the new work that was done as a result of the building permit. What changes were made to the property? Make a complete review of the entire PRC to make sure it agrees with what is actually at the site. Start from the beginning by checking the topography factor, the style, the living units, the grade, condition, rooms, baths and any other factors that make up the current PRC. Maybe the photo has to be up-dated. An added responsibility is to determine if there is a change in the present depreciation as a result of the remodeling, and in some extreme cases, a change in the grade factor. If you have been in the business long enough, you can sometimes sight erroneous measurements. Get the tape measure and check it out. You may never get the chance to get back into this house again so, make sure your listing is correct.

There is no better time for a complete review of the property than when you visit it with a building permit. So the rule should be, whenever you visit a property whether it's for a recent remodeling, a review request by the owner, or whatever, make a complete review of the entire PRC. For minor permits that won't increase the assessment, do the same thing. Get out of the car, verify the change, and walk around the entire house. It's amazing what you will find in your little walk-about. A new deck here, a new addition there, all adds up to a change in the assessment.

Our job as assessors is to maintain equity throughout the assessment jurisdiction. If your data is incorrect on the property from the start, any future estimate of value will also be wrong. One of the long-range projects that should be part of every field visit is to verify all of the data on each property you visit, whether it is beneficial to the taxpayer or to the municipality.

**Listing data on building permit:** The back of the permit is usually blank, and an ideal place to list your notes, measurements, and facts pertaining to the work that the permit calls for. The following information should appear on the back of the permit:

- New sketch or notes of what the remodeling project consisted of
- Up-date the room and bath count or any other data that should be changed
- Get the cost of the project and ask if the owner did any of the work
- If there was a recent sale, verify it
- Review the entire PRC for any errors
- Date of inspection and who you inspected the property with (list inspection code)
- List the permit numbers on the PRC. History of permits is a very important factor for reviewing values and substantiating appeals
- Is the project complete or is it active

- If no one is home, leave a door hanger to call you for a re-inspection. If a taxpayer calls you for a re-inspection, get their telephone number in case there is a problem with the new appointment time or date.

## **CHANGING VALUES ON A REMODELED HOUSE**

Once you have completed your fieldwork and made adjustments to the Property Record Card to reflect the new changes, your next step is to adjust the value for the improvements that have been made.

To assist you in arriving at these values, you should set up the following structure:

- Neighborhood valuation districts that have some distinguishing characteristics that set them apart from other areas in your community
- An updated sales file of comparable property that have sold recently
- A sales ratio study that shows the most recent sales assessment ratio in the area you are working

Having these items in place as standard procedure, you should be in pretty good shape to determine what a fair and equitable assessment on these properties will be.

The two most common reasons for changing values on a remodeled dwelling include expanding the living area and lowering the overall depreciation. In the first case, the expansion of the living area is usually accomplished by building a new addition attached to the house or expanding upward with a new second floor. If there are extensive new additions to the existing dwelling, you will not only add the new living area, but also adjust the existing depreciation to reflect the overall improved condition. With the second example, there are a number of reasons to lower the depreciation on a dwelling without increasing the living area. Examples include: Major kitchen and bathroom remodeling, gutting out the interior of a house to make it look like new, and doing alterations that include new windows, siding, roofing and gutters done at the same time, may also warrant a depreciation adjustment.

Some of the items to take into consideration when applying the new values include, the overall value increase, the neighborhood value range, the new size of the house and the present sales ratio and trend factor of the area. Make sure you are consistent in your judgment. Make sure you have equalization with comparable properties, and don't try to kill the taxpayer.

## REMODELING AND ALTERATIONS

The next couple of pages list some of the most common types of remodeling and alterations that a Data Collector will come across in the course of doing their fieldwork. This summary will provide the Data Collector with some insight as to what to look for when the situation arises.

### Kitchen remodeling

Remodeling a kitchen can be one of the best forms of home improvement that a homeowner can do. It also can be one of the more expensive remodeling projects. In valuating this project, the Data Collector must determine not only the quality of the job, but also determine whether the project is in keeping with the neighborhood value range. You don't want to put \$50,000 into a kitchen-remodeling project in a neighborhood that does not warrant that type of job.

#### Items to check

- |  |                        |
|--|------------------------|
| 1. Linear feet of base and overhead cabinets * | 5. Quality of work     |
| 2. Built in oven range and dishwasher          | 6. Cost of the project |
| 3. Type of flooring                            | 7. Lighting            |
| 4. Type of ceiling                             | 8. Date of inspection  |

Note: \*Linear feet of base and overhead cabinets can be estimated by counting cabinet doors and drawers. Each door = about 1 ½ feet wide.

### Bathrooms and plumbing

Remodeling a bathroom is another positive investment a homeowner can make in the preservation of value in their home. The Data Collector must determine whether this remodeling is of an existing bathroom, or is it an additional bathroom? If it is an additional bathroom, the listing of plumbing fixtures on the PRC will have to be updated. Another determination that has to be made is whether this alteration is only a replacement of the fixtures or is it a total update of the existing bathroom.

#### Items to check

1. New or remodeled bathroom
2. Type of bathroom:

a. Water closet	<u>Number of fixtures</u> Toilet only
b. Toilet room	Toilet and lavatory
c. Full bathroom	Toilet, lavatory, tub or stall shower
d. Extra fixtures	Extra lavatory or stall shower in bathroom
3. Type of floor and walls – tile or vinyl
4. Cost of the project.

## Attic remodeling

Many times an owner will hesitate when you want to inspect the second floor or attic. You should point out to the owner that an inspection is important so you can determine the correct percentage of attic finished.

The owner should go along with you so they cannot claim something was stolen at a later date.

### Items to check in the attic

- |   |  |
|---|--|
| 1. Number of rooms                      | 5. Number of plumbing fixtures and their quality |
| 2. Percentage of attic that is finished | 6. Attic height (See story height section)       |
| 3. Walls and ceiling covering           | 7. Dormers                                       |
| 4. Is it heated and what type           | 8. Skylights                                     |

### Attic in Cape Cod style dwelling

There are two basic stairways to a cape cod attic:

1. Stairs through a closed or makeshift doorway
2. Finished stairs like those in a two-story dwelling. If it is this type, make a note that it is an expansion type attic (EXP)

### Example of attic areas as it relates to living area

<b>Attic percentage finished</b>	<b>Percent of living area</b>
1. None (no attic)	0
2. Unfinished	0
3. Part finished	+20%
4. Full finished attic (no dormers)	+40%
5. Full finished + wall height	+55%
6. Half story	+75%

Finishing off an attic is going to increase the square foot of living area and thus the valuation of the property. It is for this reason, that the Data Collector must inspect that area of the attic to justify the valuation increase.

## **Recreation room or finished basement**

### **Items to check**

1. Size: You can figure the size of the room three ways
  - a. Length X width: 15 X 20
  - b. Square feet: 300 ± sq. ft.
  - c. % of the basement area = 80% of the main basement.
2. Construction
  - a. Walls
  - b. Floor
  - c. Ceiling
  - d. Heat and lighting
  - e. Plumbing added
  - f. Summer kitchen added
  - g. Quality of work
  - h. Cost

## **Rehabilitation and conversions**

When a building permit is taken out to remodel the building throughout, a complete listing should be done. This should be handled the same way as you do new construction.

### **Items to check**

1. Room count on each floor
2. Kitchen remodeling
3. Baths remodeling
4. New copper tubing
5. Electric wiring and increase in service
6. Heating system type and fuel type
7. New sheet rock walls and insulation
8. Roofing and skylights
9. Gutters
10. Siding type
11. Check building sketch for additions
12. Cost of rehabilitation
13. Quality of work
14. Date of inspection

## **Convert open porch to enclosed porch or addition**

This is the same procedure and data as new additions. You should always measure the new enclosed porch or addition. Open porches are usually constructed on a slab foundation, but check to see if there is a basement under it.

### **Items to check**

1. Check PRC to see if open porch is listed
2. Re-measure new enclosed porch or addition
3. Is the new enclosed porch heated
4. Is the enclosed porch like an addition - if so, price it as an addition
5. Is it complete on the date of the listing
6. Correct the PRC with an additional room

### **Aluminum or vinyl siding**

A determination will have to be made as to whether any value increase is added to the subject property for the new siding. The Data Collector should review the following:

#### **Items to check**

1. Present age and condition of the property
2. Present depreciation. Was there additional depreciation applied to the dwelling for being in poor condition
3. Are all of the exterior walls sided
4. Are the eaves covered
5. New gutters and leaders
6. New replacement windows

### **Swimming pools**

In-ground swimming pools are taxable. Most municipalities do not tax the above ground pools. What is your policy? Some assessors apply additional depreciation on pools reflecting limited value increase to the property as a result of adding a new pool.

#### **Items to look for**

1. Size: Square foot
2. Shape: Rectangle - square – circle – octagon
3. Construction: Vinyl liner with wood or steel backing, concrete or gunite
4. Improvements
  - a. Diving board
  - b. Water heater
  - c. Filter house or bathhouse
  - d. Patio around pool
  - e. Fence
5. Year built
6. Cost

As was discussed under the section of “Remodeling Paybacks”, the assessor cannot make a judgment on why a homeowner spent X amount of dollars on a misguided home improvement that is beyond the limits of the neighborhood. It is the assessor’s job to make a sound judgment as to how much value has been added as a result of this project. By applying standard appraisal theories, the assessor will be able to determine a fair and equitable assessment.

## ALTERATION CHECK LIST

<p style="text-align: center;"><u>GARAGE</u></p> <p>TYPE UNITS AGE EXT. WALLS FOUND. STY. HT. O.H.D. ELECT. INT. FIN. FLOOR SIZE COST GRADE CONDT.</p>	<p style="text-align: center;"><u>ADDITIONS</u></p> <p>STORY HT. EXT. WALL BSMT. INT. WALL HEAT FLOOR ROOMS COST GRADE PLUMB SKYLIGHTS SIZE</p>	<p style="text-align: center;"><u>ATTIC CONVERSION</u></p> <p>% FINISHED ROOMS PLUMB DORMERS HEIGHT SKYLIGHTS HEAT INT. FINISH USE STY. HT. COST QUALITY</p>
<p style="text-align: center;"><u>REHABILITATION</u></p> <p>UNITS RM. COUNT KIT. REMOD. BATHS REMOD. COPPER TUBING ELECT SERV. WIRING HEAT INSUL. INT. WALLS ROOFING SKYLIGHTS GUTTERS SIDING COST CONDT. GRADE</p>	<p style="text-align: center;"><u>ALUM/VINYL SIDING</u></p> <p># OF SIDES EVES GUTTERS LEADERS WINDOWS QUALITY</p>	<p style="text-align: center;"><u>REC. ROOM</u></p> <p>WALLS CEILING PLUMB. FLOOR HEATED KITCHEN ROOMS % BSMT. AREA COST SIZE QUALITY</p>
<p style="text-align: center;"><u>BATHS</u></p> <p>WATER CLT. TUB LAVATORY TILING FLOOR COST GRADE</p>	<p style="text-align: center;"><u>KITCHEN</u></p> <p>BASE, L.F. OVERHEAD, L.F. FLOOR BUILT-IN WINDOWS WALLS COST QUALITY</p>	<p style="text-align: center;"><u>IN-GROUND POOL</u></p> <p>TYPE SIZE SHAPE LINER DEPTH PATIO BOARD HEATER SLIDE FENCE L.F. BATH HOUSE</p>

The above chart summarizes the various items to look for on the different types of alterations.

## AUDIT OF COMPLETED PROPERTY RECORD CARDS

The audit is a very important part of any business that collects a mass amount of information. As the saying goes, “garbage in garbage out”. In the mass appraisal business there is a lot of data that must be gathered, verified, and processed. There are times when new employees must be closely supervised to make sure they are doing their job correctly. And there are time restraints that require the work to be completed within a certain statutory period. All these factors add to the necessity of an on going audit program and to insure its integrity.

The short-range goal is to make sure the present batch of completed fieldwork is audited. But the long-range goal is to set up a system where all properties are reviewed and audited.

To insure that the work flows in a consistent fashion, checks and balances must be put into the system. As was stated in the beginning of the book, if the data is entered incorrectly, some taxpayer is going to pay more or less than their fair share. This error could be there for many years. The time it takes to correct the error and the loss of the taxpayer confidence towards you becomes a problem.

Once the finished work comes in from the field, the first stage of the audit process should begin. At this stage the only things we are looking for are data errors. Data inputting and valuation review will be done at a later date.

Depending upon the staffing in the office, the ideal situation would be for another person to make the review. If this can't be done, the Data Collector should follow a standardized review form to insure the accuracy of the audit. The audit should consist of the following:

1. Maintenance Form: The maintenance form could be a copy of the existing property record card, or a maintenance form that resembles the property record card. With that in hand, make sure that every check off box that requires a data entry is completed.
2. Property Location: Make sure that the data you're collecting is for the right property. Check map-block-parcel and titleholder. Does the maintenance form and the Property Record Card agree?
3. Date and Lister: Is the date of inspection shown and does it show who inspected the property?
4. Interior data: Start out with the number of living units through to the last bit of interior data, are they filled in correctly? Pay special attention to the living units, grade, age, and condition. Are they consistent with this type of home?
5. Exterior data: Story height, style and additions should be reviewed for accuracy.
6. Sketch: Review the sketch to make sure that all the sides balance out and the computations of the base area are correct.
7. Out building: Did you pick up all the out buildings, measure them correctly, and apply the proper condition factors on them?
8. Lot or parcel: Review the topography factors for the lot. Is the lot level, or does it sit above or below the street? If utilities are connected to the property, make sure the information is updated. Are there any exterior influences that would affect the valuation of the property? In other words, does this house sit next to an industrial building, etc?

