



Avitar Associates of New England, Inc.

Municipal Services Company

Richmond, NH

2017 CYCLICAL REVALUATION

April 1, 2017

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

Index
Manual V3.15

Introduction	1
Intended Use/User	2
Section 1. Certification/Contract & Scope of Work	3
A. Certification	5
B. Scope of Work Contract	11
C. Personnel & Qualifications	25
D. Data Collection	29
Section 2. Prior DRA General Statistics	61
Section 3. Valuation Premise	65
A. Three Approaches to Value/Highest & Best Use	67
B. Zoning	71
C. Town Parcel Breakdown	72
D. Time Trending	73
E. Neighborhood Classification	75
F. Basic Mass Appraisal Process	78
G. Assumptions, Theories & Limiting Factors	79
H. Public Right of Way (PRW) & Utilities Value Report	80
Section 4. CAMA System	93
A. Introduction to the Avitar CAMA System	95
Section 5. Understanding Your Property Record Card & Abbreviations, Samples & Definitions	101
Section 6. Sales Data	121
A. Date Range of Sales & Effective Date of New Value	123
B. Qualified & Unqualified Sales Report	125
Section 7. Spreadsheets Analysis	135
Section 8. Field Review & Informal Hearing Process	143
A. Field Review	145
B. Informal Hearing Process	147
Section 9. Calibration Technique, Final Statistical Analysis & Value Tables	149
A. Calibration Technique	151
B. Final Statistical Analysis & Sales	155
C. Final Valuation Tables	271
Section 10. Waterfront & View & Building Grade Information	289
A. Waterfront Report	291
B. View Report	301
C. Building Grade Report	313

INTRODUCTION

The purpose of this report is to document the guidelines, standards and procedures used in the recent town wide revaluation. The building cost data and the specific building and land information of each property, which is the foundation for this report and the valuation, were gathered and/or verified by the assessing staff of Avitar Associates of N.E., Inc., all qualified to do so and approved by the New Hampshire Department of Revenue, Property Appraisal Division. *See Section 1.C. Personnel & Qualifications.* Sources may include local builders and developers, as well as the use of cost manuals, such as the Marshall & Swift Manual.

We use a data collection form (DCF) to facilitate the listing and pricing of buildings which will insure uniformity and accuracy in the collection of data and use of the CAMA system, this information, once entered, is used to generate the "Property Record Card". *See Section 1.D. Data Collection.*

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

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

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

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

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

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

Intended Use of Report

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

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

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

Intended Users of Report

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

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

What This Report is Not Intended to Do

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

SECTION 1

CERTIFICATION/CONTRACT & SCOPE OF WORK

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

SECTION 1

A. CERTIFICATION

CERTIFICATION

Dear Board Members:

The attached Cyclical Revaluation Report is hereby provided to the Town of Richmond for an effective date of new values of 4/1/2017.

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

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

- The statements of fact contained in this report are true and correct.
- The reported assumptions and limiting conditions are my impartial and unbiased professional analyses, opinions and conclusions.
- I have no present or prospective interest in any property that is the subject of this report and I have no personal interest with respect to the parties involved, nor any bias with respect to any property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment and compensation for completing this task, although contingent upon developing and reporting predetermined statistical results was not contingent upon the resulting assessment of any individual property.
- My analyses, opinions and conclusions were developed and this report has been prepared in conformity with the NH State Law in affect as of the date of the signed contract, to the best of my knowledge.
- I **have** made a personal viewing of the properties, per the contract and scope of services agreement, (*Section 1.B. Contract & Scope of Work*) that are the subject of this report and I or members of my staff have inspected each building's interior when allowed.
- I certify that the total taxable value of the town is \$100,141,301.

Signature: _____

Date: _____

RESUME' OF SUPERVISOR OR SIGNOR

**Mark R. Stetson
Avitar Associates
150 Suncook Valley Highway
Chichester, NH 03258**

Experience:

4/08 – Present Assessor, Avitar Associates of New England, Inc., Chichester, NH
Responsible for all day to day assessing responsibilities for 20 towns.
Specific Appraisal Experience - Supervised the valuation updates for the towns of Alexandria, Boscawen, Cornish, Deering, Fitzwilliam, Greenfield, Greenville, Plainfield, Richmond, Temple, Sharon, Croydon, Grafton, Hebron, Windsor, Springfield & Groton.

4/95 – 4/08 Town Administrator, Town of Andover, NH
Assessor, Finance Director, Health Officer, Welfare Administrator and other duties as assigned by the Board of Selectmen.
Specific Appraisal Experience - Assessed all new construction and subdivisions; reviewed and recommended approval or denial of all property tax exemption and credit applications; prepared annual MS-1; completed the annual equalization survey for NH DRA; prepared property, timber, land use and gravel tax warrants; reviewed and recommended approval or denial of all abatement applications; monitored the town-wide valuation update in 2004; assisted in the defense of values before the Merrimack County Superior Court in August 2006.

1/89 - 10/94 Owner/Operator, Stetson's Village Store, Andover, NH
Managed all aspects of a small grocery store and adjoining pizza and sandwich take-out business.

Education: New Hampshire Technical Institute, Concord, NH – Associate of Science Degree, Class of 1985. Major: Electronic Engineering Technology
IAAO Course 101 – Fundamentals of Real Property Appraisal
IAAO Course 102 – Income Approach to Valuation
IAAO Course 300 – Fundamentals of Mass Appraisal
IAAO Course 400 – Assessment Administration
National 15-Hour USPAP Course
NHAAO/NH DRA - State Statutes

Professional Designations or Affiliations:

Certified NH Assessor #186
State of NH DRA - Certified Property Assessor Supervisor
IAAO
NHAAO
Qualified as expert witness before the Board of Tax & Land Appeals

**NEW HAMPSHIRE DEPARTMENT OF
REVENUE ADMINISTRATION**

THIS CERTIFIES THAT

Mark Stetson

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

DRA-CERTIFIED PROPERTY ASSESSOR SUPERVISOR

Which shall remain valid until December 31, 2019

Given this day of April 30, 2014


Stephen Hamilton, Director

SECTION 1

B. CONTRACT & SCOPE OF WORK

REVALUATION/UPDATE AGREEMENT

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

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

GENERAL PROVISIONS

1. IDENTIFICATION

1.1 Name of Municipality:	Town of Richmond
1.2 Address of Municipality:	105 Old Homestead Highway Richmond, NH 03470
1.3 Contact Email:	hwood@richmond.nh.gov
1.4 Contracting Officer for the Municipality:	Board of Selectmen
1.5 Telephone & Fax Numbers:	(603) 239-4232 Fax 603-239-9994
1.6 Name of Company:	Avitar Associates of N.E., Inc.
1.7 Address of Company:	150 Suncook Valley Highway Chichester, NH 03258
1.8 Telephone & Fax Numbers:	(603) 798-4419 Fax (603) 798-4263
1.9 Name and Title of Company Signer:	Loren J. Martin, President of Assessing Operations or Gary J. Roberge, CEO
1.10 Contact Email:	loren@avitarassociates.com or gary@avitarassociates.com

2. GENERAL SERVICES TO BE PERFORMED BY THE COMPANY

2.1 Appraise all property.

2.1.1 To appraise all taxable property within the municipality in a good and workmanlike manner according to New Hampshire Revised Statutes 75:1.

2.1.2 To appraise all tax exempt and non-taxable property (RSA 74:2) within the taxing jurisdiction of the Municipality in the same manner as taxable property.

2.1.3 The Company shall measure, list and verify all sales used as benchmarks for the update process, unless otherwise noted in the addendum section of this contract.

2.2 Completion of Work:

2.2.1 The company shall complete all work and deliver the same in final form to the Municipal Assessing Officials on or before 10/1/2017 with assessments as of 4/1/2017.

2.2.2 A penalty of \$35.00 per day shall be paid by the Company for each day required for completion beyond the above stated completion date for delays caused by the Company.

2.2.3 The re-assessment shall be considered complete and in its final form only when informal reviews have been complete, value changes made as required and the figures are submitted to and accepted by the Municipal Assessing Officials. The Company shall provide the municipality with a full set of property record cards, the USPAP Standard 6 Report which includes the data collection on manual and the CAMA Manual, if applicable.

2.3 Personnel.

2.3.1 The Company shall employ experienced and competent assessors who have been certified by the N.H. Department of Revenue Administration in accordance with ASB 300 rules and RSA 21-J:14-f for the level of work they will be performing. A list of personnel is attached to this contract detailing their level of certification.

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

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

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

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

2.4 Public Relations.

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

2.5 Confidentiality.

2.5.1 The Company agrees to not disclose to anyone except the Municipal Assessing Official and the Commissioner of the N.H. Department of Revenue Administration or their respective designee, any preliminary values or new values discovered, for any purpose, or to permit anyone to use or peruse any of the data on file in connection with the update, until the values have been submitted to the Municipal Assessing Officials and are made public.

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

2.6 Compensation and Terms.

The Municipality in consideration of the services hereunder to be performed by the Company agrees to pay to the Company the sum of **\$35,700** dollars, in manner and form as follows:

2.6.1 Payment shall be made in equal monthly installments of **\$2,975** per month as the work progresses.

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

3. DETAIL SERVICES TO BE PERFORMED BY THE COMPANY

3.1 Development of Unit Costs:

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

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

3.2 Collection of Property Data – No Measure & Listing Except Sales Properties Used in Preliminary Sales Analysis

3.2.1 All vacant land parcels and any attributes that may affect the market value shall be listed accurately. Such attributes may include, but not be limited to: number of acres; road frontage; neighborhoods; water frontage; water access; views; topography; easements; deeded restrictions and other factors that might affect the market value.

- 3.2.2** Every principal building(s), shall be accurately measured and listed to account for the specific elements and details of construction as described in the data collection manual. Such elements and details may include, but not be limited to: quality of construction; age of structure; depreciation factors; basement area; roofing; exterior cover; flooring; fireplaces; heating & cooling systems; plumbing; story height; number of bathrooms; number of bedrooms; and, other features, attributes, or factors that might affect market value. (All improvements on the property will be measured but not necessarily listed, ie. sheds, decks, barns, etc.)
- 3.2.3** The Company shall make an attempt to inspect the property and if the attempt is unsuccessful, the Company may:
- (a) Leave a notification card at the property advising the taxpayer that they will receive a letter in the future to call and schedule an interior inspection and;
 - (b) Send a letter to the property owner requesting that the property owner call the Contractor's designee, within a stated time frame as agreed upon by the Municipal Assessing Officials and the Company, to arrange for an interior inspection;
- 3.2.4** If the Company is not able to arrange for an interior inspection or entrance to a building or parcel of land cannot be obtained as detailed in Section 3.2.5 below, the Company shall:
- (a) Estimate the value of the improvements using the best evidence available; and
 - (b) Annotate the property record card accordingly.
- 3.2.5** The Company shall complete interior inspection of all properties except:
- (a) Vacant or unoccupied structures;
 - (b) Where multiple attempts for inspection have been made without success and the owner or occupant has not responded to the Companies notifications;
 - (c) Where postings prevent access;
 - (d) Unsafe structures;
 - (e) When the owner has refused access to the Company;
 - (f) When inhabitants appear impaired, dangerous or threatening; and,
 - (g) Any other reason for which the Municipal Assessing Officials agree that the property is inaccessible.
- 3.2.6** Commercial and Industrial property, whether rented or not, may have its earnings or estimated earnings capitalized as another means of developing the properties market value.
- 3.2.7** The Company shall provide to Municipality a complete copy of the: field data collection card(s).

3.3 Market Analysis:

- 3.3.1** A DRA Certified Property Assessor Assistant under the guidance of a DRA Certified Property Assessor or Supervisor may validate sales data. A DRA Certified Property Assessor Supervisor shall prepare the full market analysis.
- 3.3.2** In order to ensure that appraisals will reflect full and true value, the Municipality shall provide to the Company a copy of all property transfers for a period not to exceed two (2) years immediately preceding the effective date of the update.
- 3.3.3** A market analysis shall be conducted using accepted appraisal methods in order to determine land, building and total property values. Such accepted methodology shall include the consideration of all sales given by the municipality to the Company and their inclusion in the sales section of the UPSAP report with appropriate notations for those sales not used in the correlation of values.
- 3.3.4** All qualified property sales shall be included in the USPAP report by photocopy or printout of the property assessment record card and a photograph of the principal buildings shall be attached thereto. A list of all unqualified sales will also be provided.
- 3.3.5** The sales price and terms of the sale shall be verified by the Company and a notation as to qualified or unqualified transaction with unqualified sales noted as to reason made on the property assessment record card along with the sale price, date of the sale, and date of inspection.
- 3.3.6** Land values shall be determined from land only sales whenever possible, however, in the absence of an adequate number of land sales, the appraiser may use the land residual technique to assist him in the determination of land values. The analysis shall show the sale price, adjustments made and final value as of the effective date of the update.
- 3.3.7** The indicated land values shall be shown as, but not limited to, front foot, square foot, front acre or rear acre units or other appropriate units of comparison.
- 3.3.8** The preliminary market analysis showing the sales used and the analysis to indicate property values, including front foot, square foot or front acre, rear acre unit values, or other appropriate units of comparison shall be delivered to the Municipal Assessing Officials prior to the notification to taxpayers of preliminary values. Final market analysis will be printed and provided to the Municipal Assessing Officials as part of the USPAP report.

3.4 Value Notification & Informal Reviews.

- 3.4.1** The Company shall provide the Municipal Assessing Officials with a list of newly established values for review and a sample notice that specifies the dates to call for scheduling an informal hearing.
- 3.4.2** The Company shall mail, first class, to all property owners a notice of the newly estimated value of the property. Such notice shall also contain instructions for online access for 30 days for their ease in review and comparing assessments and an indication of where else this information is available, ie, the Library, Town Hall, etc. for review. The notice shall also contain the date, time and location of the informal review process including instructions on obtaining an informal review.
- 3.4.3** The informal review process shall include a 3 day window for property owners to call and schedule an appointment which will occur at a later date. The informal review process may be monitored by the Municipal Assessing Officials or their designee. The Company shall ensure that an informal review of the newly estimated property values is provided to all property owners who request such review during the timeframe allowed for setting up appointments.
- 3.4.4** The Company shall notify all property owners addressed during the informal reviews of the disposition of their review stating whether or not a change in value has resulted and the amount thereof and will contain information regarding the abatement/appeal process.

3.5 Manual of Appraisal:

3.5.1 Final Appraisal Report. This report shall follow closely the most recent edition of Uniform Standards of Appraisal Practice (USPAP) Standard 6. The report shall contain the following sections:

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

The Company shall instruct the Municipal Assessing Officials or their designee in the use of the manual so that they will have an understanding of the appraisal process being utilized. Upon completion of the revaluation/update, the Company shall deliver one electronic copy and one hard copy of the report to the Municipal Assessing Officials and one copy to the DRA.

3.6 **Property Record Cards:**

- 3.6.1 The Company shall prepare property record cards 8-1/2 x 11 inches for each separate parcel of property in the municipality. Sales information is detailed on the front of the card to the right of owner information and includes grantor, date of sale, and consideration amount, qualification code and indicator of whether improved (I) or vacant (V).
- 3.6.2 The cards shall be arranged based on the Town's CAMA system design, as to show the owner's name, street number, or other designation of the property and the mailing address of the owner, together with the necessary information for determining land value, the number of acres of the parcel, the land classification, any adjustments made to the land values and the value of the improvements to the land.
- 3.6.3 The card shall be so arranged as to show descriptive information of the buildings, pricing detail, depreciation allowed for physical, functional and economic factors and an outline sketch of all principal buildings in the parcel. The property record cards shall be provided in map, lot and subplot sequence and will detail the base valuation year and the print date of the property record card.
- 3.6.4 Any coding used by the Company on the property record card will be clearly explained elsewhere on the card or in the USPAP report.
- 3.6.5 The initial's of the Company's employee who measured and/or listed the property shall be noted on each property record card, along with 3rd and 4th characters that describe the reason for the visit and what was done, ie, M=measured, L=measured & listed. A detailed explanation of these codes is outlined in the USPAP report.

4. **APPEAL - PROCEDURE NOTIFICATION.**

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

OPTION NUMBER 1

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

OPTION NUMBER 2

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

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

5. HOW THE COMPANY VALUES PROPERTY

5.1 Replacement cost shall be computed using the schedules described in section 3.2. These values shall then be depreciated according to age, condition, utility and desirability and the appropriate amount of physical, functional and economic depreciation shall be shown on each property record card, or shown as a composite adjustment based on condition, utility and desirability.

5.2 If the residential property contains 4 or more separate apartments or residential areas and if the rental charges are at market level, the earnings may be examined to establish a basis of rent capitalization to be used as a comparison to other property indications of value.

5.3 Before the final values are estimated, a DRA Certified Property Assessor Supervisor shall compare the preliminary values with the sales utilized in the sales survey to ensure all values reflect the market as of April 1 of the year of the revaluation.

5.4 When computations of the data obtained from the inspection have been completed a final review shall be made by a DRA Certified Property Assessor Supervisor parcel by parcel, block by block, to identify and correct any mechanical errors, unusual features or anything influencing the final value and to ensure all properties are valued at their highest and best use.

6. CONDUCT OF VALUATION OF PUBLIC UTILITY PROPERTY

6.1 Utility property will be valued by Avitar considering the three approaches to value like any other property in town, where applicable. We will first consider the cost approach (RCNLD), then the income approach, if applicable and if data exists. Then the market sales approach, based on small self contained utilities, will be used when arms length sales exist that are not governed by state or federal agencies and lastly, the NH DRA value opinions, or any combination we feel appropriate unless directed otherwise by the town in writing.

7. ABATEMENT & TAX APPEALS

The Company agrees to furnish the services of a qualified representative to support the values established for the revaluation tax year upon local abatements without cost. A written recommendation will be provided. Appeals to the N.H. Board of Tax and Land Appeals or Superior Court, in all cases where the appeals have been entered within the time prescribed by law will be at the per diem rate of \$85/hour. "Any legal fees incurred are the sole responsibility of the town." In the case of an appeal upon Public Utility property that has been appraised by the Company, the prevailing rate will be charged (currently \$125/hr), the services of an expert may be required and the charge shall be **\$2,500** per day plus expenses. The Company shall continue to be responsible for providing a qualified representative to support the established value even if the Municipal Assessing Officials have reduced the value as part of the proceedings defined in RSA 76:16. However, if the Municipal Assessing Officials increase any value established by the Company, they forfeit their right to Company representation.

8. SERVICES TO BE PERFORMED BY THE MUNICIPALITY/CITY

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

8.2 Office Space and Equipment.

The Municipality shall provide suitable office space with desks, tables, telephone access and chairs for the use of the agents and employees of the Company in performing their necessary work, if requested.

8.3 Records and Maps.

The Municipality shall furnish to the Company information pertaining to ownership of all property in the Municipality, the physical location of all property, including two sets of up-to-date tax maps, zoning maps, charts, plans and sales information which may be requested by the Company in performing its work under this contract. If updated tax maps are not provided (consistent with the April 1st assessing records), then an additional fee may be charged. Maps must show lot size and road frontages. If lot size and road frontage is not on the maps, it must be provided by the town with the maps. Building permits, along with plans for any subdivisions, lot line adjustments, mergers, etc. shall be provided.

8.4 Sales Information.

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

9. INDEMNIFICATION AND INSURANCE

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

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

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

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

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

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

10. PERFORMANCE BOND

The Company, before starting any update/revaluation work shall deliver to the Municipality an executed bond or irrevocable letter of credit in the principal sum of the amount to be paid by the Municipality to the Company, if required, as provided in subparagraph 2.6, as security for the faithful and satisfactory performance of this contract and shall not expire before final values are submitted to and implemented by the assessing officials. A copy of the bond or irrevocable letter of credit shall be forwarded to the Department of Revenue Administration before starting any work. Any cost for bond or letter of credit, if requested, is in addition to the cost of the contract as specified in Section 2.6 and detailed in the "Agreement Execution" section found on page 11.

11. PROJECT SIZE

It is agreed between the parties that the entire project consists of an estimate of **1,049** tracts as defined by RSA 75:9, and that in the event that the number should exceed 100% of said estimate, the company shall be entitled to additional remuneration based on **\$55** per parcel/tract. In the event of missing utility parcels, the additional cost is \$2,500 per utility property.

12. ADDENDUMS AND APPENDIXES

- If changes in the law (that occur after signing of the contract) affect the deliverables as noted in this contract, additional fees may be assessed to cover the cost to comply and produce newly required products. This will be communicated in writing to the municipality as soon as it becomes known.
- No measuring & listing except sale properties.

Agreement Execution

*Bond Required by Town Please Check One & Initial: Yes No

Additional Cost of \$1,425

New Total, If Bond Required \$37,125

Total Number of Parcels 1,049

In the presence of:

Municipality of: ^{Richmond} ~~Fitzwilliam~~, N.H.

[Signature]
Witness

By: [Signature]
Kathryn Mearns
[Signature]
Board of Selectmen

Date: Oct. 4, 2016

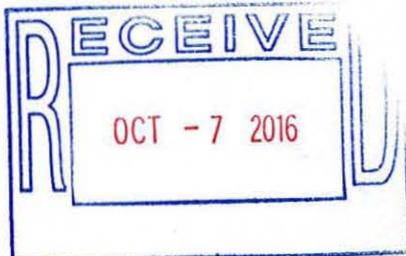
In the presence of:

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

[Signature]
Witness

By: [Signature]
Loren J. Martin, President of Assessing Operations
or Gary J. Roberge, CEO

Date: 10-11-16



AVITAR PERSONNEL THAT MAY WORK ON THE PROJECT

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

SECTION 1

C. PERSONNEL & QUALIFICATIONS

**PERSONNEL WHO CONTRIBUTED
TO THIS PROJECT**

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

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

SECTION 1

D. DATA COLLECTION

I. Introduction to Data Collection – Data Collection was limited to sale properties & commercial and industrial properties classified for use in Mass Income Model

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

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

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

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

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

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

DATA COLLECTION FIELD DOCUMENT										MODEL/STYLE	EXT WALLS CONT	STORY HEIGHT
MAP:	LOT:	SUBLOT:	CARD #	OF	OWNER	ROOF STYLE	EXT WALLS CONT	STORY HEIGHT				
						FLAT	MINIMUM	1.00 1.50 1.75 2.00				
						GABLEHIP	NOVELTY	2.50 2.75 3.00 3.50				
						GAMBREL	PREFB WD PNL	3.75 4.00 SPLIT LVL				
						IRREGULAR	PREFIN MTL					
						MANSARD	STN ON MASN					
						SALT BOX	VINYL SIDING					
						SHED	WD SHINGLE					
						WOOD TRUSS	INTERIOR WALLS					
							AVG FOR USE					
							DRYWALL					
						ROOF COVER	MINIMUM					
						ASBESTOS	PLASTERED					
						ASPHALT	PL YWD PANEL					
						CLAY/TILE	WALL BOARD					
						CORR COMP	WOOD/DLOG					
						HI QUAL COMP	FLOORING					
						MET ALTN	CARPET					
						PREFAB MTLs	CONCRETE					
						ROLLED/COMP	HARD TILE					
						RUBBER MEM	HARDWOOD					
						SLATE	LINOMINL					
						STANDING SEAM	MIN PL YWD					
						TARGRAVEL	PARQUET					
						WD SHINGLE	LAMINATE					
							PINESOFTWD					
						EXT WALLS	HEAT FUEL					
						ABOVE AVG	ELECTRIC					
						ALUM SIDING	GAS					
						ASBEST SHNGL	OIL					
						ASPHALT	SOLAR					
						AVERAGE	WOOD/COAL					
						BELOW AVG						
						BOARD/BATTEN	HEAT TYPE					
						BRK ON MASNRY	CONVECTION					
						BRK VENEER	FA DUCTED					
						CB STUCCO	FA NO DUCTED					
						CEDAR/REWD	HEAT PUMP					
						CEMENT CLPBR	HOT WATER					
						CLAPBOARD	NONE					
						CONC OR BLK	RAD ELEC					
						DECOR BLK	RAD WTR					
						GLASS/THERMO	STEAM					
						LOGS						
						MASONITE						

DATA COLLECTION FORM SAMPLE, (DCF)

II. Data Collection Form = DCF

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

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

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

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

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

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

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

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

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

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

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

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

History

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

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

Third Character/Why

A = Abatement/Appeal

C = Callback

H = Hearing

P = New Construction/Pickup

S = Subdivision

T = Town/Taxpayer Request

U = Update

V = Verification Process

Fourth Character/Action

E = Estimate

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

M = Measure Only

R = Reviewed

X = Refusal with notes

Used with 3rd Character H only

C = Change used w/Hearing Only

N = No Change used w/Hearing Only

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

DNSA – Did not show for appointment.

ACTIONS

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

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

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

M = MEASURED only.

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

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

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

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

LISTING THE PROPERTY

Commercial & Industrial (C/I) Properties

If the Mass Income Approach to value is employed, each C/I property must be visited to determine the appropriate category the property fits in, (ie., retail, offices, apartment, etc.). Because this process is subjective, the Supervisor is the control and determines how each property compares to the average in that category of properties. Each property must further be defined within the category to determine its building and location modifiers (average, good, poor, etc). Properties are rated relative to their category of property. For example, a good location for a retail business may not be a good location for an apartment or vice versa and the Supervisor must compare each C/I property to the average for that category of property and determine if the property reviewed is better or worse than the average.

LISTING THE PROPERTY

Building Site & Land Topography Description

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

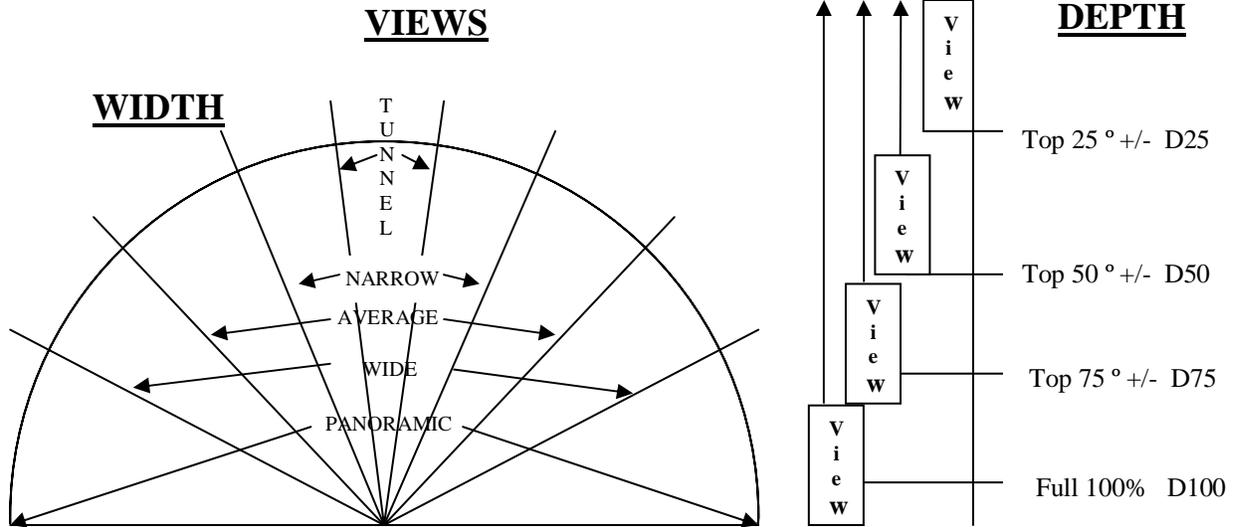
Topography

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

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

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

Road Gravel/Dirt; Paved; Undeveloped.



SUBJECT *

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

DISTANCE

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

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

View note samples: Noted as Subject/Width/Depth/Distance
 MTS/TUN/D75/DST
 (Tunnel View of Mountains 75% Deep, Far Away)

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

LISTING THE PROPERTY

Building Style & Normal Story Height

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

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

Story Height Explanation (See Story Height Examples)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Notes:

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

STRUCTURAL ELEMENTS

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

EXTERIOR WALLS

Two (2) entries possible, the 2 most predominate

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

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

ROOF STRUCTURES

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

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

ROOF COVER

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

PREFAB METAL: Modified corrugated metal panels that are one piece which run from ridge to soffit. These are either nailed or screwed.

HIGH QUALITY/COMPOSITION:

This is a newer roof that is typically found on higher priced homes. The material can be made with almost any material. Pressed or formed to look like slate or shake. Life expectancy is 50 years.

STANDING SEAM: Heavy gauge metal roofing that “stands up” at seams about 2”, every 6-8 inches in an upside down cone fashion with a 50 year life.

INTERIOR WALLS

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

MASONRY/MINIMUM: Cinder block or concrete form/or studs, no finish.

WALL BOARD: Composition 4' x 8' sheets, such as Celotex, typically found in manufactured homes, low quality, typically 1/8”.

PLASTER: All plaster backed by wood lattice attached to the studs.

****WOOD/LOG:** Tongue & groove construction, logs, wainscoting.

DRYWALL: A rigid sandwich of plaster and paper.

PLYWOOD PANEL: 4' x 8' plywood panel sheathing comes in many grades and styles.

AVERAGE FOR USE: Is generally used for commercial/industrial buildings to describe the interior finish as being normal for that style building and use.

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

HEATING FUEL

WOOD/COAL: Chosen only if there is no conventional heating system. Wood stoves only. (Such as in camps, cottages).

OIL: May be identified on the exterior by the presence of oil filler pipes, kerosene or K1 are also fuel oil.

GAS: LP or propane gas - these can be identified by LP gas which has a meter on the side of the house or propane gas will have a large tank on or in the ground.

ELECTRIC: Baseboards or geothermal.

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

HEATING TYPE

NONE: No heat.

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

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

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

HOT WATER: Forced hot water through baseboards.

STEAM: Radiators.

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

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

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

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

INTERIOR FLOORING

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

MINIMUM PLYWOOD: Plywood subfloor or underlayment.

CONCRETE: Concrete slab usually commercial or industrial.

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

LINOLEUM/VINYL: Refers to all forms of linoleum type products of various designs and shapes. Typically sold in rolls or sheets.

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

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

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

NUMBER OF BEDROOMS

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

BATHS OR BEDROOMS

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

Commercial Baths

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

GENERATORS

Number of units found and denoted in the building section. Notes on size and model should be made.

EXTRA KITCHEN

Number of kitchens that exist beyond the first/main kitchen in the home. This is normally seen in in-law apartments or additional living areas. Note the number of full kitchens found in the building. Be cautious of in-law type setups that do not have a full kitchen but maybe some kitchen components.

AIR CONDITION SYSTEMS

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

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

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

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

NUMBER OF STORIES

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

QUALITY ADJUSTMENT

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

Defined as:	B5 = Average -50%	A3 = Average +30%
	B4 = Average -40%	A4 = Excellent
	B3 = Average -30%	A5 = Excellent +10%
	B2 = Average -20%	A6 = Excellent +20%
	B1 = Average -10%	A7 = Excellent +40%
	A0 = Average	A8 = Excellent +60%
	A1 = Average +10%	A9 = Luxurious
	A2 = Average +20%	AA = Special Use

CONDITION

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

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

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

Defined as:

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

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

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

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

XFOB

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

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

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

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

Common AGP diameters and AREA calculators for round pools.

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

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

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

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

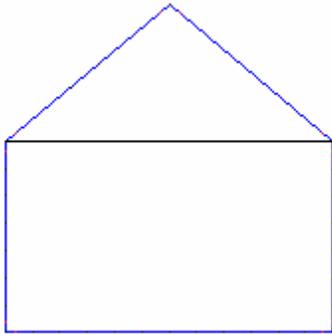
SOLAR PANELS - Can be of the photovoltaic (PV) (electric type) or Hot Water (H2O). Identified by type, location and age, if available. Atypical size & physical condition should be noted.

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

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

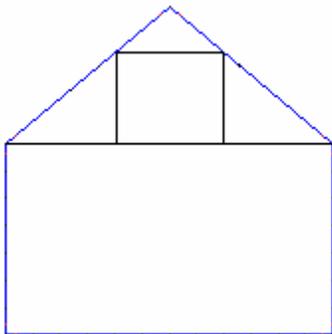
All XFOB's not picked up should still be noted. ie, DNPU treehouse

STORY HEIGHT EXAMPLES



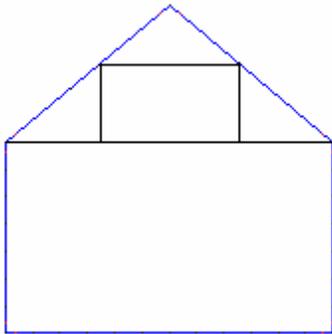
1 STORY FRAME

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



1 STORY FRAME & ATTIC

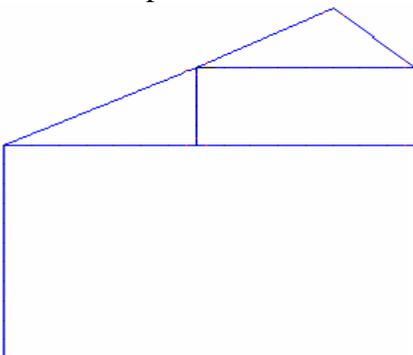
Mixture of Ranch & Cape Cod Style. Camps, Cottages & Mixtures. Low headroom. Only about 25% of the first floor space has 6' headroom on the upper floor. Noted in story height as 1-1/2 story.