Once you have completed the review process, the next step would be to input the data and make the final valuation. Both of these steps should have their own review procedures.

## QUALITY CONTROL OF COMPLETED PERMITS

Quality control is an important part of every business. Doing checks and balances on your product to make sure that the end results comes out accurately, is not only sound business practice but it is an essential tool to insure that you are doing your job correctly. Depending on the size of your staff, you should incorporate a quality control system that checks the completed building permits once they are returned from the field. In a small office, you may be the one that does the data collecting, the final reviews and the valuation. A larger staff may have a senior staff appraiser doing the final reviews and valuation. The ideal situation is to have someone else in your office review the returned fieldwork. Sometimes another eye can spot something that you have missed.

The first order of business once the work comes back from the field is to separate the building permits into three categories. Because the values are based on the assessment date, you have to determine which permits are complete, which ones are active with value changes, and which ones are active for next year.

1. **Completed permits:** These are permits where all work called for on the building permit is complete, the job has been inspected, the proper information is shown on the back of the permit and PRC, and the Data Collector has dated and signed off on his/her work. Those permits should be marked complete and passed on for final value.

2. **Active permits, with value change:** These permits still have work to be done on them, as of the assessment date, but are large enough projects that warrant a partial valuation. Projects of this magnitude include unfinished houses, condominiums, large additions, foundations, and any other project where you believe there is value as of the assessment date. Make sure the job has been inspected, sufficient data written up to warrant the partial valuation, dated and signed by the Data Collector. These permits will also be passed on for valuation and marked active for next year. These permits will be filed back into the district folders after the unfinished value has been placed with the new PRC. The unfinished construction form, found in the appendix, should be used on these projects.

3. **Active permits:** These permits are either not started or have recently started but there is no value consideration as of the current assessment date. Make sure the inspection date is on the permit and the status of construction, or lack of construction, marked active for the next assessment year. File these permits back in the district folders for next year.

**Work Orders:** Work Orders are forms used by assessors to write up remodeling or alterations found in the field with out the proper building permit. These forms should also be filed in the three above categories of complete, active with value, and active no value. Sample follows:

### WORK ORDER FORM

<b>Map:</b> _____	<b>Block:</b> _____	<b>Parcel</b> _____
<b>Property Address</b> _____		
<b>Owner:</b> _____		
<b>Telephone:</b> _____		
<b>Work being done:</b>		

### AUDIT OF RETURNED PERMITS

These are some of the areas that should be checked on returned permits from the field to insure the accuracy of the data.

**Inspection date:** Every time you visit a property, write the date you were there, no exceptions. If there are any future court cases, you want to protect yourself with this information.

**Type of inspection and who you inspected the property with:** Record the name of the person who you inspected the property with. If you were refused entry to the property, list refused entry as an inspection attempt. Did you inspect the entire house or only the first floor? List the inspection code on the PRC.

**Description of work completed:** On the back of the permit, fully describe the work that was done as a result of the building permit. Make a note whether it is finished or unfinished and the percentage. Obtain the cost of the project and check whether the owner did any of the work. Update the PRC with a new room or bath count, and show any change in the sketch. Do you have all of the correct measurements and do they balance out?

**Permit numbers and description:** Record permit numbers, date issued, value and a brief description on the PRC. The history of permits is very important for three reasons, when a taxpayer appeals their assessment, when you are reviewing value for any future value up-dates and for any court appeals. The history of permits on the PRC is a good reference as to when certain alterations or replacements were done to the property.

**Status of permit:** Make a note on the permit or PRC whether the permit is complete, active with a value change, or just active for next year.

## KEEPING TRACK OF COMPLETED DISTRICTS

As you complete the various fieldwork districts, you should make a note as to the date and district completed, whether it is a first round pass through the district or a final inspection. Also, keep track of large projects, such as sub-divisions and condominiums, attached to the districts summary sheet. Sample of an eight district summary sheet below:

FIELDWORK DISTRICT SUMMARY SHEET					
District #	1 <sup>st</sup> Round	2 <sup>nd</sup> Round	District #	1 <sup>st</sup> Round	2 <sup>nd</sup> Round
1.	5/03/--	7/12/--	5.	6/12/--	8/02/--
2.	5/05/--	7/14/--	6.	6/14/--	8/06/--
3.	5/10/--	7/18/--	7.	6/20/--	8/12/--
4.	5/12/--	7/22/--	8.	7/02/--	8/22/-- complete

## GETTING READY FOR THE ANNUAL ASSAULT

It is that time of the year again! You have completed last year’s assessment list, the appeal hearings are finished, and next year’s budget has been submitted. So where do we go from here?

One of the areas I like to clean up prior to field inspections is the updating of land splits, new sub-divisions, condominium plans, and tax bill separations. By having these items updated, you will have a new PRC and account number for every parcel that has been created since last year. There is nothing worse than going out into the field and trying to figure out what house or condo goes with what parcel.

Your next order of business is to start the annual assault in maintenance of building permits. In previous discussions within this manual, I outlined the establishment of “Fieldwork Districts” where you concentrate your work efforts one district at a time. You had your meeting with the building inspector about getting copies of every permit. You have set up a system of filtering the building permits and Property Record Cards, into one of the fieldwork districts folder. Just a few more items to check and you are all set to go.

**Support information:** In many situations, especially on larger projects, you will need not only the building permits and field cards, but you may also need a sub-division map, the assessor’s map, or other supporting data that will help you in your field inspection and valuation. One of the things I do on very large projects, such as an industrial complex or retail center, is sketch out the building from the building plans and then justify the measurements in the field. Pre-reviewing the building permits prior to your field inspection will help you determine what support information you will need.

**Equipment:** Did you ever start your fieldwork only to discover that your favorite tape measure is either missing or broken? How about the vehicle you use? If it is a municipal car, is it in good working order to get you through the fieldwork. Check it out. Do you have all the proper forms, IDs and directions to accomplish your goals? Listed below are some of the tools that assessors should have prior to going out to do field inspections.

1. Clip board and paper
2. I.D. card with photo
3. 100 foot tape measure
4. 25 foot tape measure
5. Flash light (dark basements)
6. Digital camera
7. Screw driver to hold the tape measure
8. Maintenance sheet field cards
9. Field pricing schedule
10. Unfinished construction forms
11. Map of community
12. Work order notices. (No permit work)

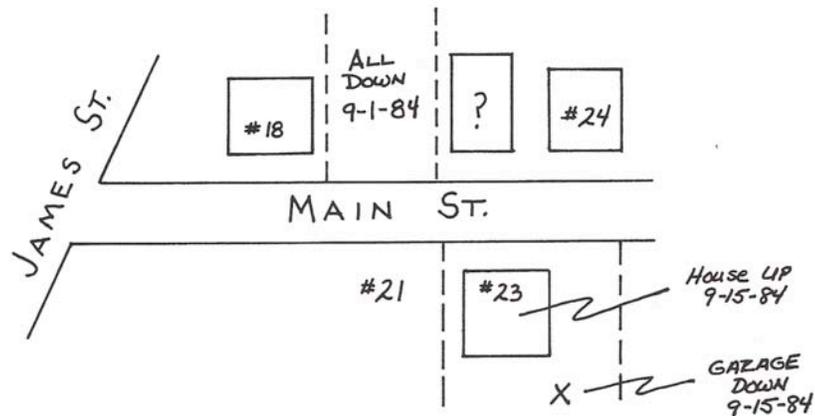
**Getting started:** When the time comes for going out into the field, pull all of the permits with the attached PRCs, for one particular “Field Work District”. Besides the benefits listed previously by concentration in a single district at a time, it not only allows you to view the street that you have a permit for, but also view adjacent streets that may be having work done without the benefit of a building permit.

**Routing your fieldwork:** Before you go out into the field, review the permits you have. Make sure that you have the most recent Property Record Card. I say that because I have been out in the field with a card that didn’t show an addition that was assessed previously. If you are not sure where a particular street is, review the area on your assessor’s map. Route your field trip in such a manner that you start at one end of the district and go street by street until you reach the other end.

## DEMOLISHED BUILDINGS

### Field inspection on a demolished building

1. With the permit in hand, make sure that the building you are taking off the assessment rolls, is the building that the permit calls for.
2. Check the permit against the PRC. Does the street number on the permit agree with the PRC?
3. What building is being taken down? Are all of the buildings on the site being taken down or only some of them?
4. Draw a sketch on EVERY demolition permit. (see sketch below)
5. Put down the date of inspection.
6. Was there a change of use to the land as a result of this demolition?
7. Work order for the following year: If you think that the property should be reviewed the following year, write up a work order and state the reason why.



### Process to follow when a building is demolished

1. Correct the Property Record Card sketch and building assessment
2. Land value: If the property is now totally vacant, apply your standard depreciation factor for undeveloped land. Some assessors apply 20% extra for vacant land.
3. Correct the assessor's map by removing the building, if you have the buildings on the map.
4. Complete the permit with the date of inspection.
5. Process land change.
6. Change the following items on the Property Record Card:
  - Land Use Code to vacant
  - Living units to zero
  - Entrance code

## **FIRE OR VANDALIZED DAMAGED BUILDINGS**

During the course of the year, there may be a number of properties that have suffered fire damage to the building. You should keep track of these properties either through newspaper articles or by way of your local fire department's fire damaged reports. A review of these buildings should be done around October 1<sup>st</sup> to determine what condition the property is in and to make the proper adjustment in the assessment.

### **Information needed**

1. Date of inspection
2. Exterior condition
3. Interior condition
4. Is the building boarded up
5. Is the building open to the elements
6. Estimate the percentage of damage
7. Is there any vandalism damage

Note: If you are not sure of the street number, make a sketch as is done with demolished buildings.

### **Valuation adjustment**

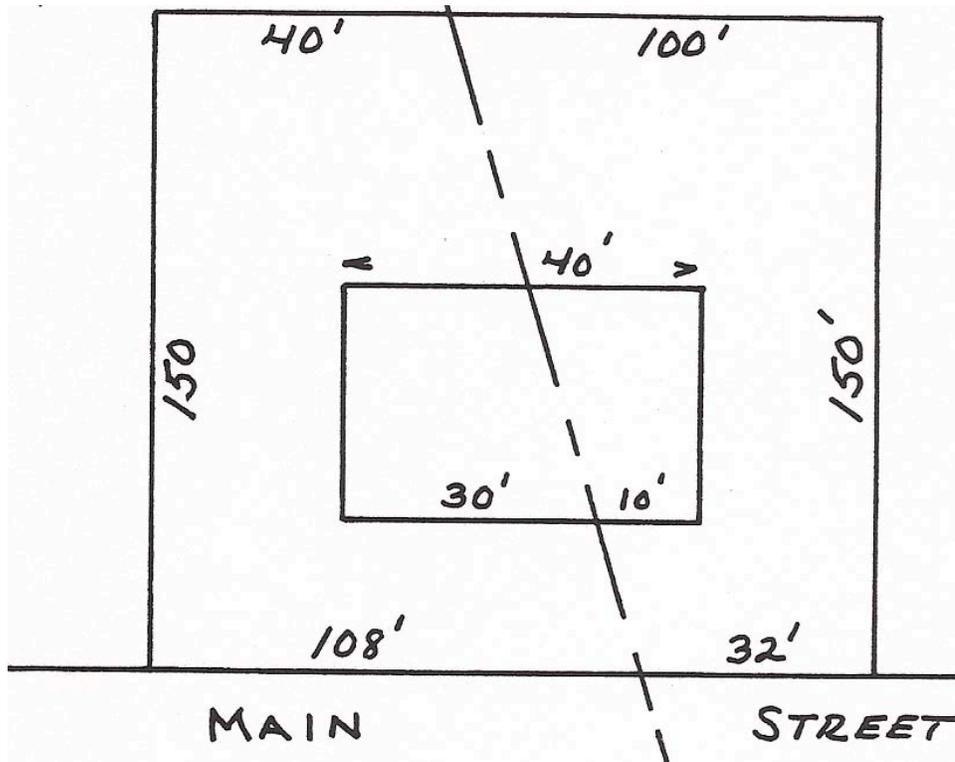
1. Depreciation allowance
2. Dollar adjustment per sq. ft. of building area

### **Repair of fire damage**

Many times repairs to the fire damage are done in conformity with the old structure. The Data Collector should review the improvements to determine whether the new improvements are superior to what was there prior to the fire.

## PARCEL LOCATED IN MORE THAN ONE TOWN

There are a number of parcels within your municipality that are split between your municipality and the adjacent community. You can only assess the land and building that lies within your tax jurisdiction. With your assessor's map, make a review along your municipal boundaries to determine what parcel and building are SPLIT between the two towns. Lot descriptions should include only that portion that lies within your town.

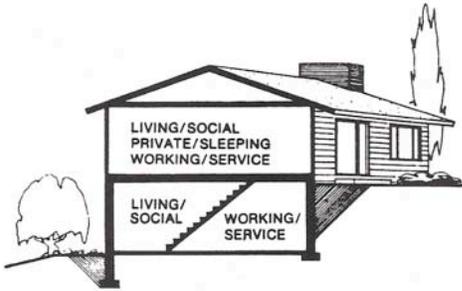


The lot size that should be placed on the PRC is 108 X 150 (40 rear)

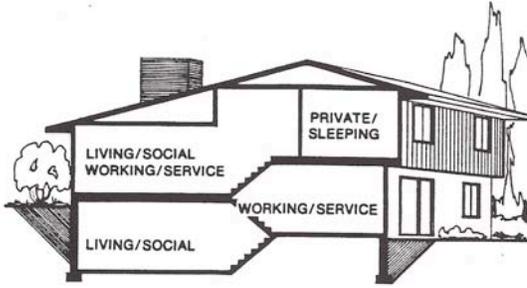
The house is about 50% in each town. You should get together with the assessor of the adjacent town to come up with an agreed percentage.

Many of the parcels that are split between two towns, have surveys either filed in the town clerk's office or the owners of the property has one.

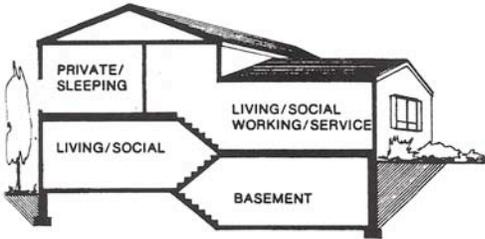
# HOUSING STYLES



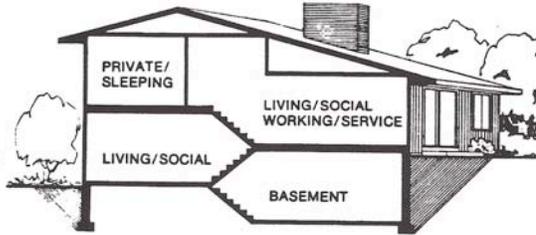
**HILLSIDE RANCH**



**SPLIT LEVEL - BACK TO FRONT**



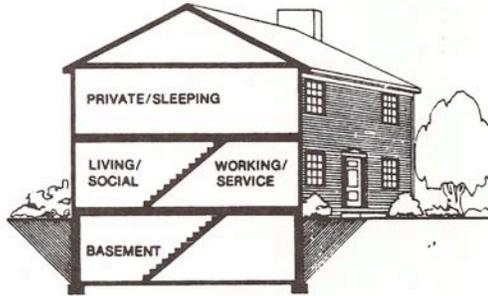
**SPLIT LEVEL - SIDE TO SIDE**



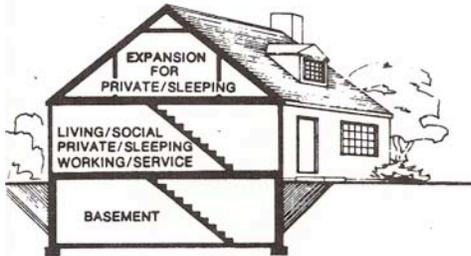
**SPLIT LEVEL - FRONT TO BACK**



**ONE-STORY HOUSE**



**TWO-STORY HOUSE**

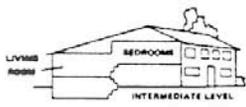
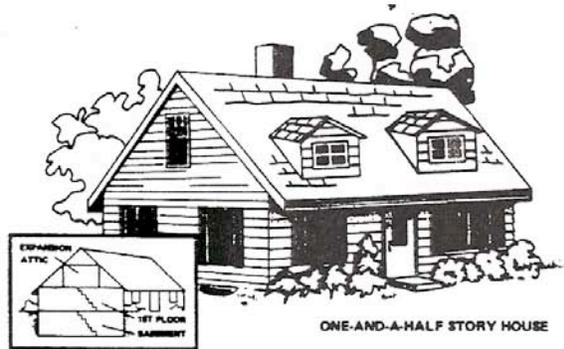
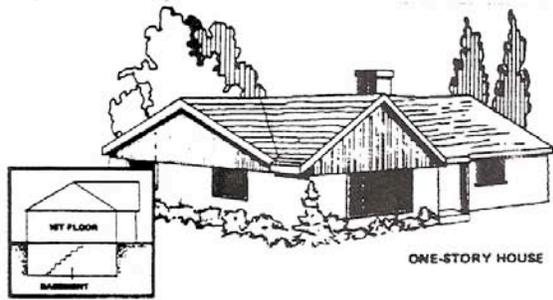


**ONE AND ONE HALF-STORY HOUSE**

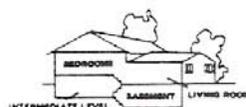


**SPLIT ENTRY OR RAISED RANCH**

From the Cole-Layer-Trumble Revaluation Company



BACK-TO-FRONT SPLIT-LEVEL



SIDE-TO-SIDE SPLIT-LEVEL



FRONT-TO-BACK SPLIT-LEVEL

From the Cole-Layer-Trumble Revaluation Company

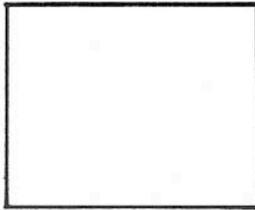
## CAPE COD STYLE DWELLING

### Listing notes:

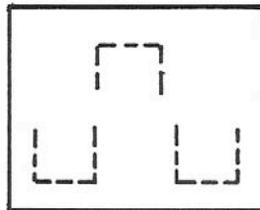
The history of the cape cod style dwelling begins with the first floor being finished and the attic remaining unfinished until future needs require it.

### Dormers:

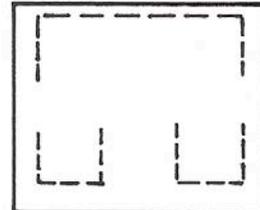
Reviewing the three sketches below, the one on the left has no dormers, thus the least amount of second floor living area. The middle sketch has two front small dormers and one rear small dormer. The small rear dormer is more than likely where a second floor bathroom is located. The sketch on the right has a full shed dormer across the entire rear of the house and would be estimated at least a 1 ½ story house.



1<sup>s</sup> A + B



1<sup>st</sup> + Attic Ht



1½ Story

Walk around the entire house to check on the number and size of the dormers to determine the story height and the square foot of living area. Even if the house has these dormers, the second floor could still be unfinished. An interior inspection is a must.

## RAISED RANCH STYLE DWELLING

### Cost factor:

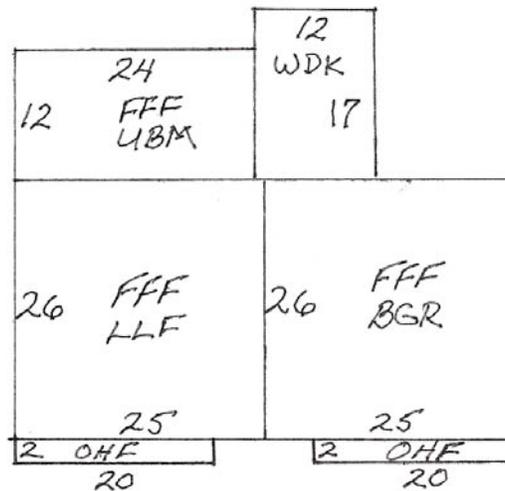
Due to the fact that a raised ranch sits about five feet more above the ground than a regular ranch, a plus factor of about 8% may be factored into the cost approach. In doing a market analysis of this property you should compare only raised ranches with other similar raised ranches with comparable lower level finished.

### Basement finished:

The finished rooms in the lower level of a raised ranch are an added feature in the valuation of this property but they may not be included in the total square feet of living area. Review your system to see if that is the situation.

You list the lower level the same way you would the upper floors.

- Room count
- % finished in the lower level or square feet area
- Fireplaces
- Baths
- Lower level garages



### Overhangs: (OHF)

The overhangs on the above sketch should not be tied into the main building area. The reason for not tying them into the main building area is because they do not have a basement under them. If they were tied into the main dwelling area you would be adding a basement area that does not exist.

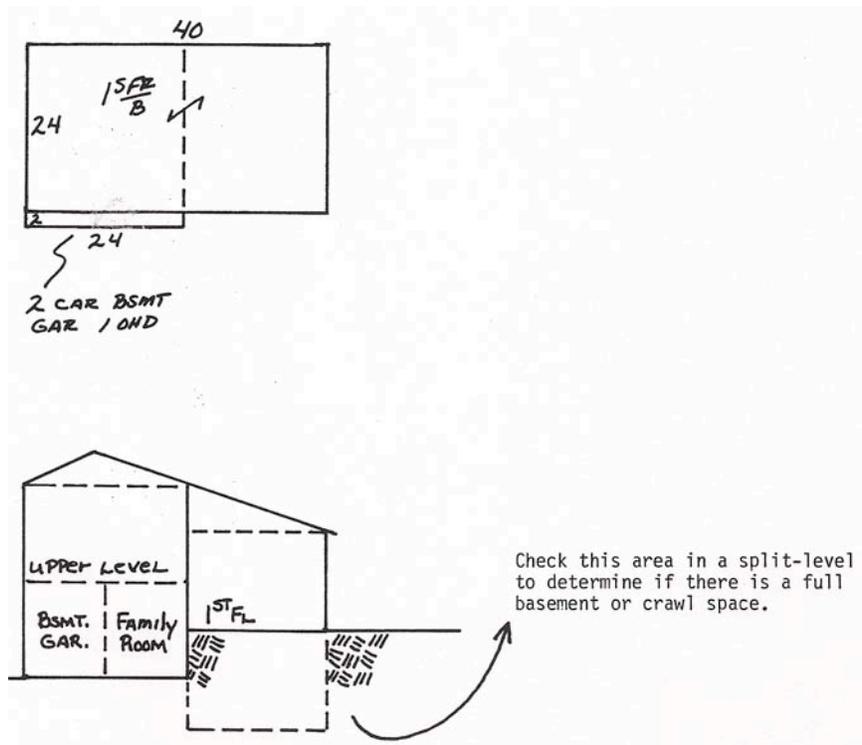
## SPLIT LEVEL STYLE DWELLING

### Cost factor:

Due to the fact that one-half of a split level sits up about 5 feet higher off the ground than a regular story dwelling, a plus factor of about 5% may be factored into the cost approach.

### Lower level:

Check the lower level of the split-level and list in the same manner as the upper floors. The lower level is an added valuation feature but it may or may not be included in the overall square foot of living area. Check your valuation system.



As you can see by the elevation of a split-level shown above, the Data Collector has to split out the lower level finished area from the lower level garage area.

### Overhangs:

Like the raised ranch, do not include the overhangs into the main building area. See note on the raised ranch.

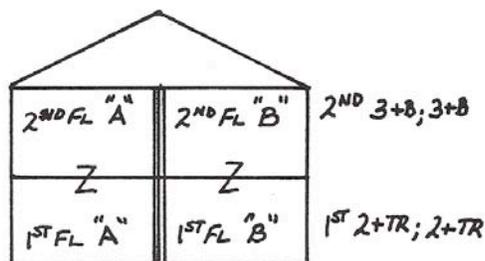
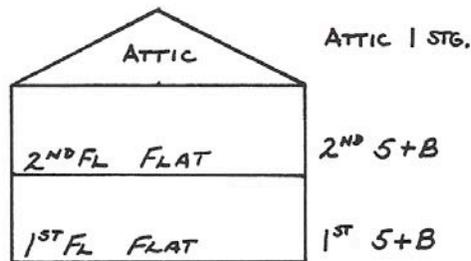
## TWO FAMILY DWELLING

### Interior inspection:

If the owner of a 2 family dwelling is not home on your inspection, try the other unit. They may be co-owners, relative, or a tenant who knows a great deal about the property. Get the information.

### Two Family Dwellings:

1. Standard 2 family flat is usually a two-story structure with one apartment on each floor. List the attic rooms as finished or storage rooms, and the % that the attic is finished.



2. Duplex 2 family: This type of a 2 family could be a one or two story structure. Unlike the 2 family flats, the apartments are next to each other.

For these buildings to be a legal 2 family, it has to have two kitchens, two baths, two electric meters, sometimes two heating systems and a front and back entrance for each apartment.

## THREE FAMILY DWELLINGS

### Styles or types:

You will see a lot of 3 family dwellings in cities and older sections of many small communities throughout the state. They come in a couple of setups.

1. Standard 3 family: This is a dwelling that was built as a 3 family.
2. Conversion: Originally a 2 family dwelling where the attic was converted to another unit.

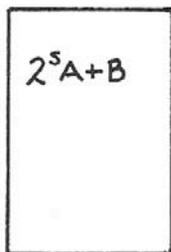
### Room Count:

Most 3 family dwellings have 14 rooms plus 3 baths. The layout on the first and second floor consists of a living room, dining room, kitchen, bath and two bedrooms. The third floor unit usually does not have a dining room. Most of these 3 family dwellings have three heating systems. In the better units there will be a fireplace on the first and second floor only.

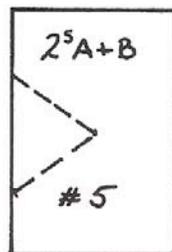
1 <sup>st</sup> floor	5 + bath
2 <sup>nd</sup> floor	5 + bath
3 <sup>rd</sup> floor	4 + bath

### Story Heights:

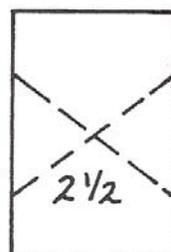
As you can see by the sketches below, the story height can vary depending upon the number of dormers on the third floor. Be very careful in estimating the story height. You could vary in story height from 40 % to 75% of the base area of the house. The more dormers the greater the square foot of living area.