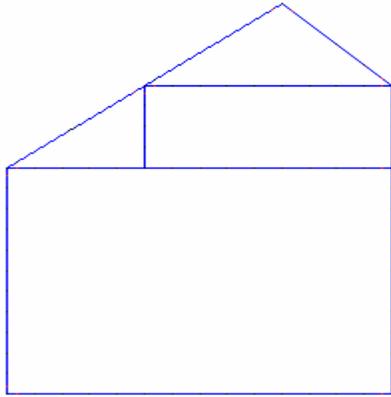
Example A

1-1/2 STORY FRAME

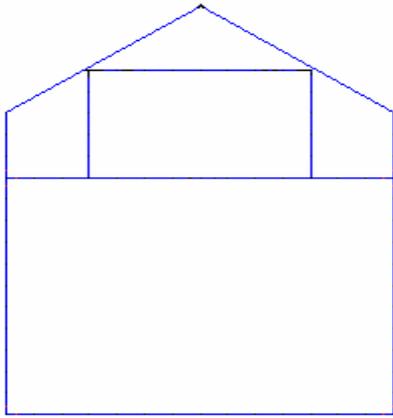
Same basic structure as above with or without shed dormers. In both cases only about 50% of the ground floor space exists in the upper floor as useable space with 6' wall height. Floor space may be larger, but ceiling slope brings the floor to ceiling height less than 6', and as a result, it is not considered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



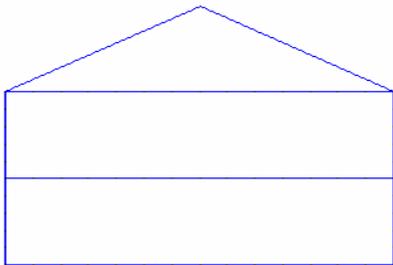
Example B



Example A

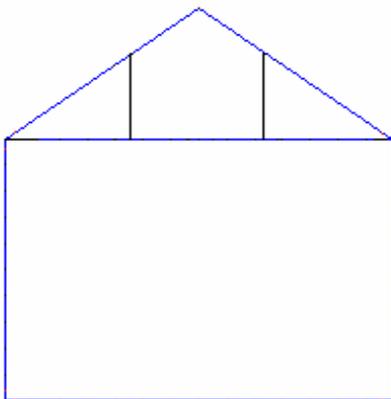


Example B



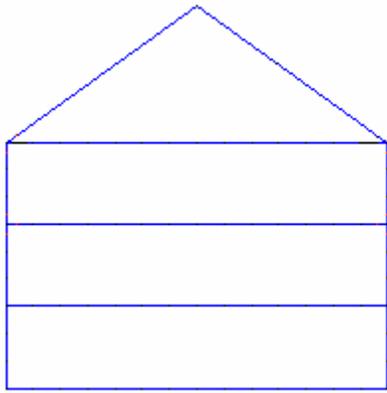
2 STORY FRAME

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



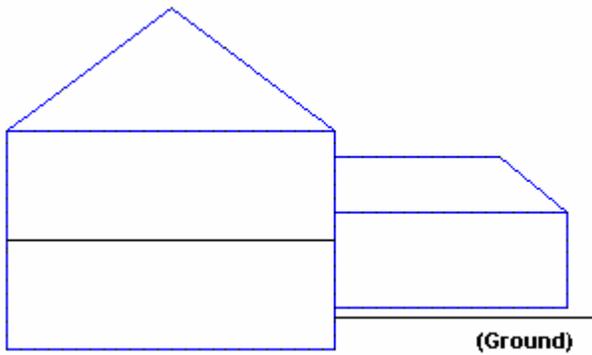
2 STORY FRAME & ATTIC

Has a higher pitch in roof. Stairs to third floor, providing only about 25% useable space in the 3rd floor attic area. Noted as 2.5 stories in story height.

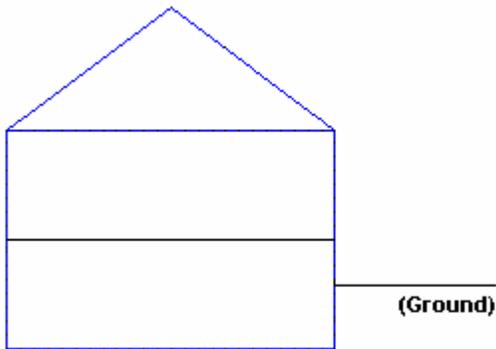


3 STORY FRAME

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



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

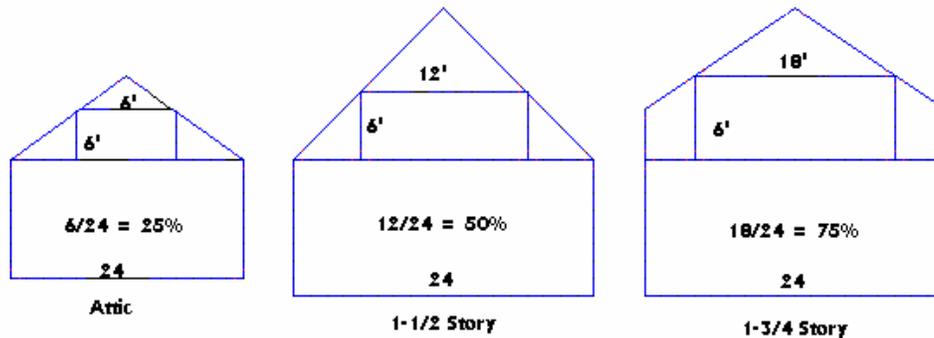


SPLIT ENTRY - one story Ranch Style Home
½ of lower floor foundation exposed.

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

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

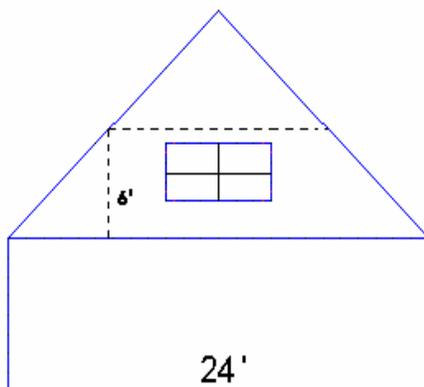
Example: Method 1



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

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

Example: Method 2



Computation:

6 x 2 = 12 (12' total non livable space)
 24 - 12 = 12 (12' total living space)
 12 / 24 = 50% = Half Story

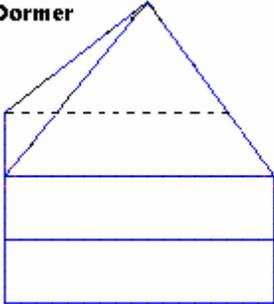
*Note: Estimate 6' ceiling height. Normally, this is just below or at window top. It is important to know where the first floor ends and the second floor begin, via window view, as high exterior side walls may not mean higher first floor ceiling and this may increase the potential second floor area.

Dormers

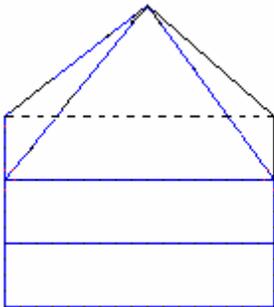
Dormers are projected roof lines that may or may not be considered as livable area. When dormers are of considerable size, they contribute to the livable area. The additional area supplied by the dormer must be included in the determination of story height.

EXAMPLES:

Dormer



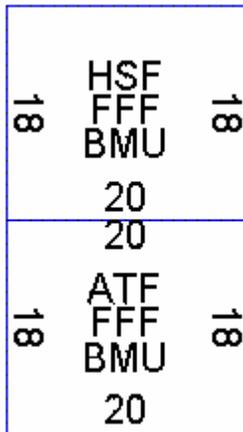
Normally, this is 2-1/2 story house without a dormer. Due to the addition of a full or at least 3/4 length dormer, we now have a 2-3/4 story house. Full dormer means from one end to the other. 3/4 dormer means the dormer covers at least 3/4 of the total distance from end to end.

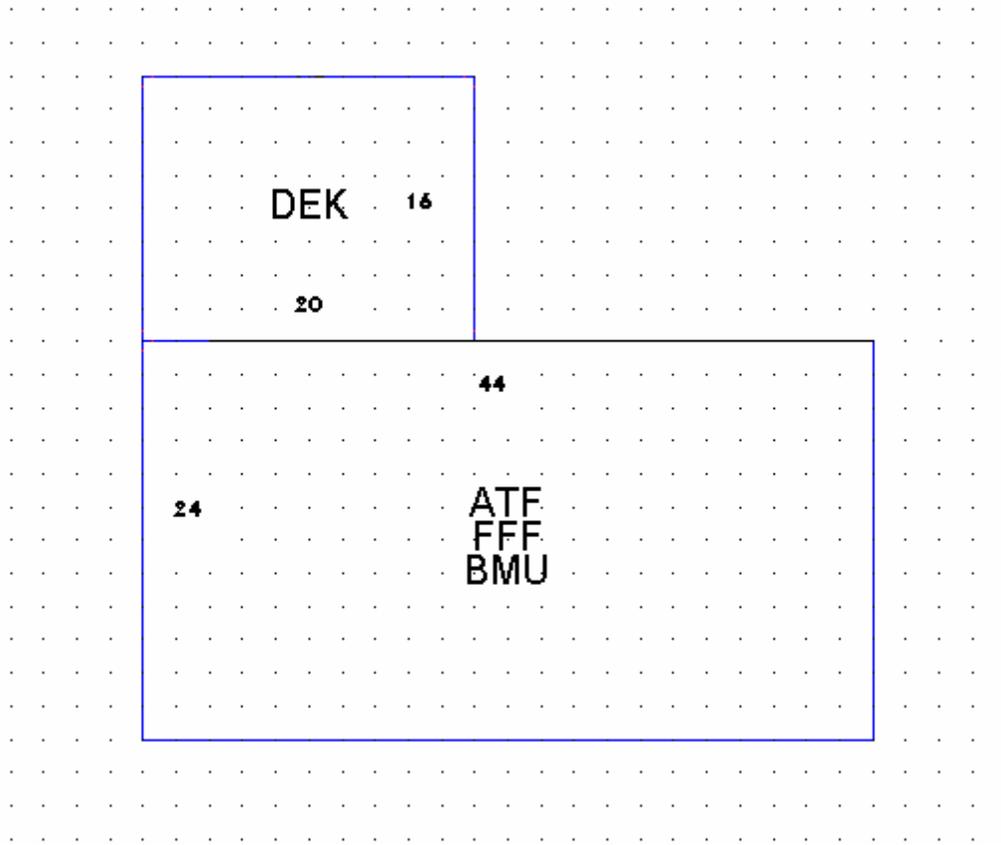


The addition of a dormer to each side of the house can transform a 2-1/2 story house to a 3 story house if full dormers or 2-3/4 story if partial dormers. It is important to note the size of the dormers, whether half, 3/4 or full.

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

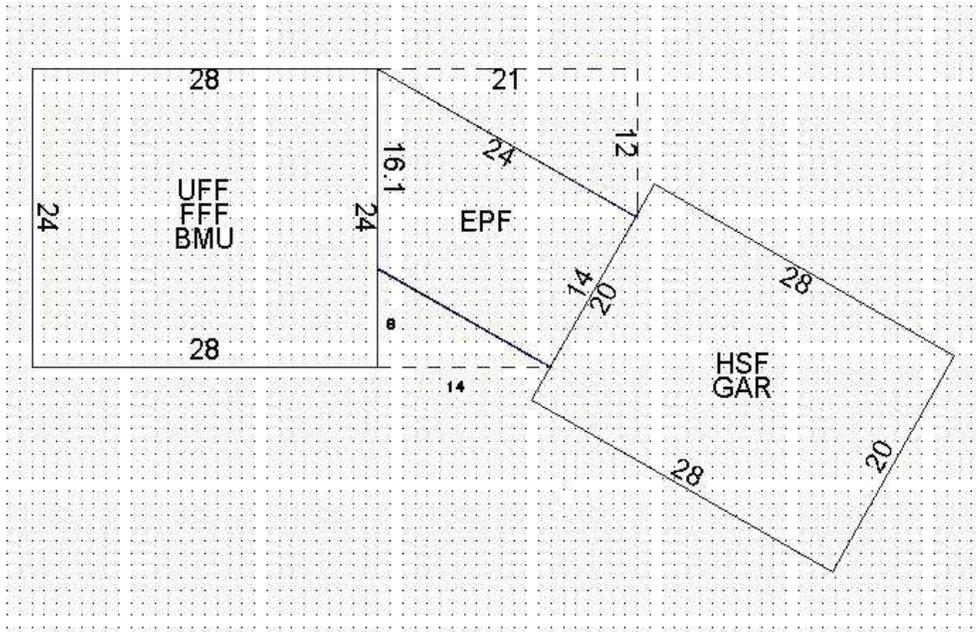
Represents dormer addition





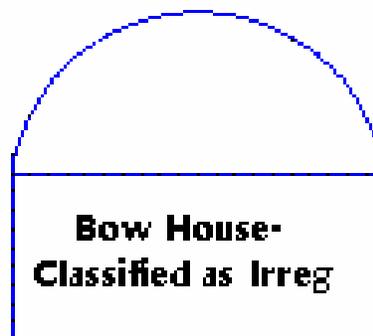
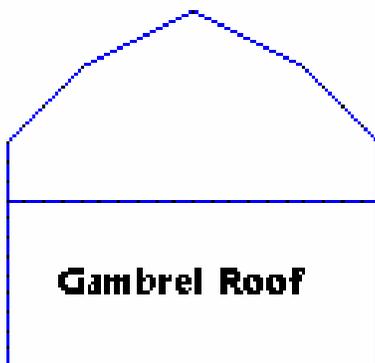
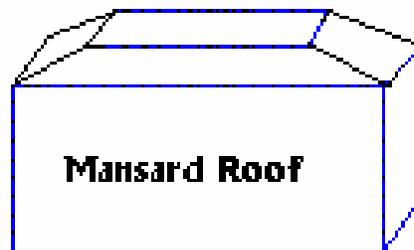
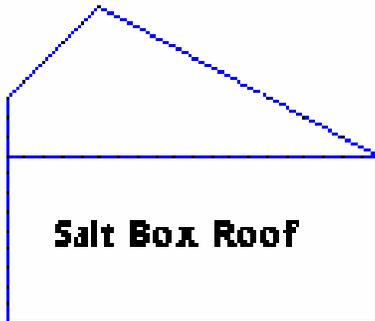
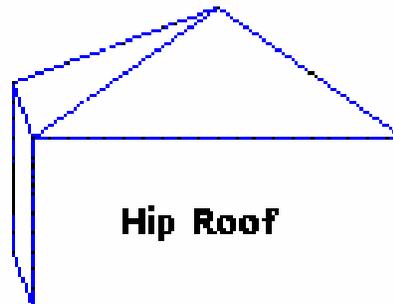
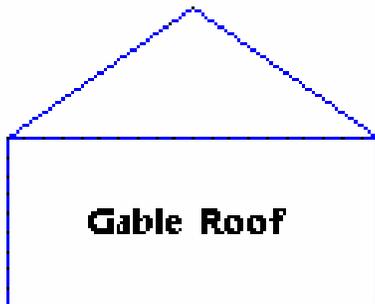
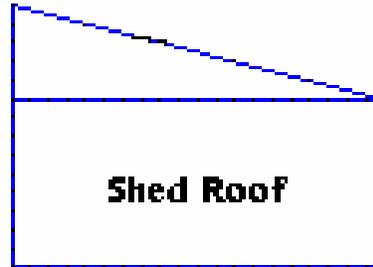
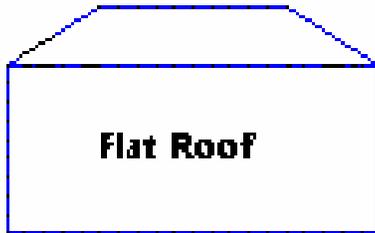
The grid on the back of the DCF is used to draw a sketch of the building to scale. Each point on the grid represents 2 feet, unless otherwise noted by the field person on the sketch.

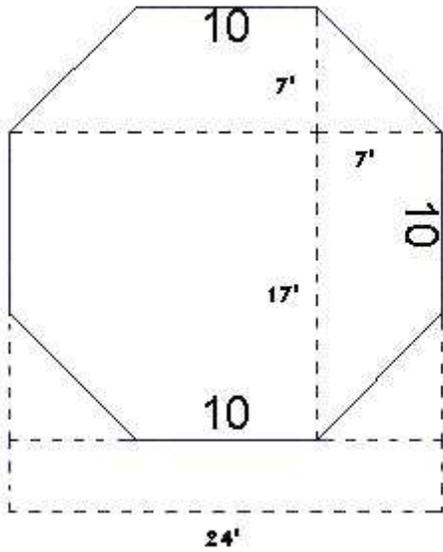
Each section is labeled by existing floors starting with the attic, upper floors, first floor or ground floor and then the basement. Order of the labels does not affect the value, but it does look more correct when labeled top down.



Whenever angles are involved, it is important to provide enough information to accurately compute the area of each section. By breaking up a section into squares, rectangles and right triangles, it makes the area calculation easier and more accurate. Too much information is better than too little. With too much information, we can simply ignore the excess and still calculate the area. With too little information, someone must revisit the property.

ROOF TYPES





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

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

SECTION 2

PRIOR DRA GENERAL STATISTICS

Prior Sales Analysis Information

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

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

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

DRA PRIOR YEAR RATIO RESULTS

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

Ratio Study Year 2016

Overall Median Assessment to Sales Ratio:	<u>97.2%</u>
Coefficient of Dispersion:	<u>6.4</u>
Price Related Differential:	<u>1.01</u>

	<u>Ratio</u>	<u>COD</u>
Residential Land Only Sales:	<u>N/A</u>	<u>N/A</u>
Residential Land & Building Sales:	<u>97.2%</u>	<u>6.4</u>
Commercial Land & Building Sales:	<u>N/A</u>	<u>N/A</u>

SECTION 3

VALUATION PREMISE

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

A. Three Approaches to Value

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

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

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

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

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

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

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

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

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

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

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

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

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

MARKET MODIFIED COST APPROACH TO VALUE

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

If either an individualized income approach or the mass income approach to value was employed for the valuation the record card will indicate “market income approach to value”. All other records that lack an indication on the property record card of an income approach rely upon the market modified cost approach to value. When the mass income approach to value is used, all 3 approaches are still considered and reconciled by the supervisor to determine which approach is used. The income report in Section 9.D. provide both the income value used and the cost approach value developed. When sufficient market data exists, the mass income model will generally be employed.

AVITAR's

CAMA: Computer Assisted Mass Appraisal

Mass Appraisal

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

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

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

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

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

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

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

THE SALES DATA

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

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

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

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

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

HIGHEST & BEST USE

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

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

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

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

B. Zoning

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

Local zoning as provided by the municipality as in effect for the assessment date of April 1st, the year of this valuation process is described below.

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

The requirements of the local zoning ordinance, in effect for the assessment date of April 1, 2017, are as follows:

Zone 1 – Residential District

Area - Minimum land area is three (3.0) acres.

Frontage - Minimum frontage requirement is two hundred fifty (250) feet.

Zone 2 – Lakeside District

Area - Minimum land area is three (3.0) acres.

Frontage - Minimum frontage requirement is two hundred fifty (250) feet.

C. Town Parcel Breakdown

Richmond Parcel Count		
	# of Parcels	Value
RESIDENTIAL LAND ONLY (not including current use):	102	\$ 2,347,200
RESIDENTIAL LAND ONLY WITH CURRENT USE:	340	\$ 2,297,790
RESIDENTIAL LAND & BUILDING (not including current use): Median: \$ 175,850	360	\$ 64,264,200
RESIDENTIAL LAND & BUILDING WITH CURRENT USE:	107	\$ 21,925,221
MANUFACTURED HOUSING ON OWN LAND:	25	\$ 2,988,960
MANUFACTURED HOUSING ON LAND OF ANOTHER:	25	\$ 117,000
RESIDENTIAL CONDOMINIUMS:	Included in Residential Buildings	
DUPLEX & MULTI-FAMILY:	6	\$ 1,469,700
COMMERCIAL/INDUST. LAND ONLY (not including current use):	1	\$ 350,100
COMMERCIAL/INDUST. LAND & BUILDING (not including current use):	0	\$ 0
COMMERCIAL/INDUST. WITH CURRENT USE:	0	\$ 0
UTILITY:	5	\$ 4,381,130
TOTAL TAXABLE:	971	\$ 100,141,301
TOTAL EXEMPT/NONTAXABLE:	84	\$ 11,304,800
TOTAL NUMBER OF PARCELS:	1055	
(TOTAL NUMBER OF CARDS):	1108	
PROPERTIES WITH VIEWS (included above):	41	
PROPERTIES WITH WATER FRONTAGE (included above):	33	
DRA CERTIFICATION YEAR:	2017	

D. Time Trending

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

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

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

The following is a summary of the analysis of the sales used broken down by year, a review of the Department of Revenues sales ratio studies for 2014, 2015, and 2016, and an analysis of four paired sales or properties that sold twice:

<u>Sales Analysis Results</u>	<u>Year</u>	<u>Median Ratio</u>	<u>Year</u>	<u>Median Ratio</u>
	2014	1.032	2015	0.991
	2015	0.991	2016	0.998
	2016	0.998	2017	0.968

To determine the trend factor for 2015 using the sales analysis, we took the difference between the 2014 and 2015 ratios (0.041), divided that number by the 2014 ratio of 103% which resulted in a positive trend factor of 3.97%, or +0.33% per month.

To determine the trend factor for 2016 using the sales analysis, we took the difference between the 2015 and 2016 ratios (0.007), divided that number by the 2015 ratio of 99.1% which resulted in a negative trend factor of 0.71% or -0.059% per month.

To determine a trend factor for 2017 using the sales analysis, we took the difference between the 2016 and 2017 ratios (0.030), divided that number by the 2016 ratio of 99.8% which resulted in a positive trend factor of 3.01% or +0.25% per month.

The average of this analysis suggests a positive 0.174% per month trend.

DRA Equalization Ratio Study

<u>Year</u>	<u>Median Ratio</u>
2014	101.6%
2015	95.4%
2016	97.2%

To determine the trend factor for 2015 using the DRA figures, we took the difference between the 2014 and 2015 ratios (6.2), divided that number by the 2014 ratio of 101.6% which resulted in a positive trend factor of 6.1% or +0.51% per month.

To determine the trend factor for 2016 using the DRA figures, we took the difference between the 2015 and 2016 ratios (1.80), divided that number by the 2015 ratio of 95.4% which resulted in a negative trend factor of -1.89% or -0.16% per month.

We also analyzed 2017 qualified sales through 4/1/2017; however, as this analysis reflected only a portion of 2017, the DRA ratio for the entire year doesn't exist.

The average of this analysis suggests a positive 0.175% per month trend.

In addition, we completed a paired sales study which represents a trend from 2013 through 2017.

<u>Sale #</u>	<u>Map/Lot</u>	<u>Sale #1</u> <u>Date/Price</u>	<u>Sale #2</u> <u>Date/Price</u>	<u>Percent</u> <u>Change</u>	<u>Mos.</u> <u>Between</u> <u>Sales</u>	<u>% Per</u> <u>Month</u>
1.	407-27	8/16 \$127,900	5/17 \$131,000	+2.42	8	+0.303
2.	412-6	4/15 \$177,000	6/17 \$192,000	+8.47	14	+0.605
3.	414-4	6/13 \$195,000	9/16 \$210,000	+7.69	39	+0.197

The average of these sales suggests a positive 0.368% per month trend.

Summary

The conclusions reached by the Sales Analysis Results, by the DRA Equalization Ratio Study and by the paired sales analysis each suggest some appreciation. Giving consideration to each, it is my opinion the market is appreciating and a positive 0.2% per month time trend is warranted.

E. Neighborhood Classification

Market Value Influences

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

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

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

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

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

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

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

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

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

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

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

Neighborhoods are classified by alphabetical letters, as follows:

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

E = Average or most common.

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

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

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

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

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

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

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

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

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

F. Basic Mass Appraisal Process

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

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

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

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

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

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

G. Assumptions, Theories & Limiting Factors

Assumptions

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

Theories

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

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

Limiting Factors

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

H. Public Right of Way (PRW) & Utilities Valuation

1. PRW

Assumptions

- a.) DOT miles of road to be accurate and complete.
- b.) Data provided by companies to be accurate and complete.
- c.) Width of Public Right-of-Way (PRW) to be 10 feet.
- d.) Linear feet of PRW used x 10 feet width ÷ 43,560 = acres. Value of PRW acre = acreage 1 acre residential site x 10% of right of way value x .25% for shape & limited use. Example: \$40,000 residential site value x 10% right of way x .25% limited use = \$1,000.

2. Utilities

Assumptions

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

Methodology – Replacement Cost New Less Depreciation

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

Towers – Reported Original Cost \$150,000 Year in Service 1984

1984 Index = 233

2009 Base Year Index = 553

$150,000 \div 2.33 = 64,377.68 \times 5.53 = \$356,008.57$ Replacement Cost New

This replacement cost must then be depreciated for age.

If that depreciation was 59%, the value would be $\$356,008 \times 41\%$

Good = \$145,964 or \$146,000, rounded.

*NHEC uses a “Mass Average” accounting system and does not maintain actual original costs for each item, but rather some sort of average costs. As these average costs are reported and therefore used along with average age data provided in the trended original cost approach to value, I have added a 10% economic depreciation for potential errors inherent in trending average data.



Avitar Associates of New England, Inc.

Municipal Services Company

**PUBLIC UTILITY
ASSESSMENT REPORT
For
Town of Richmond
2017**

Eversource

**Gary J. Roberge, Sr. Assessor, CNHA #59
NH DRA Certified Assessor Supervisor
Avitar Utility Assessor Since 1986**

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

September 1, 2017

**Town of Richmond
Board of Selectmen
105 Old Homestead Hwy
Richmond, NH 03470**

Re: Assessment of Your Public Utilities

Dear Board Members:

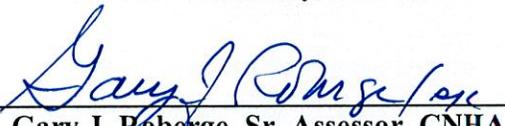
As the utility assessor for Avitar Associates of NE, Inc., I have enclosed my assessment report for the above-referenced subject.

The attached report is a complete review and explanation of my market value opinion as of 4/1/2017, as well as pertinent facts resulting in this opinion.

I have relied upon the data provided by Eversource identifying all their property in the town. No field data collection was undertaken by me or anyone from my office.

All assumptions and limiting conditions are identified in this report.

Sincerely,



Gary J. Roberge, Sr. Assessor, CNHA
CEO, Avitar Associates

GJR/sjc

Objective

To determine the fair market value of the public utility properties in your town for the following:

Eversource - (8B-DPTL)

Fair Market Value

Market Value – Market value is the major focus of most real property appraisal assignments. Both economic and legal definitions of market value have been developed and refined. A current economic definition agreed upon by agencies that regulate federal financial institutions in the United States is: The most probable price (in terms of money) which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: The buyer and seller are typically motivated.

Both parties are well informed or well advised, and acting in what they consider their best interests.

A reasonable time is allowed for exposure in the open market.

Payment is made in terms of cash in United States dollars or in terms of financial arrangements comparable thereto.

The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale. As defined by the “Glossary for Property Appraisal and Assessment”.

These are three accepted approaches to fair market value:

1. Comparable Sales Approach
2. Capitalized Income Approach
3. Replacement Cost Less Depreciation Approach

Although only one approach applies in the writer’s opinion, all three are discussed and an explanation provided as to why they do or do not apply in this situation.

Highest & Best Use

A principle of appraisal and assessment requiring that each property be appraised as though it were being put to its most profitable use (highest possible present net worth), given probable legal, physical, and financial constraints. The principle entails first identifying the most appropriate market, and second, the most profitable use within the market.¹ As a legally permitted use required for the health and wellbeing of the general public, the current use of the subject properties is estimated to be their highest and best use.

¹ Glossary for Property Appraisal and Assessment

Comparable Sales Approach

This approach assumes the existence of similar properties which have sold and the assessor/appraiser can review and make adjustments to the comparables to develop an opinion of value for the subject property. Implicit in this approach is the existence of arms-length, fair market sales data. Since all public utility property sales are heavily regulated by the local and/or Federal Public Utilities Commission, they are not arms-length fair market transactions. They are rather closely related to Netbook Value, which is the remaining value of the original cost and any added infrastructure investment that has not been recaptured. It has nothing to do with the value of the remaining assets still in service and generating income. **As such, it is my opinion that the Comparable Sales Approach to develop an opinion of market value is not valid.**

Capitalized Income Approach

This approach assumes the availability of accurate income and expense information for the property being assessed and that market data can be found for similar properties to correlate the subject's income and expense information that is provided to be market related. It further assumes normal market conditions, such as risk and no outside forces regulating income. Here again, the problem with using this approach is that the income is governmentally regulated, as well as virtually guaranteed and as such does not follow generally accepted rules of the market income approach. A rate of return of and on the investment is fairly guaranteed and total failure is not allowable for the good of the public. This is unlike reality for other income producing properties in the fair and open market for which the income approach to value was developed. Further, while we can hypothesize the income and expenses within the taxing jurisdiction, due to the interaction with other utilities within the New England Grid with pole and line sharing, as well as power pass through, local assets can be providing income elsewhere, while local income can be dependent on assets of others elsewhere. This intermingling for the good of the public, is what makes the income approach very speculative due to the assumptions, estimates and allocations necessary. This is true in my opinion whether you look at the valuation locally or even statewide because the UNIT, so to speak, is not one company but rather all of them working together to maintain the Electrical Grid for the betterment of the public beyond the local community, as well as beyond the state boundaries. One cannot exist without the other and as such, the so called UNIT is not any one company. As such, it is my opinion that to attempt to use the Income Approach, beyond the known problems of protected return, regional monopoly and protection against failure issues that do not exist for the properties that the market income approach was developed for, the amount of estimates, hypotheses and allocations that are needed make the results highly unreliable. **Based on the above, it is therefore my opinion that this approach is also inappropriate.**

Replacement Cost Less Depreciation

This approach is based on the principal of substitution. It assumes that a prudent purchaser will pay no more for any real property than the cost of acquiring an equally desirable substitute. And, in this case, acquiring a substitute means determining the replacement cost and depreciating for age. This approach is very useful when confronted with unique properties such as Public Utility Companies, where no substitutes exist or arm's length sales exist. As such, to develop an opinion of market value for the property, one must develop what it would cost to replace it and then allow depreciation for age to arrive at a reasonable opinion of market value for the property that exists in that jurisdiction. This approach values what actually exists in the local jurisdiction. As a rate of return of and on the investment is virtually guaranteed, as well as the fact that if any part is destroyed by accident or nature, it will be promptly rebuilt. This approach is very appropriate. Cost data and accurate age life depreciation data is readily available. Therefore, it is

the most practical and accurate method of developing an opinion of market value in my judgment whether locally, statewide or even New England wide.

Age / Life depreciation data is readily available within the data of the utility companies themselves. As a rate of return is virtually guaranteed of and on the investment, the need for any type of economic depreciation is nullified in my opinion, because, while the rate of return is controlled and may be below general market investor desired returns, at times, the risk inherent in normal investments has been removed as has normal market competition! As such, in my opinion, regulation is as positive, if not more positive, than the regulated rate of return is negative. Therefore, no economic adjustment is necessary in my judgement.

The “Encyclopedia of Real Estate Appraising”, Third Edition 1978, by Edith J. Friedman, Published by Prentice Hall, Inc., states on Page 68,

“The cost approach is often the only method suitable for estimating the value of special purpose properties such as churches, funeral homes and schools. Similarly, in the case of residential properties, unique or highly individualized structure for which there are no effective market comparisons can frequently be appraised only by the Cost Approach.”
(Underline added for emphasis).

In the writers’ opinion, public utilities clearly fall into this group.

Assumptions & Limiting Conditions

1. The data provided by Eversource was a complete and accurate inventory for the Town.
2. No asset still in use will depreciate more than 80% despite actual age.
3. No item of the inventory should depreciate to zero value until it has failed.
4. As this is a highly regulated public utility, it is my opinion that I am limited to the use of only the Replacement Cost New Less Depreciation Approach to establish an opinion of market value as discussed on the prior pages of this report.
5. Non-Utility land, owned by Eversource is valued similarly to all other land in the town.

Replacement Cost New Less Depreciation Approach to Value, (RCNLD)

The first step in this approach is to inventory or acquire an inventory of all of the subject property assets by category, original year in service and original cost. This was not done by the writer, but rather provided by Eversource and assumed to be complete and accurate. That provided report can be found in the Exhibits section.

The original costs, or in the case of NHEC, the average cost by classification were then trended forward from the original year, by using a nationally recognized utility cost trend manual, The Handy-Whitman Index of Public Utility Construction Costs, published annually by Whitman, Requardt & Associates, LLP, to arrive at the total replacement cost.

The average life expectancy, based on the data provide by other utilities varies by classification. The following is the depreciation schedule developed from the most recent data:

Electrical

Transmission	2.25% Per Year	44.4 Year Life Average Life
Transformers	2.50% Per Year =	40 Year Life
Distribution Poles & Lines	2.25% Per Year =	44.4 Year Life
Overhead Conductor	2.00% Per Year =	50 Year Life
Conduit	1.75% Per Year =	57 Year Life
Meters & Lights	2.50% Per Year =	40 Year Life

Gas

Transmission & Distribution Systems	1.5% Per Year =	66.6 Year Life
Meters & Regulators	2.25% Per Year =	44.4 Year Life

Water

Transmission & Distribution Systems	3.00% Per Year =	33 Year Life
Meters & Other Equipment	3.00% Per Year =	33 Year Life

Max Depreciation – All Utility Categories is 80%

As a regulated utility, it is virtually guaranteed rate of a return of/on the investment at an accelerated rate, meaning their investment is returned long before the items life expires and/or needs to be replaced. What this means is that the company carries a zero value for that item, despite it still being in use and earning income. This is the reason “Netbook” is not an opinion of market value. It only represents the value of the utility yet to be returned, while all other parts of the utility carry a “zero value”. Not a realistic approach to market value.