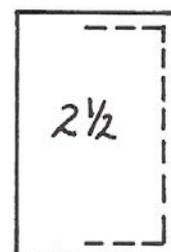
No Dormers



1 - Gable  
Dormer



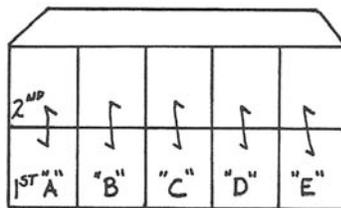
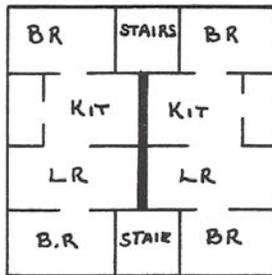
2 - Gable  
Dormers



Full shed  
Dormer

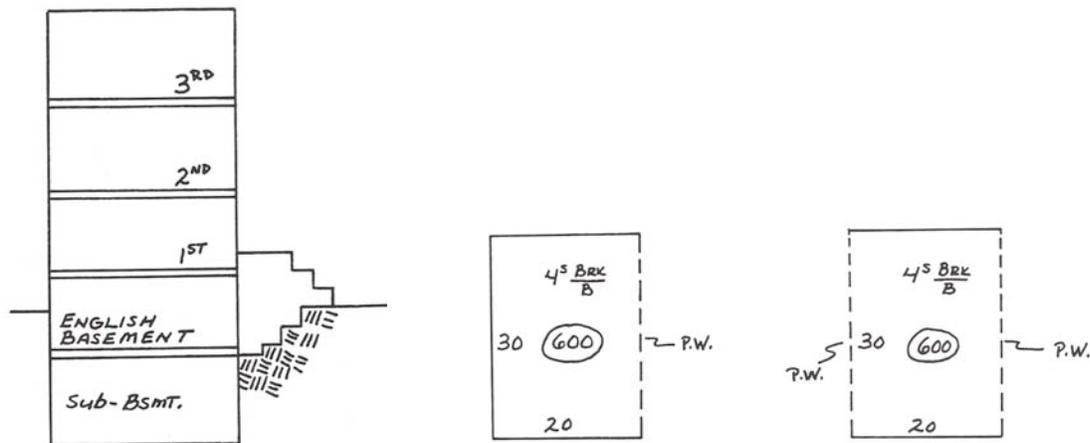
## FOUR FAMILY DWELLINGS

1. 4 Family flats: Usually a two-story structure, with two apartments on each floor. Railroad flats shown below, are units where the rooms run one behind the other. You have to go through one room to get to the other. Typically found in older sections of your community.



2. 4 Family Townhouse: The 4 family townhouse shown above is usually a two-story structure with four apartments next to each other, somewhat like a row house, except that all four units are contained within a single building on one parcel of land.

## ROW HOUSE



Row House Section

A typical row house shown above shows 3 levels above the street grade with one story, called an English basement, slightly below grade. There is usually a full basement below the English basement level.

Row House Plot Plan

The two plot plans of a row house listed above shows the one on the left as an end unit. It has one party wall (pw). The other unit on the right, has two party walls and is an interior unit.

List the story height as four stories plus basement.

Most of the row houses were built in the cities in the 1800s or early 1900s. There could be ten to twenty units all in a row, that you might think consist of a single parcel of land. The title to these buildings usually consists of a lot as wide as the building, in this case a 20-foot wide lot with the depth enough to allow a small rear yard.

## QUALITY BUILT HOMES

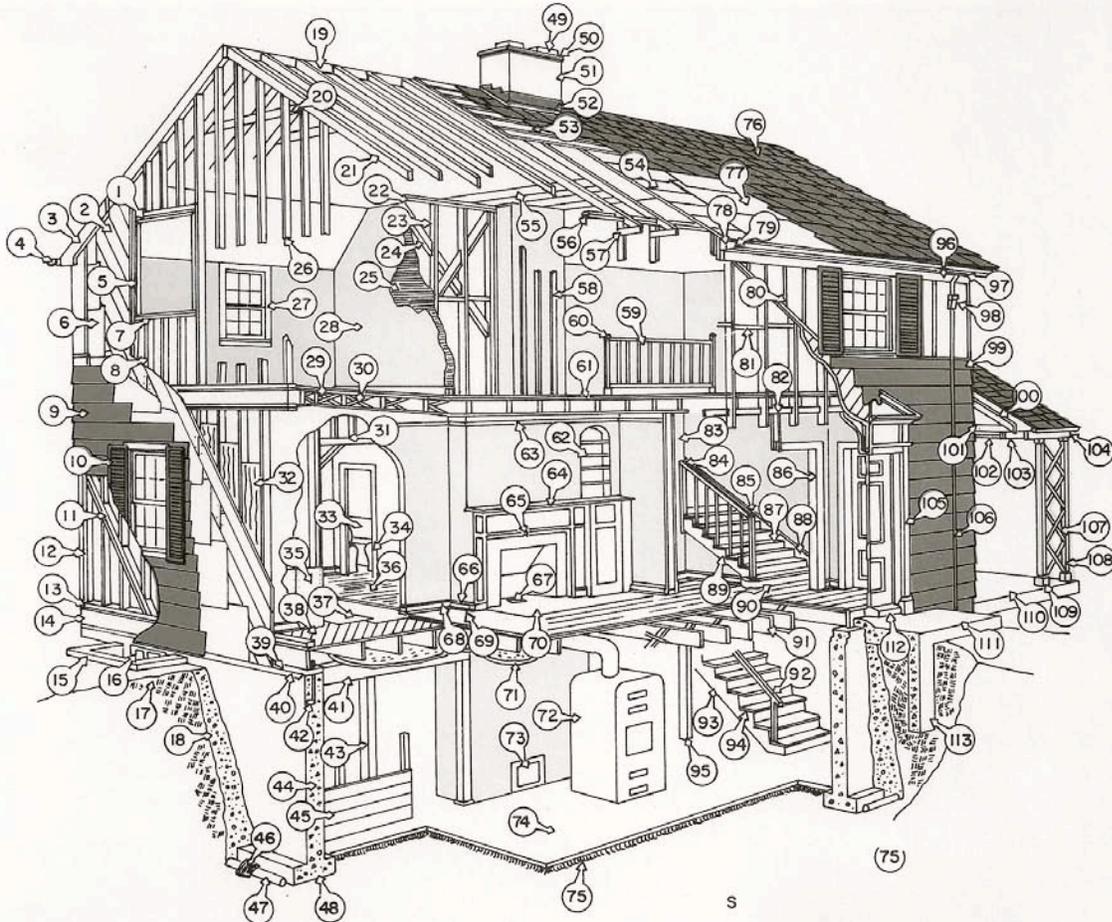
Listing comments by the Data Collector can help establish a better understanding of how the dwelling is put together. The listing of higher priced homes should have some special notes to help the review appraiser to establish the fair market value. Some quality features include:

- Sunken living rooms
- Recessed radiators
- Recessed lights
- Cathedral ceilings
- Timber beamed ceilings
- Leaded windows
- Spiral staircase

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# RESIDENTIAL CONSTRUCTION DETAILS

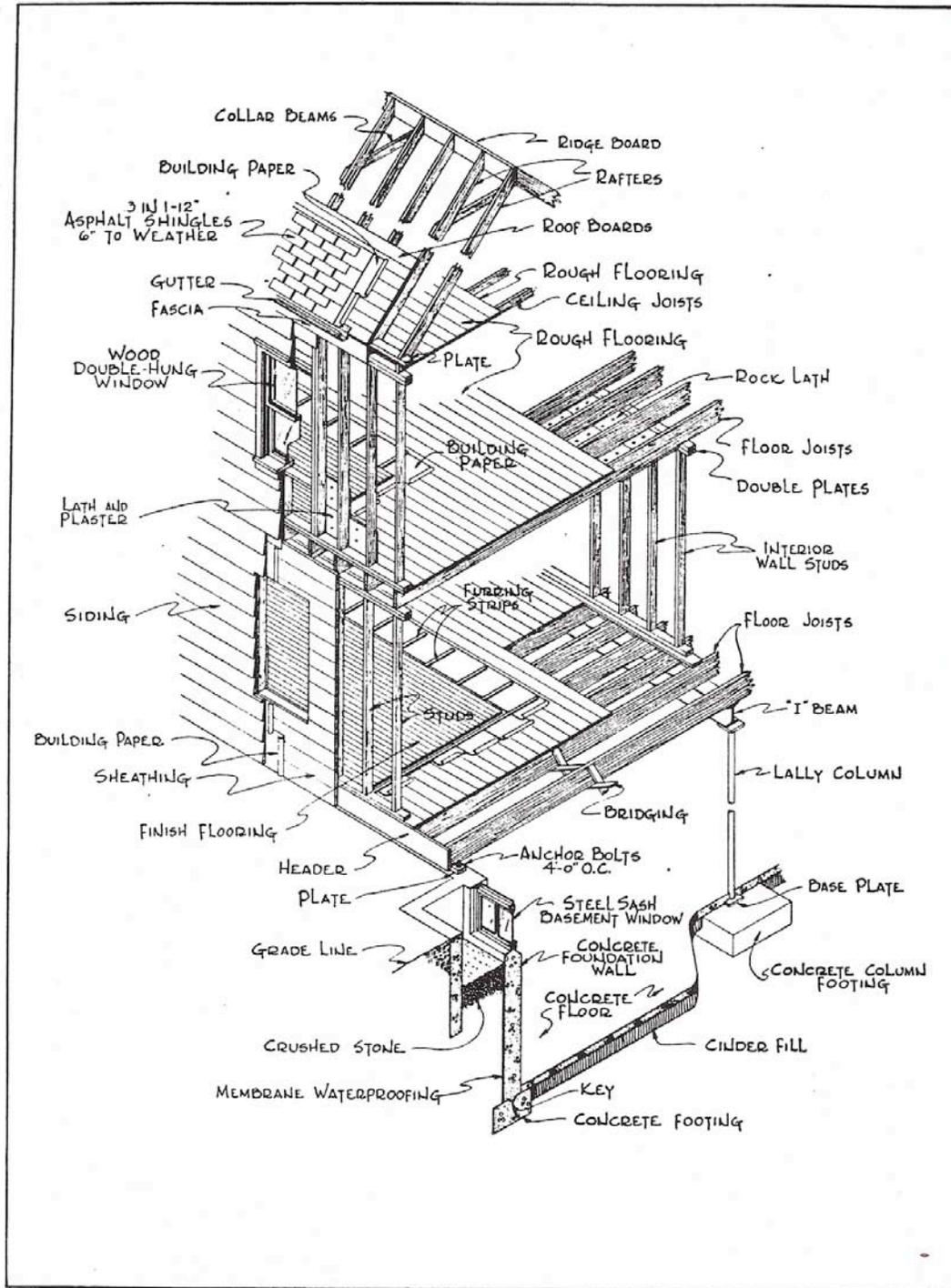


## KEY TO CONSTRUCTION DETAILS

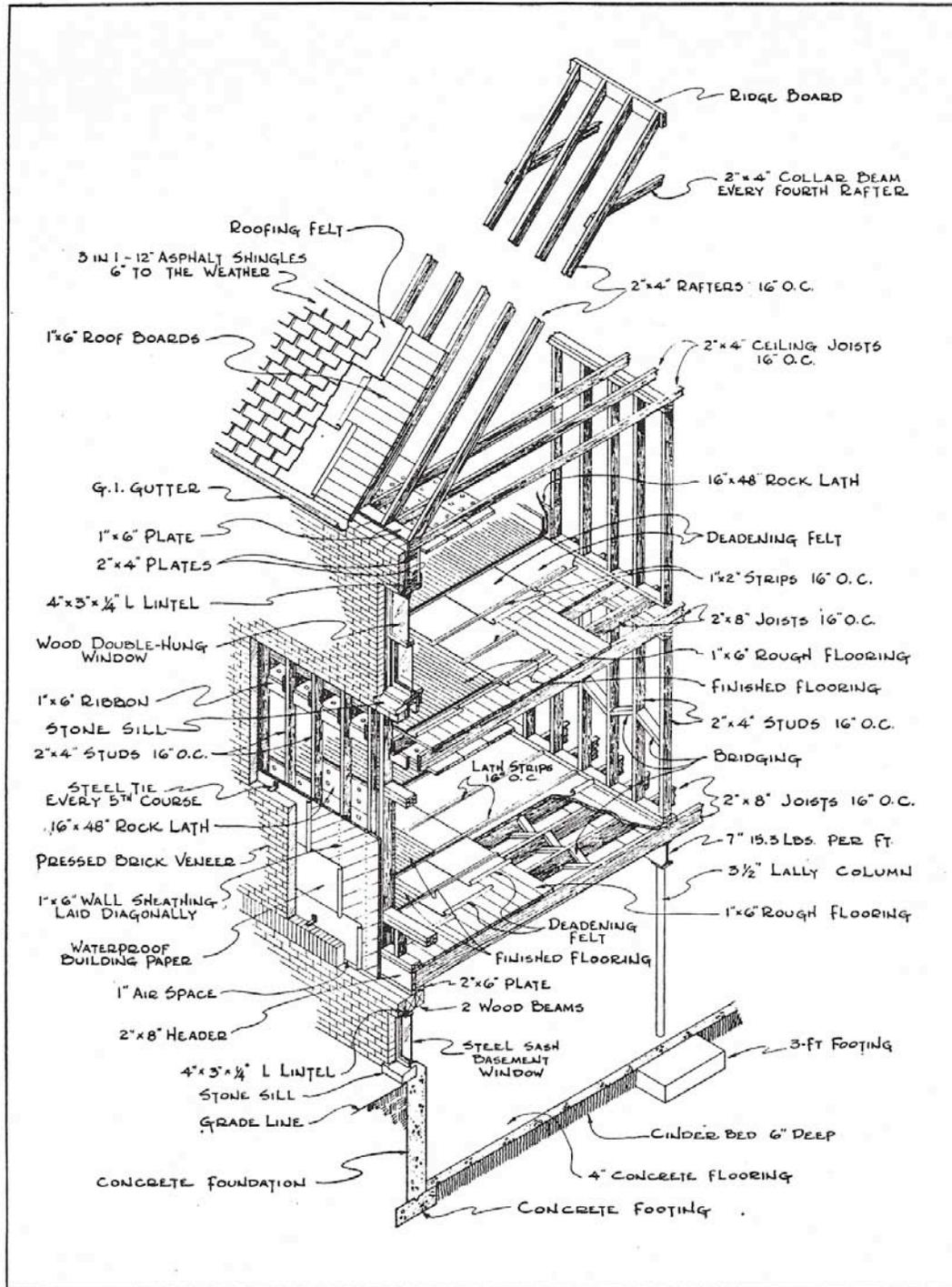
- |                               |   |  |  |
|-------------------------------|---|--|--|
| 1. Window Head Frame          | 32. Insulation, Batts                             | 60. Stair Landing Newel  | 88. Wall Stair Stringer                |
| 2. Wall Sheathing, Diagonal   | 33. Dining Nook                                   | 61. Finish Flooring Over Felt<br>Over Sub-flooring on<br>Wood Joists | 89. Face Stringer & Moulds             |
| 3. Verge Board                | 34. Interior Door Trim                            | 62. Book Shelves   | 90. Starting Riser & Tread             |
| 4. Gutter                     | 35. Plaster Base, Rock Lath                       | 63. Picture Mould  | 91. First Floor Joists                 |
| 5. Window Jamb Trimmer        | 36. Finish Floor                                  | 64. Mantel and Trim  | 92. Basement Stair Rail &<br>Post      |
| 6. Wall Building Paper        | 37. Floor Lining Felt                             | 65. Damper Control   | 93. Basement Stair Horses              |
| 7. Window Sill Frame          | 38. Sub-Flooring, Diagonally                      | 66. Base Top Mould   | 94. Basement Stair Treads<br>& Risers  |
| 8. Cripple Stud               | 39. Sill Plate                                    | 67. Ash Dump   | 95. Basement Post                      |
| 9. Wall Siding                | 40. Termite Shield                                | 68. Baseboards   | 96. Facia Board                        |
| 10. Window Shutters           | 41. Girder  | 69. Shoe Mould   | 97. Cornice Bed Mould                  |
| 11. Corner Bracing 45°        | 42. Plate Anchor Bolt                             | 70. Hearth   | 98. Leader Head or<br>Conductor Head   |
| 12. Corner Studs, Double      | 43. Post  | 71. Plaster Ceiling  | 99. Belt Course                        |
| 13. Sole Plate                | 44. Foundation Wall                               | 72. Boiler or Furnace  | 100. Porch Rafters                     |
| 14. Box Sill                  | 45. Frame Partition                               | 73. Cleanout Door  | 101. Porch Ceiling Joists              |
| 15. Basement Acreway          | 46. Tarred Felt Joint Cover                       | 74. Basement Concrete Floor  | 102. Porch Ceiling Soffit              |
| 16. Basement Sash             | 47. Drain Tile                                    | 75. Cinder Fill  | 103. Porch Roof Beam                   |
| 17. Grade Line                | 48. Footing                                       | 76. Roof Cover (Shingles)  | 104. Porch Beam Facia                  |
| 18. Gravel Fill               | 49. Flue Liner Tops                               | 77. Roofing Felts  | 105. Entrance Door Trim                |
| 19. Ridge Board               | 50. Chimney Cap                                   | 78. Soffit of Cornice  | 106. Leader, Downspout or<br>Conductor |
| 20. Collar Beam               | 51. Brick Chimney                                 | 79. Facia of Cornice   | 107. Porch Trellice                    |
| 21. Roof Rafters              | 52. Flashing & Counter<br>Flashing                | 80. Vert. Board & Batten<br>Siding                                   | 108. Porch Column                      |
| 22. Interior Partition Plates | 53. Spaced 1" x 4" Sheathing<br>(Wood Shingles)   | 81. Fire Stops   | 109. Porch Column Base                 |
| 23. Interior Studs            | 54. Tight Roof Sheathing (All<br>Other Coverings) | 82. Ribbon Plate   | 110. Concrete Porch Floor              |
| 24. Cross Bracing             | 55. Ceiling Joists                                | 83. Stair Wall Partition   | 111. Concrete Stoop                    |
| 25. Plaster Base, Lath        | 56. Exterior Wall Plates                          | 84. Stair Rail or Easing   | 112. Entrance Door Sill                |
| 26. Gable Studs               | 57. Lookouts                                      | 85. Starting Newel   | 113. Stoop Foundation                  |
| 27. Interior Window Trim      | 58. Furring Strips                                | 86. Cased Opening Trim   |  |
| 28. Plaster Walls             | 59. Stair Rail & Balusters                        | 87. Main Stair Treads &<br>Risers                                    |  |
| 29. Cross Bridging            |   |  |  |
| 30. Second Floor Joists       |   |  |  |
| 31. Arch Framing              |   |  |  |

Hunnicut & Associates Revaluation Co. St. Petersburg Florida

# FRAME CONSTRUCTION

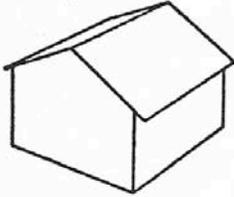


# MASONRY CONSTRUCTION

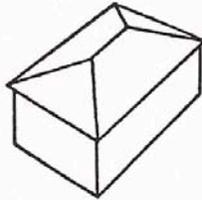


# ROOF DESIGNS

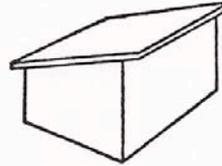
**GABLE**



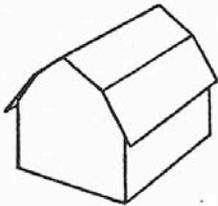
**HIP**



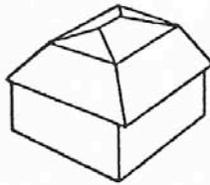
**SHED**



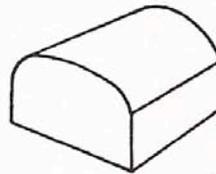
**GAMBREL**



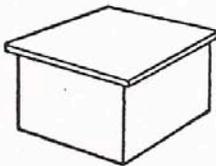
**MANSARD**



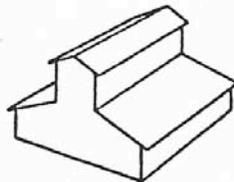
**ARCHED**



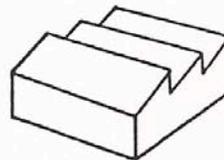
**FLAT**



**MONITOR**

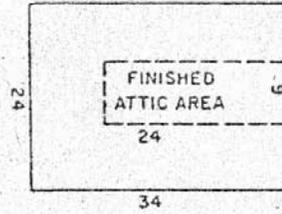
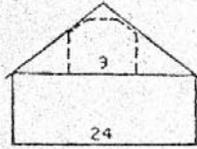


**SAWTOOTH**



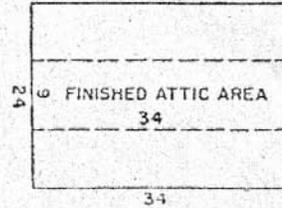
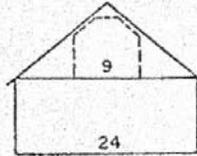
## STORY HEIGHTS

1<sup>s</sup> + 1/4 FINISHED ATTIC



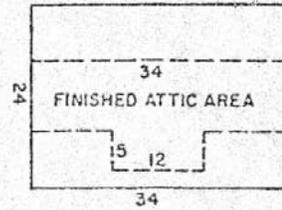
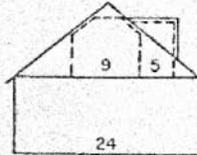
Main Body = 816 S. F. - Finished Attic Area = 216 S. F. - Approximately 26% Finished

1<sup>s</sup> + 1/2 FINISHED ATTIC



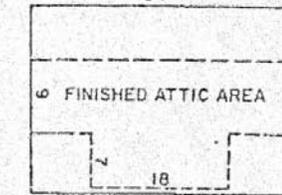
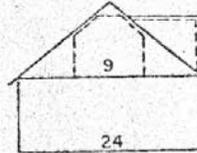
Main Body = 816 S. F. - Finished Attic Area = 306 S. F. - Approximately 37% Finished

1<sup>s</sup> + 3/4 FINISHED ATTIC



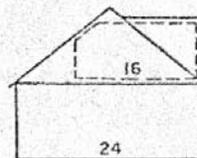
Main Body = 816 S. F. - Finished Attic Area = 366 S. F. - Approximately 45% Finished

1<sup>s</sup> + FULL FINISHED ATTIC



Main Body = 816 S. F. - Finished Attic Area = 432 S. F. - Approximately 53% Finished

1 1/2 STORY  
(By use of dormers)



Main Body = 816 S. F. - Finished Attic Area = 544 S. F. - Approximately 67% Finished

1 1/2 STORY  
(Conventional)



The above information from William Coughlin, Jr. former Rocky Hill Assessor

## REAL ESTATE

### CONNECTICUT STATE STATUTES PERTAINING TO REAL ESTATE (Summaries of laws only)

1. **Sec 12-63 Rule of Valuation:** The present true and actual value of all property shall be deemed by all assessors and boards of assessment appeals to be the fair market value thereof and not its value at a forced or auction sale. (Use value on PA 490 land)
2. **Sec 12-62a Uniform assessment date and rate:** The uniform assessment date will be October 1st and the uniform rate of 70% of present true and actual value.
3. **Sec 12-64 Real Estate liable to taxation. Easement in air space:** All the following property not exempt, shall be set in the list of the town where it is situated and shall be liable to taxation at a uniform percentage of its present true and actual valuation to be determined by the assessor: Dwelling houses, garages, barns, sheds, stores, shops, mills, and buildings used for business, silos, all other buildings and structures, house lots, all other lots and improvements thereon and thereto, agricultural lands, shellfish lands, all other lands and improvements thereon and thereto, quarries, mines, ore beds, fisheries, property in fish ponds, machinery and easements to use air space.
4. **Sec 12-55 Publication of grand list. Notice of increase; public inspection; abstracts:** On or before the 31<sup>st</sup> day of January of each year, except as otherwise specifically provided by law, the assessors or board of assessors shall publish the grand list for their respective towns. A written notice of increase shall be mailed not earlier than the assessment date and no later than the 10<sup>th</sup> calendar day immediately following the date on which the grand list abstract is signed and attested to by the assessor or board of assessors. If such assessment increase notice is sent later than the time period herein prescribed, such increase shall become effective on the next succeeding grand list.
5. **Sec 12-53a Assessment and taxation of new real estate construction:** New construction of real estate completed after any assessment date shall be liable for payment of municipal taxes from the date the certificate of occupancy is issued or the date on which such new construction is first used for the purpose for which same was constructed, whichever is earlier, prorated for the assessment year in which the new construction is completed. Not later than 90 days after receipt by the assessor of such notice from the building inspector or from a determination by the assessor that such construction is being used for the purpose for which same was constructed, the assessor shall determine the increment assessment.  
New construction completed after October 1<sup>st</sup> but before February 1<sup>st</sup> the assessor shall, not later than 90 days after completion of the duties of the board of assessment appeals, determine the increment assessment.
6. **Sec 47-79 Condominium Collection of taxes and assessments:** This statute spells out the authority that each individual condominium unit shall be assessed as a separate and distinct entity. The common area shall not be deemed a parcel, but each unit shall be deemed to have an undivided interest and the assessment against the unit shall include such proportionate undivided interest.
7. **Sec 12-62 Periodic revaluation of real estate:** Every five years.

8. **Sec 12-64a Reduction in assessed value of real estate upon removal of damaged building:** Whenever a building is so damaged from fire or weather related causes as to require total reconstruction before it may be used for any purpose related to its use prior to such damage, the assessment reduction shall be calculated from the date of such fire or weather event if the owner, within 120 days of the fire or weather event, provides for complete demolition of the building, removal of the building material from the parcel and graded to the satisfaction of the building inspector.
9. **Sec 12-117a Appeals from decisions of boards of assessment appeals:** Any person, or lessee of real property whose lease has been recorded and who is bound under the terms of his lease to pay taxes, claiming to be aggrieved by the action of the board of assessment appeals, within two months of the date of the mailing of a notice of such action to make application to the superior court.
10. **Sec 12-119 Remedy when property wrongfully assessed:** When it is claimed that a tax has been laid on property not taxable in the town or city in whose list such property was set, or that a tax laid on property was computed on an assessment which, under all the circumstances was manifestly excessive and could not have been arrived at except by disregarding the provisions of the statutes for determining the valuation of such property, the owner or lessee can make application for relief to the superior court within one year from the date as of which the property was last evaluated for the purpose of taxation.