I found no need for any additional economic depreciation.

Final Opinion of Market Value 4/1/2017

Eversource - \$4,006,100

Land rights or easements are not included here, but listed and valued on each property record card, according to the concurrent town wide revaluation.

The following spreadsheets showing the Replacement Cost New Less Depreciation (RCNLD) approach to value, document the final values stated above.

Note: In the case of New Hampshire Electric Coop (NHEC), who maintain an accounting method called “mass averaging” where no accurate original costs or age data is available, use of average original costs and average age data in the trending analysis has the potential for erroneous results. As such, the writer recognizes this as allowed for “averaging error” reduction in the resulting total value, as noted on the reports in the spreadsheets of NHEC.

Certification/Resume

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

1. The statements contained herein are accurate and true.
2. The analysis and results are my personal unbiased professional opinion and conclusions.
3. I have no present or prospective interest in the property.
4. I am aware of no bias with respect to this property or any part of this report.
5. My analysis, opinion and conclusions are my own based in whole or in part on my past 30 years assessing utilities here in New Hampshire.



Gary J. Roberge, CEO Avitar Associates, Inc.
Sr. Assessor, CNHA #59
NH DRA Certified Assessor Supervisor

Gary James Roberge
Avitar Associates
150 Suncook Valley Highway
Chichester, NH 03258 (603)798-4419

Experience:

- 2005 – Present** **CEO/Sr. Assessor, Avitar Associates of NE, Inc., Chichester, NH**
Software or Assessing Services in over 160 of the 230 NH Municipalities.
- 1986 – 2005** **President/Sr. Assessor of Avitar Associates of NE, Inc., Chichester, NH**
Avitar is the largest NH based Municipal Services Company, established in 1986 and incorporated in 1989.
- 1981 – 1986** **Chief Assessor & Software Consultant, MMC, Inc, Chelmsford, MA**
Responsible for some twenty (20) employees, and all revaluations in Maine, Vermont, New Hampshire as well as all software design and maintenance.

Education:

University of New Hampshire, Durham NH. Graduated 1976
Bachelor of Science in Forestry – Minors in Hydrology/Computer Science
IAAO Course I – Residential appraising
IAAO Course II – Income approach to value
IAAO Course 201 – Advanced Income Approach to Value
IAAO Course 301 – Mass Appraisal of residential
IAAO Course 302 – Mass Appraisal of income producing properties
IAAO Course 400 – Assessment Administration
IAAO Workshop 158 – Highest & Best Use
NH DRA Courses – Assessing statute; Condominium appraisal; Current use; Sales Ratio Study
IAAO Course 150 – Standard of Practice & Professional Ethics
USPAP – 2001 Uniform Standards of Professional Appraisal Practice
USPAP – 2010 One Day Update / 2016 One Day Update
NH State Statutes/2010 Update Class

Professional Designations or Affiliations:

IAAO - International Assoc. of Assessing Officials
NHAAO - NH Assoc. of Assessing Officials
CNHA - Certified NH Assessor #59
State of NH DRA - Certified Property Assessor Supervisor
Assessing Standards Board Member 2001 - 2006
Lawton B. Chandler Assessment Achievement Award - 2006
View Valuation Expert, BTLA and Superior Court

Qualified as Expert Witness Status in the Following County Superior Courts:

Belknap County	Rockingham County
Carroll County	Sullivan County
Cheshire County	Strafford County
Hillsborough County	Coos County
Merrimack County	Board of Tax & Land Appeals

AVITAR ASSOCIATES OF NEW ENGLAND INC.

Utility Valuation Report Listing

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

UTILITY NAME: RICHMOND-EVERSOURCE-2017

UTILITY VALUATION YEAR: 2017

Description	Original Cost	Replacement Cost	Depreciation	Assessment Value
E355 TRANS, POLES & FIXTURES	\$ 280,067	\$ 2,189,704	%0.834167	\$ 363,126
E356 TRANS, OVER CONDUCT & DE	\$ 358,402	\$ 1,914,516	%0.798643	\$ 385,502
E362 DISTR, STATION EQUIPMENT	\$ 677,901	\$ 829,456	%0.157500	\$ 698,817
E364 DISTR, POLES, TOWERS & FXT	\$ 880,811	\$ 1,722,917	%0.514310	\$ 836,804
E365 DISTR, OVER CONDUCT & DE	\$ 831,897	\$ 2,546,904	%0.575769	\$ 1,080,475
E366 DISTR, UNDERGRND CONDUIT	\$ 3,660	\$ 6,855	%0.339314	\$ 4,529
E367 DISTR, UNDER COND & DEVIC	\$ 14,362	\$ 24,953	%0.216848	\$ 19,542
E368 DISTR, PAD TRANSFORMERS	\$ 244,443	\$ 230,972	%0.022501	\$ 225,775
E369 DISTR, SERVICES OVER&UND	\$ 255,866	\$ 385,865	%0.313900	\$ 264,742
E370 DISTR, METERS INSTALLED	\$ 123,281	\$ 121,340	%0.025004	\$ 118,306
E373 DISTR, STR LIGHTS OVERHD	\$ 4,470	\$ 7,432	%0.401238	\$ 4,450
E400 UNCLASSIFIED CONSTRUCTIO	\$ 4,047	\$ 4,047	%0.009884	\$ 4,007

GRAND TOTALS FOR RICHMOND-EVERSOURCE-2017:

\$ 3,679,207 \$ 9,984,961 \$ 4,006,100*

* Value Rounded To Nearest Hundred

OWNER INFORMATION		SALES HISTORY			RICHMOND PICTURE	
PSNH		Date	Book	Page	Type	Price Grantor
DBA EVERSOURCE PO BOX 270						
HARTFORD, CT 06141-0270						

LISTING HISTORY	NOTES
	TRANSMISSION AND DISTRIBUTION: OLD MAP & LOT: 8B-DPTL; 4/12; UPDATED VALUE PER BTLA SETTLEMENT AGREEMENT FOR 2011, 2012 AND 2013;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
UTILITY ROW	100			40,061.00	100	4,006,100	
	1			3,000.00	100	3,000	M405 L61
						4,009,100	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 0	\$ 2,766,000	\$ 0
		Parcel Total:	\$ 2,766,000
2016	\$ 0	\$ 2,766,000	\$ 0
		Parcel Total:	\$ 2,766,000
2017	\$ 0	\$ 4,009,100	\$ 0
		Parcel Total:	\$ 4,009,100

LAND VALUATION

Zone: RD- RESIDENTIAL Minimum Acreage: 3.00 Minimum Frontage: 250 Site: _____ Road: _____
 Land Type UTILITY-ELEC Neighborhood: X Cond Ad Valorem SPI R Tax Value Notes

0 ac

PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS	
PSNH DBA EVERSOURCE PO BOX 270 HARTFORD, CT 06141-0270		District Percentage		Model: Roof: Ext: Int: Floor: Heat:		Baths:	
						Bedrooms:	
PERMITS		Date Permit ID Permit Type		Notes		Extra Kitchens:	
						A/C: Quality: Com. Wall: Stories:	
						Fixtures: Fireplaces: Generators:	
						Base Type:	

BUILDING SUB AREA DETAILS	
2017 BASE YEAR BUILDING VALUATION	
Year Built:	%
Condition For Age:	%
Physical:	
Functional:	
Economic:	
Temporary:	%

SECTION 4

CAMA SYSTEM

A. INTRODUCTION TO THE AVITAR CAMA SYSTEM

A. INTRODUCTION TO THE AVITAR CAMA SYSTEM

THE POINT SYSTEM - An Industry Standard

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

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

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

POINTS

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

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

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

Com. Wall	Example – Commercial Wall Frame Construction Use for commercial buildings to account for various structures.
Size Adjustment	Size adjustment is the factor that accounts for the economy of scale theory which means the more of anything you purchase at one time, the lower the unit cost. As such, a larger home will have a factor less than 1.00, while a smaller home will have a factor greater than 1.00 to account for per square foot cost variation.
Base Rate	This is the gross base square foot cost that this building, as well as all other similar buildings will start at.
Bldg. Rate	Building Rate – After consideration of all building materials and quality of construction, a building rate is developed which can be greater and lower and 1.00 based on material, quality and includes the size adjustment.
Com. Wall Factor	In the case of a commercial property, an added factor may be needed to account for various commercial structural frames.
Adjusted Base Rate	<p>Base rate times building rate times commercial wall factor equal the unique adjusted base for this structure. Therefore, two identical homes with slightly different square feet will have slightly different adjusted base rates as the economy of scale will come into play. Also, two identical size and style homes with various exterior wall materials may also vary in adjusted base rates slightly to account for the various market appeal/desirability and value of each material.</p> <p>The Adjusted Base Rate is then multiplied by the total effective area of the house to develop a replacement cost new for that structure.</p>

Bedroom & Bathroom Data

While the number of bedrooms is a valuable commodity for most homes, the accompanying number of bathrooms or fixtures plays a pivotal role. A house with 5 bedrooms and only 1 bathroom is functionally obsolete as the plumbing cannot equally handle the bedrooms, as such a similar house with 5 bedrooms and 2 bathrooms would command a higher market value, all other things equal. As such, a weighting system was developed by Avitar to weight the number of bedrooms to bathrooms to develop an adjusting factor to account for this obsolescence when it existed. Therefore, it is not solely the bedroom or bathroom count that effects value, but the combination of both.

EFFECTIVE AREA CALCULATIONS

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

EXAMPLE: BUILDING AREA CALCULATIONS

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

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

EXAMPLE:

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

STORY HEIGHT ADJUSTMENTS

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

DEPRECIATION TYPES & USE

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

EXAMPLE - 200 Year Old House

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

EXAMPLE - For the 200 year old home in good condition

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

Depreciated Bldg. Value = 93,528

- OR -

Building Value	=	129,900
% Condition Good	=	x 72%
Depreciated Bldg. Value =		93,528

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

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

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

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

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

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

LAND VALUE COMPUTATIONS

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

SAMPLE LAND CHART

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

Excess acreage at \$1,500 per acre

Base View Value = \$50,000

Base Waterfront = \$100,000

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

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

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

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

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

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

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

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

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

Example:

Zone = Two Acres, 100 Front Feet

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

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

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

SECTION 5

UNDERSTANDING YOUR PROPERTY RECORD CARD

ABBREVIATIONS, SAMPLES & DEFINITIONS

Notices may not be exact copies

PROPERTY RECORD CARD - FRONT

Map: 000013 Lot: 000016 Sub: 000000 (1) Card: 1 of 1 (2) 1 MAIN STREET ANYTOWN PICTURE Printed: (3) 8/19/2016

OWNER INFORMATION		SALES HISTORY			ANYTOWN PICTURE			
DOW, JOHN	(4)	Date	Book	Page	Type	Price	Grantor	(8)
1 MAIN STREET		12/30/2011	5276	0789	U I 38		SCHULTE, FRANCIS ANDRE	
ANYTOWN, NH 03123								(5)

LISTING HISTORY		NOTES	
05/06/15	ERVM		
04/04/12	GRPM		
04/06/05	GRUM	(6)	LIGHT GREY; BMU - 50% DIRT. VERY OLD. DNV UFF P/HM OWNR. 4/12 SHED; 5/15- 5 NEW WINS & NEW SIDING ON 2 SIDES OF 17X17. NO OTHER CHANGES;
05/13/00	BHRL		
08/27/96	EST		
		(7)	

EXTRA FEATURES VALUATION (9)							MUNICIPAL SOFTWARE BY AVTAR			
Feature Type	Units	Length	Width	Size Adj	Rate	Cond	Market Value	Notes		
FIREPLACE 1-STAND	1				3,000.00	100	3,000			
SHED-WOOD	80	8 x 10		260	7.00	100	1,456			
							4,500			

PARCEL TOTAL TAXABLE VALUE (10)			
Year	Building	Features	Land
2014	\$ 254,600	\$ 4,500	\$ 320,600
		Parcel Total: \$ 579,700	
2015	\$ 254,600	\$ 4,500	\$ 320,600
		Parcel Total: \$ 579,700	
2016	\$ 254,600	\$ 4,500	\$ 320,600
		Parcel Total: \$ 579,700	

LAND VALUATION (11)														
Zone: MU MIXED USE	Minimum Acreage: 0.46	Minimum Frontage: 100									Site: AVERAGE Driveway: PAVED Road: PAVED			
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES	0.160 ac	337,500	E	100	100	100	100	95 -- MILD	100	320,600	0	N	320,600	
	0.160 ac									320,600			320,600	

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

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

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

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

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

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

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

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

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

Units - Size of land being assessed on each line.

AC = Acres

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

WF = Waterfront Feet

If there are views, they will display here with subject, distance, depth and width as defined in Section 9.C.

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

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

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

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

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

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

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

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

Ad Valorem - Market value.

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

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

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

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

PROPERTY RECORD CARD - REAR

Map: 000013

Lot: 000016

Sub: 000000

Card: 1 of 1

1 MAIN STREET

ANYTOWN

Printed: 8/19/2016



PICTURE

OWNER
DOW, JOHN
1 MAIN STREET
ANYTOWN, NH 03123

OWNER

TAXABLE DISTRICTS

District	Percentage
(2)	(3)

PERMITS (5)

Date	Permit ID	Permit Type	Notes

BUILDING DETAILS

Model: 2 STORY COLONIAL
Roof: GABLE OR HIP/ASPHALT
Ext: CLAP BOARD
Int: PLASTERED
Floor: PINE/SOFT WD/LINOLEUM OR SIM
Heat: OIL/STEAM
Bedrooms: 4 Baths: 2.0
Extra Kitchens: Fireplaces:
A/C: No Generators:
Quality: A6 EXC+20
Com. Wall:
Size Adj: 1.0408 Base Rate: RSA 86,000
Bldg. Rate: 1,5187
Sq. Foot Cost: \$ 130.61

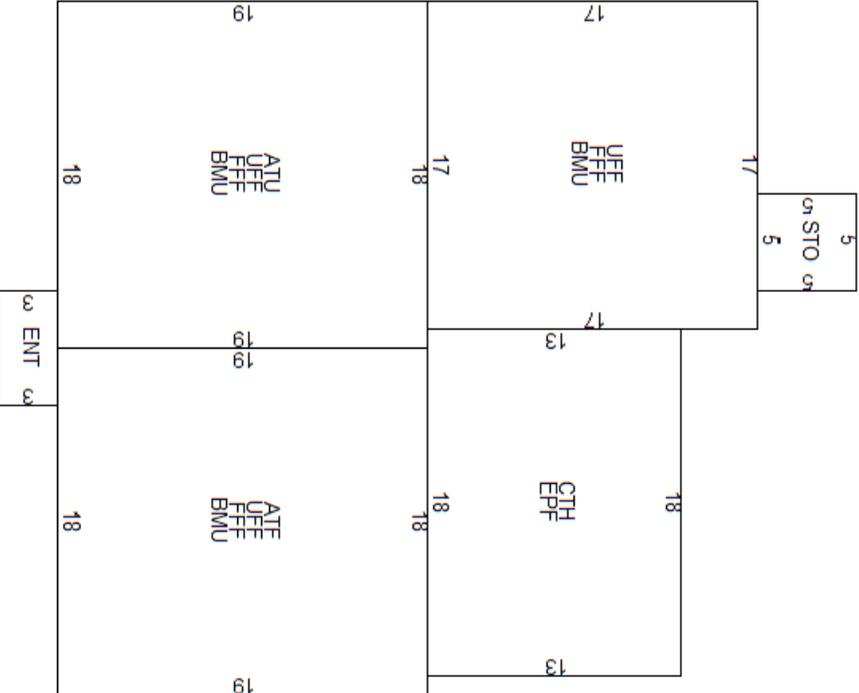
BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
STO	STORAGE AREA	25	0.25	6
UFF	UPPER FLR FIN	973	1.00	973
FFF	FST FLR FIN	973	1.00	973
CTH	CATHEDRAL	234	0.10	23
BMU	BSMNT	973	0.15	146
ATF	ATTIC FINISHED	342	0.25	86
ATU	ATTIC	342	0.10	34
ENT	ENTRY LANDING	18	0.10	2
EPF	ENCLOSED	234	0.70	164
		4,114		2,407

(7)

2011 BASE YEAR BUILDING VALUATION (8)

Market Cost New: \$ 314,378
Year Built: 1850
Condition For Age: VERY GOOD 19 %
Physical:
Functional:
Economic:
Temporary:
Total Depreciation: 19 %
Building Value: \$ 254,600



(6)

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

Model – Story Height/Building Type

Roof - Style & Material Cover

Ext - Exterior Wall Cover

Int - Interior Wall Material

Floor - Floor Cover Material

Heat - Type & Fuel

Bedrooms - # of Bedrooms

Bath - # of Baths

Fixtures - Total # of Bath Fixtures

Extra Kitchens – In-law or Living Area Kitchen

Fireplaces

A/C - Central Air

Generators

Quality - Building Quality Description

Com Wall - Commercial Wall Structure

Size Adj - Size Adj Factor

Base Rate - Bldg Sq Ft Cost

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

Sq. Foot Cost - Final Adjusted Bld Sq Ft Cost

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

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

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

GENERAL	
COMMONLY USED ABBREVIATIONS	

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

SAMPLE - LIST LETTER

TOWN OF ANYTOWN
25 MAIN STREET
ANYTOWN, NH 03123

DOW, JOHN
1 MAIN STREET
ANYTOWN, NH 03123

Map Lot Sub : 0000U3 000006 000000

April 3, 2017

Dear Property Owner:

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

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

Please call **603-123-4567 STARTING Tuesday, 4/11/17 thru Thursday, 4/13/16 between 8:00 am & 4:30 pm** to arrange an appointment in the near future for an interior inspection of your property. Please have this notice available when you call.

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

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

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

SAMPLE - NOTICE OF PRELIMINARY VALUES

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

DOW, JOHN
1 MAIN STREET
ANYTOWN, NH 03123

Map Lot Sub : 0000U3 000006 000000

NOTICE OF PRELIMINARY ASSESSMENT VALUES

May 8, 2017

Dear Property Owner:

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

Should you feel an error exists or should you like to make an appointment to review your assessment, you should call **603-123-4567 starting on Mon, 5/15/17 thru, Thurs, 5/18/17 from 8:00 am to 4:30 pm** to arrange an appointment. Reviews will be held **BY APPOINTMENT ONLY** at the **Anytown Town Hall** at a later date. Please keep in mind the phone number will only be answered during the times listed above. If you cannot call during this time frame, please put your specific concerns in writing and we will review them. Do not attempt to fax a request for appointment during or after the date above.

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

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

Thank you for your cooperation.

Land Value: \$ 151,300

Other Value: \$ 209,400

Total Parcel Value: \$ 360,700

SAMPLE - SECOND NOTICE OF VALUE AFTER PRELIMINARY HEARINGS

Town of Anytown
Office of the Selectmen
25 Main Street
Anytown, NH 03123

DOW, JOHN
1 MAIN STREET
ANYTOWN, NH 03123

Map Lot Sub : 000001 000001 000001

June 24, 2017

Dear Property Owner:

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

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

If you have any further questions or concerns, they should be addressed through the abatement process once you have received your final tax bill in the fall. As provided under RSA 76:16, you have the right to apply in writing to the selectmen or assessors for an abatement of taxes assessed by March 1 following the notice of tax. If after you have filed for abatement and are still aggrieved, you may apply in writing to either the Board of Tax and Land Appeals (RSA 76:16-a) or Superior Court (RSA 76:17), but not both. The appeal shall be filed on or before September 1 after the date of notice of tax and not afterwards.

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

Sincerely,
Avitar Associates of NE, Inc.
Contract Assessor

Land Value: \$ 73,300

Improvements: \$ 163,800

Total Parcel Value: \$ 237,100

DEFINITIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Double Net Lease (NN): This type of lease requires only the tenant to pay property taxes and insurance premiums in addition to rent.

Effective Gross Income (EGI): The potential gross income, less vacancy and collection loss, plus miscellaneous income.

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

Encumbrance: Any limitation that affects property rights and value.

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

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

Estate: A right or interest in property.

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

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

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

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

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

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

Gross Lease (GR): Is a monthly rent including an estimated utility cost.

IAAO: International Association of Assessing Officers.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Modified Gross Lease (MG): This type of lease sits somewhere between a triple net lease and a gross lease and varies. Some expenses may be included and are defined on a lease by lease basis.

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

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

Net Leasable Area (also referred to as rentable square footage): The area within a building or structure that is actually occupied by an individual tenant. Net leasable area does not include any of the common areas, such as lobbies and restrooms shared by other tenants.

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

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

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

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

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

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

Potential Gross Income (PGI): The sum of potential gross rent and miscellaneous income, that is, the income from rent and other sources that a property could generate with normal management, before allowing for vacancies, collection loss and normal operating expenses.

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

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

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

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

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

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

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

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

Single Net Lease (N): This type of lease requires the tenant to pay only the property taxes in addition to rent.

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

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

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

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

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

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

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

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

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

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

Triple Net Lease (NNN): This type of lease requires the tenant to pay ALL expenses in addition to rent.

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

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

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

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

SECTION 6

SALES DATA

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

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

Effective date of this revaluation is 4/1/2017.

Sales that occurred between 4/1/15 and 6/15/17 were used in the preliminary analysis.

A total of 37 qualified sales were used in the preliminary analysis.

The final analysis included sales from 4/1/16 through 8/21/17. Sales after 6/30/17 may not have been inspected.

B. Qualified & Unqualified Sales Report

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

The sales list includes the following abbreviations, defined here:

LC=Land Use Code

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

NC=Neighborhood Code

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

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

SH=Story Height

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

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

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

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

Richmond Sales Analysis Report

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
	Sale Note							Eff. Area			Sale Date			Grantor	
1.040	000402	000024	000000	01	4.20	R1	E	RSA	C	\$235,000	\$244,400	I	Q	WILSON, PENELOPE TRUST	\$227,500
								2,756			06/15/2016				
1.056	000404	000046	000001	01	5.14	R1	E			\$36,000	\$38,000	V	Q	MUELLER, DONALD	\$38,100
											08/01/2016				
1.013	000404	000050	000000	01	24.14	R1	E	RSA	B	\$136,000	\$137,700	I	Q	CARRIER, MARK	\$133,400
									897		10/13/2015				
0.949	000405	000019	000000	02	0.22	RIW	E			\$35,000	\$33,200	V	Q	DUPUIS, SYBIL	\$40,100
											05/05/2016				
0.925	000405	000042	000000	01	15.00	R1	E	RSA	A	\$182,500	\$168,800	I	Q	MORTON, STACEY E.	\$147,600
									1,325		07/13/2017				
1.036	000405	000067	000000	01	2.00	R1	E	RSA	B	\$185,000	\$191,600	I	Q	FASSETT, PAUL	\$190,700
									2,958		05/10/2017				
1.034	000405	000084	000001	01	6.54	R1	F	RSA	D	\$364,000	\$376,400	I	Q	DEVINE, MARY CHRISTINA	\$354,300
									3,475		03/14/2016				
1.006	000406	000013	000000	01	105.00	R1	A			\$99,000	\$99,600	V	Q	MCCAFFREY, WILLIAM & M	\$99,300
											05/13/2016				
1.080	000407	000027	000000	01	2.90	R1	F	RSA	C	\$127,933	\$138,200	I	Q	BENSE, JO ANN C.	\$137,400
									1,266		08/04/2016				
1.054	000407	000027	000000	01	2.90	R1	F	RSA	C	\$131,066	\$138,200	I	Q	SEPKSKY, ROBERT A & K	\$137,400
									1,266		05/16/2017				
1.001	000407	000032	000000	02	2.60	R1	F	RSA	B	\$96,000	\$96,100	I	Q	WALTON, ALTHEA VOLLAND	\$96,000
									585		01/10/2017				
1.030	000407	000040	000000	02	3.70	R1	F	RSA	D	\$120,000	\$123,600	I	Q	DITTMAR TRUSTEE, LINDA	\$124,000
									1,001		03/17/2017				
1.067	000407	000050	000000	01	3.20	R1	F			\$45,000	\$48,000	V	Q	PLITT, ALLANT & JEAN	\$44,500
											12/12/2016				
0.968	000407	000075	000003	01	1.90	R1	E	RSA	B	\$205,000	\$198,500	I	Q	MCCANN, RICHARD B. & C	\$188,200
									1,987		08/10/2015				
1.098	000407	000076	000002	01	1.47	R1	D	RSA	C	\$190,000	\$208,600	I	Q	VASILAK, LISA & PAUL	\$189,700
									2,155		06/30/2016				
0.964	000407	000086	000000	01	25.60	R1	E	RSA	B	\$242,000	\$233,200	I	Q	CARNIE, JAMES & MARY	\$210,500
									1,891		05/08/2017				
1.206	000407	000094	000001	01	7.42	R1	E			\$34,000	\$41,000	V	Q	HAMILTON, CURTIS T., T	\$41,300
											11/29/2016				
1.000	000407	000098	000000	01	5.60	R1	E	RSA	C	\$186,533	\$186,600	I	Q	ELLIOTT, ALICIA	\$180,700
									1,825		02/17/2017				
1.030	000408	000005	000000	01	6.40	R1	E	RSA	C	\$249,900	\$257,500	I	Q	MAKON, THOMAS	\$215,500
									2,216		07/17/2015				
0.995	000408	000012	000000	01	3.06	R1	E	RSA	C	\$169,000	\$168,200	I	Q	MEIXSELL, MICHAEL P. &	\$152,000
									1,553		07/10/2015				

Ratio	Map Sale Note	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment Sale Date	I	Q	Unqualified Description	Prior Year Assessment
								Eff. Area						Grantor	
0.983	000408	000034	000000	01	5.18	R1	E	RSA	C	\$145,000	\$142,500	I	Q	DUBOVSKY, MARIE A	\$139,600
								3,151			07/15/2016				
1.183	000408	000065	000000	01	4.30	R1	E	RSA	E	\$137,000	\$162,100	I	Q	HART, KENNETH G	\$191,200
								3,012			07/10/2017				
1.066	000408	000071	000000	01	5.00	R1	E	RSA	E	\$262,000	\$279,300	I	Q	PATNODE, RODNEY T.	\$325,900
								3,729			06/16/2017				
0.988	000408	000081	000000	01	1.00	R1	E	RSA	C	\$179,900	\$177,700	I	Q	BOROWSKI, CLAIRE D.	\$127,600
								1,521			07/31/2017				
1.017	000408	000103	000000	01	2.10	R1	E	RSA	C	\$208,000	\$211,500	I	Q	WHITE, BRUCE	\$200,200
								2,272			01/29/2016				
1.282	000409	000015	000000	01	4.14	R1	D	RSA	C	\$195,000	\$249,900	I	Q	BURDICK, KATIE E.	\$247,000
								2,987			12/19/2016				
1.184	000409	000035	000000	01	1.00	R1	E	RSA	A	\$83,000	\$98,300	I	Q	CUSEO, GEORGE & KATHRY	\$81,800
								844			04/30/2015				
0.933	000410	000026	000000	01	3.13	R1	E	RSA	A	\$178,000	\$166,000	I	Q	MCELHINEY, SEAN M. & D	\$157,400
								1,755			05/31/2017				
0.997	000410	000027	000000	01	3.17	R1	E	RSA	C	\$189,000	\$188,500	I	Q	ORORKE, HUGH & TERESA	\$179,500
								1,944			10/24/2016				
1.065	000410	000041	000000	01	12.05	R1	E	RSA	C	\$190,000	\$202,300	I	Q	VAUGHAN, DEBRA	\$195,500
								2,226			07/30/2015				
1.024	000410	000055	000000	01	3.10	R1	E	RSA	A	\$104,333	\$106,800	I	Q	HODGMAN, JOSEPH R.	\$97,800
								865			01/19/2016				
0.964	000411	000019	000000	01	9.91	R1	E	RSA	B	\$240,000	\$231,300	I	Q	PERRY, ROGER & SANDRA	\$216,700
								1,683			12/01/2016				
0.957	000411	000028	000004	01	1.70	R1	E			\$37,000	\$35,400	V	Q	PUTNAM JR. TRUSTEE, DA	\$35,300
											06/26/2015				
0.987	000411	000031	000000	01	6.20	R1	E	RSA	B	\$135,800	\$134,100	I	Q	HOLBROOK, SANDRA J. 20	\$127,200
								1,263			10/11/2016				
0.914	000412	000006	000000	01	4.60	R1	E	RSA	C	\$192,000	\$175,500	I	Q	LANGE, BENJAMIN S.	\$158,200
								1,714			06/05/2017				
1.066	000412	000050	000000	01	30.00	R1	E	RSA	B	\$239,533	\$255,400	I	Q	ARCHAMBAULT, THERESE R	\$247,600
								2,661			06/15/2017				
0.990	000412	000056	000000	01	84.00	R1	D			\$125,000	\$123,700	V	Q	WHARTON, RICHARD T & J	\$112,000
											08/19/2015				
0.959	000412	000059	000000	01	18.40	R1	E	RSA	B	\$225,500	\$216,300	I	Q	MORRIS, PAUL & SANDRA	\$205,100
								1,608			02/02/2017				
1.035	000414	000004	000000	01	5.77	R1	E	RSA	C	\$210,000	\$217,400	I	Q	PRINCE, CLEVELAND D.	\$214,500
								2,037			09/21/2016				
0.979	000414	000011	000000	01	6.61	R1	E	MHD	A	\$145,000	\$142,000	I	Q	CARROLL, JENNIFER L.	\$118,500
								1,694			07/17/2017				

Ratio	Map Sale Note	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment Sale Date	I	Q	Unqualified Description Grantor	Prior Year Assessment
1.070	000414	000029	000000	01	1.40	R1	E	RSA	C	\$ 162,534	\$ 173,900	I	Q	CAREY, DANIEL J.	\$ 159,100
									2.050		06/09/2016				

Eff. Area

Sale Date

Grantor

Prior Year Assessment

Richmond Sales Analysis Report

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
	Sale Note							Eff. Area			Sale Date			Grantor	
166,900,000	000201	000008	000000	01	1.00	R2	E	RSA	D	\$1	\$166,900	I	U	ESTATE SALE/EDCY COV	\$162,300
								2,620			10/13/2016			BREWER, GERALDINE	
204,400,000	000201	000025	000000	01	7.00	R1	E	RSA	E	\$1	\$204,400	I	U	FAMILY/RELAT GRNTR/E	\$196,300
								2,164			07/29/2016			SWANSON JR, JAMES & SA	
204,400,000	000201	000025	000000	01	7.00	R1	E	RSA	E	\$1	\$204,400	I	U	FAMILY/RELAT GRNTR/E	\$196,300
								2,164			07/29/2016			SWANSON JR, JAMES	
0.802	000201	000050	000000	01	16.00	R1	E	RSA	D	\$225,000	\$180,400	I	U	LNDLRD/TENANT SALE	\$185,700
	ALSO ABUTTER SALE - NO MLS;							2,264			08/16/2017			CLIPPER, PAUL	
37,000,000	000201	000059	000000	01	0.80	EX-M	E			\$1	\$37,000	V	U	GOVMT AGENCY GRNTR/E	\$32,200
											07/13/2017			QUAKER FELLOWSHIP (CE	
1.364	000201	000067	000000	01	36.00	R1	E	RSA	E	\$225,000	\$306,900	I	U	FORECLOSURE	\$306,800
								2,964			10/14/2015			SCANLAN, TIMOTHY	
2.046	000201	000067	000000	01	36.00	R1	E	RSA	E	\$150,000	\$306,900	I	U	FINANCIAL CO GRNTR/E	\$306,800
								2,964			02/16/2016			FEDERAL NATIONAL MORTG	
173,200,000	000202	000020	000000	02	0.17	R1W	L	RSA	C	\$1	\$173,200	I	U	FAMILY/RELAT GRNTR/E	\$169,700
	TRUST							949			03/13/2017			HAVERSAT, ERIC J & PAT	
4,500,000	000202	000026	000000	01	1.10	CUUH	E			\$1	\$4,500	V	U	NO STAMP PER DEED	\$3,500
											06/28/2016			BANK OF NH	
1.530	000202	000036	000000	01	1.30	R1	E	RSA	B	\$28,817	\$44,100	I	U	FORECLOSURE	\$89,500
								1,151			05/19/2016			WILBUR, JR., EARL E. &	
2.520	000202	000036	000000	01	1.30	R1	E	RSA	B	\$17,500	\$44,100	I	U	FINANCIAL CO GRNTR/E	\$89,500
								1,151			08/03/2017			TD BANK NA	
1.184	000202	000044	000000	01	2.80	R1	E	RSA	A	\$129,900	\$153,800	I	U	INSUF CNT MKT EXPOSUR	\$141,000
								1,736			09/30/2015			WATSON, DEBORAH L	
0.189	000402	000013	000000	01	2.50	R1	E			\$183,000	\$34,500	V	U	MPC-CAN SELL SEPRTRY	\$40,400
											10/07/2016			BOOBER, ZACHARY N. & C	
2,600,000	000402	000048	000000	01	0.38	R1	E			\$1	\$2,600	V	U	FAMILY/RELAT GRNTR/E	\$2,200
											07/27/2016			VANDERKUIK TRUSTEE, M	
0.690	000402	000056	000000	01	6.41	R1	D			\$50,000	\$34,500	V	U	MPC-CAN SELL SEPRTRY	\$38,200
	SALE INCLUDES 402-56 & 402-57										09/08/2016			HEINMANN, CHARLES	
30,600,000	000402	000057	000000	01	3.54	R1	D			\$1	\$30,600	V	U	MPC-CAN SELL SEPRTRY	\$34,100
											09/08/2016			HEINMANN, CLARENCE F II	
1.113	000402	000058	000000	01	4.31	R1	D			\$30,000	\$33,400	V	U	FORECLOSURE	\$37,000
											10/24/2016			JACKSON, MICHELLE J.	
1.289	000402	000071	000000	01	19.05	R1	E	RSA	D	\$309,000	\$398,400	I	U	IMPROVED POST SALE	\$423,500
	NEW KITCH, FLOORS, FLOOR PLAN, BATHS, ABV POOL, AC, E							3,959			11/15/2016			WOJCIEHOWSKI, GENE	
159,400,000	000402	000077	000000	01	6.20	R1	E	RSA	A	\$1	\$159,400	I	U	NONMKT TRUST GRNTR/E	\$153,200
								1,215			01/20/2016			RULE, JOHN & LINDA	
227,200,000	000403	000011	000000	01	16.00	R1	E	RSA	C	\$1	\$227,200	I	U	NO STAMP PER DEED	\$209,400
	NON-CONTRACTUAL TRANSFER							2,095			04/05/2017			MATTSON, ELEANOR, ET A	