# RESIDENTIAL UNFINISHED CONSTRUCTION CHART

(CONSTRUCTION CHART FOR UNFINISHED RESIDENTIAL AND GARDEN APARTMENTS)

LOCATION:

DATE:

OWNER:

INSPECTED WITH:

DESCRIPTION:

1. FOUNDATION: excavation, forms, concrete walls, floor, tile drain, backfill.
2. SUB-FLOORING: sill plates, floor joists, cross bridging, sheathing.
3. EXTERIOR WALL SHELL: studding, sheathing, framing for windows and doors, rough chimney.
4. INTERIOR WALL PARTITIONS: studding, and rough stairs.
5. ROOF: rafters, ceiling joists, decking, building paper, shingles.
6. EXTERIOR WALL: window & door frames set, building paper, shingles, stoops, trim.
7. ROUGH PLUMBING: 50% of the total cost.
8. ROUGH ELECTRIC: 75% of the total cost.
9. INSULATION TACKED-IN: exterior walls and ceiling.
10. HEAT INSTALLED: rough 4%; finished 4%.
11. INTERIOR SHEETROCKED:
12. INTERIOR FINISHED: trim, painting, finished floors.
13. ELECTRICAL FINISHED: plugs, switches, and fixtures.
14. PLUMBING FINISHED: set plumbing fixtures, and hook up appliances.
15. KITCHEN INSTALLED: set in appliances.
16. MISC.

CONST. %	COMPLETED	DATE
10%		
8%		
8%		
4%		
8%		
3%		
5%		
4%		
2%		
8%		
9%		
11%		
2%		
5%		
8%		
5%		

TOTAL ..... %

ESTIMATED 100% BUILDING VALUE ..... \$  
 MINUS % UNFINISHED CONSTRUCTION ..... \$  
 BUILDING ASSESSMENT, TAX DATE ..... \$

**LETTER TO BUILDING INSPECTOR WHEN  
CONSTRUCTION WORK BEING DONE WITHOUT A PERMIT**

DATE:

TO: Name of Building Inspector

FROM: Assessor

**In the course of making field inspections throughout the City of Hartsdale, it was found that the properties listed below are now—or have been within recent time—remodeled or altered without the benefit of a known building permit.**

If a building permit has been issued on these properties, please notify the Assessor's Office.

	<b>PROPERTY LOCATION</b>	<b>OWNER</b>	<b>CONSTRUCTION</b>
1.	142 Main Street	Ronald Jones	New rear addition
2.	16 Smith Street	Ann Casey	Kitchen/bath remodeling
3.	7 Boston Avenue	William Smith	Complete rehabilitation

**BUILDING PERMITS FROM BUILDING DEPARTMENT**

1. Building permits come down from the building department weekly.
2. Attach all permits of the same address together.
3. Put the Map-Block-Parcel number on each permit in the upper right hand corner.  
Example: 24-534-22
4. Next, put all permits in Map-Block Parcel order.
5. Separate the permits into the proper field district.
6. Go through the existing building permit file to see if other permits exist for the permits you are going to file.
  - A. Attach all new permits to the existing permits in the file with same address.
  - B. If there are no existing permits in the file, print up a new Property Record Card and attach the new permit.
7. As the building permits are placed on the proper inspection districts as they come down from the building department, you will be ready to start your fieldwork at any time.

## PRO-RATION OF NEW CONSTRUCTION 12-53a

The law provides that the assessor must place a finished assessment on completed new construction on the date that the **Certificate of Occupancy** is issued or the date that on which such new construction is **first used** for the purpose for which it was constructed, whichever is earlier, pro-rated to the end of the assessment year.

### **C of O Schedule:**

1. Building Inspector has **10 days** from the issuing of the **C of O** to notify the assessor.
2. The assessor has **90 days** from the building inspector's notice, to determine the new pro-rated assessment.
3. The assessor has **5 days** from establishing a finished assessment to notify the property owner and the tax collector of the pro-rated assessment.
4. For **new construction completed** between October 1<sup>st</sup> through February 1<sup>st</sup>, the assessor has 90 days after the completion of the duties of the Board of Assessment Appeals to determine the pro-rated assessment.
5. **Field Inspection:** Carry out normal measuring and listing procedures on the property that was issued a **C of O**. Price out the Property Record Card with the new assessment; attach the building permit and the **C of O** together. **Up-date notes on the field card about the C of O.**
6. **Pro-Ration Form:** Based on the **C of O** date or occupancy date, make out the pro-ration form **for the improvements only.**

**Date of C of O or Occupancy** \_\_\_\_\_

**Completed building assessment** \_\_\_\_\_

**October 1<sup>st</sup> Bldg. Assmt.** \_\_\_\_\_

(Previous grand list)

**Difference between the two** \_\_\_\_\_

**Factor from pro-ration chart** \_\_\_\_\_

**Total amount of pro-rated Asmt.** \_\_\_\_\_

7. **Tax Collector's Notice:** Add on the pro-rated assessment and send to Tax Collector for billing.

## NOTICE OF CERTIFICATE OF OCCUPANCY



**CITY OF HARTSDALE  
ASSESSORS OFFICE  
1475 MAPLE STREET  
HARTSDALE, CT 01234**

Owner October 1, 2004	<b>Pine Grove LLC</b>
Location	<b>127 Main Street Unit #1</b>
Mailing Address	<b>127 Main Street Unit #1, Hartsdale, CT 01234</b>
New Owner	<b>Andrew and Mary Lewis</b>
Map Block Parcel	<b>55-510-28.01</b> <b>Account Number: 1231</b>

Please be advised that an assessment for newly completed construction has been applied to your property in accordance with Connecticut General Statute **12-53a**. The law provides that the assessor must place a finished assessment on the above listed property on the date that the **Certificate of Occupancy** is issued; or from the first time the structure was used for the purpose intended, whichever is earlier, to the end of the assessment year.

You are hereby notified that the amount of increase over the **October 1, 2004** assessment is as follows:

Completed building Assessed Value	<b>\$140,000</b>
Assessed Value of building October 1, 2004	<b>\$ 24,500</b>
Difference between the two	<b>\$115,500</b>
Date of C of O or occupancy	<b>December 15, 2004, C of O Number #123456</b>
Factor from Chart	<b>79.5 %</b>
Total Pro-Rated Assessment	<b>\$ 91,822</b>

**Condominium Flow Chart**  
**Common Interest Ownership Act**  
**47-200**

Condominiums are put up by builders, but are created by lawyers. Your ability to accept constraints will determine whether you like condominium living or not.

**Information required before:**

1. Existing Property Record Card or Cards (**PRC**)
2. Copy of plot plan, sales brochure, or news articles about the condominium
3. Building plans, if new construction
4. Copy of the Declaration (Highlights of the Declaration)  
**(Declarations in the Town Clerk's Office are filed under the Grantor's Index)**
  - A. Are all the units declared or are there phases of condos
  - B. Is the condominium a PUD or Common Interest Community  
(PUDs might retain ownership to the building lot plus % of interest in common area)
  - C. Name of condominium and the mailing address
  - D. Name of condominium association and mailing address
  - E. Number of units. Are there any Development Rights for future units
  - F. Summary of percentage of interest in each unit
  - G. Date filed, volume and page from town clerk's office
  - H. Legal description of the entire parcel and common elements
  - I. Any restrictions: Land leases, age or pet restrictions
  - J. Unit # and property address
  - K. Square feet of living area of each unit (SFLA)
  - L. Garage and garage #

**Setting up new Condominiums:**

1. All units are declared, delete master property record card. (Retain for reference)
2. Not all units declared. Phase I, II, etc. (Retain PRC as balance parcel)
  - A. Value the balance parcel of land on a unit basis, based on the number of remaining units to be declared. (Unit value \$15,000 X 20 units = \$300,000) **Check local unit values**
  - B. Undeclared buildings, value on an apartment unit value with the appropriate % unfinished. **(Amendments will follow on additional units being declared)**
    - **FILE FOLDER BALANCE PARCEL:**
    - Copy of Declaration and any amendments
    - Copy of all Tax Bill Separations when new units are declared
    - PRC prior to being converted as a condo
    - PRC on balance parcel for each assessment year together with a plot plan showing the unfinished buildings and % unfinished
    - PRC Balance Card when doing a bill separation

**New declared units: Set up a new property record card for each unit declared.**

- A. **Plot plan:** Map out on the plot plan all of the new property addresses, unit numbers, and new Map-Block-Parcel numbers. New account # for each new parcel
- B. **Map-Block-Parcel:** Test the system to make sure there are no duplications. The parcel number should be, if possible, associated with the legal unit number. If not possible, spin the parcel # off the existing parcel #. 19, 19.01, 19.02, etc.
  - When setting up your parcel numbers, make a small plot plan map showing all future condo units. Plot the parcel numbers on this plot plan. This plot plan can also be used to keep track of completed units, phases of construction, plus a tool for valuation for a location factor.
- C. **Title:** List the title holder of the parent account on each unit, plus volume, page, date of recording and mailing address. List the sales price and grantee for each new sale.
- D. Unit address and unit number, developer's map number, census tract, neighborhood number and zone.
- E. Land Use: (Example 1021=condominium)
- F. Construction details: Same as measuring and listing of a residential dwelling. (Rooms, baths, fire places, etc. Sketch and list the sq. ft. of living area). Gather the information from field inspection and plans.
- G. Garage Units: List garage units with the condo, even if detached. Have one account.
- H. Notes on PRC: List name of condo, style and type, unit location, garage unit #.  
(Interior unit, end unit, corner unit)
- I. Sequence numbers on PRC if used.

**Appraisal side of condominium units**

- 1. Review the overall plot plan of the complex to determine what units in the condominium have the best location. The same factors in neighborhood analysis are used with the evaluation of condo units. Location, location, location.
- 2. **Spreadsheet of Condo Sales:** Set up a spreadsheet on the existing sales in the complex that have sold. Unit #, SFLA, rooms, baths, garage, sale price, date, 100% value, remarks.
- 3. Gather sales of comparable units that have sold within recent time. **Sales of existing units will be the primary value**, but you should check comparable units for uniformity of assessments. Compare the amenities of the subject complex with other comparable projects. (Unit of comparison: Selling Price divided by Sq. Ft. = Price per Sq. Ft.)
- 4. Group like units together: (Same style and Sq. Ft.). Are the same units selling for the same or different prices, why? Do end units sell for more than interior units? Other differences:
  - A. Some units may be on or near the golf course, near the water, or better view
  - B. Superior or inferior location within the complex
  - C. Proximity to the garage unit: The longer the walk, the less desirable it is
  - D. Topography: Is the unit hard to get to? Are there a lot of stairs to climb
  - E. Unit upgrades: Were there upgrades to the kitchen and baths that reflect a higher price
  - F. Pre-construction sale price: First buyers in the complex usually pay less
- 5. After you have gone through the above process, you should have a good idea of values of different units and different locations within the complex.

## Valuation/Assessing Your Condominium Units

1. Sketch building outline. **Update Assessor's Map, with new M-B-P numbers**
2. Finalize your spreadsheet and summary of values (selling prices and asking prices).
3. What is your current assessment ratio or trend factor?
4. Only one value. No land and building breakdown. When you buy condominiums, you purchase the unit and a percentage of interest in the common area. **(Sec. 47-79)**

Price out at 100%, trended backed to your base year X 70 % assessment

## Miscellaneous information

**Building permits:** If the complex is being built in phases, file the active building permit along with the active Property Record Card with the work to be done for next year.

**Filing of the Declaration:** For the condominium to be split into separate accounts on the current Grand List, the **Declaration must be filed prior to October 1<sup>st</sup>**. If the Declaration is filed after October 1<sup>st</sup>, and the units have been completed during the year, together with issuing of some **C of Os**, do a bill separation splitting the current assessment into the number of units declared and picking up any new condominiums that have received **C of Os** with the new values as condominiums. **(Filing the Declaration does not pass title, deeds pass title.)**

**Ownership of the Common Elements:** Upon completion of the entire project, a deed should be placed on the land record, **conveying the common elements to the Condominium Association**. What usually happens is the developer buys the parcels, develops it as condominiums, files the declaration, sells the units, but somehow never conveys the common elements to the association. **A declaration does not convey title**. The problem arises on the ownership of the clubhouse, pool, etc. Check it out!

**Common Elements Parcel Number:** Even though there is no value placed on the common elements a parcel number should be issued on them with a zero (0) value and the volume & page.

**Planned Development with a golf course:** Who owns the land that the golf course is on and can it be sold? (What would happen if the golf course goes under?)

**Bill Separation:** Bill separation should be done on the balance parcel, **plus** conveyed parcels. (§12-152)

## Buying into a condominium

**1. What are the rules and regulations?** Ask your agent or the seller for up-to-date governing documents on covenants, conditions and restrictions (CC & Rs). If the rules don't mesh with you, look no further.

**2. How much are the dues and what do they cover?** They can range from \$100 a year to as much as thousands a month, depending on the community and its amenities. See how dues stack up against similar places. If the charges are too much higher than comparable developments, they could hurt the resale value.

**3. Is the Association financially sound?** There should be ample reserves for fixing roofs, roads, pools and the like. Roughly a quarter of all dues should go to replenish reserves. Is a big repair or upgrade coming? Most of it should be paid with savings, lest you get a \$1,000 assessment as a housewarming gift.

**4. What will the neighbors say?** You don't have to knock on doors. Strike up a casual conversation with residents who are out and about, and listen for hints that the condo board is too lax or strict. What if they turn their noses at you? Then answer this fifth question: Do you really want to live in such a place, rules or no rules?

\*\*\*\*\*

### **EXAMPLE OF INFORMATION TO PUT IN THE NOTE AREA OF THE FIELD CARD FOR CONDOMINIUMS**

**BUILDING NOTE AREA:**

**Name of Condominium:** Southlawn Condo

**Style:** Aberdeen

**Unit Number:** #22

**Unit Type:** Flat or Townhouse

**Unit Location:** Interior Unit, End Unit, Corner Unit

**Other Features:** Att. Garage, or Garage G-24

**Parking Space C-4**

**F/P**

**Slab Foundation**

**Water View**

## MISCELLANEOUS CONDO TIDBITS

- 1. The condo complex:** The condo complex, whether it's a 10-unit development or a 100 unit development, is like a neighborhood on to itself. In that I mean, units of the same style and square footage could have different values especially if it is located on a **golf course** or located on or near a **body of water**. Those units facing the **water or golf course** are naturally going to have a greater value. Units that are affected by some external factor, such as a **heavy traveled street** or an adjacent **commercial complex**, will have to be adjusted accordingly. **High-rise condos:** This type of condo is no different than condos that are all on the ground. The higher the floor, the higher the value. If the units are facing a certain direction they may command a greater value.
- 2. Site plan of the entire complex:** Before you can start your valuation process, you must have a site plan that will indicate where each unit is located within the complex. With this in hand, you can take this plan out into the field and start your visual check of the complex.
- 3. Promotional brochure on each unit:** Try to get as much information as possible, prior to going out in the field, which includes real estate brochures, newspaper articles of the new development and even the actual building prints on larger developments. The promotional brochures usually give you the unit style, size, number of rooms and baths, plus any other extras that might be available, but you still must check them out.
- 4. Field procedure:** Carry on your measuring and listing as you would with any other parcel of real estate, listing all of the required data. If the units have not been declared, check your site plan to determine what the unit will be once the declaration is filed. If you are near October 1<sup>st</sup>, determine the percentage completed.
- 5. Spread-sheet:** You can make up a pre-printed spread-sheet with various headings such as unit address, style, size, rooms, baths, fireplaces, garages, etc., on which you will summarize each unit of the complex and as the units sell. List the selling price, date of sale and any special features of that unit. This spread sheet will be used as a review sheet in the valuation of the entire complex. It will also serve as a tool to keep track of any **C of Os** issued, and all final assessments.
- 6. Property Record Card:** As units are declared, you should have a new Property Record Card for each new unit together with a new map-block-parcel number, a new account number, property titleholder, etc.
- 7. Land value on undeclared development:** If you are setting an assessment for October 1<sup>st</sup>, revalue the land based on a unit value for each unit that was approved. Example: Based on market sales, developers were buying multi-unit parcels any where from \$15,000 to \$25,000 for every unit that can be built on the site. Using \$15,000 X 30 units = \$450,000 for the 100% land value for October 1<sup>st</sup>. (Check current sales of multi-unit parcels in your community)
- 8. Detached Garages:** If the unit comes with a garage and is detached from the unit, include it as an outbuilding with the condo. You do not want to have a separate parcel; it belongs with the condo unit.
- 9. Club House or Pool:** On a number of condo developments, the clubhouse and pool will be built prior to any units being constructed. It is used as a promotional thing, or a development office, etc. The title is still in the developer's name and it is assessed to them. But on some large developments that take a long time to complete, you should

depreciate the value of those amenities as units are declared and sold. The theory being that when a person buys their unit, they pay for their unit and a percentage of the common area that includes the clubhouse and pool. Once the condo development is complete, the assessment is dropped because it is now totally part of the common area of the condominium. There should be a deed conveying those common elements to the association.

- 10. Data Mailers:** On existing condos that you are unable to verify the data, make up a data mailer and send it to each unit that you are trying to obtain the information on.
- 11. Titleholders of the Common Area:** Sometimes on large tracks of common area, you should make up a property record card with a map-block-parcel, the titleholders which are usually the condo association and a zero assessment for reference purposes only. Also, show the parcel number on the assessor's map for reference.
- 12. On the Note Area of Property Record Card:** Fully describe the condo in this area: Name of condo, style of unit (Aberdeen), type of unit, flat or townhouse, unit number, unit location, interior or end unit, whether it has a garage or not, special features with regard to the view, etc.
- 13. Summary Listing of all Condominiums:** Keep a listing of all of the condominiums in your community. If possible break them down further: condos that are Planned Residential Developments or over 55 condo units.  
**Condo Name-Address-Style-Age-Total # of units-Declaration Date-Volume/Page**
- 14. Transfer of Common Elements:** A very important part of a condominium is the ownership of the common elements. One of the steps that a lot of attorneys who represent the condo developer **don't do** is transfer all of the common area to the new condo association. The roads, clubhouse, pool, etc., are all included on a percentage basis when a person purchases their unit.
- 15. Valuation considerations:** Some of the conditions that can affect the value of any condo are location, age, the degree of maintenance, amenities and their condition. Some of the things that can affect condo values that you don't see include: Turnover ratio of owners, the ratio of tenants to full time owners, excessive common charges, and special assessments.

## ASSESSMENT SPLIT PROCEDURE On a Condominium

The assessment separation example is for a 12-unit condominium complex that was approved in March 2004 by the local planning and zoning board. On the October 1, 2004 list, the complex had seven unfinished buildings located on the site. The declaration has not been filed as of October 1, 2004.

### How do we assess it?

**LAND:** Because the land has been put to a higher and better use as a multi-unit development, the first thing to do is revalue the land and base it on a per-unit basis. You should have an idea of what developers are paying for multi-unit parcels and divide the selling price by the number of units, to come up with a per unit value for land. Example: multi-unit land values are worth \$15,000 per unit. (Check the local market)

12 units X \$15,000 =	\$180,000 Land Value
Assessment Ratio	.70 %
Land Assessment	\$126,000

**Note:** As you split off the units when they are completed and sold, you must reduce the number of land units remaining.

### SPLIT # 1

October 1, 2004, there are seven unfinished buildings of a projected 12 unit multi-housing project. Remember the declaration has not been filed.

Land (12 units)	\$126,000
Building (7 buildings)	<u>\$ 98,000</u>
10/1/2004 assessment	\$224,000

- The assessor, by the way of a field inspection around Oct. 1, must estimate the % of completion for each building. For example, it has been estimated as of Oct. 1<sup>st</sup> there was \$140,000 worth of unfinished construction times 70%, equals \$98,000 in assessment. Review each unfinished building for the percentage of completion.

December 15, 2004, seven units have been completed; **C of Os** issued and the properties have been sold. The developer has now filed the declaration of condominium, but they only declared seven out of the 12 units. This is known as Phase I. The developer has also requested a bill separation on the seven units per statute 12-152.

### You should start doing the following:

- Obtain a copy of the declaration from the town clerk's office
- Have a site plan of what units were declared and a site plan of the entire complex
- Make a field inspection of each unit that was declared

- Obtain the square foot of living area of each unit
- Layout of each unit and where it is located within the complex
- Make up seven new Property Record Cards **with Oct. 1<sup>st</sup> listed owner**
- Issue new map-block-parcel numbers for each Property Record Card
- Issue new account numbers for each new Property Record Card
- Complete your field inspection, listing all of the required data
- Reduce the land value on the parent account due to the sell-off of the seven units
- Create bill separation for the tax collector as requested per statute 12-152

**Tax bill separation Phase I, first half of the October 1, 2004 list**

<b>Assessment before split:</b>	Land	\$126,000
127 Main Street, 55-510-28 List # 1230	7 Unfinished Bldgs.	<u>98,000</u>
		\$224,000

**Assessment breakdown after split #1 (A sell off of 7 units)**

127 Main Street, 55-510-28 List #1230 (Balance)	Land (5 parcels)	\$ 52,500
127 Main Street 55-510-28.06 List #1236	Land	\$ 10,500
	UC Unit #6	<u>14,000</u>
		\$ 24,500
127 Main Street 55-510-28.07 List #1237	Land	\$ 10,500
	UC Unit #7	<u>14,000</u>
		\$ 24,500
127 Main Street 55-510-28.08 List #1238	Land	\$ 10,500
	UC Unit #8	<u>14,000</u>
		\$ 24,500
127 Main Street 55-510-28.09 List #1239	Land	\$ 10,500
	UC Unit #9	<u>14,000</u>
		\$ 24,500
127 Main Street 55-510-28.10 List #12310	Land	\$ 10,500
	UC Unit #10	<u>14,000</u>
		\$ 24,500
127 Main Street 55-510-28.11 List #12311	Land	\$ 10,500
	UC Unit #11	<u>14,000</u>
		\$ 24,500
127 Main Street 55-510-28.12 List #12312	Land	\$ 10,500
	UC Unit #12	<u>14,000</u>
		\$ 24,500

Note: All of the above assessments reflect what was on the October 1, 2004 Grand List.

## **SPLIT # 2**

In March 2005, the remaining five units were completed, with **C of Os** and were sold. The developer has requested a second split of the October 1, 2004 bill into five more units per 12-152.

### **You should start doing the following:**

- Get a copy of the 1<sup>st</sup> amendment of the declaration from the town clerk's office
- Get a copy of the new map of the declared area. It should now be the entire complex
- List the units that were declared
- The square foot of living area of each unit
- Complete the same steps that you did when you did the first split
- Delete the parent account because you now have separate tax bills for the entire 12 parcels from the October 1, 2004 Grand List
- Review the map of the entire complex. Do you have all 12 parcels completed, listed, new photos, etc?
- Project complete

### **Tax bill separation Phase II second half "Balance Parcel" of the October 1, 2004 list**

#### **Balance parcel from first half tax bill split**

127 Main Street 55-510-28.00 List # 1230 Land \$ 52,500

#### **Assessment breakdown after Split #2 (A sell off of the remaining five units) Assessment reflecting the October 1, 2004 Grand List**

127 Main Street 55-510-28.01 List # 1231 (Unit #1) Land \$ 10,500

127 Main Street 55-510-28.02 List # 1232 (Unit #2) Land \$ 10,500

127 Main Street 55-510-28.03 List # 1233 (Unit #3) Land \$ 10,500

127 Main Street 55-510-28.04 List # 1234 (Unit #4) Land \$ 10,500

127 Main Street 55-510-28.05 List # 1235 (Unit #5) Land \$ 10,500

#### **Void out balance account**

Now that all 12 units have been declared you can delete the parent account parcel 55-510-28.00.

#### **Certificate of occupancy**

The next step would be to process all of the units that were issued **C of Os** using the split out assessments as the prior valuation.

## COMBINING LAND

1. Ownership for **all** parcels to be combined **must** be in the **same name** and **contiguous**.
  - A. Review the deed for titleholders
  - B. Survey should be filed to make it legal
  - C. **Do not** combine legal building lots just to get a lower assessment
2. Assessor's Map Update
  - A. Update new lot size (New parcel #, lot #, percentage of an acre)
  - B. Combine or delete parcels
  - C. Issue parcel number (Test in system for duplication)
  - D. **Make copy of assessors map before and after for GIS input**
3. Sequence number update on the property record card if necessary
4. Delete combined parcels
5. New Parcel (Use maintenance forms)
  - A. Review ownership, mailing address, etc.
  - B. Update lot size
  - C. Update land computations (Review land value)
  - D. Issue new parcel number (Test in system)
  - E. New sequence number if used
  - F. Maintenance forms on all new parcels
6. In Note Area: List account # of the combined parcels, with volume and pages
7. Copy to the tax collector (**Combined parcel**)
8. Assessor's copy of before and after assessment summary for your records

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**FLOW CHART FOR PROPERTY SPLITS**  
**Start as soon as you complete the current list**

**Note: When splitting a parcel, keep detailed notes of assessments before and after, maps before and after, totals before and after. Years from now, a taxpayer will want to know.**

1. Property transfer from deed indicates a split or cut-up of the property. (Survey required)  
**Account number stays with parent parcel.**
2. Owner requests a separation of his property. (A survey must be on file in the town clerk's office and planning and zoning office must approve and sign off on the map)
3. Plot new parcel on the assessors map. (See #6 below)

**Property split continued**

**4. New Parcel**

- A. List title holder, volume and page from deed
- B. Mailing address of property owner
- C. Property address and street number of the property (**Check with P & Z**)
- D. New Map – Block – Parcel (**Test in computer for duplication**)
- E. Zone, land use, neighborhood I.D., units
- F. Lot size or units of land (square foot, acre, etc.)
- G. Sub-division name, sub-division map number (A.B. 1243)
- H. Sequence number on field card if used
- I. Neighborhood I.D. and census tract number
- J. Property factors
- K. Selling price
- L. List on field card what property it came out of

**5. Existing Parcel or Balance Parcel**

- A. Adjust lot size based on survey
- B. Adjust land computation due to size change
- C. Adjust land depreciation if necessary
- D. Remove any building if demolished
- E. Update land use, land units, street number, etc.
- F. List in note area that this was a split
- G. Does it need a review or update
- H. List new map number
- I. Delete parcel if necessary (Condo split)

**6. Assessor's Map Update**

- A. Plot new legal description on the map
- B. Show new lot number, new street number
- C. Have GIS department update map
- D. Copy before and after map layout

**7. Maintenance Forms**

- A. New parcel maintenance form
- B. Balance parcel maintenance form
- C. Tax Collector's Separation Form (**C.G. S. 12-152**)

## LOT LINE ADJUSTMENT NO VALUE CHANGE

1. Copy of deed from town clerk's office creating new lot line
2. Copy of survey filed in the town clerk's office showing new lot line  
(Filed surveys do not convey title; there must be a deed on the land records)
3. Make a copy of the assessor's map **before** lot adjustment
4. Make adjustments to the Property Record Card
  - Put AB map number on the Property Record Card
  - Put lot number from survey on the Property Record Card
  - Note area: Make reference to the lot line change per AB map #, volume, page, and date
  - New lot size, square foot or percentage of acre
  - Remove any buildings demolished as a result of lot line change
  - Transfer any buildings that now appear on the other parcel as a result of the lot line change
5. Update assessor's map with new lot lines
6. Make a copy of the new updated assessor's map
7. Attach copies of the old and new assessor's maps together for GIS update
8. Land value change: If the lot line adjustment creates a value change on either or both parcels, the only additional step would be to compute new land values for each parcel
9. Tax collector separation on land value changes. A separation can be done if the taxpayer request is made

\*\*\*\*\*

## PROCESSING LAND SPLITS AND CUT-UPS TO GIS DEPARTMENT

Once the assessor's office completes all aspects of the land split/cut-up, including updating their appraisal records, the following information should be forwarded to the Department Management Information Systems or Computer Department (MIS & C) for the purpose of updating the GIS maps. That's if you have one.