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
	Sale Note								Eff. Area		Sale Date			Grantor	
26,600,000	000403	000028	000000	01	1.70	R1	E			\$1	\$26,600	V	U	NO STAMP PER DEED	
	NON-CONTRACTUAL TRANSFER														
											04/05/2017			MATTSON, ELEANOR, ET A	\$26,800
1,039	000404	000005	000000	01	43.00	CUMO	X			\$36,000	\$37,400	V	U	GOVMT AGENCY GRNTR/E	\$36,400
											01/22/2016			TOWN OF RICHMOND	
0.777	000404	000037	000000	01	19.18	R1	E	RSA	B	\$410,000	\$318,700	I	U	INSUF CNT MKT EXPOSUR	\$309,200
									3,602		06/29/2015			MUELLER, DONALD A & CA	
0.110	000404	000046	000000	01	4.48	R1	E			\$410,000	\$45,300	V	U	INSUF CNT MKT EXPOSUR	\$53,500
											06/29/2015			MUELLER, DONALD A	
82,100,000	000404	000049	000000	01	31.00	R1	E			\$1	\$82,100	V	U	FAMILY/RELAT GRNTR/E	\$80,800
											02/15/2016			KELLY, DAVID W.	
105,100,000	000405	000026	000001	01	43.00	CUUW	E			\$1	\$105,100	V	U	FAMILY/RELAT GRNTR/E	\$0
											02/12/2016			KELLY, DAVID W	
1.119	000405	000039	000000	01	23.39	R1	E	RSA	A	\$75,000	\$83,900	I	U	FAMILY/RELAT GRNTR/E	\$139,200
									964		07/20/2015			VAN BROCKLIN, ROBERT &	
0.924	000405	000048	000000	01	4.00	R1	E	RSA	E	\$173,500	\$160,300	I	U	IMPROVED POST ASMT	\$168,500
									2,330		09/01/2015			RODD, EUNICE	
0.876	000405	000048	000000	01	4.00	R1	E	RSA	E	\$183,000	\$160,300	I	U	MPC-CAN SELL SEPRITLY	\$168,500
									2,330		10/07/2016			BOOBER, ZACHARY	
3.418	000405	000062	000000	01	0.76	R1	E	MHD	A	\$33,000	\$112,800	I	U	FORECLOSURE	\$96,100
									1,405		07/10/2017			BLAIR, TORRI M.	
0.777	000405	000066	000000	01	4.30	CUFL	E			\$52,500	\$40,800	V	U	ABUTTER SALE	\$36,900
											08/04/2015			VELMA E MERRIFIELD EST	
376,400,000	000405	000084	000001	01	6.54	R1	F	RSA	D	\$1	\$376,400	I	U	FAMILY/RELAT GRNTR/E	\$354,300
									3,475		03/29/2016			HALL, LAURA A N/K/A LA	
1.182	000405	000084	000002	01	10.65	R1	F			\$33,000	\$39,000	V	U	ABUTTER SALE	\$39,500
											03/11/2016			DEVINE, MARY CHRISTINA	
9.063	000405	000088	000000	01	37.00	R1	F			\$9,500	\$86,100	V	U	FAMILY/RELAT GRNTR/E	\$85,100
											03/07/2016			PRATT, BONNIE E	
199,100,000	000405	000089	000000	01	9.50	R1	F	RSA	D	\$1	\$199,100	I	U	FINANCIAL CO GRNTR/E	\$189,200
									2,152		06/19/2015			WELLS FARGO BANK NA	
305,200,000	000405	000096	000000	01	7.90	R1	F	RSA	E	\$1	\$305,200	I	U	DIVORCE PRTY GRNTR/E	\$302,700
									4,057		10/28/2016			MONSON, RACHEL L.	
1.432	000405	000116	000000	01	64.30	R1	F			\$65,000	\$93,100	V	U	ABUTTER SALE	\$96,800
											12/11/2015			GOURLEY, JAMES & SANDR	
177,200,000	000405	000120	000000	01	5.00	R1	E	RSA	A	\$1	\$177,200	I	U	FAMILY/RELAT GRNTR/E	\$168,200
									1,981		08/03/2017			BERG, CHRISTOPHER & JO	
17.920	000405	000121	000000	01	21.60	R1	E			\$5,000	\$89,600	V	U	BOUNDARY ADJUSTMT	\$80,200
	CU ASMT; PER LIA PLAN TRANSFERING 10.7AC;														
											01/09/2017			GROEBER, FRANK	
0.988	000405	000125	000000	01	1.25	R1	E	RSA	B	\$59,933	\$59,200	I	U	BUSIN AFPL GRNTR/E	\$90,600
	SELLER FINANCED SALE; AS-IS CONDITON														
									2,099		03/01/2017			MERRIFIELD, FRANCIS &	

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
	Sale Note							Eff. Area			Sale Date			Grantor	
184,700,000	000406	000019	000000	01	4.10	R1	F	RSA	B	\$1	\$184,700	I	U	NO STAMP PER DEED	\$175,500
	CORRECTIVE DEED							1,745			03/09/2017			GREENSPAN, DANIEL & MI	
184,700,000	000406	000019	000000	01	4.10	R1	F	RSA	B	\$1	\$184,700	I	U	FAMILY/RELAT GRNTR/E	\$175,500
								1,745			05/10/2017			GREENSPAN, DANIEL E	
197,200,000	000407	000007	000001	01	3.00	R1	E	RSA	D	\$1	\$197,200	I	U	FAMILY/RELAT GRNTR/E	\$89,600
								1,788			03/08/2016			DAUGHERTY, BRYCE & KAR	
1,199	000407	000013	000000	01	7.08	R1	E	RSA	C	\$208,133	\$249,500	I	U	SHORT SALE RQ 3RDPTY	\$264,900
	SHORT SALE							2,920			11/10/2015			TYMESON, WILLIAM R. & A	
1,754	000407	000015	000000	01	2.16	R1	E	RSA	B	\$120,000	\$210,500	I	U	INSUF CNT MKT EXPOSUR	\$201,900
								2,816			02/04/2016			PONCE, CHRISTOPHER S. &	
202,600,000	000407	000016	000000	01	43.00	R1	E	RSA	B	\$1	\$202,600	I	U	NO STAMP PER DEED	\$217,700
								2,244			05/17/2017			THIBODEAU, JOSEPH & NO	
65,600,000	000407	000024	000000	01	17.20	R1	E			\$1	\$65,600	V	U	ABUTTER SALE	\$66,800
											04/27/2017			COHN, MARTIN & MARJORI	
211,800,000	000407	000026	000000	01	2.00	R1	F	RSA	C	\$1	\$211,800	I	U	FORECLOSURE	\$205,800
								2,158			04/27/2015			MARQUES, ANTONIO A. &	
1,247	000407	000026	000000	01	2.00	R1	F	RSA	C	\$169,900	\$211,800	I	U	FINANCIAL CO GRNTR/E	\$205,800
								2,158			07/27/2015			WEBSTER BANK NA	
96,100,000	000407	000032	000000	02	2.60	R1	F	RSA	B	\$1	\$96,100	I	U	FAMILY/RELAT GRNTR/E	\$96,000
								585			05/10/2017			GREENSPAN, DANIEL EDWA	
123,600,000	000407	000040	000000	02	3.70	R1	F	RSA	D	\$1	\$123,600	I	U	FAMILY/RELAT GRNTR/E	\$124,000
								1,001			10/14/2016			ANNAS, PAMELA J	
124,800,000	000407	000055	000000	01	2.90	R1	F	RSA	B	\$1	\$124,800	I	U	NONMKT TRUST GRNTR/E	\$126,300
								1,188			01/25/2016			STONE, ROBERT & JUDITH	
35,300,000	000407	000075	000004	01	1.54	R1	E			\$1	\$35,300	V	U	GOVMT AGENCY GRNTR/E	\$33,300
											04/12/2017			BAIRD, JENNIFER D	
1,537	000408	000017	000000	01	2.98	R1	E	RSA	D	\$60,000	\$92,200	I	U	INSUF CNT MKT EXPOSUR	\$101,700
								1,720			05/29/2015			MOULTON, PATRICIA	
174,200,000	000408	000020	000000	01	4.80	R1	E	RSA	C	\$1	\$174,200	I	U	FAMILY/RELAT GRNTR/E	\$162,500
								1,774			06/15/2015			HUBERT, ROXANNE	
2,624	000408	000049	000000	01	1.10	R1	E	RSA	B	\$41,000	\$107,600	I	U	GOVMT AGENCY GRNTR/E	\$102,200
								1,603			01/20/2017			TOWN OF RICHMOND	
204,400,000	000408	000055	000000	01	5.50	R1	D	RSA	C	\$1	\$204,400	I	U	NONMKT TRUST GRNTR/E	\$195,700
								1,894			05/10/2016			BIELUNIS, ALAN & PAMEL	
1,886	000408	000068	000000	01	2.00	R1	E			\$21,100	\$39,800	V	U	GOVMT AGENCY GRNTR/E	\$47,500
											10/26/2016			TOWN OF RICHMOND	
166,800,000	000408	000070	000000	01	1.00	R1	E	RSA	D	\$1	\$166,800	I	U	FAMILY/RELAT GRNTR/E	\$154,600
	TRUST										02/03/2017			WHITNEY, ROBERT & DAWN	
192,200,000	000408	000101	000000	01	3.05	R1	E	RSA	C	\$1	\$192,200	I	U	DIVORCE PRTY GRNTR/E	\$179,100
	DIVORCE - NON-CONTRACTUAL TRANSFER							2,215			01/30/2017			ADAMS, LYNN M. & WALTJE	

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
	Sale Note							Eff. Area			Sale Date			Grantor	
240,400,000	000409	000004	000000	01	5.90	R1	E	RSA	D	\$1	\$240,400	I	U	FAMILY/RELAT GRNTR/E	\$243,200
								3,635			08/18/2017			FRYE, ANTHONY & CATHER	
0.969	000409	000007	000000	01	10.40	R1	E	RSA	D	\$248,000	\$240,200	I	U	FAMILY/RELAT GRNTR/E	\$226,900
								2,577			02/22/2017			SOUTHERINGTON, JACQUEL	
28.960	000409	000029	000000	01	1.60	R1	E	RSA	A	\$5,000	\$144,800	I	U	FORECLOSURE	\$153,900
								914			05/04/2017			HILLOCK JR, JOHN J	
308,200,000	000409	000053	000000	01	5.00	R1	D	RSA	C	\$1	\$308,200	I	U	FAMILY/RELAT GRNTR/E	\$274,700
	TRUST							2,818			02/14/2017			MARONI, JANICE P.	
0.164	000409	000058	000000	01	5.50	R1	X			\$33,000	\$5,400	V	U	ABUTTER SALE	\$5,700
											08/09/2016			HILL, TIMOTHY B	
30,000,000	000409	000060	000000	01	3.10	R1	D			\$1	\$30,000	V	U	FAMILY/RELAT GRNTR/E	\$30,000
	TRUST										02/03/2017			HILL, DAVID & PATRICIA	
40,000,000	000409	000062	000000	01	9.20	R1	D			\$1	\$40,000	V	U	FAMILY/RELAT GRNTR/E	\$39,900
	TRUST										02/03/2017			HILL, DAVID AND PATRIC	
22,100,000	000409	000063	000000	01	2.50	R1	D			\$1	\$22,100	V	U	FAMILY/RELAT GRNTR/E	\$22,100
	TRUST										02/03/2017			HILL, DAVID AND PATRIC	
70,500,000	000409	000064	000000	01	21.00	R1	E			\$1	\$70,500	V	U	MPC-CAN SELL SEPRITLY	\$71,400
											01/25/2016			ZELEANO	
35,200,000	000409	000065	000000	01	1.50	R1	E			\$1	\$35,200	V	U	MPC-CAN SELL SEPRITLY	\$33,300
											01/25/2016			ZELEANO	
165,700,000	000409	000066	000000	01	79.00	R1	E			\$1	\$165,700	V	U	MPC-CAN SELL SEPRITLY	\$169,300
											01/25/2016			ZELEANO	
49,400,000	000409	000067	000000	01	13.71	R1	E			\$1	\$49,400	V	U	MPC-CAN SELL SEPRITLY	\$49,300
											01/25/2016			ZELEANO	
37,800,000	000409	000075	000000	01	5.10	R1	E			\$1	\$37,800	V	U	MPC-CAN SELL SEPRITLY	\$38,000
											01/25/2016			ZELEANO	
25,500,000	000409	000076	000000	01	0.54	R1	E			\$1	\$25,500	V	U	MPC-CAN SELL SEPRITLY	\$26,800
											01/25/2016			ZELEANO	
60,400,000	000409	000077	000000	01	14.40	R1	E			\$1	\$60,400	V	U	MPC-CAN SELL SEPRITLY	\$61,700
											01/25/2016			ZELEANO	
49,800,000	000409	000078	000000	01	14.20	R1	E			\$1	\$49,800	V	U	MPC-CAN SELL SEPRITLY	\$49,900
											01/25/2016			ZELEANO	
0.827	000409	000089	000000	01	27.50	R1	E			\$90,000	\$74,400	V	U	ABUTTER SALE	\$75,300
											03/07/2016			LUCEY, JAMES & ROBERTA	
54,900,000	000409	000093	000000	01	6.00	R1	E	RSA	B	\$1	\$54,900	I	U	FAMILY/RELAT GRNTR/E	\$56,300
								362			06/18/2015			GALLAGHER, GEORGE C	
1.218	000409	000093	000000	01	6.00	R1	E	RSA	B	\$45,067	\$54,900	I	U	IMPROVED POST SALE	\$56,300
								362			06/18/2015			CHAFEE, SANDRA LEE	
186,400,000	000409	000094	000000	01	5.10	R1	E	RSA	C	\$1	\$186,400	I	U	FAMILY/RELAT GRNTR/E	\$165,400
								1,903			12/19/2016			GOULSTON, ELLEEN	

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
	Sale Note							Eff. Area			Sale Date			Grantor	
175,500,000	000409	000097	000000	01	30.80	R1	E	RSA	B	\$1	10/15/2015	I	U	NONMKT TRUST GRNTR/E	\$158,300
								1,480						GOODELL, BOYD & PAMELA	
216,600,000	000409	000101	000000	01	6.60	R1	E	RSA	D	\$1	01/25/2017	I	U	NO STAMP PER DEED	\$193,400
								2,474						GARONE, MARSHA C	
														REICHERT, FRANCIS	
1.816	000410	000008	000000	01	7.10	R1	E	RSA	B	\$42,500	03/01/2016	I	U	IMPROVED POST SALE	\$80,800
								2,089						LAKEVILLE SHORES, INC	
1.471	000410	000045	000000	01	25.10	R1	E	RSA	B	\$45,000	09/30/2015	V	U	MULTI-TOWN PROPERTY	\$66,500
								864						BANK OF AMERICA, NA	
1.027	000410	000056	000000	01	7.30	R1	E	RSA	C	\$271,267	05/11/2015	I	U	FINANCIAL CO GRNTR/E	\$265,700
								3,158						HULETT, GERALD & MARGU	
1.027	000410	000056	000000	01	7.30	R1	E	RSA	C	\$271,267	05/11/2015	I	U	DEED INLIEU FORECLSR	\$265,700
								3,158						SECRETARY OF VETERAN A	
1.437	000410	000056	000000	01	7.30	R1	E	RSA	C	\$194,000	10/02/2015	I	U	FINANCIAL CO GRNTR/E	\$265,700
								3,158						FANNIE MAE	
1.952	000411	000011	000000	01	5.70	R1	E	RSA	B	\$98,000	05/01/2015	I	U	FINANCIAL CO GRNTR/E	\$190,000
								1,965						GOVMT AGENCY GRNTR/E	
5,800,000	000411	000025	000000	01	7.80	R1	X			\$1	04/12/2017	V	U	TOLMAN, BERNARD & EVEL	\$6,100
														LAPLUME, RUSSELL J & J	
35,400,000	000411	000028	000004	01	1.70	R1	E			\$1	09/15/2015	V	U	NONMKT TRUST GRNTR/E	\$35,300
														SWANSON, WALTER J & JA	
253,000,000	000411	000035	000000	01	4.99	R1	D	RSA	B	\$1	08/30/2016	I	U	DIVORCE PRTY GRNTR/E	\$215,900
								3,027						REMIK, MATTHEW F & HE	
1.268	000411	000036	000000	01	4.77	R1	D	RSA	B	\$174,000	01/08/2016	I	U	DEED INLIEU FORECLSR	\$212,700
								2,432						FEDERAL HOME LOAN MORT	
220,700,000	000411	000036	000000	01	4.77	R1	D	RSA	B	\$1	06/27/2016	I	U	DEED INLIEU FORECLSR	\$212,700
								2,432						FEDERAL HOME LOAN MORT	
1.180	000411	000036	000000	01	4.77	R1	D	RSA	B	\$187,000	01/09/2017	I	U	FINANCIAL CO GRNTR/E	\$212,700
								2,432						DEED TO QUIET TITLE	
157,700,000	000411	000038	000000	01	1.50	R1	D	RSA	E	\$1	02/11/2016	I	U	LUTZ, LEIGHTON A & MEL	\$156,700
								2,345						FAMILY/RELAT GRNTR/E	
19,076	000411	000038	000000	01	1.50	R1	D	RSA	E	\$8,267	02/11/2016	I	U	LUTZ, LEIGHTON A & MEL	\$156,700
								2,345						DEED TO QUIET TITLE	
157,700,000	000411	000038	000000	01	1.50	R1	D	RSA	E	\$1	02/11/2016	I	U	LUTZ, LEIGHTON A & MEL	\$156,700
								2,345						DEED TO QUIET TITLE	
80,300,000	000411	000039	000000	01	19.00	R1	D			\$1	02/11/2016	V	U	LUTZ, LEIGHTON A & MEL	\$81,600
														DEED TO QUIET TITLE	
80,300,000	000411	000039	000000	01	19.00	R1	D			\$1	02/11/2016	V	U	LUTZ, LEIGHTON A & MEL	\$81,600
														FAMILY/RELAT GRNTR/E	
9.713	000411	000039	000000	01	19.00	R1	D			\$8,267	02/11/2016	V	U	LUTZ, LEIGHTON A & MEL	\$81,600
														FAMILY/RELAT GRNTR/E	

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
	Sale Note							Eff. Area			Sale Date			Grantor	
0.992	000412	000006	000000	01	4.60	R1	E	RSA	C	\$177,000	\$175,500	I	U	IMPROVED POST SALE	
	PER MLS - UPDATE K & BTHS							1,714			04/03/2015			BOULAY TRUSTEE, JOSEPH	\$158,200
255,800,000	000412	000023	000000	01	22.00	R1	E	RSA	C	\$1	\$255,800	I	U	FORECLOSURE	\$229,300
								2,203			09/04/2015			BOSCARINO, DAVID A & P	
2.179	000412	000023	000000	01	22.00	R1	E	RSA	C	\$117,400	\$255,800	I	U	FINANCIAL CO GRNTR/E	\$229,300
								2,203			09/22/2015			US BANK NATIONAL ASSOC	
255,800,000	000412	000023	000000	01	22.00	R1	E	RSA	C	\$1	\$255,800	I	U	NONMKT TRUST GRNTR/E	\$229,300
								2,203			12/31/2015			KEENEY, NORWOOD H. JR. T	
501,700,000	000412	000024	000000	01	9.30	R1	E	RSA	E	\$1	\$501,700	I	U	NONMKT TRUST GRNTR/E	\$488,400
								5,791			12/31/2015			KEENEY, NORWOOD H. JR. T	
163,500,000	000412	000025	000000	01	4.09	R1	E	RSA	A	\$1	\$163,500	I	U	NO STAMP PER DEED	\$151,500
								1,683			05/05/2017			CORMIER SR., RONALD A	
133,800,000	000412	000029	000000	01	108.86	R1	E			\$1	\$133,800	V	U	REL/CHAR/EDU GRNTR/E	\$133,100
											11/24/2015			NH SW LAND INVESTMENT	
169,000,000	000412	000048	000000	01	3.10	R1	E	RSA	A	\$1	\$169,000	I	U	NONMKT TRUST GRNTR/E	\$162,800
								1,661			04/15/2016			MARGAND, GERALD & CATH	
109,900,000	000412	000053	000000	01	101.00	CUUW	C			\$1	\$109,900	V	U	GOVMT AGENCY GRNTR/E	\$109,600
											11/05/2015			TOWN OF RICHMOND	
2,600,000	000413	000009	000000	01	2.10	CUUW	C			\$1	\$2,600	V	U	GOVMT AGENCY GRNTR/E	\$2,600
											11/05/2015			TOWN OF RICHMOND	
1.348	000414	000001	000000	01	5.00	R1	E			\$31,001	\$41,800	V	U	GOVMT AGENCY GRNTR/E	\$40,000
											12/02/2016			TOWN OF RICHMOND	
41,800,000	000414	000001	000000	01	5.00	R1	E			\$1	\$41,800	V	U	FAMILY/RELAT GRNTR/E	\$40,000
	TRUST										02/03/2017			WHITNEY, ROBERT	
105,900,000	000414	000007	000000	01	1.40	R1	E	MHD	A	\$1	\$105,900	I	U	ESTATE SALE/FDCY COV	\$93,900
								1,148			10/21/2016			MAIER, EUGENE	
121,900,000	000414	000009	000000	01	76.00	CUUW	E			\$1	\$121,900	V	U	GOVMT AGENCY GRNTR/E	\$122,100
											11/05/2015			TOWN OF RICHMOND	
2.011	000414	000012	000000	01	6.57	R1	E	RSA	A	\$107,738	\$216,700	I	U	FORECLOSURE	\$205,100
								2,739			08/12/2016			PIERCE, SHIRLEY	
5.486	000414	000012	000000	01	6.57	R1	E	RSA	A	\$39,500	\$216,700	I	U	FINANCIAL CO GRNTR/E	\$205,100
								2,739			01/09/2017			FEDERAL HOME LOAN MORT	
57,000,000	000414	000014	000000	01	3.40	R1	E	MHS	A	\$1	\$57,000	I	U	FAMILY/RELAT GRNTR/E	\$59,500
								940			08/08/2017			FITCH, MICHELLE	
228,500,000	000414	000031	000000	01	6.50	R1	E	RSA	C	\$1	\$228,500	I	U	FAMILY/RELAT GRNTR/E	\$216,400
	TRUST							2,458			03/16/2017			PITTS, LYNN	
228,500,000	000414	000031	000000	01	6.50	R1	E	RSA	C	\$1	\$228,500	I	U	NO STAMP PER DEED	\$216,400
	NON-CONTRACTUAL TRANSFER							2,458			03/16/2017			PITTS, LYNN	
800,000	000414	000032	000000	02	8.30	CUUL	X			\$1	\$800	V	U	FAMILY/RELAT GRNTR/E	\$800
	TRUST										03/16/2017			PITTS, LYNN	

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Sale Price	Assessment	I	Q	Unqualified Description	Prior Year Assessment
	Sale Note								Eff. Area		Sale Date			Grantor	
800,000	000414	000032	000000	02	8.30	CUUL	X			\$ 1	\$ 800	V	U	NO STAMP PER DEED PITTS, LYNNE	\$ 800
65,500,000	000414	000034	000000	01	25.00	R1	E	RSA	C	\$ 1	\$ 65,500	I	U	FAMILY/RELAT GRNTR/E MARTIN, JOSHUA W.	\$ 70,700
1.739	000414	000035	000000	01	5.12	R1	E	MHD	B	\$ 82,500	\$ 143,500	I	U	FINANCIAL CO GRNTR/E NATIONSTAR MORTGAGE LL	\$ 117,800
1.377	000415	000008	000000	01	20.00	CUUW	E			\$ 44,000	\$ 60,600	V	U	IMPROVED POST SALE CALABRO, JOSEPH	\$ 60,900

SECTION 7

SPREADSHEETS ANALYSIS

SPREADSHEET ANALYSIS

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

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

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

Once land values are determined, we can then establish the developed site value by using improved sales with relatively new homes, if available.

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

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

All this information is further tested via the final town wide sales analysis module for the CAMA system. Final values may vary slightly from those originally developed and are generally noted as such. The sales results are found in Section 9B of this manual and the final cost tables are found in Section 9C.

Richmond
Land Undeveloped Site
UNDEVELOPED SITE ANALYSIS

Annual Trend: 2.40% < 04/01/17 > 0.00%	Average Discount Minimum Acreage: 10.00	Excess Foot Frontage: \$45.00
Site Acreage: 3.000	Average Discount Maximum Acreage: 250.00	
Est. Excess Acreage Value: \$1,500	Average Discount Maximum Percentage: 75.00%	

Location Map Lot Sub	Date/Days	Sale		Zn	Acreage	Excess Ac		Site Value	Nbhd	Site	DWay	Road	Topo	Cond	Indicated Site Value
		Price/Adjusted				Value	Value								
LASALLETT LANE 000411 000028 000004	06/26/15 645	\$37,000	01	1.700	1.7 acres in 3 acres zone, No Site, No Drive, Gravel Road, Level Topo	-\$1,900	\$0	\$40,469	1.00	1.00	1.00	0.95	1.00	1.00	\$42,599
TAYLOR HILL ROAD 000404 000046 000001	08/01/16 243	\$36,000	01	5.140	No Site, No Drive, Gravel Road, Mild Topo	\$2,889	\$0	\$33,686	1.00	1.00	1.00	0.95	0.95	1.00	\$37,325
FITZWILLIAM ROAD 000407 000094 000001	11/29/16 123	\$34,000	01	7.420	No Site, No Drive, Paved Road, Rolling Topo	\$5,967	\$0	\$28,308	1.00	1.00	1.00	1.00	0.90	1.00	\$31,453
253 MORGAN ROAD 000407 000050 000000	12/12/16 110	\$45,000	01	3.200	No Site, No Drive, Paved Road, Level Topo	\$270	\$0	\$45,055	1.10	1.00	1.00	1.00	1.00	1.00	\$40,959

Average Indicated Site Value: \$38,084
Median Indicated Site Value: \$39,142

As the Median is a better indicator of central tendency, the Undeveloped Site Value is rounded to \$39,000.
After final testing with all of the sales, the Undeveloped Site Value of \$39,000 was used in the final analysis.

**Richmond
Land Developed Site**

3.00 AC DEVELOPED SITE ANALYSIS

Annual Trend: 2.40% < 04/01/17 > 0.00%	Site Average: 3.000	Average Discount Minimum Acreage: 10.00
Building Base Year/Depreciation: 2017/1.25	Est. Excess Acreage Value: \$1,500	Average Discount Maximum Acreage: 250.00
Est. Building Square Foot Cost: \$82.00	Excess Foot Frontage: \$45.00	Average Discount Maximum Percentage: 75.00%

Location	Date/Days	Sale Price/Adjusted Zn	Bldg Rate	Year Built	Cond*	Age	Other	Sq. Ft.	Building Value	Features Value	Excess Acres	Excess Ac Value	Excess FF Value	Residual Value	Nhbd	Site	Dway	Road	Topo	Cond	Indicated Site Value
155 WINCHESTER ROA	07/10/15	\$169,000 01	1.829	1990	2.50	16	0	1,553	\$126,536	\$2,600	0.060	\$81	\$0	\$46,795	1.00	1.00	0.95	1.00	0.90	0.95	\$57,612
000408 000012 000000	631	\$176,012	Shared Gravel Drive, Paved Road, Rolling Topo																		
200 WINCHESTER ROA	07/17/15	\$249,900 01	1.2214	1800	1.00	19	0	2,216	\$179,774	\$25,100	3.400	\$4,590	\$0	\$50,689	1.00	1.00	1.00	1.00	1.00	1.00	\$50,689
000408 000005 000000	624	\$260,153	Paved Drive, Paved Road, Level Topo																		
219 WHIPPLE HILL ROA	01/19/16	\$104,333 01	1.2590	1950	2.50	25	0	865	\$66,976	\$700	0.100	\$135	\$0	\$39,527	1.00	1.00	0.95	0.95	0.90	1.00	\$48,664
000410 000055 000000	438	\$107,338	Gravel Drive, Gravel Road, Rolling Topo																		
421 ATHOL ROAD	06/09/16	\$162,534 01	0.9370	1960	2.00	19	0	2,050	\$127,583	\$3,000	0.000	\$0	\$0	\$35,114	1.00	1.00	1.00	1.00	0.95	1.00	\$36,962
000414 000029 000000	296	\$165,697	Paved Drive, Paved Road, Mild Topo																		
738 OLD HOMESTEAD H	06/15/16	\$235,500 01	1.0488	1984	2.50	18	0	2,756	\$194,357	\$5,300	1.200	\$1,620	\$0	\$38,204	1.00	1.05	0.95	1.00	0.90	1.00	\$42,555
000402 000024 000000	290	\$239,481	Good Site, Gravel Drive, Paved Road, Rolling Topo																		
20 GREENWOODS RD	09/21/16	\$210,000 01	1.1375	1988	2.50	16	0	2,037	\$159,601	\$15,100	2.770	\$3,740	\$0	\$34,210	1.00	1.00	0.95	0.95	0.90	1.00	\$42,118
000414 000004 000000	192	\$212,651	Gravel Drive, Gravel Road, Rolling Topo																		
320 WHIPPLE HILL ROA	10/24/16	\$189,000 01	1.0863	1989	2.50	16	0	1,944	\$145,459	\$1,700	0.170	\$230	\$0	\$43,587	1.00	1.00	0.95	0.95	0.95	1.00	\$50,838
000410 000027 000000	159	\$190,976	Gravel Drive, Gravel Road, Mild Topo																		
90 BOWL ROAD	01/10/17	\$96,000 02	1.4932	1975	2.50	20	0	585	\$57,303	\$700	0.000	\$0	\$0	\$38,508	1.10	1.00	0.95	0.95	0.90	0.90	\$47,888
000407 000032 000000	81	\$96,511	Gravel Drive, Gravel Road, Mild Topo, Poor Access																		
243 FITZWILLIAM ROA	02/17/17	\$186,533 01	1.0708	1985	2.50	18	0	1,825	\$131,401	\$8,700	2.600	\$3,315	\$0	\$43,644	1.00	1.00	1.00	1.00	0.90	1.00	\$48,493
000407 000098 000000	43	\$187,060	Paved Drive, Paved Road, Rolling Topo																		
40 MILL ROAD	05/10/17	\$185,000 01	0.9512	1795	2.00	38	0	2,958	\$143,046	\$6,700	0.000	\$0	\$0	\$35,254	1.00	1.00	1.00	1.00	0.90	1.00	\$39,171
000405 000067 000000	-39	\$185,000	Paved Drive, Paved Road, Rolling Topo																		
110 MORGAN ROAD	05/16/17	\$131,066 01	1.0941	1975	2.50	20	2	1,266	\$88,593	\$2,100	0.000	\$0	\$0	\$40,373	1.10	1.00	0.95	1.00	0.95	1.00	\$40,668
000407 000027 000000	-45	\$131,066	Gravel Drive, Paved Road, Mild Topo																		
220 FAY MARTIN ROA	06/05/17	\$192,000 01	1.0774	1987	2.00	14	0	1,714	\$130,227	\$1,900	1.600	\$2,160	\$0	\$57,713	1.00	1.00	0.95	0.95	0.95	1.00	\$67,314
000412 000006 000000	-65	\$192,000	Gravel Drive, Gravel Road, Mild Topo																		

Average Indicated Improved Site Value: \$47,748
 Median Indicated Improved Site Value: \$48,191

As the Median is a better indicator of central tendency, the Improved Site Value is rounded To \$48,000.
 After final testing with all of the sales, the Improved Site Value of \$48,000 was used in the final analysis.

*Building Cond Values: 1.00 = EXCELLENT 1.50 = VERY GOOD 2.00 = GOOD 2.50 = AVERAGE 3.00 = FAIR 4.00 = POOR 5.00 = VERY POOR

3.00 AC DEVELOPED SITE ANALYSIS

**Richmond
Land Excess Acreage**

EXCESS ACREAGE ANALYSIS

Annual Trend: 2.40% < 04/01/17 > 0.00%	Average Discount Minimum Acreage: 10.00	Excess Foot Frontage: \$45.00
Buildable Site Value: \$50,000	Average Discount Maximum Acreage: 250.00	
	Average Discount Maximum Percentage: 75.00%	

Location Map Lot Sub	Date/Days	Sale		Zn	Acres	Nhhd	Site	Dway	Road	Cond	Site Value	Blgd/Feat Value	Excess FF Value	Residual Value	Excess Acres	Per Acre Value	Size Adj.	Topo	Cond	Indicated Acre Value
		Price/Adjusted																		
MONUMENT ROAD 000412 000056 000000	08/19/15	\$125,000	01	84.000	0.90	0.90	0.90	0.90	0.95	1.00	\$34,628	\$0	\$7,900	\$87,330	81.000	\$1,078	0.77	0.90	1.00	\$1,556
DEAN FARM ROAD 000406 000013 000000	05/13/16	\$99,000	01	105.000	0.60	0.90	0.90	0.95	0.10		\$2,309	\$0	\$1,200	\$97,594	102.000	\$957	0.70	0.90	1.00	\$1,519
WHIPPLE HILL ROAD 000415 000008 000000	06/23/16	\$44,000	01	20.000	1.00	0.90	0.90	0.95	1.00		\$38,475	\$0	\$5,100	\$1,241	17.000	\$73	0.97	0.90	1.00	\$84

Average Indicated Excess Acreage Value: \$1,053
 Median Indicated Excess Acreage Value: \$1,519

As the median is a better indicator of central tendency, the Excess Acreage Value is rounded to \$1,500.
 After final testing with all of the sales, the Excess Acreage Value of \$1,500 was used in the final analysis.

Richmond
Residential Building
BUILDING SQUARE FOOT ANALYSIS

Annual Trend: 2.40% < 04/01/17 > 0.00% Site Average: 3.000 Average Discount Minimum Average: 10.00
 Building Base Year/Depreciation: 2017/1.25 Est Excess Average Value: \$1,500 Average Discount Maximum Average: 250.00
 Buildable Site Value: \$46,000 Excess Foot Frontage: \$45.00 Average Discount Maximum Percentage: 75.00%

Location	Date/Days	Sale Price/Adjusted	Zn	Nhhd	Site Dwy	Road	Topo	Cond	Adj Site Value	Features Value	Excess Ac Value	Excess FF Value	Bldg Residual Value	Bldg Rate	Year Built	Cond*	Age	Other	Bldg Sq Ft	Indicated Sq Ft Value	
79 WHIPPLE HILL ROA	04/30/15	\$83,000	01	1.00	1.00	1.00	0.85	0.80	\$31,280	\$0	\$0	\$0	\$55,551	1.2071	1980	2.50	19	0	844	\$67.32	
000409 000035 000000	702	\$86,831	Paved Drive, Paved Road, Moderate Topo																		
440 WHIPPLE HILL ROA	07/30/15	\$190,000	01	1.00	1.00	0.95	0.95	1.00	\$37,364	\$2,500	\$12,095	\$600	\$145,074	1.0015	1980	2.50	19	0	2,226	\$80.34	
000410 000041 000000	611	\$197,633	Gravel Drive, Gravel Road, Rolling Topo																		
21 LOURDES LANE	08/10/15	\$205,000	01	1.00	1.00	0.95	0.95	1.00	\$37,364	\$2,400	\$0	\$0	\$173,324	1.0810	2007	2.50	10	0	1,987	\$89.66	
000407 000075 000003	600	\$213,088	Gravel Drive, Gravel Road, Rolling Topo																		
315 LANG ROAD	10/13/15	\$136,000	01	1.00	1.00	0.95	0.95	1.00	\$37,364	\$700	\$27,112	\$0	\$75,617	1.2028	1975	2.50	20	0	897	\$87.61	
000404 000050 000000	536	\$140,793	Gravel Drive, Gravel Road, Rolling Topo																		
121 FITZWILLIAM ROA	01/29/16	\$208,000	01	1.00	1.00	0.95	1.00	0.95	\$41,515	\$3,000	\$0	\$0	\$169,339	1.0383	1999	2.50	14	0	2,272	\$83.47	
000408 000103 000000	428	\$213,854	Gravel Drive, Paved Road, Mild Topo																		
70 FISH HATCHERY ROA	03/14/16	\$364,000	01	1.10	1.00	1.00	1.00	1.00	\$50,600	\$1,600	\$5,045	\$0	\$315,922	1.2225	2009	2.50	9	0	3,475	\$81.72	
000405 000084 000001	383	\$373,167	Paved Drive, Paved Road, Level Topo																		
20 FATIMA WAY	06/30/16	\$190,000	01	0.90	1.00	0.95	0.95	0.90	\$31,946	\$11,700	\$0	\$0	\$149,790	1.0502	2005	2.50	11	0	2,155	\$74.37	
000407 000076 000002	275	\$193,436	Gravel Drive, Gravel Road, Mild Topo																		
326 ATHOL ROAD	12/01/16	\$240,000	01	1.00	1.00	0.95	1.00	0.95	\$41,515	\$26,600	\$9,329	\$21,400	\$143,065	1.2794	1820	1.50	26	0	1,683	\$89.79	
000411 000019 000000	121	\$241,909	Gravel Drive, Paved Road, Mild Topo																		
314 WHIPPLE HILL ROA	05/31/17	\$178,000	01	1.00	1.00	0.95	0.95	1.00	\$39,439	\$0	\$176	\$0	\$138,385	0.9730	2005	2.50	11	0	1,755	\$91.06	
000410 000026 000000	-60	\$178,000	Gravel Drive, Gravel Road, Mild Topo																		
74 MONUMENT ROAD	06/15/17	\$239,533	01	1.00	1.00	0.95	0.85	1.00	\$35,288	\$0	\$32,015	\$0	\$172,230	1.0426	1986	2.50	18	0	2,661	\$75.71	
000412 000050 000000	-75	\$239,533	Gravel Drive, Gravel Road, Moderate Topo																		
225 OLD HOMESTEAD H	06/16/17	\$262,000	01	1.00	1.00	0.95	1.00	1.00	\$39,330	\$0	\$2,550	\$0	\$220,120	0.8661	2005	2.50	11	0	3,729	\$76.58	
000408 000071 000000	-76	\$262,000	Gravel Drive, Paved Road, Rolling Topo																		

Average Indicated Square Foot Value: \$81.60
 Median Indicated Square Foot Value: \$81.72

As the median is a better indicator of central tendency, the Building Square Foot cost is rounded to \$82.
 After final testing with all of the sales, the Building Square Foot cost of \$82 was used.

*Building Cond Values: 1.00 = EXCELLENT 1.50 = VERY GOOD 2.00 = GOOD 2.50 = AVERAGE 3.00 = FAIR 4.00 = POOR 5.00 = VERY POOR

BUILDING SQUARE FOOT ANALYSIS

SECTION 8

A. FIELD REVIEW

B. INFORMAL HEARING PROCESS

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

A. Field Review

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

Field Review

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

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

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

Property Specific Adjustment Guidelines

Land Adjustments

Site Modifiers – Undeveloped/Wooded Lot	- 10% (90 Site Modifier)
Undeveloped/Clear	- 5% (95 site Modifier)
Gravel Driveway	- 5% (95 Driveway Modifier)
Undeveloped driveway	- 10% (90 Driveway Modifier)
Gravel Roadway	- 5% (95 Driveway Modifier)
Shared Driveway/Access (SHDW)	- 5% or greater depending on size & impact
Road Bisects Lot (RBL)	- 5% (95 Land Condition)
Not Buildable (NBD)	- 90% (10 Land Condition)
In-Law Apartment	+ 0%(100 Land Condition)
2 Family Dwelling	+ 0%(100 land Condition)
3 or more Family Dwelling	+ 0%(100 land Condition)
Commercial on site	Varies – depends of how extensive the use
Residential & Commercial on site	Varies – depends on how extensive the use
2 Dwellings on Lot w/Separate Utilities	+ 0% (100 Land Condition)
3 Dwellings on Lot w/Separate Utilities	+ 10% (110 Land Condition)
4 or More Dwellings on Lot w/Sep.Utilities	Varies – depends on how extensive the use
2 Separate & Removed Site on One Parcel	+ 10% (110 Land Condition)
No Septic on Developed Site	- 5% (95 Land Condition)

Building Adjustments

Wall Height (WH)

-1% to -3% Dependent on Severity

This adjustment is typically seen on gambrel style dwellings as there is a loss in space in the upper floor due to the pitch of the roof.

Close to Road (CTR)

-5% to -10% Dependent on Severity

This adjustment is applied to homes that are abnormally close to the road.

Misc/CNotes

Varies

Buildings require depreciation for many items. The overall condition of the home usually accounts for the majority of normal wear and tear items but often depreciation is needed to account for issues that are short lived and have no cost to cure associated with them, ie roof and siding.

B. Informal Hearing Process

The informal hearing process begins with a notice of preliminary value and information on how to make an appointment to review the assessment one on one being mailed first class on: 7/19/17.

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

The property owners were given 3 days, starting 8/1/17 between the hours of 8:00 am & 4:30 pm to call and arrange an appointment.

The hearings were held for 3 days (8/7/17, 8/9/17 & 8/28/17) and resulted in 33 taxpayers (41 properties) calling to set up appointments to discuss their assessments.

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

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

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

SECTION 9

A. CALIBRATION TECHNIQUE

**B. FINAL STATISTICAL
ANALYSIS & TESTING**

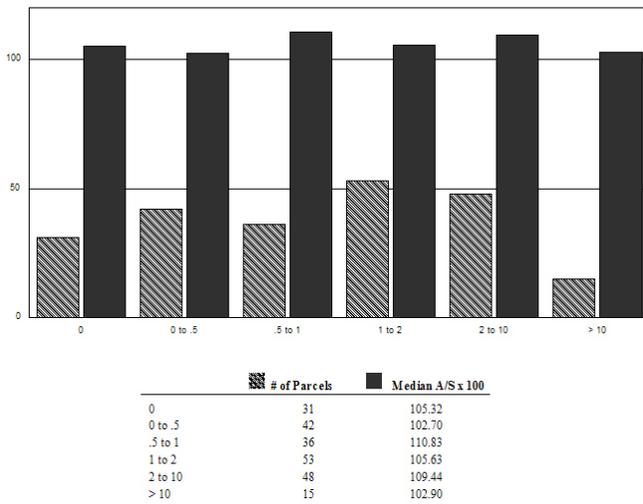
C. FINAL VALUATION TABLES

A. MODEL CALIBRATION TECHNIQUE

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

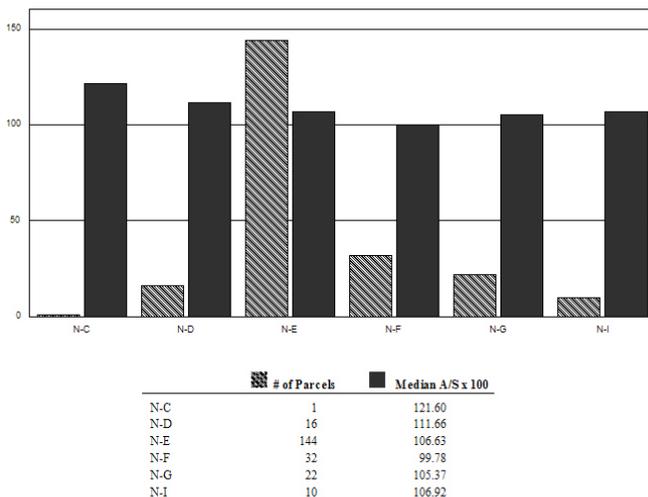
That data is then used to develop preliminary costs for land and building tables needed for the CAMA system to calculate assessment values for all property in the municipality once the rest of the properties are measured and listed.

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

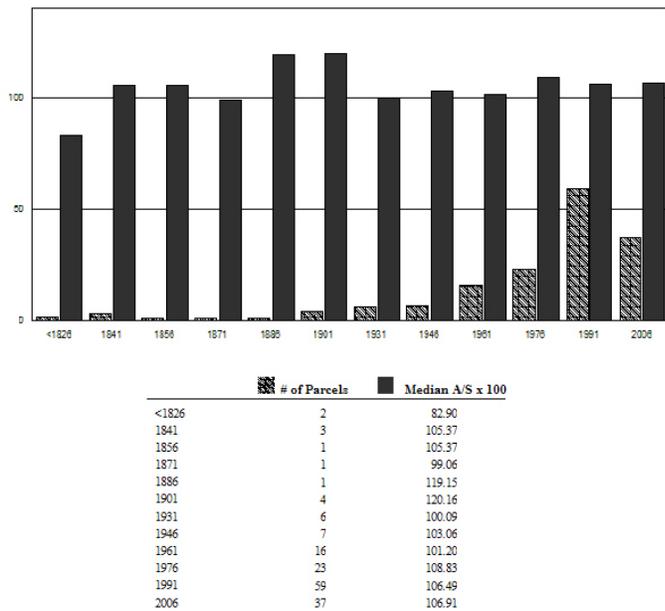


The hashed bars indicate the number of sales in each group, while the solid bars indicate the median assessment to sales ratio. This graph charts ratios for various lot sizes of the sales data and enables us to determine if all lots are fairly assessed regardless of size.

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



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



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

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

Sales Ratio Bar Graphs

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

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

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

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

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

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

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

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

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

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

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

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

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

SECTION 9

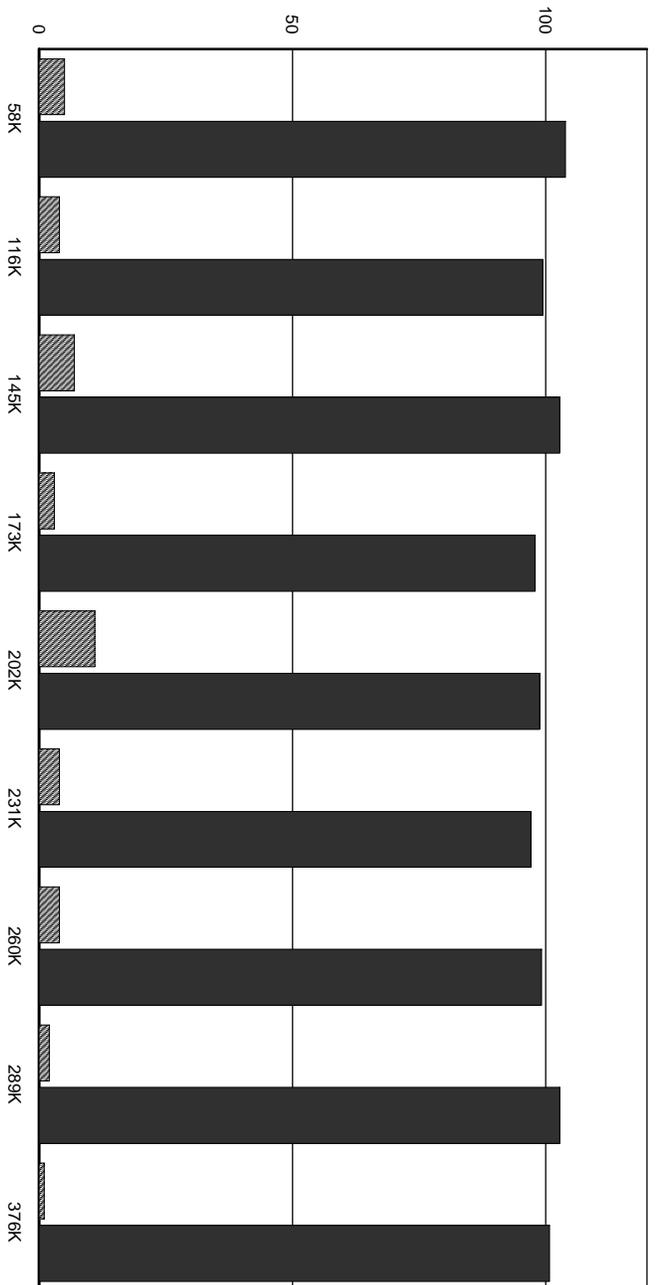
B. FINAL STATISTICAL ANALYSIS REPORTS

Sales Analysis Results
Richmond -- 09/04/2017

Sales Analysis Statistics			
Number of Sales:	41	Mean Sales Ratio:	1.0129
Minimum Sales Ratio:	0.9141	Median Sales Ratio:	0.9938
Maximum Sales Ratio:	1.2714	Standard Deviation:	0.0766
Aggregate Sales Ratio:	1.0094	Coefficient of Dispersion:	5.4377
		Price Related Differential:	1.0035

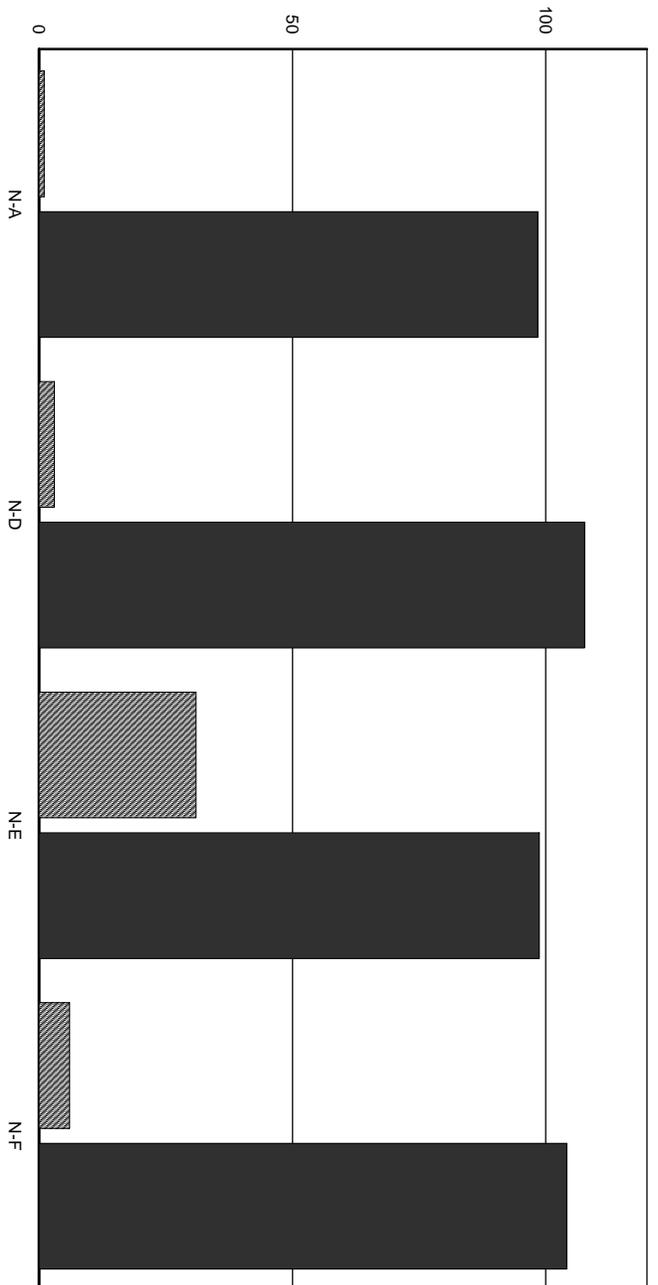
Sales Analysis Criteria	
Sold: 4/1/2015 - 09/04/2017	Sale Ratios: 0.000 - 999.999
Building Value: 0 - 99999999	Bldg Eff. Area: 0 - 99999999
Land Value: 0 - 99999999	Land Use: ALL
Current Use CR: 0 - 99999999	Acres: 0 - 99999999
Year Built: 1600 - 2017	Trend: 0.2% Prior to 4/1/2017
Story Height: ALL	Neighborhood: ALL
Base Rate: ALL	Zone: ALL
Qualified: YES	Unqualified: NO
Improved: YES	Vacant: YES
View: All	Waterfront: All
Include Comm./Ind./Util.: YES	

Richmond: Median A/S Ratio by Sale Price



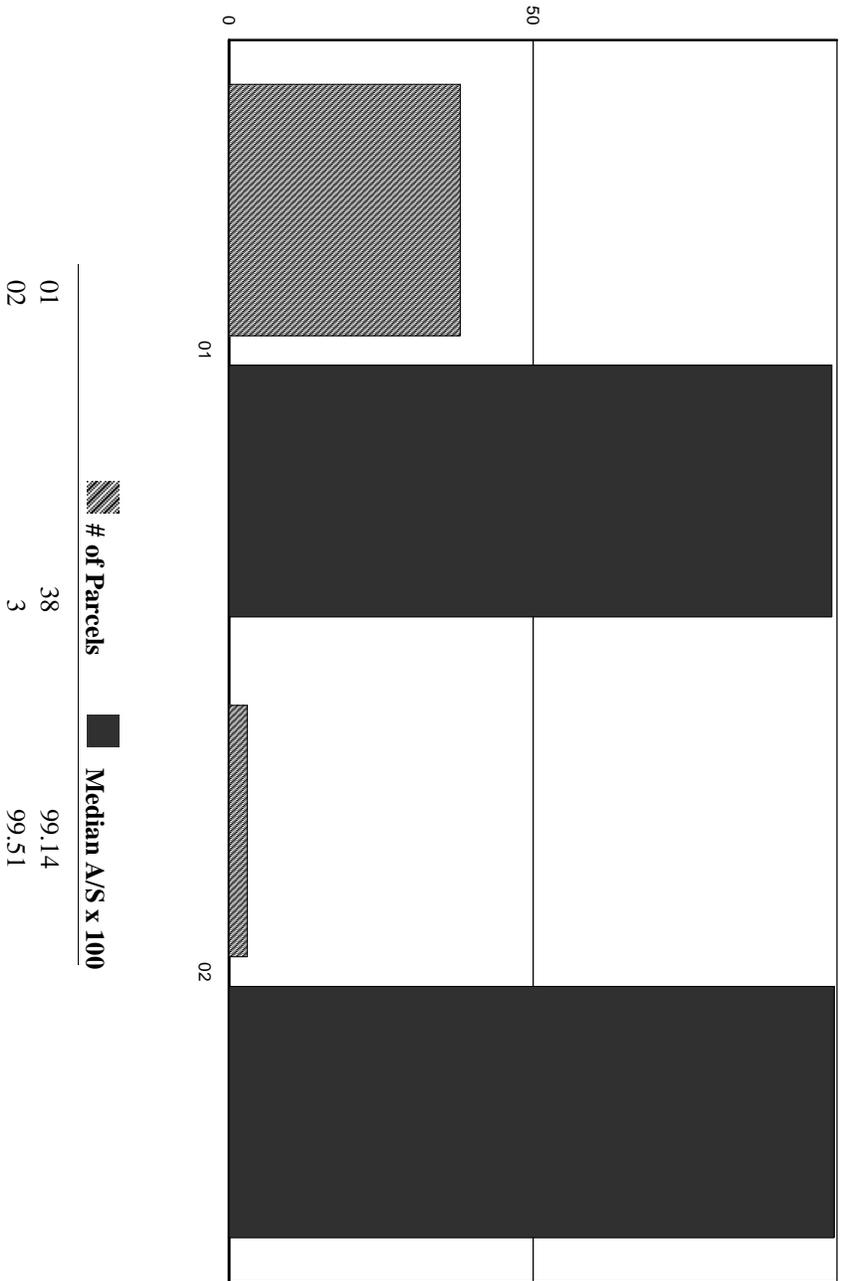
Sale Price Range	# of Parcels	Median A/S x 100
58K	5	103.89
116K	4	99.45
145K	7	102.79
173K	3	97.93
202K	11	98.78
231K	4	97.13
260K	4	99.16
289K	2	102.75
376K	1	100.79

Richmond: Median A/S Ratio by Neighborhood

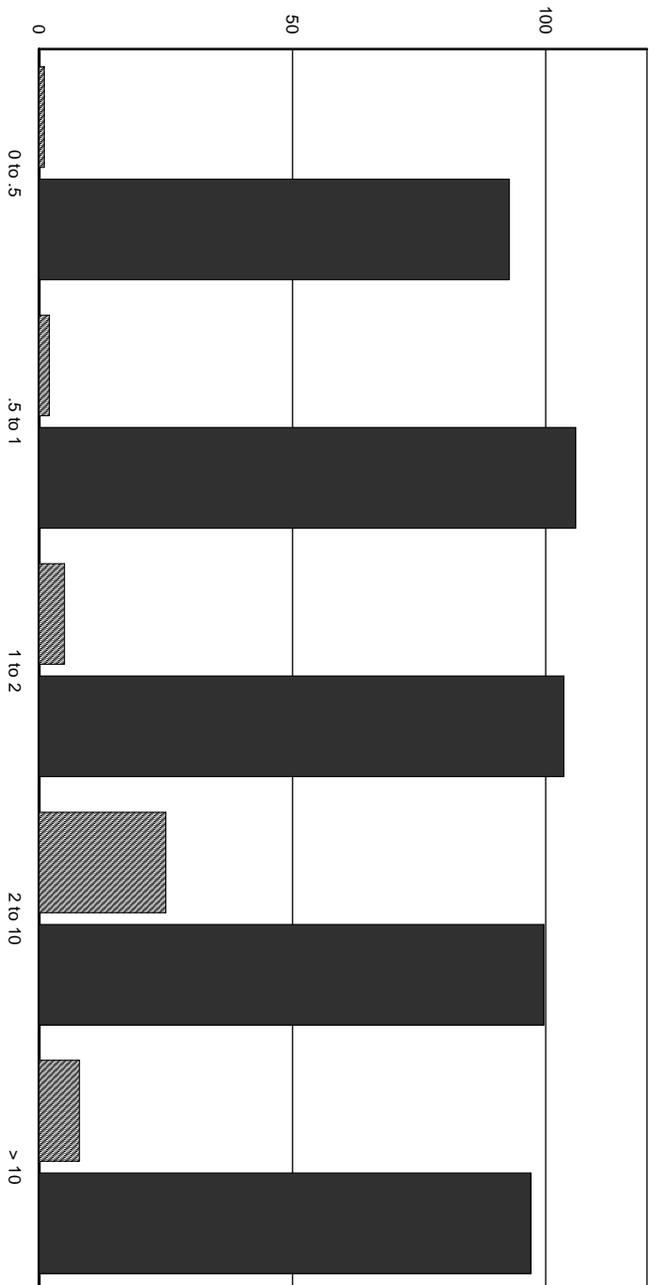


	# of Parcels	Median A/S x 100
N-A	1	98.44
N-D	3	107.64
N-E	31	98.72
N-F	6	104.12

Richmond: Median A/S Ratio by Zone

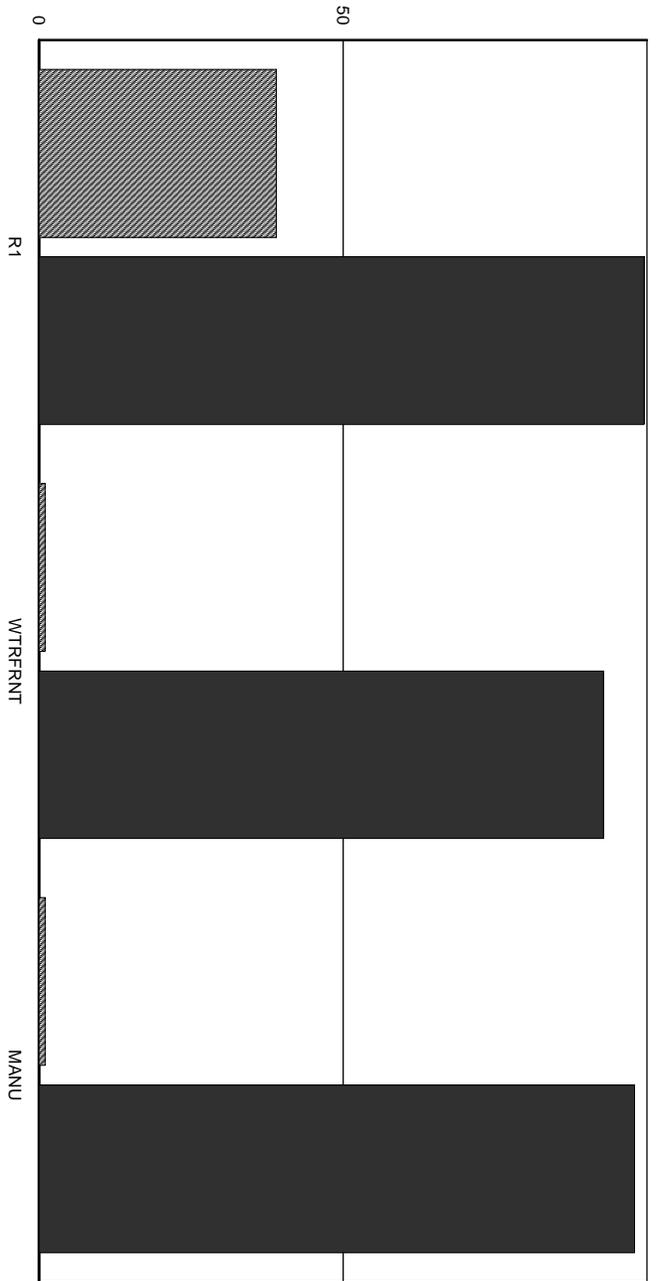


Richmond: Median A/S Ratio by Acreage



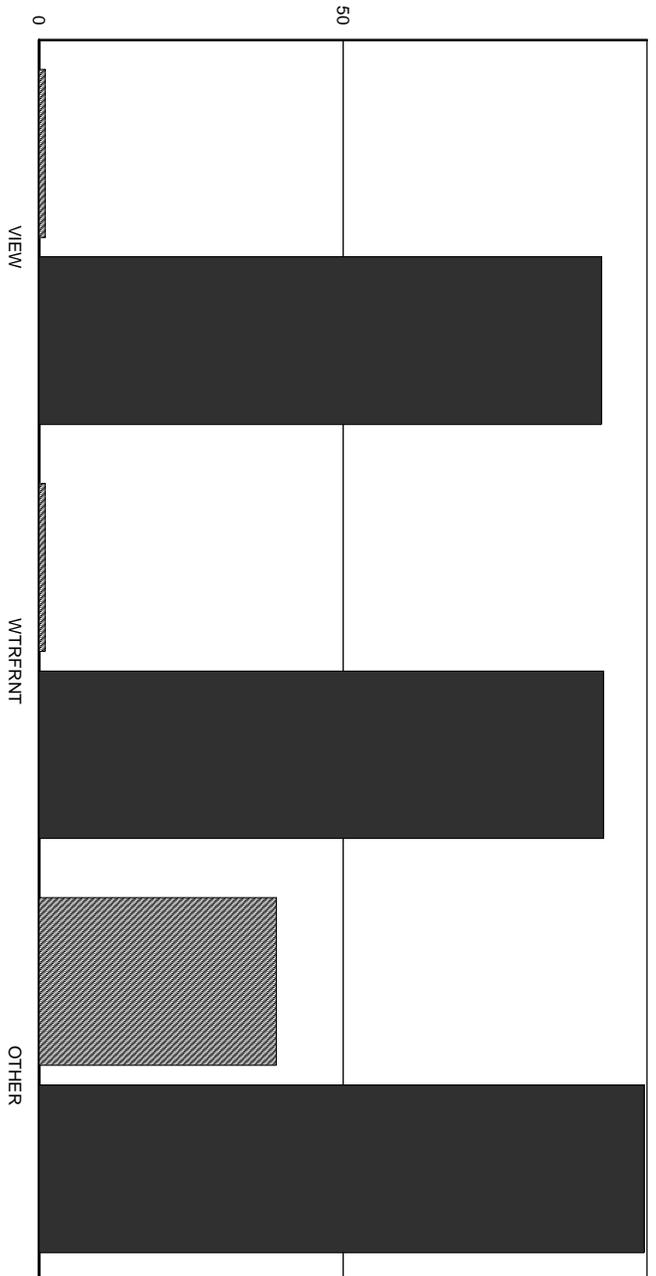
Acreage Category	# of Parcels	Median A/S x 100
0 to .5	1	92.82
.5 to 1	2	105.89
1 to 2	5	103.57
2 to 10	25	99.64
> 10	8	97.05

Richmond: Median A/S Ratio by Improved Use



	# of Parcels	Median A/S x 100
R1	39	99.51
WTRFRNT	1	92.82
MANU	1	97.93

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



	# of Parcels	Median A/S x 100
VIEW	1	92.49
WTRFRNT	1	92.82
OTHER	39	99.51

Sales Analysis Results
Richmond -- 09/04/2017

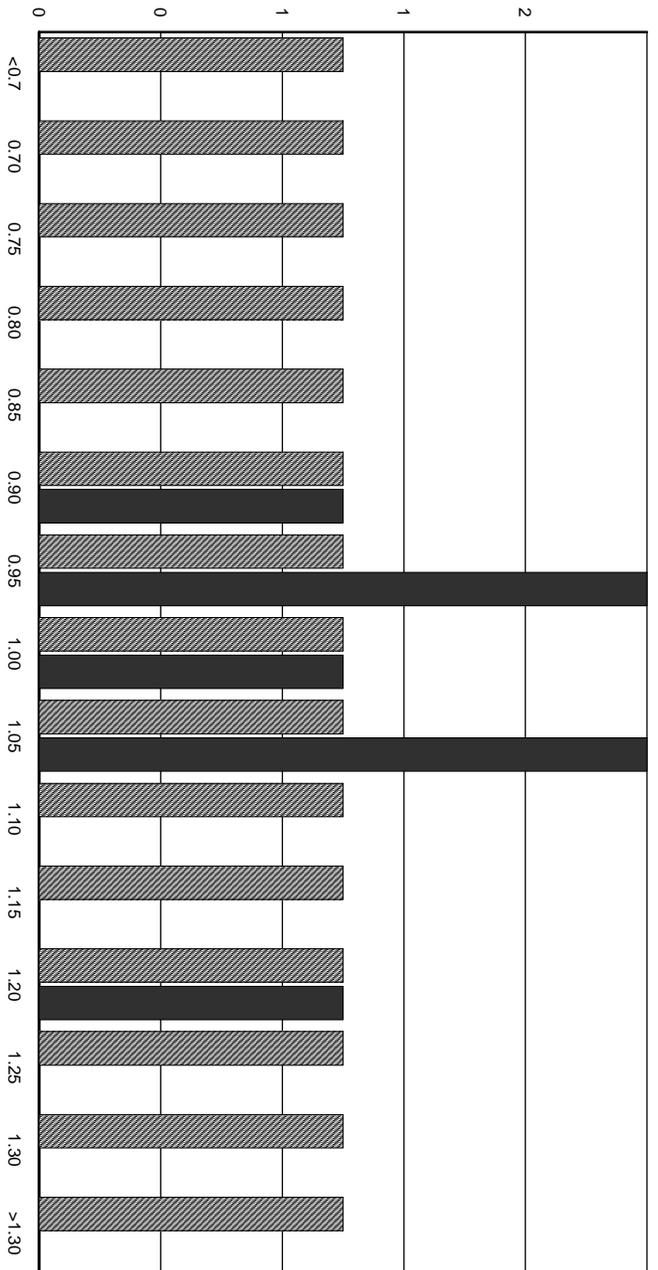
Sales Analysis Statistics			
Number of Sales:	7	Mean Sales Ratio:	1.0102
Minimum Sales Ratio:	0.9164	Median Sales Ratio:	0.9844
Maximum Sales Ratio:	1.1939	Standard Deviation:	0.0971
Aggregate Sales Ratio:	0.9930	Coefficient of Dispersion:	7.1828
		Price Related Differential:	1.0173