- A copy of the section of the assessor's map pertaining to the land area to be altered **prior** to the land split/cut-up
- Copy of the section of the assessor's map pertaining to the land area altered **after** the land split/cut-up has been done
- Copy or reference # of the legal survey that is on file in the town clerk's office
- Any other supporting documents, including a copy of the deed that pertains to the land split/cut-up
- The field card should be dated as of the date the land split or cut up is completed

## REMOVAL OF DAMAGED BUILDINGS

### §12-64a

**12-64a** pertains to buildings that have sustained fire or weather related damage to such an extent as to require total reconstruction before the building may again be used. The assessor is allowed to pro-rate the assessment when the following happens:

1. The building must be razed, the site graded, and the building material **removed within 120 days** of the date of damage to **be pro-rated from the date of the event**
2. If the demolition and grading of the site is **more than 120 days**, the pro-ration will be calculated from the date the building inspector certifies the removal/grading
3. Do a field check with the demolition permit and field card
4. Verify the date of the damage. Check with the fire marshal or news articles, etc.
5. Correct field card  
Delete all buildings and improvements that were demolished  
Make up field card for a vacant parcel  
Up-date note area of field card (Example: Adjustment due to fire damage on 1/19/2011 etc.)  
Up-date mailing address
6. Make correction for tax collector
7. Make up pro-ration form
8. Total assessment before
9. Assessment date: October 1, 2000

		<b>ASSESSMENT</b>
		Land: \$85,750
Building Assessment	\$64,120	Bldg. \$64,120
Date of Damage	January 19, 2011	Total \$149,870
Pro-Ration Factor	69.9 %	
Pro-Ration Credit (Factor X Assmt.)	\$44,820	
70% Land Assmt.	\$85,750	
Pro-Rated Bldg. Assmt. (Bldg. Assessment Less Credit)	\$19,300	
Total L & B After	\$105,050	

Note: Pro-ration credit factor is taken from the same chart used for **C of Os**.

Pro-rated credit represents the period in the assessment year, from the date of demolition to Sept. 30<sup>th</sup>, that the building did not exist.

**SPECIAL DEPRECIATION PROBLEMS**  
**(Reference only, check your local market conditions)**

1. Swimming pools (in-ground) 50% off replacement cost new (R.C.N.)
2. Sheds.....50% off replacement cost new (R.C.N.)
3. New detached garages will be assessed at a replacement cost less 10% for homes with average depreciation.
4. New detached garages constructed with a dwelling in poor condition that is heavily depreciated will be assessed at the replacement cost less the same depreciation as the dwelling to a minimum of 50% of the new garage replacement cost
5. Slab foundations.....10% functional depreciation
6. Adjacent to inter-state highway.....10% economic depreciation  
 Adjacent to commercial/industrial..... 10% economic depreciation  
 Adjacent to schools..... 5% economic depreciation  
 Heavy street traffic (adjust street value)
7. Pipe line right-of-way (ABC pipeline company)  
 Area occupied by the pipeline will be assessed the same value as open space. (Acreage X 1,500 per acre = value X 70% = assessment)
8. Economic depreciation considerations  
 Residential next to major inter-state highway  
 Residential next to power lines  
 Residential next to commercial/industrial complexes  
 Residential overbuilt for the neighborhood  
 New homes in older neighborhoods
9. Sub-division depreciation  
 Prior to a sub-division being fully developed with houses on the lots, depreciation of the lots is warranted due to certain improvements not installed.  
 The following is a suggestion for depreciation allowances:
 

No roads.....	- 25%
No util, elect, gas...	- 10%
No water.....	- 10%
Vacant lot.....	<u>- 15%</u>
Total depreciation =	- 60%

## TAX TO EXEMPT PROCEDURE

### 12-89 & 12-81b

**1. Deed is filed in the town clerk's office.**

- A. Is the new owner a qualified tax-exempt organization on the previous Grand List?
- B. Check deed for location of the property.
- C. If the transfer is a split/cut-up, follow the split/cut-up procedure.  
Note: A tax bill separation will have to be made for the remaining taxable portion.
- D. What is the intended use of the property?

**2. Effective date of exemption:** If a qualified exempt organization purchases a taxable property after the assessment date, the exemption shall first become exempt on the next Grand List. Per 12-89. (Exception if 12-81b was passed)

NOTE: The City of Hartsdale passed an ordinance on the acquisition of property by exempt organizations per 12-81b subsection (7) through (16) that allows an exemption on the property from the date of acquisition. (City Ordinance 20.5-110F) The exempt organization that purchases the property must notify the assessor of the intended use of the property, within 60 days.

**3. Up-date property record card.** (Use PRC as the maintenance form)

- A. New property owner and mailing address
- B. Date of recording, volume and page
- C. Selling price
- D. Add exempt code (Example BAAX)
- E. Change land use code to an exempt code. (Example 9030 municipal)
- F. Up-date note area on the PRC (Example Tax to Exempt 2/20/2001)
- G. Review land and building values

**4. Make up tax to exempt pro-ration form.**

Assessment Date	October 1, 2001
Assessment Land & Bldg.	\$77,280
Acquisition Date	November 19, 2001
Pro-Ration Factor (From C of O chart)	86.6%
Pro-Ration Credit (Factor X Assessment)	- \$66,924
Pro-Rated Assessment (Assessment Less Credit)	\$10,356

Note: Pro-ration factor is taken from the same chart used for **C of Os**.

Pro-rated credit represents that period in the assessment year, from the date of acquisition to September 30<sup>th</sup>, that it will be exempt.

## TAX TO EXEMPT ADJUSTMENT LETTER

**TO: Mr. John Jones  
127 Main Street  
Hartdale, CT 01234**

**RE: 423 Elm Street**

**SUBJECT: Sale of taxable property to an exempt organization.**

Pursuant to provision of Connecticut General Statutes §12-81b. and the City of Hartdale Ordinance §20.5-11, you are notified that the following pro-rated assessment has been adjusted to reflect that period between October 1, 2001 and November 19,2001.

The date of acquisition on **November 19, 2001** that is subject to tax:

Assessment as of October 1, 2001 (Land & Bldg.)	\$77,280
Date of Acquisition	November 19, 2001
Pro-Ration Factor (From C of O chart)	86.6%
Pro-Ration Assessment Credit (Factor X Assessment)	-\$66,924
Pro-Rated Assessment (Assessment less credit)	\$10,356

If you have any questions, please contact this office at (203) 123-4567. Please be advised that any person aggrieved by this assessment can appeal to the February Board of Assessment Appeals.

## EXEMPT TO TAX PROCEDURE

### §12-81a

**When an exempt organization sells a property they owned and was exempt on the October 1<sup>st</sup> Grand List, the assessor must add that parcel to the taxable Grand List with a pro-rated assessment.**

1. Deed is filed in the town clerk's office
  - A. Split or cut-up: If the transfer is a split, follow the split/cut-up procedure
  - B. Full transfer: Proceed with the exempt to tax procedure
2. Grantee has 10 days from the date of purchase to record the deed on the land records and to notify the local assessor of such purchase (10% surtax if not notified)
3. Assessor has 15 days from the date of notification of the purchase to add the property to the taxable Grand List, pro-rated from the date of purchase to the next assessment date
4. Assessor has 5 days from adding the parcel to the taxable Grand List to notify the purchaser and the tax collector of the pro-rated assessment
5. **Up-Date the Property Record Card.** (Use the PRC as the maintenance form)
  - A. New owner and mailing address
  - B. Date of recording, volume and page
  - C. Selling price
  - D. Remove the exempt code (Example BAAX)
  - E. Up-date the land use code from an exempt code to taxable code
  - F. Up-date note area on the PRC (Example: 10/2001 exempt to tax)
  - G. Review land and building value
6. Make up exempt to tax notice form:

Assessment Date	October 1, 2001
Assessment October 1 <sup>st</sup>	\$150,000
Date of Acquisition	November 15, 2001
Pro-Ration Factor *	87.7%
Pro-Rated Assessment	\$131,550

Note: \* Pro-ration factor is taken from the same chart used for C of Os.

7. **Board of Assessment Appeals (BAA):** The purchaser has the right to appeal to the next BAA hearing.

**EXEMPT TO TAX ADJUSTMENT LETTER**

TO: JOHN JONES  
127 MAIN STREET  
HARTSDALE, CT, 01234

RE: 142 PHILIP STREET 124-34-001.01

SUBJECT: Acquisition of Tax Exempt property

Pursuant to the provision of Connecticut General Statute §12-81a, you are notified that the following pro-rated assessment is for property you acquired from a tax-exempt entity, on **November 15, 2001** (date of acquisition).

Your taxes will be pro-rated from the date of acquisition to the end of the assessment year as follows:

Assessment October 1, 2001	\$150,000
Date of Acquisition	November 15, 2001
Pro-Rated Factor	87.7%
Total Pro-Rated Assessment	\$131,550
October 1, 2001 Pro-Rated Assessment	\$131,550

If you have any questions, please contact this office at (203) 123-4567. Please be advised that any person aggrieved by this assessment can appeal to the March Board of Assessment Appeals. An application for the March Board of Assessment Appeals must be filed by February 20<sup>th</sup>.

## **PROPERTY TAX EXEMPTION REQUEST**

The criteria for your organization to qualify for exempt status on real estate and/or motor vehicles are listed below. Your organization must file with the assessor's office the enclosed M-3 Tax Exempt Form by November 1, together with the following documents.

1. Certification of incorporation showing the nature and the purpose of your organization
2. IRS approval letter as a 501-C3 corporation
3. Copy of the constitution and by-laws of your organization
4. General statement from an officer of the corporation stating the nature and purpose of the organization

If you have any questions please call me at (203) 123-4567

Sincerely,

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## **ABANDONMENT & CLOSING OF AN ACCEPTED STREET City of New Haven**

Under Connecticut law, upon the abandonment of an accepted street, the roadbed of the street from the centerline to the curb line, reverts to the abutting property owners.

### **Step by step:**

1. A partition is made to the board of aldermen requesting the closing of a street
2. The board of aldermen refers to the director of public works  
(The bureau of compensation within the public works department)
3. A notice to all abutting property owners & mortgagee's (info on titles supplied by title searcher)
4. Benefits and damage is established
5. A report of the findings is given back to the director of public works
6. City plan department is notified of hearing
7. Director of public works reports back to the board of aldermen
8. The board of aldermen votes on the acceptance or rejection of the partition
9. If accepted, the mayor signs the closing order
10. Notice is sent to the city/town clerk's office for recording on the land records
11. Assessor gets copy of recorded closing and adds parcel to the Grand List
12. Assessor sends a notice to the tax collector
13. Tax collector sends tax bills to the new owners

Steps # 1 - 5 take about six months

## UTILITY COLOR CODES

In the process of doing your fieldwork you may come across colored markings on the street. The colored markings are put there by the utility companies to mark the various utilities that are located under the street.

Connecticut [regulations](#) §16-345-5(h) establish a color code for marking underground utility facilities:

- (1) Yellow: Gas, oil petroleum products, steam, compressed air, compressed gases and all other hazardous materials except water
- (2) Red: Electric power lines, electric power conduits and other electric power facilities
- (3) Orange: Communication lines or cables, including but not limited to telephone, telegraph, fire signals, cable television, civil defense, data systems, electronic controls and other instrumentation
- (4) Blue: Water
- (5) Green: Storm and sanitary sewers and drainage systems including force mains and other non-hazardous materials
- (6) Purple: Radioactive materials
- (7) White: Proposed working area of excavation, discharge of explosive or demolition; survey markings
- (8) Brown: Other
- (9) Unpainted stakes with colored ribbon: survey markings