Sales Analysis Criteria	
Sold: 4/1/2015 - 09/04/2017	Sale Ratios: 0.000 - 999.999
Building Value: 0 - 99999999	Bldg Eff. Area: 0 - 99999999
Land Value: 0 - 99999999	Land Use: ALL
Current Use CR: 0 - 99999999	Acres: 0 - 99999999
Year Built: 1600 - 2017	Trend: 0.2% Prior to 4/1/2017
Story Height: ALL	Neighborhood: ALL
Base Rate: ALL	Zone: ALL
Qualified: YES	Unqualified: NO
Improved: NO	Vacant: YES
View: All	Waterfront: All
Include Comm./Ind./Util.: YES	

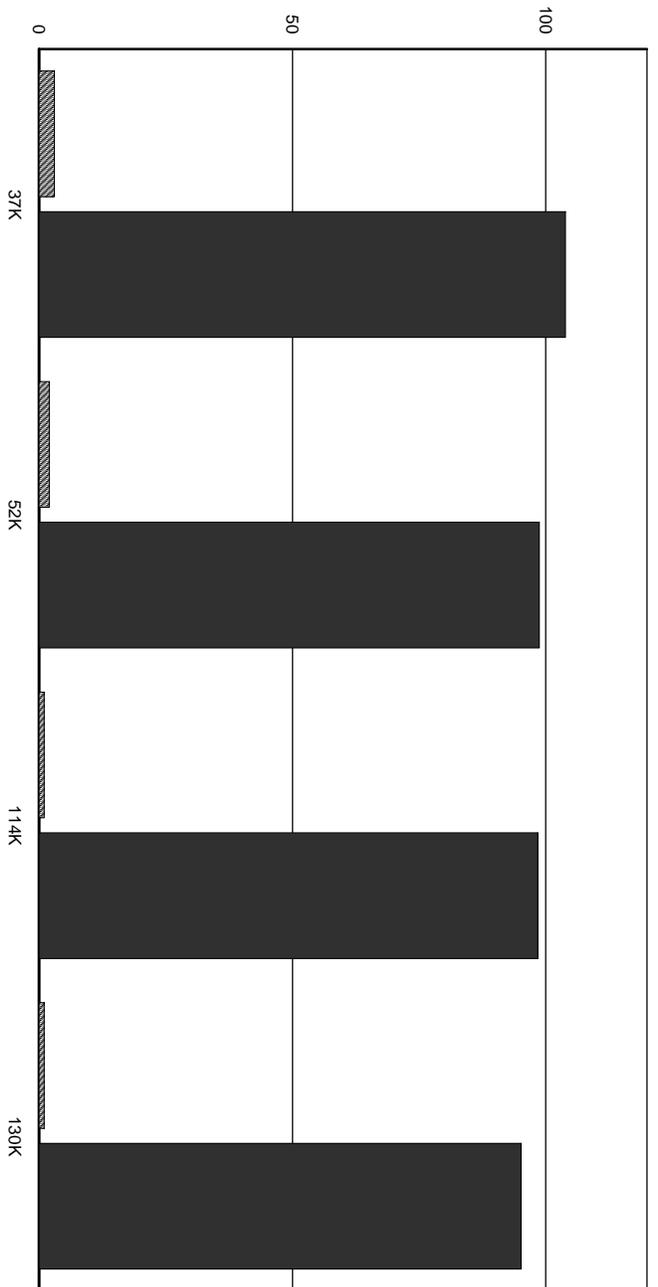
Richmond Sales Analysis Report

Ratio	Map Sale Note	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Trended Sale Price	Assessment Sale Date	I	Q	Unqualified Grantor	Description	Prior Year Assessment	
1.039	000404	000046	000001	01	5.14	R1	E			\$ 36,576	\$ 38,000	V	Q	MUELLER, DONALD		\$ 38,100	
0.928	000405	000019	000000	02	0.22	R1W	E			\$ 35,770	\$ 33,200	V	Q	DUPUIS, SYBIL		\$ 40,100	
0.984	000406	000013	000000	01	105.00	R1	A			\$ 101,178	\$ 99,600	V	Q	MCCAFFREY, WILLIAM & M		\$ 99,300	
1.058	000407	000050	000000	01	3.20	R1	F			\$ 45,360	\$ 48,000	V	Q	PLITT, ALLAN T & JEAN		\$ 44,500	
1.194	000407	000094	000001	01	7.42	R1	E			\$ 34,340	\$ 41,000	V	Q	HAMILTON, CURTIS T., T		\$ 41,300	
0.916	000411	000028	000004	01	1.70	R1	E			\$ 38,628	\$ 35,400	V	Q	PUTNAM JR, TRUSTEE, DA		\$ 35,300	
0.952	000412	000056	000000	01	84.00	R1	D			\$ 130,000	\$ 123,700	V	Q	WHARTON, RICHARD T & J		\$ 112,000	
	CU ASMT; AD VALOREM = \$112,000																

Richmond: Distribution of Sale Ratios

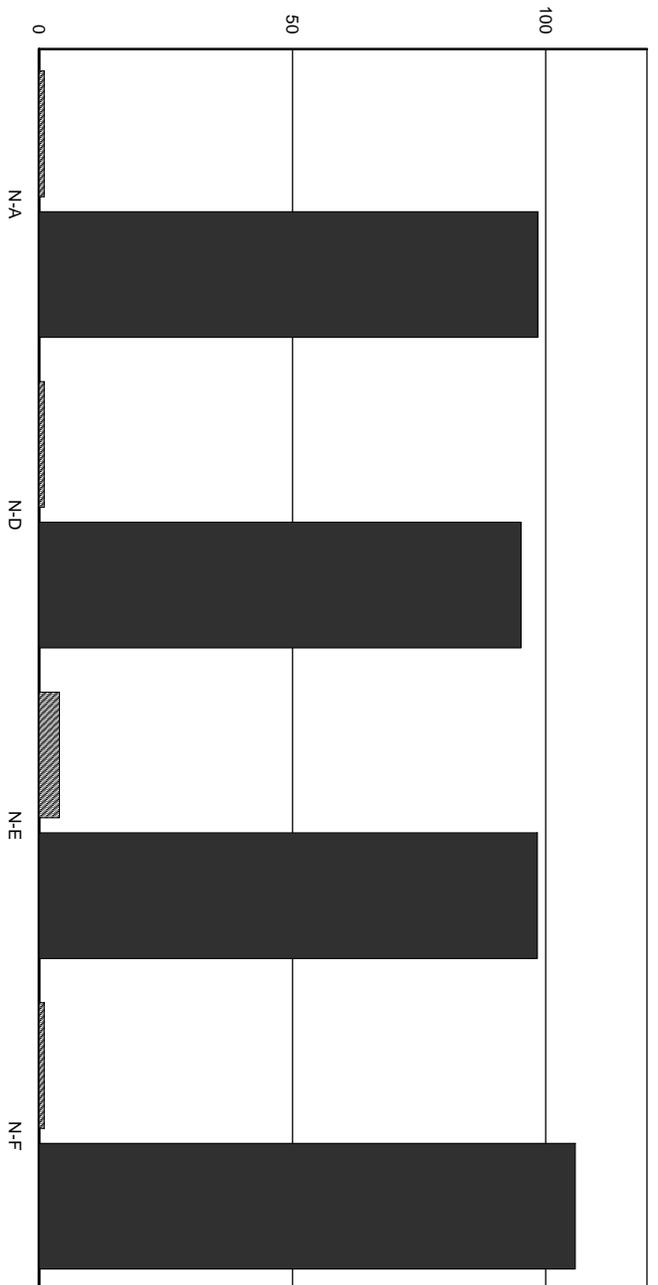


Richmond: Median A/S Ratio by Sale Price



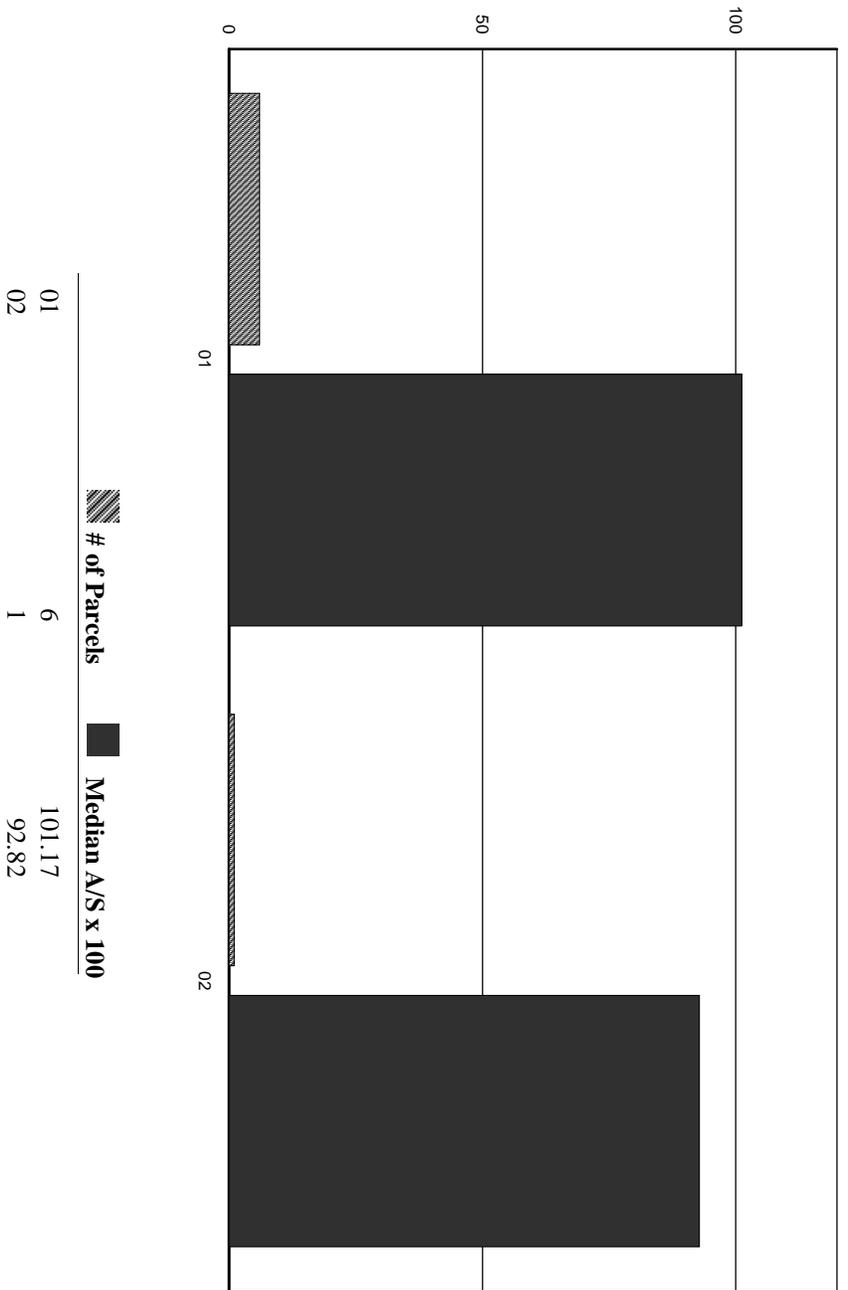
Price Range	# of Parcels	Median A/S x 100
37K	3	103.89
52K	2	98.73
114K	1	98.44
130K	1	95.15

Richmond: Median A/S Ratio by Neighborhood

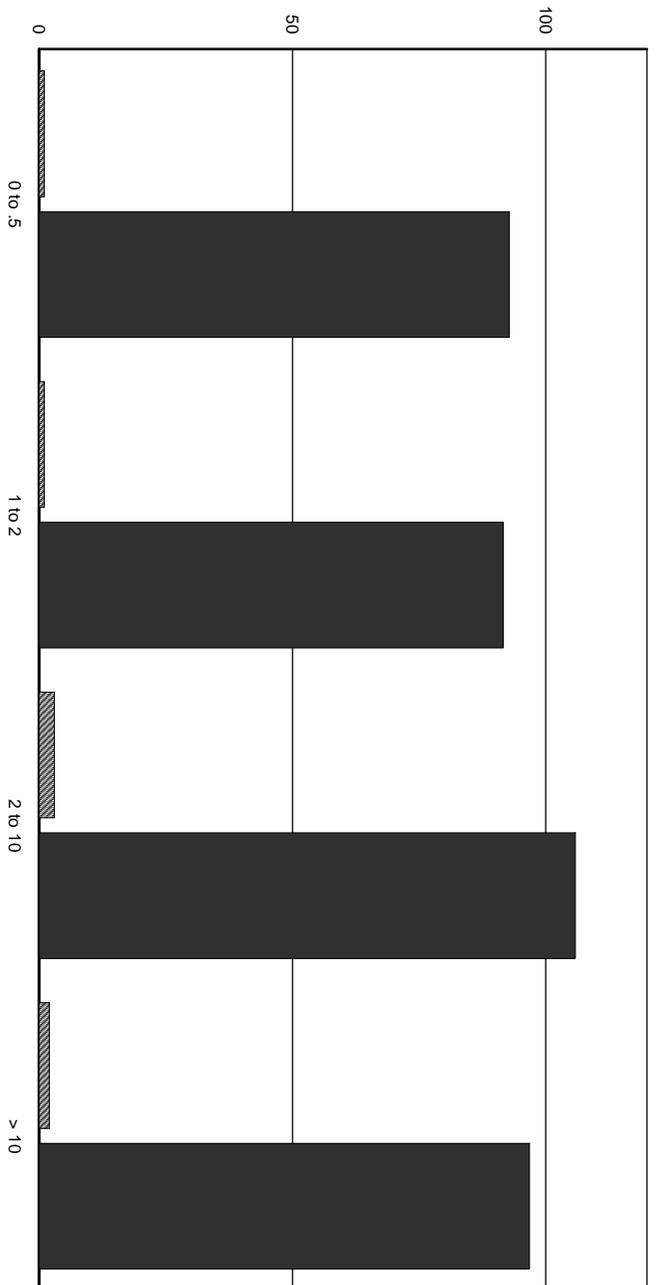


	# of Parcels	Median A/S x 100
N-A	1	98.44
N-D	4	95.15
N-E	1	98.35
N-F	1	105.82

Richmond: Median A/S Ratio by Zone

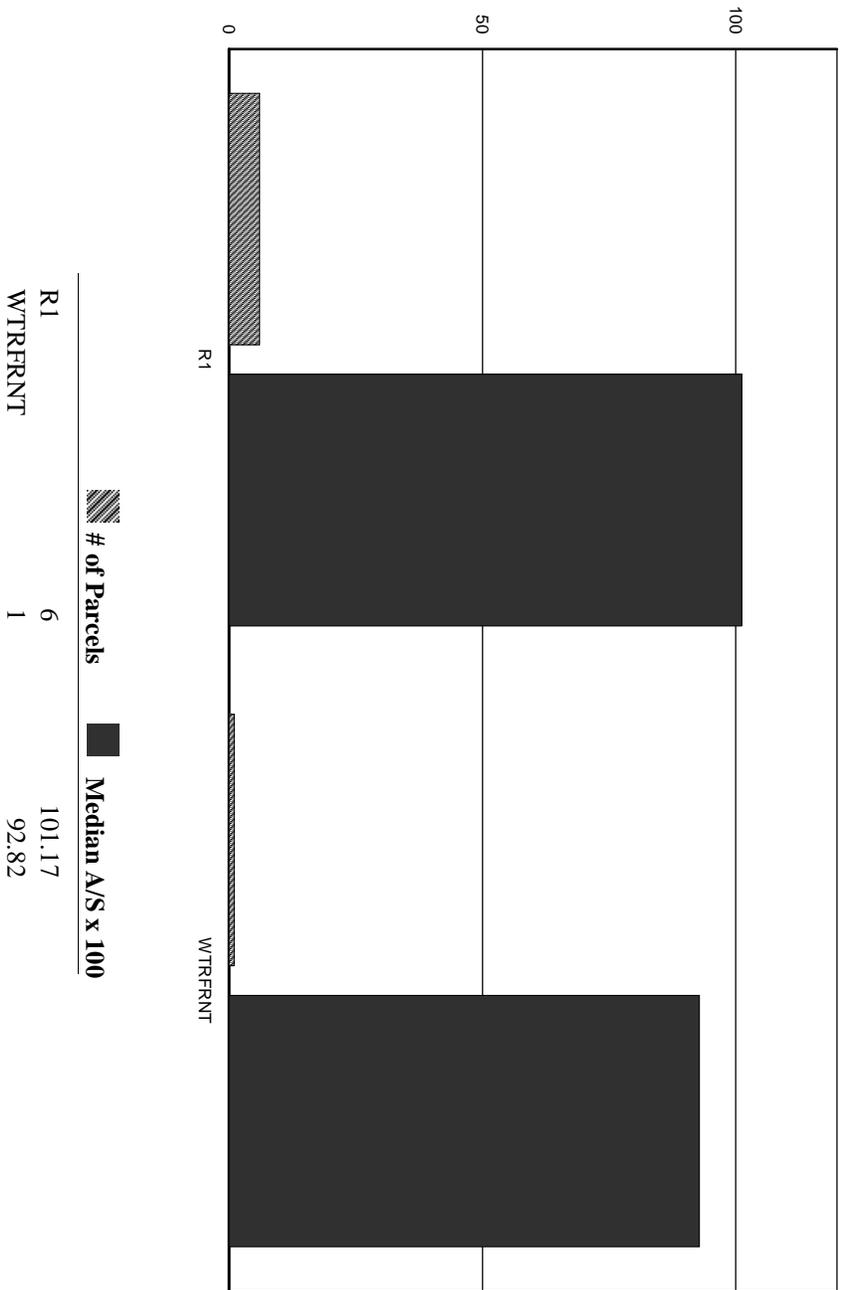


Richmond: Median A/S Ratio by Acreage



Acreage Category	# of Parcels	Median A/S x 100
0 to .5	1	92.82
1 to 2	3	91.64
2 to 10	2	105.82
> 10	1	96.80

Richmond:Median A/S Ratio by Improved Use



OWNER INFORMATION

KELLEY, JORDAN C

897 HANCOCK ROAD

HARRISVILLE, NH 03450-5267

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
08/01/2016	2953	1034	Q V	36,000	MUELLER, DONALD
05/17/2013	2816	0119	U V 38		1 MUELLER, DONALD &

NOTES

06/22/17 JRVL
 05/14/13 ADVE
 02/24/12 MSSR

2/12: P/U NEW LOT CREATED FROM SUBDIVISION APPROVED 10/3/2006; PLAN# CAB13.DR2.#124; 5/13 PROP GATED & POSTED; DID NOT VIEW;

EXTRA FEATURES VALUATION

Feature Type Units Length x Width Size Adj Rate Cond Market Value Notes

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

PARCEL TOTAL TAXABLE VALUE

Year	Building	Features	Land
2015	\$ 0	\$ 0	\$ 38,100
		Parcel Total:	\$ 38,100
2016	\$ 0	\$ 0	\$ 38,100
		Parcel Total:	\$ 38,100
2017	\$ 0	\$ 0	\$ 38,000
		Parcel Total:	\$ 38,000

LAND VALUATION

Zone: RD- RESIDENTIAL Minimum Acreage: 3.00 Minimum Frontage: 250 Site: UNDEVELOPED Driveway: UNDEVELOPED Road: GRAVEL/DIRT

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	3,000	ac	48,000	E	100	90	95	90	95	--	MILD	100	35,100	0 N 35,100
1F RES	2,140	ac	x 1,500	X	100			90	--	ROLLING	100		2,900	0 N 2,900
	5,140	ac											38,000	38,000

OWNER INFORMATION

MANTINEO, JAMES & KATHERINE

38 FLUSHING POND RD

WESTFORD, MA 01886-0443

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
05/05/2016	2942	1184	Q V	35,000	DUPUIS, SYBIL

NOTES

2/12 SITE POSTED, SMALL GRASSY ACCESS TO LAKE, NOT BUILDABLE;
12/15 POSTED; VAC/WOODDED; WF NAT;

LISTING HISTORY

06/02/17	JRVL	
12/04/15	ADVL	
11/05/15	INSP	MARKED FOR INSPECTION
02/14/12	SGUR	

EXTRA FEATURES VALUATION

Feature Type	Units	Length	x Width	Size Adj	Rate	Cond	Market Value	Notes

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE



PARCEL TOTAL TAXABLE VALUE

Year	Building	Features	Land
2015	\$ 0		\$ 32
			Parcel Total: \$ 32
2016	\$ 0		\$ 32
			Parcel Total: \$ 32
2017	\$ 0		\$ 34
			Parcel Total: \$ 34

LAND VALUATION

Zone: LD-LAKE DISTRICT Minimum Acreage: 3.00 Minimum Frontage: 250 Site: Driveway: N/A Road: PAVED

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes	
UNMNGD PINE	0.220 ac	31,800	E	100	100	100	100	100	--	LEVEL	10		3,200	80 N	34 NBD
UNMNGD PINE	1.000 wf		X	75,000	X	100					40		30,000	0 N	0 GRASSY WF
													0.220 ac	33,200	34

PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS	
<p>MANTINEO, JAMES & KATHERINE 38 FLUSHING POND RD WESTFORD, MA 01886-0443</p>		<p>District</p> <p>Percentage</p>		<p>Model:</p> <p>Roof:</p> <p>Ext:</p> <p>Int:</p> <p>Floor:</p> <p>Heat:</p> <p>Bedrooms:</p> <p>Baths:</p> <p>Extra Kitchens:</p> <p>A/C:</p> <p>Quality:</p> <p>Com. Wall:</p> <p>Stories:</p>		<p>Fixtures:</p> <p>Fireplaces:</p> <p>Generators:</p>	
<p>Date</p>		<p>Permit ID</p>		<p>Permit Type</p>		<p>Notes</p>	

BUILDING SUB AREA DETAILS	
<p>Base Type:</p>	
<p>2017 BASE YEAR BUILDING VALUATION</p>	
<p>Year Built:</p> <p>Condition For Age:</p> <p>Physical:</p> <p>Functional:</p> <p>Economic:</p> <p>Temporary:</p>	<p>%</p> <p>%</p> <p>%</p>

OWNER INFORMATION	SALES HISTORY		PRICE GRANTOR
GREEN CROW CORPORATION	Date	Book Page	Type
58 PRISCILLA LANE	05/13/2016	2944 0605	Q V
AUBURN, NH 03032	99,000 MCCAFFREY, WILLIAM &		

LISTING HISTORY	NOTES
06/22/17 JRVL	CLASS VI ROAD: OLD MAP & LOT: 5B-011: FRONTAGE ON DISCONTINUED ROAD = A NEIGHBORHOOD: 6/15 4X4 ACC ONLY-DNV;
06/29/15 ADVL	
05/18/15 INSP MARKED FOR INSPECTION	

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
RICHMOND ASSESSING OFFICE							
MUNICIPAL SOFTWARE BY AVITAR							

LAND VALUATION

Zone: RD- RESIDENTIAL	Minimum Acreage: 3.00	Minimum Frontage: 250	Site: UNDEVELOPED	Driveway: UNDEVELOPED	Road: GRAVEL/DIRT										
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes	
UNMNGD PINE	3,000 ac	48,000	A	60	90	95	90	90 -- ROLLING	10	2,000	100	N	495	CTD	
UNMNGD PINE	102,000 ac	x 1,500	X	70				90 -- ROLLING	100	96,400	100	N	16,830		
MNGD PINE	500,000 ft	x 45	A	60				90 -- ROLLING	10	1,200	0	N	0	CTD	
											105,000 ac			17,325	

Year	Building	Features	Land
2015	\$ 0	\$ 0	\$ 16,535
			Parcel Total: \$ 16,535
2016	\$ 0	\$ 0	\$ 16,528
			Parcel Total: \$ 16,528
2017	\$ 0	\$ 0	\$ 17,325
			Parcel Total: \$ 17,325

PICTURE		OWNER	TAXABLE DISTRICTS		BUILDING DETAILS	
		GREEN CROW CORPORATION 58 PRISCILLA LANE AUBURN, NH 03032	District	Percentage	Model:	
					Roof:	
			PERMITS		Ext:	
Date	Permit ID	Permit Type	Notes		Int:	
					Floor:	
					Heat:	
					Bedrooms:	Baths:
					Extra Kitchens:	Fixtures:
					A/C:	Fireplaces:
					Quality:	Generators:
					Com. Wall:	
					Stories:	
				Base Type:		

BUILDING SUB AREA DETAILS	
2017 BASE YEAR BUILDING VALUATION	
Year Built: _____ Condition For Age: _____ Physical: _____ Functional: _____ Economic: _____ Temporary: _____	% % %

OWNER INFORMATION

SCHORR, MAUREEN F

48 N LAKE DR

HAMDEN, CT 06517

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
12/12/2016	2971	1115	Q V	45,000	PLITT, ALLAN T & JEAN I
01/15/2003	1967	0729	U V 38	12,533	PLITT, ALLAN T & VICTOR

NOTES

MORGAN RESERVE - LOT #25 / LONG DRIVEWAY WITH;CAMP SITE AREA; 6/15 DRIVE PARTIALLY GROWN IN; LVL W/ RD; 6/17 DWY W/ CLEARING;

LISTING HISTORY

06/22/17 JRVL
 06/26/15 ADVL
 05/18/15 INSP MARKED FOR INSPECTION

EXTRA FEATURES VALUATION

Feature Type Units Length x Width Size Adj Rate Cond Market Value Notes

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

PARCEL TOTAL TAXABLE VALUE

Year	Building	Features	Land
2015	\$ 0	\$ 0	\$ 44,500
			Parcel Total: \$ 44,500
2016	\$ 0	\$ 0	\$ 44,500
			Parcel Total: \$ 44,500
2017	\$ 0	\$ 0	\$ 48,000
			Parcel Total: \$ 48,000

LAND VALUATION

Zone: RD- RESIDENTIAL Minimum Acreage: 3.00 Minimum Frontage: 250 Site: UND/CLR Driveway: GRAVEL/DIRT Road: PAVED

Land Type Units Base Rate NC Adj Site Road DWay Topography Cond Ad Valorem SPI R Tax Value Notes

1F RES	3,000 ac	48,000	F	110	95	100	95	100 -- LEVEL	100	47,700	0	N	47,700
1F RES	0.200 ac	x 1,500	X	100				90 -- ROLLING	100	300	0	N	300
3,200 ac													
											48,000		48,000

PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS	
SCHORR, MAUREEN F 48 N LAKE DR HAMDEN, CT 06517		District Percentage		Model: Roof: Ext: Int: Floor: Heat: Bedrooms: Baths: Extra Kitchens: A/C: Quality: Com. Wall: Stories:		Fixtures: Fireplaces: Generators: Base Type:	
Date	Permit ID	Permit Type	Notes				

BUILDING SUB AREA DETAILS	
2017 BASE YEAR BUILDING VALUATION	
Year Built: Condition For Age: Physical: Functional: Economic: Temporary:	% % %

OWNER INFORMATION

SUSA, MATTHEW T
 54 FITCHBURG RD
 ASHBURNHAM, MA 01430

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
11/29/2016	2968	0511	Q V	34,000	HAMILTON, CURTIS T.,
03/29/2010	2628	0020	U V 38		HAMILTON, CURTIS & SHEILA

NOTES

06/22/17 JRVL WAS PART OF 407-94: 7/15 VAC; WOODDED; UP SLOPE FROM RD; SMALL NAT
 07/06/15 ADVL DW;
 05/18/15 INSP MARKED FOR INSPECTION

EXTRA FEATURES VALUATION

Feature Type Units Length x Width Size Adj Rate Cond Market Value Notes

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 0	\$ 0	\$ 41,300
			Parcel Total: \$ 41,300
2016	\$ 0	\$ 0	\$ 41,300
			Parcel Total: \$ 41,300
2017	\$ 0	\$ 0	\$ 41,000
			Parcel Total: \$ 41,000

LAND VALUATION

Zone: RD- RESIDENTIAL Minimum Acreage: 3.00 Minimum Frontage: 250 Site: UNDEVELOPED Driveway: UNDEVELOPED Road: PAVED

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	3,000 ac	48,000	E	100	90	100	90	90 -- ROLLING	100	35,000	0	N	35,000	
1F RES	4,420 ac	x 1,500	X	100				90 -- ROLLING	100	6,000	0	N	6,000	
													7,420 ac	41,000

PICTURE		OWNER		TAXABLE DISTRICTS		BUILDING DETAILS	
SUSAN, MATTHEW T 54 FITCHBURG RD ASHBURNHAM, MA 01430				District	Percentage	Model:	
				Ext:		Int:	
				Floor:		Heat:	
				PERMITS		Bedrooms:	Baths:
		Date	Permit ID	Permit Type	Notes	Extra Kitchens:	Fixtures:
						A/C:	Fireplaces:
						Com. Wall:	Generators:
						Stories:	
						Base Type:	

BUILDING SUB AREA DETAILS	
2017 BASE YEAR BUILDING VALUATION	
Year Built: _____ Condition For Age: _____ Physical: _____ Functional: _____ Economic: _____ Temporary: _____	% % %

OWNER INFORMATION		SALES HISTORY			PRICE GRANTOR	
LAPLUME, RUSSEL J & JUDITH M TRUSTEES, 2013 REVOCABLE TRUST PO BOX 167 RICHMOND, NH 03470		Date	Book	Page	Type	Price Grantor
		09/15/2015	2919	662	U V 44	1 LAPLUME, RUSSELL J & 37,000 PUTNAM JR. TRUSTEE,
		06/26/2015	2909	0552	Q V	1 PUTNAM, JR, DAVID & EL
		05/11/2009	2571	0765	U V 99	60,000 LAPLUME, RUSSEL & JUDI
		10/10/2008	2537	0689	Q V	

LISTING HISTORY		NOTES	
06/23/17	JRVL	VAC; WOODED; PARTIAL INTEREST IN LASALETTE LANE COMMON LAND.	
10/24/16	ADVL	M/L#411-28-0;CREATED NEW PARCEL FROM SUBDIVISION OF 411-028;	
11/05/15	INSP	MARKED FOR INSPECTION	

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes

MUNICIPAL SOFTWARE BY AVITAR			
RICHMOND ASSESSING OFFICE			
PARCEL TOTAL TAXABLE VALUE			
Year	Building	Features	Land
2015	\$ 0		\$ 35,300
		Parcel Total:	\$ 35,300
2016	\$ 0		\$ 35,300
		Parcel Total:	\$ 35,300
2017	\$ 0		\$ 35,400
		Parcel Total:	\$ 35,400

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	UNDEVELOPED	Driveway:	UNDEVELOPED	Road:	GRAVEL/DIRT											
Land Type	IF RES	Units	1.700 ac	Base Rate	46,050 E	NC Adj	100	Site	90	Road DWay	95 90	Topography	100 -- LEVEL	Cond	100	Ad Valorem	35,400	SPI	0	N	Tax Value	35,400
			1.700 ac														35,400					35,400

OWNER INFORMATION		SALES HISTORY			PRICE GRANTOR	
STONE PLACE LLC		Date	Book	Page	Type	Price Grantor
4 BEVERLY RD		08/19/2015	2916	0166	Q V	125,000 WHARTON, RICHARD T &
WELLESLEY, MA 02481						

LISTING HISTORY	NOTES
06/23/17 JRVL 06/30/15 ADVL 05/18/15 INSP	OLD MAP & LOT: 3C-009; EASMT TO TOWN 7/11/07 FOR TURNAROUND AREA CREATED FOR THE MONUMENT; 6/15 VAC; WOODED; LVL W/ RD;
MARKED FOR INSPECTION	

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
RICHMOND ASSESSING OFFICE							
MUNICIPAL SOFTWARE BY AVITAR							
PARCEL TOTAL TAXABLE VALUE							
Year	Building	Features	Land				
2015	\$ 0		\$ 30,189				
			Parcel Total: \$ 30,189				
2016	\$ 0		\$ 30,408				
			Parcel Total: \$ 30,408				
2017	\$ 0		\$ 39,007				
			Parcel Total: \$ 39,007				

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	UNDEVELOPED	Driveway:	UNDEVELOPED	Road:	GRAVEL/DIRT				
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes	
IF RES	3,000 ac	48,000	D	90	90	95	90	95 -- MILD	100	31,600	0	N	31,600		
IF RES	3,000 ac	x 1,500	X	77				90 -- ROLLING	100	3,100	0	N	3,100		
UNMNGD HARDWD	61,000 ac	x 1,500	X	77				90 -- ROLLING	100	63,400	50	N	3,599		
UNMNGD OTHER	17,000 ac	x 1,500	X	77				90 -- ROLLING	100	17,700	45	N	708		
MNGD HARDWD	1,000,000 ft ²	x 45	B	70					25	7,900	0	N	0	CTD	
											84,000 ac				
											123,700				39,007

PICTURE		OWNER	TAXABLE DISTRICTS		BUILDING DETAILS	
		STONE PLACE LLC 4 BEVERLY RD WELLESLEY, MA 02481	District	Percentage	Model:	
					Roof:	
					Ext:	
					Int:	
					Floor:	
					Heat:	
					Bedrooms:	Baths:
					Extra Kitchens:	Fixtures:
					A/C:	Fireplaces:
					Quality:	Generators:
					Com. Wall:	
					Stories:	
						Base Type:

BUILDING SUB AREA DETAILS	
<p>2017 BASE YEAR BUILDING VALUATION</p> <p>Year Built: _____</p> <p>Condition For Age: _____</p> <p>Physical: _____</p> <p>Functional: _____</p> <p>Economic: _____</p> <p>Temporary: _____</p> <p style="text-align: right;">%</p>	

Sales Analysis Results
Richmond -- 09/04/2017

Sales Analysis Statistics			
Number of Sales:	34	Mean Sales Ratio:	1.0135
Minimum Sales Ratio:	0.9141	Median Sales Ratio:	0.9945
Maximum Sales Ratio:	1.2714	Standard Deviation:	0.0735
Aggregate Sales Ratio:	1.0105	Coefficient of Dispersion:	5.0614
		Price Related Differential:	1.0030

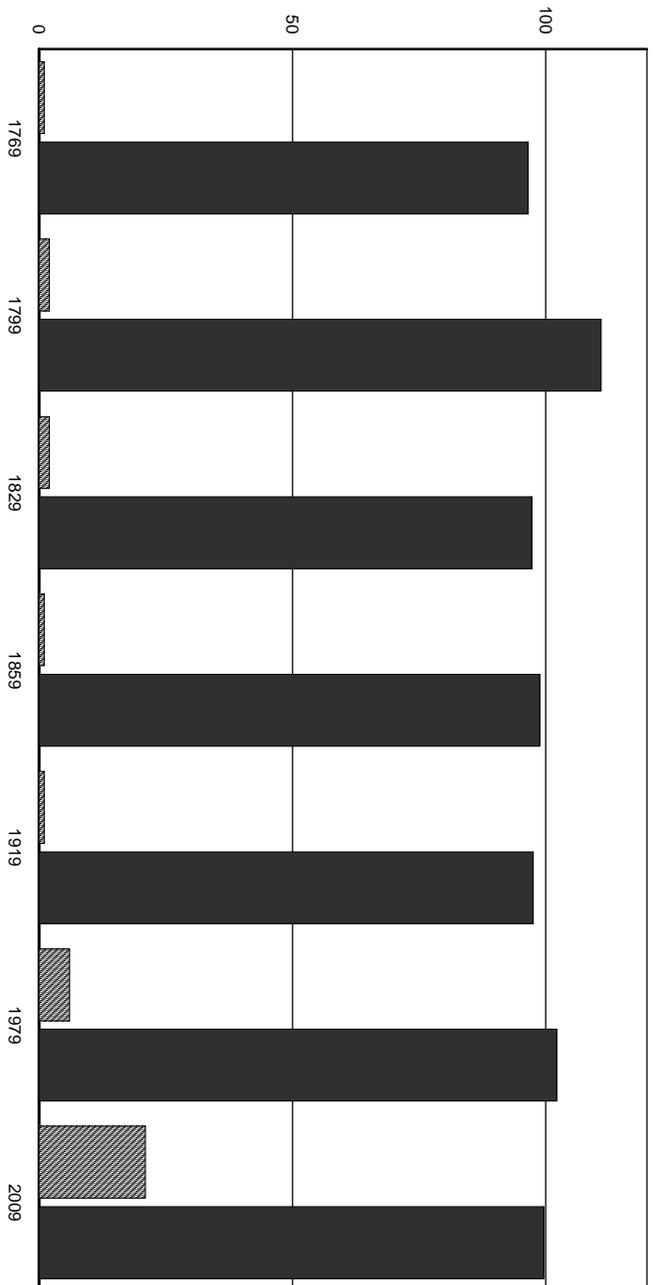
Sales Analysis Criteria	
Sold: 4/1/2015 - 09/04/2017	Sale Ratios: 0.000 - 999.999
Building Value: 0 - 99999999	Bldg Eff. Area: 0 - 99999999
Land Value: 0 - 99999999	Land Use: ALL
Current Use CR: 0 - 99999999	Acres: 0 - 99999999
Year Built: 1600 - 2017	Trend: 0.2% Prior to 4/1/2017
Story Height: ALL	Neighborhood: ALL
Base Rate: ALL	Zone: ALL
Qualified: YES	Unqualified: NO
Improved: YES	Vacant: NO
View: All	Waterfront: All
Include Comm./Ind./Util.: YES	

Richmond Sales Analysis Report

Ratio	Map	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Trended	Assessment	I	Q	Unqualified Description	Prior Year Assessment
	Sale Note							Eff. Area	Sale Price		Sale Date			Grantor	
1.020	000402	000024	000000	01	4.20	R1	E	RSA	C	\$ 239,700	\$ 244,400	I	Q	WILSON, PENELOPE TRUST	\$ 227,500
									2,756		06/15/2016				
0.977	000404	000050	000000	01	24.14	R1	E	RSA	B	\$ 140,896	\$ 137,700	I	Q	CARRIER, MARK	\$ 133,400
									897		10/13/2015				
0.925	000405	000042	000000	01	15.00	R1	E	RSA	A	\$ 182,500	\$ 168,800	I	Q	MORTON, STACEY E.	\$ 147,600
									1,325		07/13/2017				
1.036	000405	000067	000000	01	2.00	R1	E	RSA	B	\$ 185,000	\$ 191,600	I	Q	FASSETT, PAUL	\$ 190,700
									2,958		05/10/2017				
1.008	000405	000084	000001	01	6.54	R1	F	RSA	D	\$ 373,464	\$ 376,400	I	Q	DEVINE, MARY CHRISTINA	\$ 354,300
									3,475		03/14/2016				
1.063	000407	000027	000000	01	2.90	R1	F	RSA	C	\$ 129,980	\$ 138,200	I	Q	BENSE, JO ANN C.	\$ 137,400
									1,266		08/04/2016				
1.054	000407	000027	000000	01	2.90	R1	F	RSA	C	\$ 131,066	\$ 138,200	I	Q	SEBERSKY, ROBERT A & K	\$ 137,400
									1,266		05/16/2017				
0.995	000407	000032	000000	02	2.60	R1	F	RSA	B	\$ 96,576	\$ 96,100	I	Q	WALTON, ALTHEA VOLLAND	\$ 96,000
									585		01/10/2017				
1.028	000407	000040	000000	02	3.70	R1	F	RSA	D	\$ 120,240	\$ 123,600	I	Q	DITTMAR TRUSTEE, LINDA	\$ 124,000
									1,001		03/17/2017				
0.931	000407	000075	000003	01	1.90	R1	E	RSA	B	\$ 213,200	\$ 198,500	I	Q	MCCANN, RICHARD B. & C	\$ 188,200
									1,987		08/10/2015				
1.076	000407	000076	000002	01	1.47	R1	D	RSA	C	\$ 193,800	\$ 208,600	I	Q	VASILAK, LISA & PAUL	\$ 189,700
									2,155		06/30/2016				
0.964	000407	000086	000000	01	25.60	R1	E	RSA	B	\$ 242,000	\$ 233,200	I	Q	CARNE, JAMES & MARY	\$ 210,500
									1,891		05/08/2017				
0.996	000407	000098	000000	01	5.60	R1	E	RSA	C	\$ 187,279	\$ 186,600	I	Q	ELLIOTT, ALICIA	\$ 180,700
									1,825		02/17/2017				
0.989	000408	000005	000000	01	6.40	R1	E	RSA	C	\$ 260,396	\$ 257,500	I	Q	MAKON, THOMAS	\$ 215,500
									2,216		07/17/2015				
0.955	000408	000012	000000	01	3.06	R1	E	RSA	C	\$ 176,098	\$ 168,200	I	Q	MEIXSELL, MICHAEL P. &	\$ 152,000
									1,553		07/10/2015				
0.965	000408	000034	000000	01	5.18	R1	E	RSA	C	\$ 147,610	\$ 142,500	I	Q	DUBOVSKY, MARIE A	\$ 139,600
									3,151		07/15/2016				
1.183	000408	000065	000000	01	4.30	R1	E	RSA	E	\$ 137,000	\$ 162,100	I	Q	HART, KENNETH G	\$ 191,200
									3,012		07/10/2017				
1.066	000408	000071	000000	01	5.00	R1	E	RSA	E	\$ 262,000	\$ 279,300	I	Q	PATNODE, RODNEY T.	\$ 325,900
									3,729		06/16/2017				
0.988	000408	000081	000000	01	1.00	R1	E	RSA	C	\$ 179,900	\$ 177,700	I	Q	BOROWSKI, CLAIRE D.	\$ 127,600
									1,521		07/31/2017				
0.987	000408	000103	000000	01	2.10	R1	E	RSA	C	\$ 214,240	\$ 211,500	I	Q	WHITE, BRUCE	\$ 200,200
									2,272		01/29/2016				

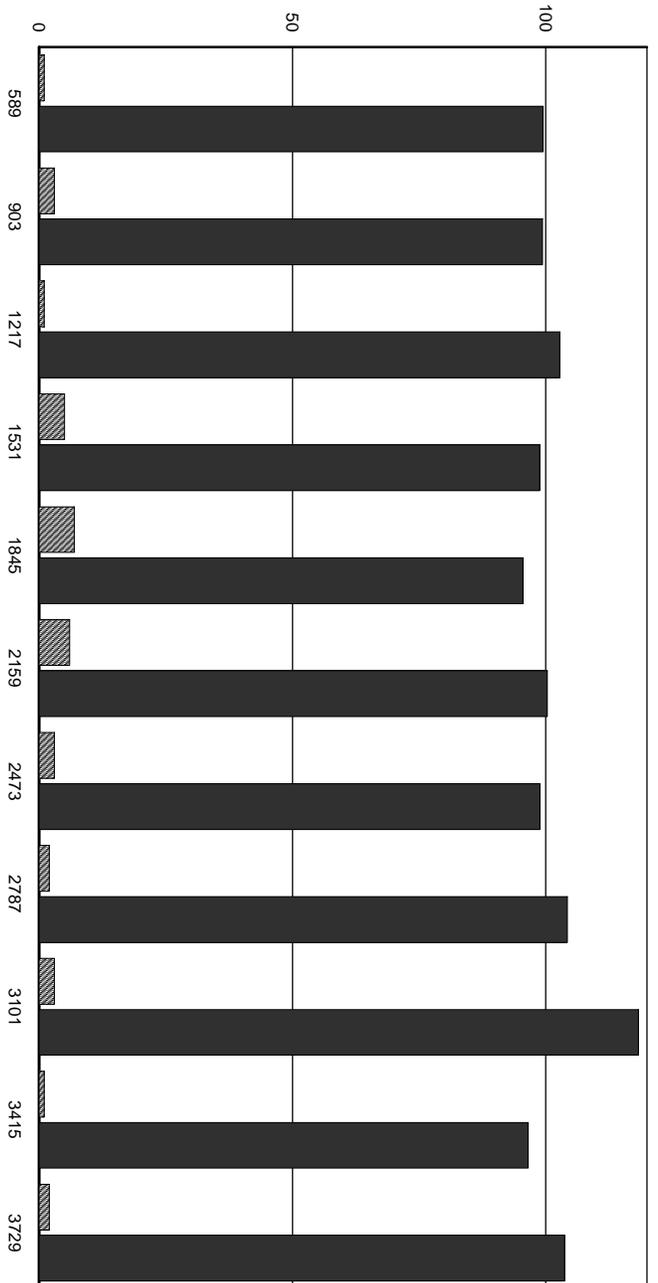
Ratio	Map Sale Note	Lot	Sub	Zone	Acres	LC	NC	BR	SH	Trended	Assessment Sale Date	I	Q	Unqualified Description	Prior Year Assessment
1.271	000409	000015	000000	01	4.14	R1	D	RSA	C	\$196,560	\$249,900	I	Q	BURDICK, KATIE E.	\$247,000
									2,987		12/19/2016				
1.130	000409	000035	000000	01	1.00	R1	E	RSA	A	\$86,984	\$98,300	I	Q	CUSEO, GEORGE & KATHRY	\$81,800
									844		04/30/2015				
0.933	000410	000026	000000	01	3.13	R1	E	RSA	A	\$178,000	\$166,000	I	Q	MCELHINEY, SEAN M. & D	\$157,400
									1,755		05/31/2017				
0.986	000410	000027	000000	01	3.17	R1	E	RSA	C	\$191,268	\$188,500	I	Q	ORORKE, HUGH & TERESA	\$179,500
									1,944		10/24/2016				
1.022	000410	000041	000000	01	12.05	R1	E	RSA	C	\$197,980	\$202,300	I	Q	VAUGHAN, DEBRA	\$195,500
									2,226		07/30/2015				
0.994	000410	000055	000000	01	3.10	R1	E	RSA	A	\$107,463	\$106,800	I	Q	HODGMAN, JOSEPH R.	\$97,800
									865		01/19/2016				
0.956	000411	000019	000000	01	9.91	R1	E	RSA	B	\$241,920	\$231,300	I	Q	PERRY, ROGER & SANDRA	\$216,700
									1,683		12/01/2016				
0.976	000411	000031	000000	01	6.20	R1	E	RSA	B	\$137,430	\$134,100	I	Q	HOLBROOK, SANDRA J. 20	\$127,200
									1,263		10/11/2016				
0.914	000412	000006	000000	01	4.60	R1	E	RSA	C	\$192,000	\$175,500	I	Q	LANGE, BENJAMIN S.	\$158,200
									1,714		06/05/2017				
									5 DOM						
1.066	000412	000050	000000	01	30.00	R1	E	RSA	B	\$239,533	\$255,400	I	Q	ARCHAMBAULT, THERESE R	\$247,600
									2,661		06/15/2017				
									CU ASMT						
0.955	000412	000059	000000	01	18.40	R1	E	RSA	B	\$226,402	\$216,300	I	Q	MORRIS, PAUL & SANDRA	\$205,100
									1,608		02/02/2017				
									CU ASMT; AD VALOREM = \$205,100						
1.021	000414	000004	000000	01	5.77	R1	E	RSA	C	\$212,940	\$217,400	I	Q	PRINCE, CLEVELAND D.	\$214,500
									2,037		09/21/2016				
0.979	000414	000011	000000	01	6.61	R1	E	MHD	A	\$145,000	\$142,000	I	Q	CARROLL, JENNIFER L.	\$118,500
									1,694		07/17/2017				
1.049	000414	000029	000000	01	1.40	R1	E	RSA	C	\$165,785	\$173,900	I	Q	CAREY, DANIEL J.	\$159,100
									2,050		06/09/2016				

Richmond: Median A/S Ratio by Year of Construction



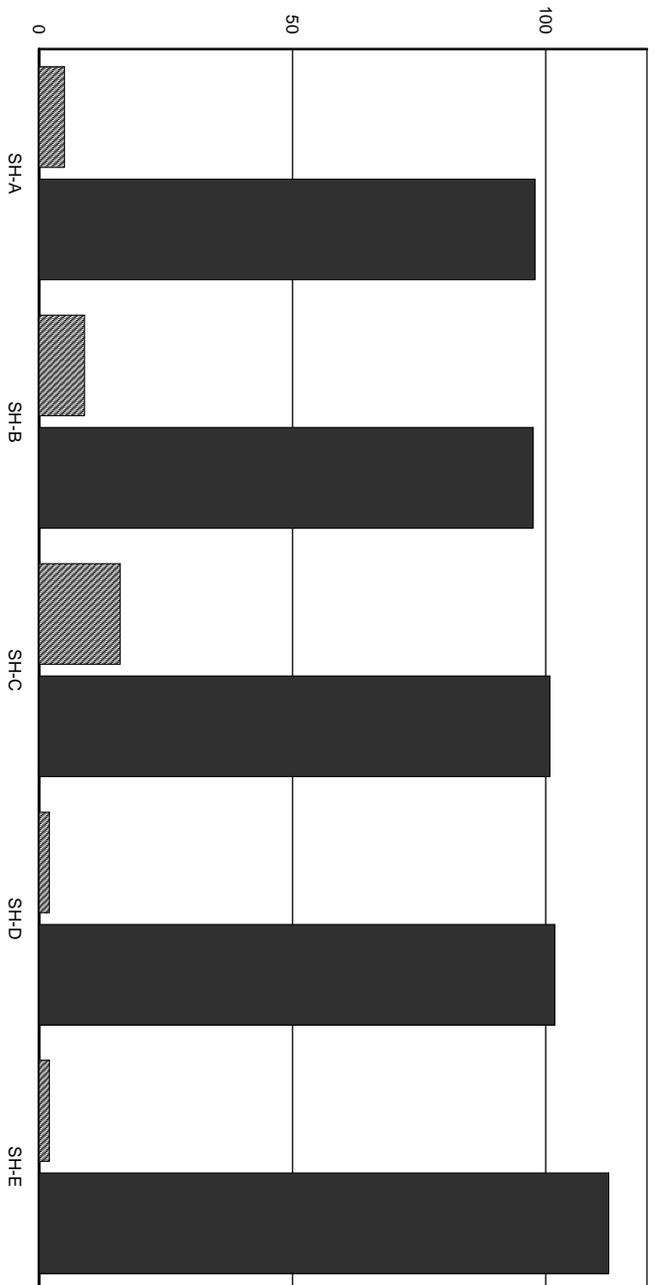
Year of Construction	Median A/S x 100	# of Parcels
1769	96.54	1
1799	110.94	2
1829	97.25	2
1859	98.78	1
1919	97.58	1
1979	102.20	6
2009	99.64	21

Richmond: Median A/S Ratio by Effective Area



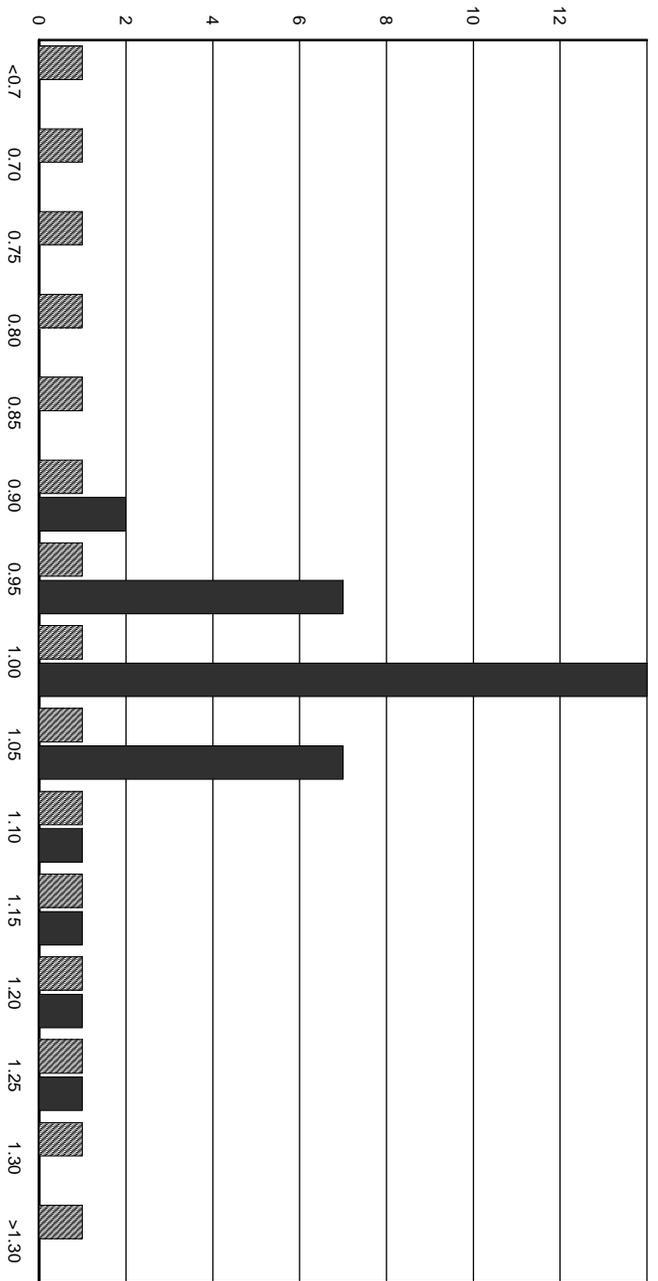
Effective Area	# of Parcels	Median A/S x 100
589	1	99.51
903	3	99.38
1217	1	102.79
1531	5	98.78
1845	7	95.54
2159	6	100.32
2473	3	98.89
2787	2	104.29
3101	3	118.32
3415	1	96.54
3729	2	103.69

Richmond: Median A/S Ratio by Story Height

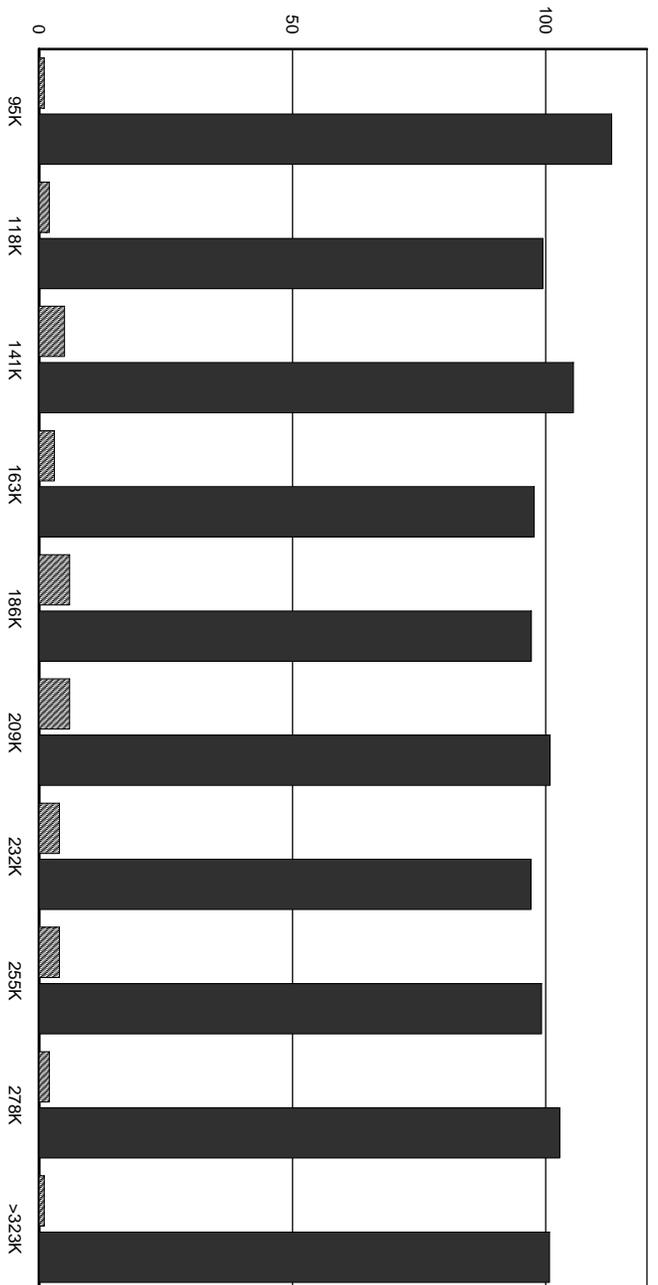


	# of Parcels	Median A/S x 100
SH-A	5	97.93
SH-B	9	97.58
SH-C	16	100.80
SH-D	2	101.79
SH-E	2	112.46

Richmond: Distribution of Sale Ratios

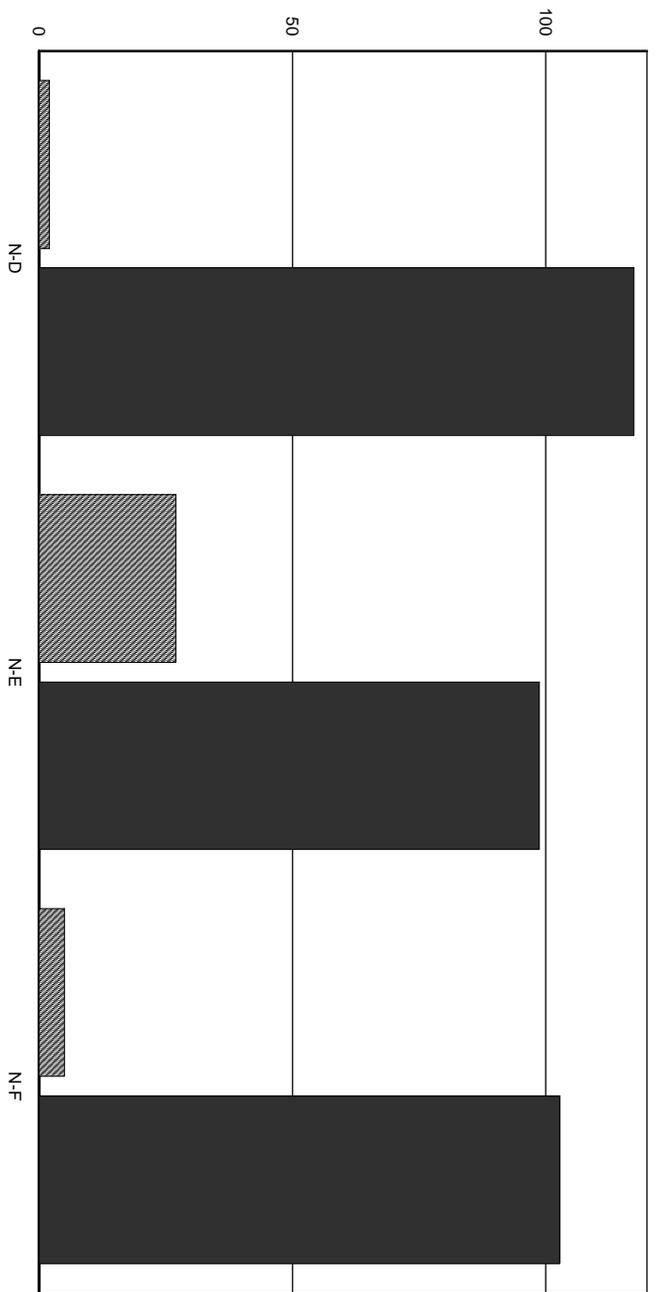


Richmond: Median A/S Ratio by Sale Price



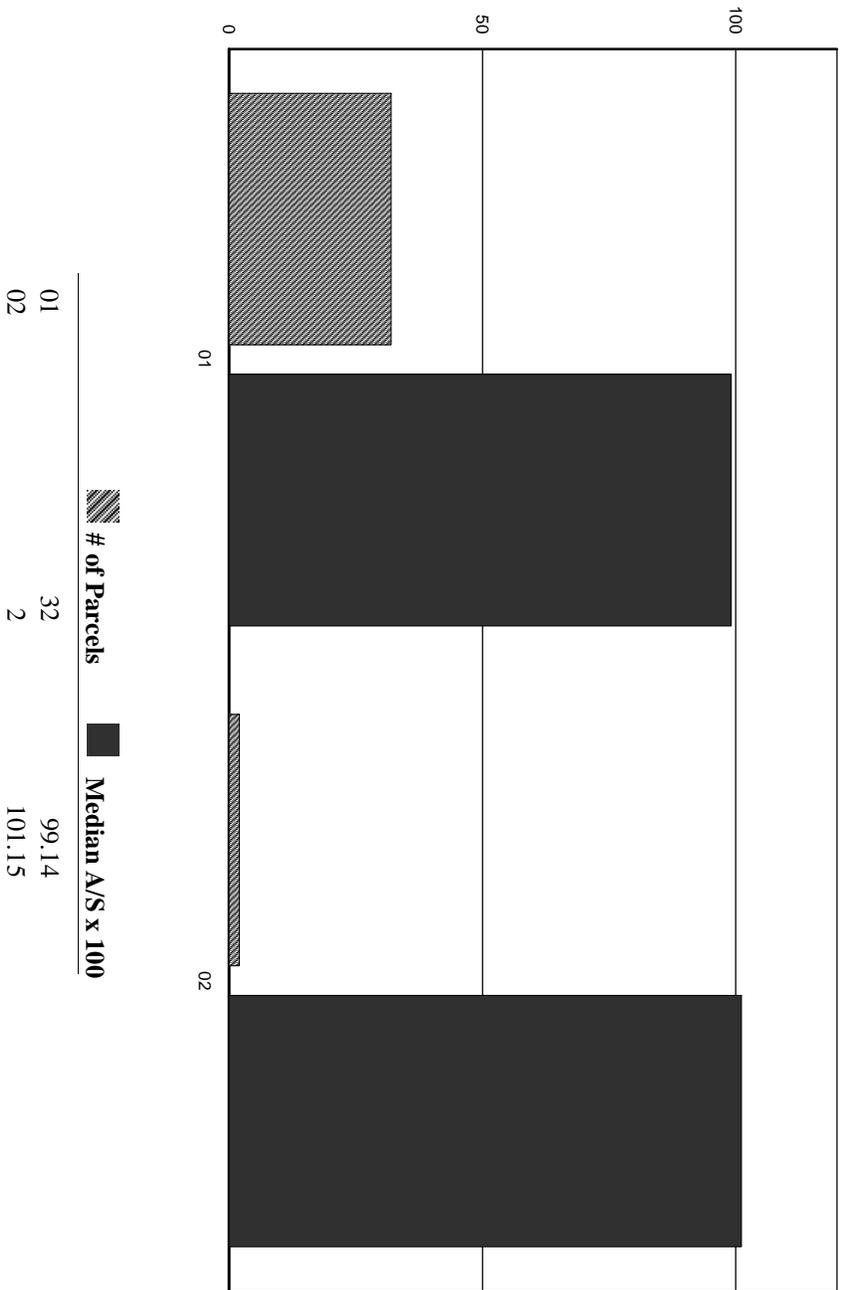
Price Range	# of Parcels	Median A/S x 100
95K	1	113.01
118K	2	99.45
141K	5	105.44
163K	3	97.73
186K	6	97.15
209K	6	100.91
232K	4	97.13
255K	4	99.16
278K	2	102.75
>323K	1	100.79

Richmond: Median A/S Ratio by Neighborhood

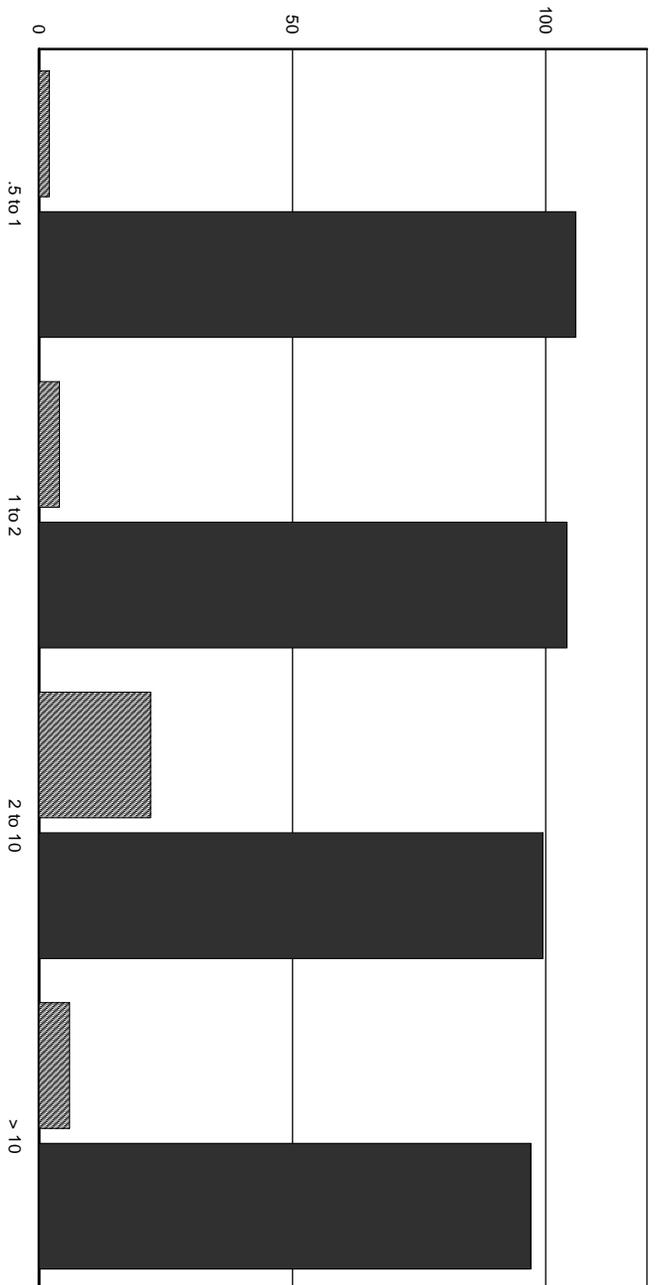


	# of Parcels	Median A/S x 100
N-D	2	117.39
N-E	27	98.72
N-F	5	102.79

Richmond: Median A/S Ratio by Zone

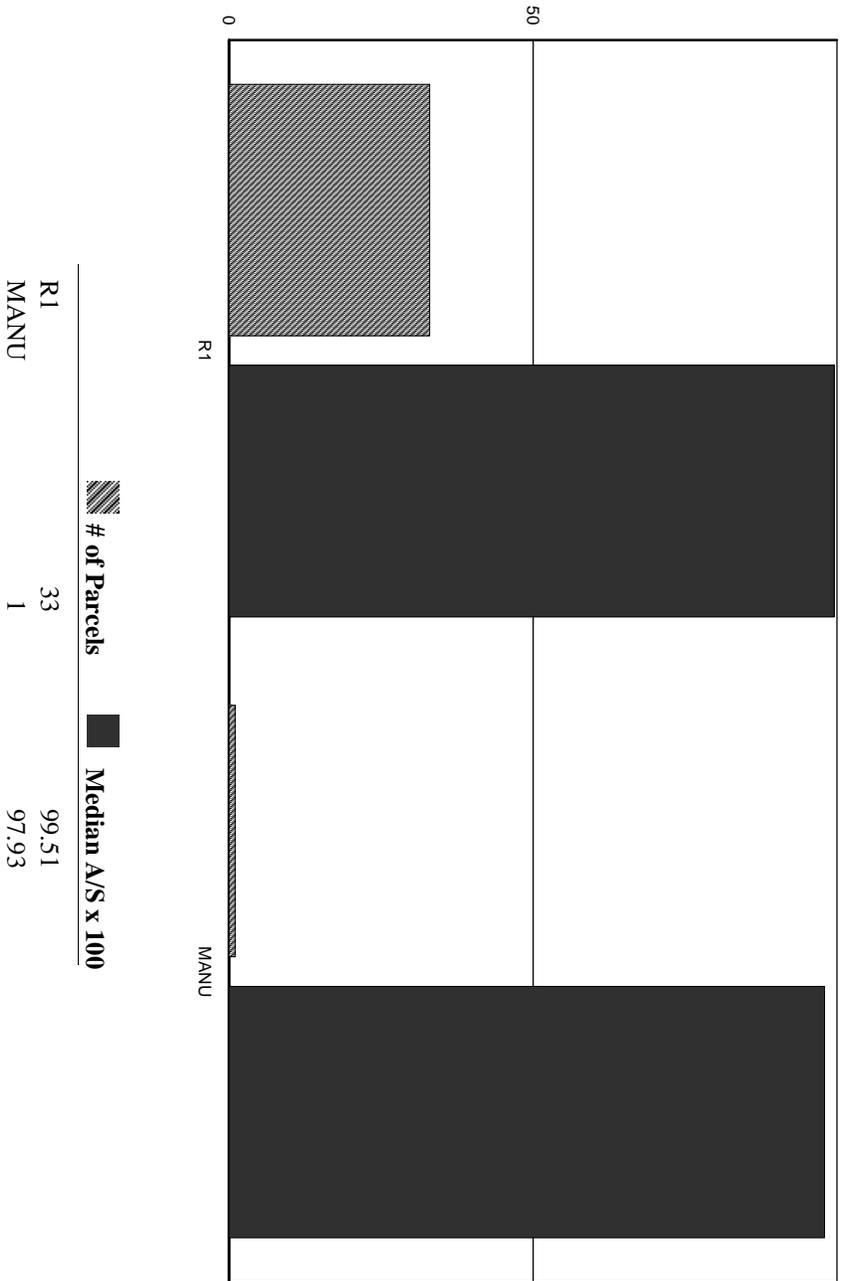


Richmond: Median A/S Ratio by Acreage

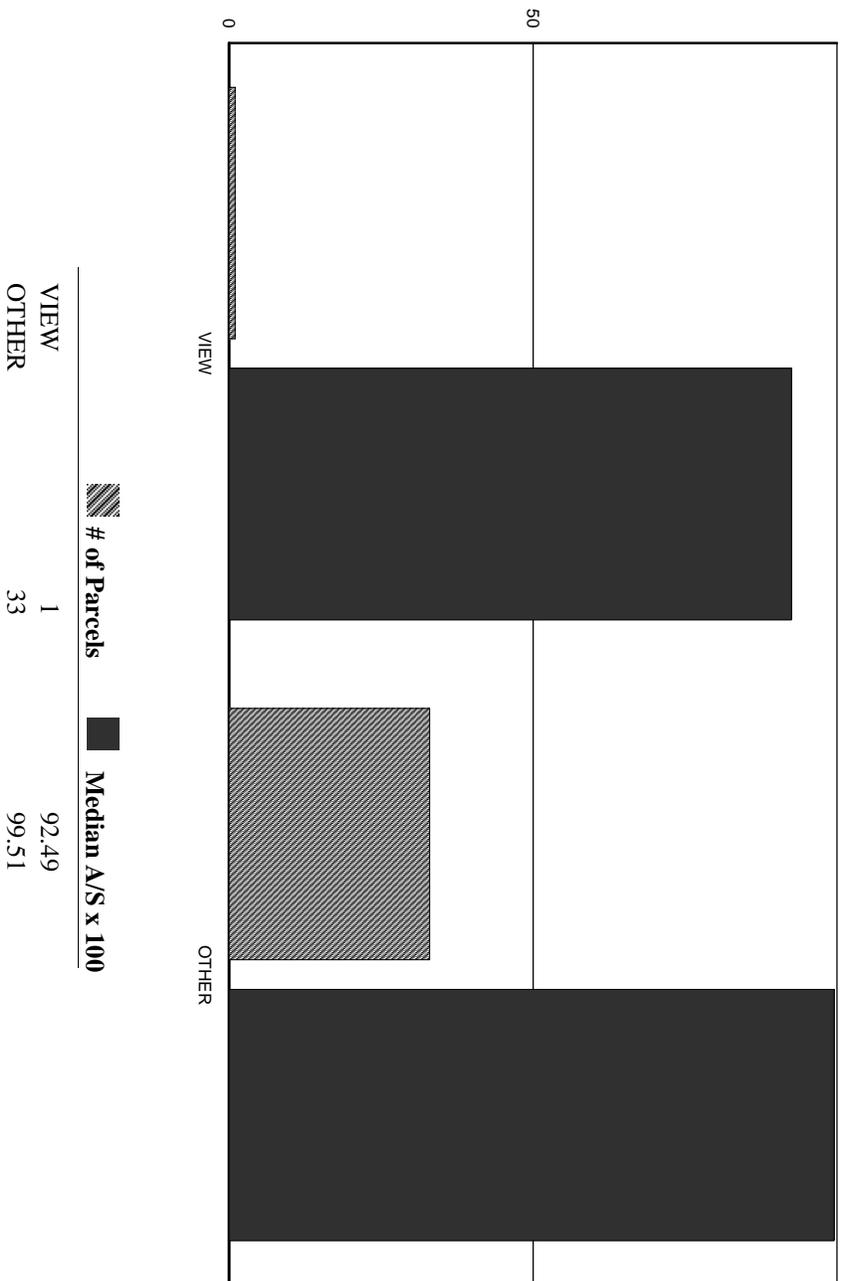


Acreage Category	# of Parcels	Median A/S x 100
.5 to 1	2	105.89
1 to 2	4	104.23
2 to 10	22	99.45
> 10	6	97.05

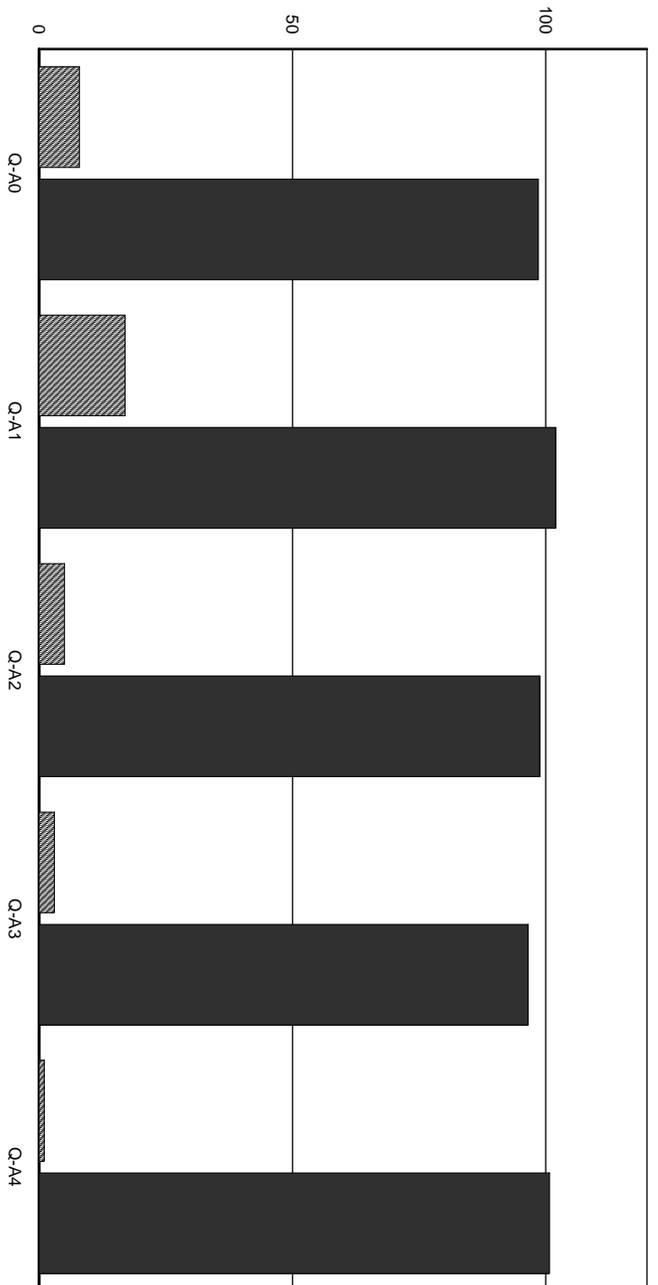
Richmond: Median A/S Ratio by Improved Use



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



Richmond: Median A/S Ratio by Building Quality



Building Quality	# of Parcels	Median A/S x 100
Q-A0	3	96.54
Q-A1	5	98.78
Q-A2	1	100.79
Q-A3	8	98.56
Q-A4	17	101.96

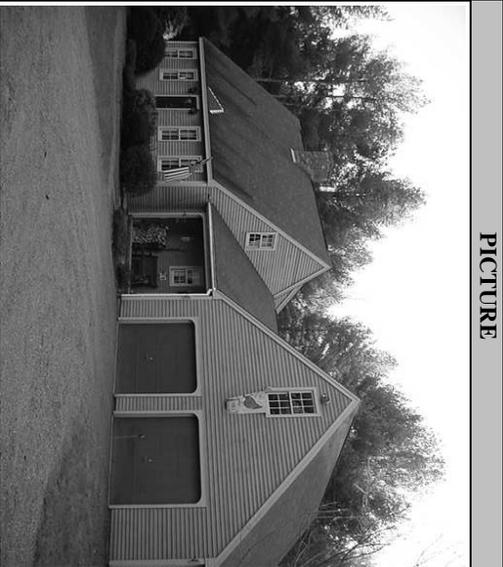
OWNER INFORMATION		SALES HISTORY			PRICE GRANTOR	
Date	Book	Page	Type	Price	Grantor	
06/15/2016	2948	0346	Q1	235,000	WILSON, PENELOPE TRUST	
MURPHY, JAMES K SANDERS, SUSAN E 738 OLD HOMESTEAD HWY RICHMOND, NH 03470						

LISTING HISTORY		NOTES	
06/22/17	JRVM	BLUE: OLD MAP & LOT: 7A-008E: FULL REAR DORMERS; 1/14 INT & EXT	
01/21/14	ADVL	WELL MAINT; CORR EPF TO FF=ELEC BSBRD; BMF=SM OFFICE; NEW	
01/06/14	INSP	FURN 13; PAT EST=SNOW; 6/17 HO (MR) ANS QS AT DOOR; DNVI; REMOVE	
10/23/07	EK	8X12 SHED; PU GEN AFTER SALE;	

EXTRA FEATURES VALUATION							MUNICIPAL SOFTWARE BY AVITAR				
Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes	Year	Building	Features	Land
FIREPLACE 1-STAND	1			3,000.00	100	3,000		2015	\$ 177,200		\$ 42,800
PATIO	360	15 x 24	104	7.00	50	1,310	BRICK	2016	\$ 177,200		\$ 42,800
SHED-EQUIP	150	10 x 15	167	8.00	50	1,002	RIGHT YRD	2017	\$ 194,400		\$ 44,700
							5,300				
							5,300				

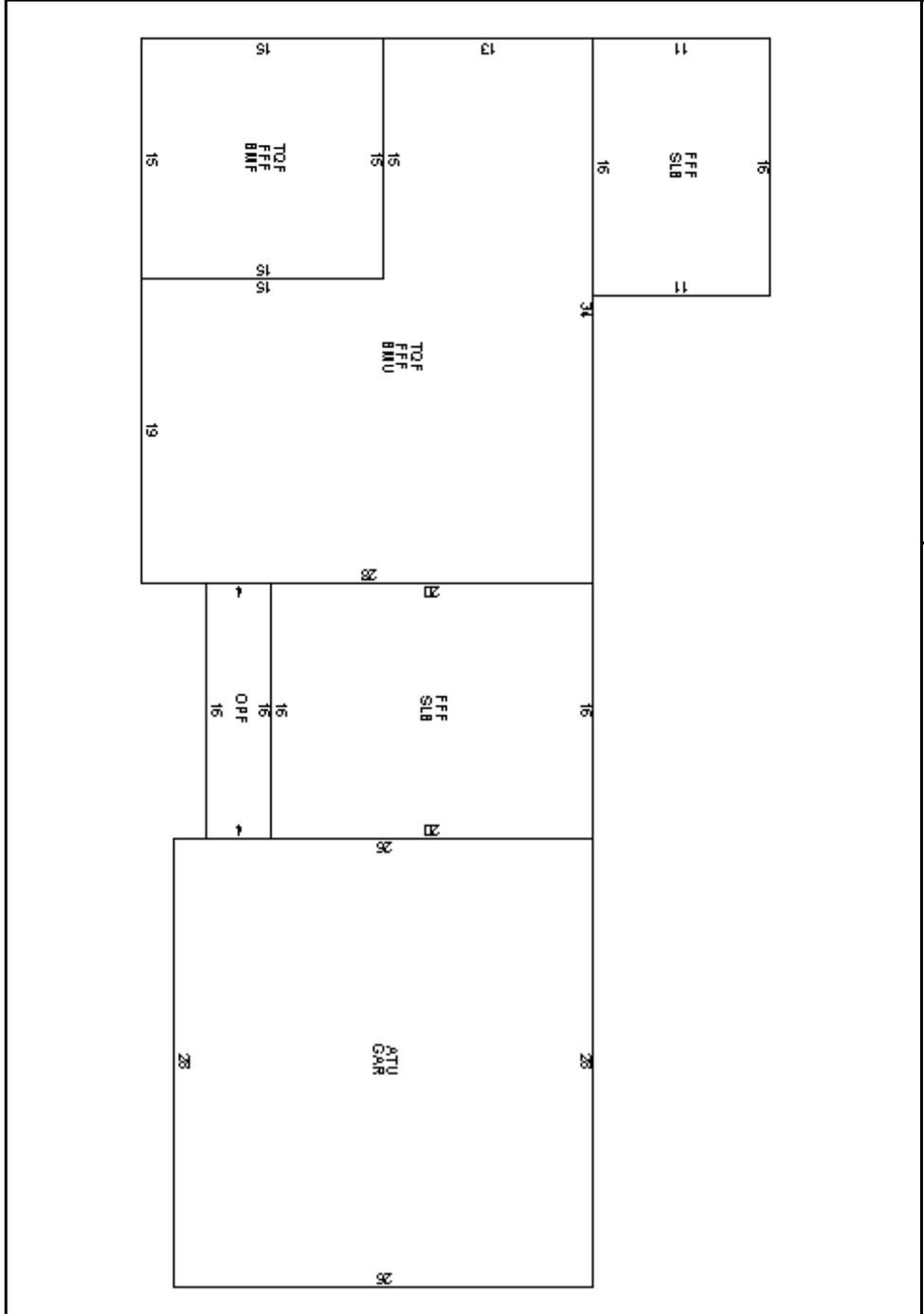
LAND VALUATION														
Zone: RD- RESIDENTIAL						Site: GOOD								
Minimum Acreage: 3.00			Minimum Frontage: 250			Driveaway: GRAVEL/DIRT			Road: PAVED					
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	3,000 ac	48,000	E	100	105	100	95	90 -- ROLLING	100	43,100	0	N	43,100	
1F RES	1,200 ac	x 1,500	X	100				90 -- ROLLING	100	1,600	0	N	1,600	
											44,700			
											4,200 ac			

LAND VALUATION														
Zone: RD- RESIDENTIAL						Site: GOOD								
Minimum Acreage: 3.00			Minimum Frontage: 250			Driveaway: GRAVEL/DIRT			Road: PAVED					
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	3,000 ac	48,000	E	100	105	100	95	90 -- ROLLING	100	43,100	0	N	43,100	
1F RES	1,200 ac	x 1,500	X	100				90 -- ROLLING	100	1,600	0	N	1,600	
											44,700			
											4,200 ac			



OWNER		TAXABLE DISTRICTS	
MURPHY, JAMES K SANDERS, SUSAN E 738 OLD HOMESTEAD HWY RICHMOND, NH 03470		District	Percentage
PERMITS			
Date	Permit ID	Permit Type	Notes
08/29/17	2017-016	ADDITON	ADD SCREEN PORCH
08/02/17	2017-012	ALTERATION	BUILD ROOM @ EXIST SOI

BUILDING DETAILS	
Model: 1.75 STORY FRAME CAPE	
Roof: GABLE OR HIP/ASPHALT	
Ext: CLAP BOARD	
Int: DRYWALL/WOOD/LOG	
Floor: HARDWOOD/CARPET	
Heat: OIL/FA DUCTED	
Bedrooms: 3	Baths: 2.0
	Fixtures: 6
Extra Kitchens:	Fireplaces:
A/C: Yes 100.00 %	Generators: 1
Quality: A1 AVG+10	
Com. Wall:	
Size Adj: 0.9178	Base Rate: RSA 82.00
	Bldg. Rate: 1.0488
	Sq. Foot Cost: \$ 86.00



BUILDING SUB AREA DETAILS			
ID	Description	Area	Adj. Effect.
ATU	ATTIC	728	0.10
GAR	GARAGE	728	0.45
FFF	FST FLR FIN	1448	1.00
SLB	SLAB	496	0.00
OPF	OPEN PORCH	64	0.25
TQF	3/4 STRY FIN	952	0.75
BMU	BSMNT	727	0.15
BMF	BSMNT FINISHED	225	0.30
GLA:	2,162	5,368	2,756

2017 BASE YEAR BUILDING VALUATION	
Market Cost New:	\$ 237,016
Year Built:	1984
Condition For Age:	AVERAGE
Physical:	18 %
Functional:	
Economic:	
Temporary:	
Total Depreciation:	18 %
Building Value:	\$ 194,400

OWNER INFORMATION	SALES HISTORY			PICTURE	
POSELL, ANGELO F. & TINA M. PO BOX 646 RICHMOND, NH 03470-0646	Date	Book	Page	Type	Price Grantor
	10/13/2015	2922	0578	Q1	136,000 CARRIER, MARK

LISTING HISTORY	NOTES
06/22/17 JRVE 01/14/13 ADVVM 10/18/07 EK	LOG: ACREAGE ADJ. 2003 - CREATED LOT #35B; CK13 FOR RENOS INCL NEW ROOF COVER:1/13 NOH; DNV FUEL SOURCE; EXT WELL MAINT; 6/17 NEW ROOF; POSTED (SIGN IN WINDOW);

EXTRA FEATURES VALUATION							MUNICIPAL SOFTWARE BY AVITAR			
Feature Type	Units	Length	Width	Size Adj	Rate	Cond	Market Value	Notes		
SHED-WOOD	353	1	x	353	105	10,00	20	741 SHAPE		
								700		

LAND VALUATION															
Zone: RD- RESIDENTIAL					Minimum Acreage: 3.00	Minimum Frontage: 250					Site: AVERAGE				
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes	
IF RES	1,750 ac	46,125	E	100	100	95	95	90 -- ROLLING	100	37,500	0	N	37,500		
UNMNGD OTHER	22,390 ac	x	1,500	X	95			90 -- ROLLING	100	28,700	75	N	1,047		
											24.140 ac			38,547	

LAND VALUATION															
Zone: RD- RESIDENTIAL					Minimum Acreage: 3.00	Minimum Frontage: 250					Site: AVERAGE				
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes	
IF RES	1,750 ac	46,125	E	100	100	95	95	90 -- ROLLING	100	37,500	0	N	37,500		
UNMNGD OTHER	22,390 ac	x	1,500	X	95			90 -- ROLLING	100	28,700	75	N	1,047		
											24.140 ac			38,547	

PARCEL TOTAL TAXABLE VALUE			
Year	Building	Features	Land
2015	\$ 67,100	\$ 500	\$ 38,338
			Parcel Total: \$ 105,938
2016	\$ 67,100	\$ 500	\$ 38,399
			Parcel Total: \$ 105,999
2017	\$ 70,800	\$ 700	\$ 38,547
			Parcel Total: \$ 110,047

RICHMOND ASSESSING OFFICE



OWNER POISELLI, ANGELO F. & TINA M. **TAXABLE DISTRICTS** District Percentage

PO BOX 646
RICHMOND, NH 03470-0646

PERMITS

Date	Permit ID	Permit Type	Notes

BUILDING DETAILS

Model: 1.50 STORY FRAME LOG HOUSE
 Roof: GABLE OR HIP/ASPHALT
 Ext: LOGS
 Int: WOOD/LOG
 Floor: PINE/SOFT WD
 Heat: OIL/FA DUCTED
 Bedrooms: 1 Baths: 1.0 Fixtures: 3
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A0 AVVG
 Com. Wall:
 Size Adj: 1.2656 Base Rate: RSA 82.00
 Bldg. Rate: 1.2028
 Sq. Foot Cost: \$ 98.63

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
ATU	ATTIC	392	0.10	39
FFP	FST FLR FIN	672	1.00	672
BMU	BSMNT	672	0.15	101
CTH	CATHEDRAL	280	0.10	28
DEK	DECK/ENTRANCE	336	0.10	34
OPF	OPEN PORCH	90	0.25	23
GLA:	672	2,442		897

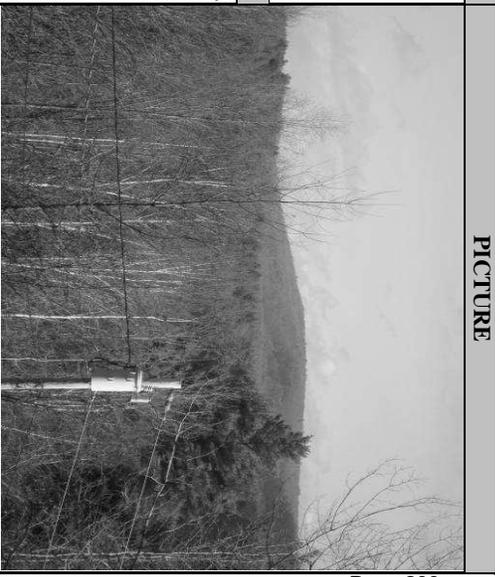
2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 88,471
 Year Built: 1975
 Condition For Age: AVERAGE 20 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 20 %
 Building Value: \$ 70,800

Area	Permit ID	Permit Type	Notes
12			
10	CTH FFP BMU		
14	ATU FFP BMU		
5	OPF		

OWNER INFORMATION		SALES HISTORY				PRICE GRANTOR	
Date	Book	Page	Type				
VISELLE, NICHOLAS							
07/13/2017	2992	0681	Q1		182,500	MORTON, STACEY E.	
07/25/2008	2524	0212	U137		117,000	DEUTSCHE BANK NATL TRS	
03/25/2008	2498	0797	U151		143,067	BRAGG, MARK & SUSANN	
454 OLD HOMESTEAD HWY							
RICHMOND, NH 03470							

LISTING HISTORY		NOTES	
01/21/14	ADVE	TAN: PROPERTY ABUTTS PSNH TOWERS: OLD MAP & LOT: 4A-023;2008: 2/12	
01/06/14	INSP	VIEW PHOTO TAKEN, P/U HOT TUB ON FRONT DECK: 1/14 PROP POSTED W/	
02/17/12	SGUR	NO ANS @ DOOR: PU LT: 7/17 EST BMF & INT INFO FROM MLS;	
10/24/07	DM		



EXTRA FEATURES VALUATION									
Feature Type	Units	Length	Width	Size Adj	Rate	Cond	Market Value	Notes	
POOL-INGRND-GUNITTE	288	12 x 24		116	33.00	70	7,717		
SHED-WOOD	96	8 x 12		227	10.00	20	436		
SHED-EQUIP	432	18 x 24		97	8.00	20	670		
LEAN-TO	288	12 x 24		116	4.00	20	267	ATT 8X24/EST	
							9,100		

MUNICIPAL SOFTWARE BY AVITAR									
RICHMOND ASSESSING OFFICE									
Year	Building	Features	Land						
2015	\$ 83,000	\$ 9,500	\$ 40,586	Parcel Total: \$ 133,086					
2016	\$ 83,000	\$ 9,500	\$ 40,619	Parcel Total: \$ 133,119					
2017	\$ 96,700	\$ 9,100	\$ 48,649	Parcel Total: \$ 154,449					

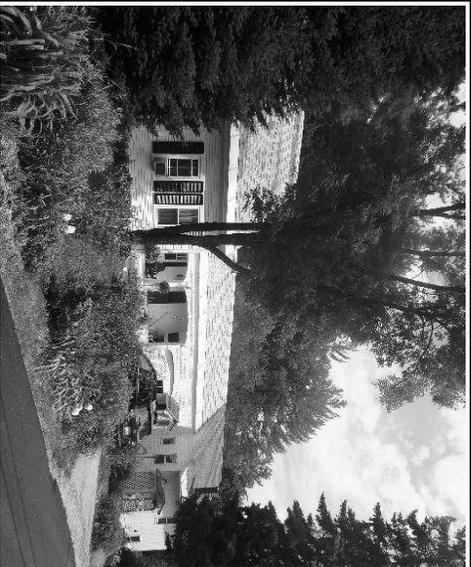
LAND VALUATION												
Zone: RD- RESIDENTIAL					Site: AVERAGE							
Minimum Acreage: 3.00					Minimum Frontage: 250							
Land Type	Units	Base Rate	NC Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI R	Tax Value	Notes
IF RES	3,000 ac	48,000	E	100	100	100	90 -- ROLLING	95	41,000	0	N	41,000 ACC
UNMNGD HARDWD	9,300 ac	x 1,500	X	98			85 -- MODERATE	100	11,600	85	Y	501
UNMNGD HARDWD	2,700 ac	x 1,500	X	98			85 -- MODERATE	100	3,400	90	Y	148
VIEW		HILLS, AVERAGE, TOP 50, DISTANT										
									63,000			48,649

OWNER INFORMATION		SALES HISTORY			PRICE GRANTOR	
WILLHOIT, PERI DANA		Date	Book	Page	Type	Price Grantor
40 MILL ROAD		05/10/2017	2985	0097	Q1	185,000 FASSETT, PAUL
RICHMOND, NH 03470-4804		11/07/2007	2475	0214	U199	GILMAN, JUDITH F & CHA

LISTING HISTORY		NOTES	
06/23/17	JRVM	WHITE: 25X26 SECTION 3 RM APT. OLD MAP & LOT: 5B-002; KITCHEN	
01/15/14	ADVM	REMODELED 2003; POND; DNPU HEARTH: 1/14 NOH; PU SHED & CORR	
01/06/14	INSP	SKETCH: EXT SHOWS DEF MAINT; 6/17 SPOKE W/HO (MRS) IN DWY; DNVI;	
12/10/03	DM	CORR XFOB'S COND; PU XKITCH, FP & GEN;	

EXTRA FEATURES VALUATION							MUNICIPAL SOFTWARE BY AVITAR			
Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	RICHMOND ASSESSING OFFICE			
FIREPLACE 1-STAND	3			100	3,000.00	50	4,500	NOT FUNCT		
SHED-WOOD	144	12 x 12		171	10.00	30	739	BACKYARD		
SHED-WOOD	140	14 x 10		174	10.00	20	487			
SHED-WOOD	64	8 x 8		310	10.00	50	992	ATT 12X12		
							6,700			
LAND VALUATION							PARCEL TOTAL TAXABLE VALUE			
							Year	Building	Features	Land
							2015	\$ 137,500		\$ 43,900
							Parcel Total: \$ 190,700			
							2016	\$ 137,500		\$ 43,900
							Parcel Total: \$ 190,700			
							2017	\$ 143,000		\$ 41,900
							Parcel Total: \$ 191,600			

LAND VALUATION										
Zone: RD- RESIDENTIAL					Site: AVERAGE Driveway: PAVED Road: PAVED					
Minimum Acreage: 3.00		Minimum Frontage: 250								
Land Type	Units	Base Rate	NC Adj	Site	Road	DWay	Topography	Cond	Ad Valorem SPI R	Tax Value Notes
IF RES	2,000 ac	46,500 E	100	100	100	100	90--ROLLING	100	41,900	41,900
		2,000 ac							41,900	41,900



PICTURE

OWNER

WILLHOTT, PERI DANA
 40 MILL ROAD
 RICHMOND, NH 03470-4804

TAXABLE DISTRICTS

District	Percentage

BUILDING DETAILS

Model: 1.50 STORY FRAME CAPE
 Roof: GABLE OR HIP/SLATE
 Ext: CLAP BOARD/NOVELTY
 Int: PLASTERED
 Floor: CARPET/PINE/SOFT WD
 Heat: OIL/HOT WATER
 Bedrooms: 4 Baths: 2.0 Fixtures: 6
 Extra Kitchens: 1 Fireplaces:
 A/C: No Generators: 1
 Quality: A0 AVG
 Com. Wall:
 Size Adj: 0.9064 Base Rate: RSA 82.00
 Bldg. Rate: 0.9512
 Sq. Foot Cost: \$ 78.00

PERMITS

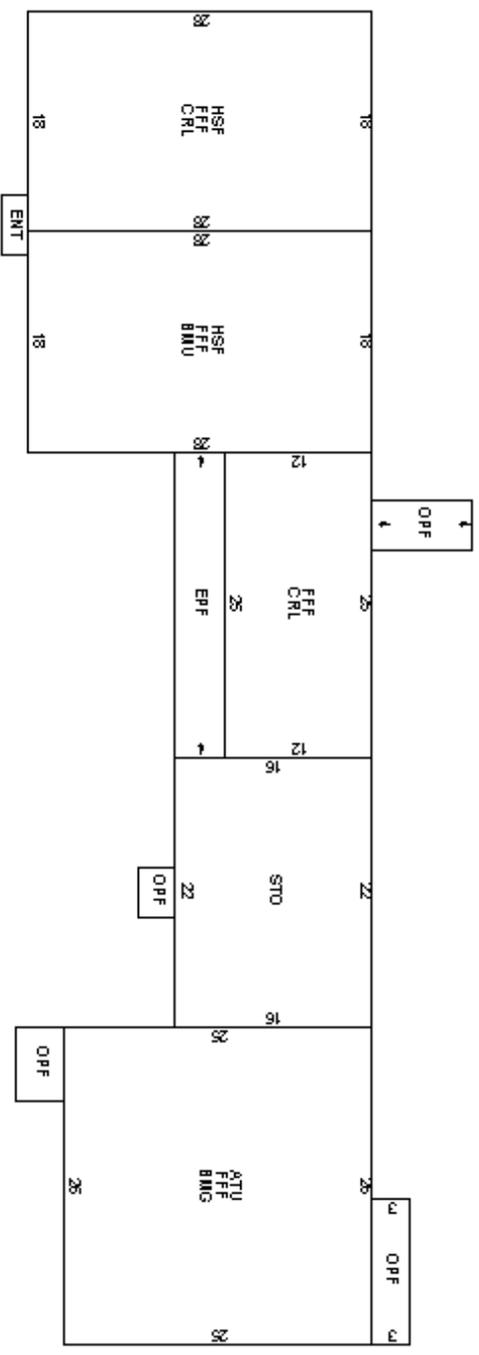
Date	Permit ID	Permit Type	Notes

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
HSF	1/2 STRY FIN	1008	0.50	504
FFF	FST FLR FIN	1958	1.00	1958
CRL	CRAWL SPACE	804	0.05	40
BMU	BSMNT	504	0.15	76
EPF	ENCLOSED	100	0.70	70
STO	STORAGE AREA	352	0.25	88
ATU	ATTIC	650	0.10	65
BMG	BASEMENT	650	0.20	130
OPF	OPEN PORCH	104	0.25	26
ENT	ENTRANCE	10	0.10	1
GLA:		2,462		2,958

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 230,724
 Year Built: 1795
 Condition For Age: GOOD 38 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 38 %
 Building Value: \$ 143,000



OWNER INFORMATION

BURT, LAURA A. & MICHAEL
 70 FISH HATCHERY RD
 RICHMOND, NH 03470

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
03/29/2016	2939	0633	U138	1	HALL, LAURA A N/K/A
03/14/2016	2938	119	Q1	364,000	DEVINE, MARY CHRISTINA, DEVINE, MARY CHRISTINA
12/30/2010	2674	0066	U138	75,000	CROTEAU/JOHNSON
10/09/2008	2537	0501	Q1	180,000	MARTIN JR, EDWARD
09/23/2008	2534	0261	Q1		

NOTES

TAN: OLD MAP/LOT # 7B-001. 1ST PART OF DW=GRAVEL. 4/12 DATA & SKETCH ADI PER INSPECTION; 1/16 NOH; EXT AVG COND; NC NOTED; 6/17 NOH; POSTED NT; CK18 FOR XFOBS;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
PATIO	216	12 x 18	134	7.00	80	1,621	EST SNOW
						1,600	

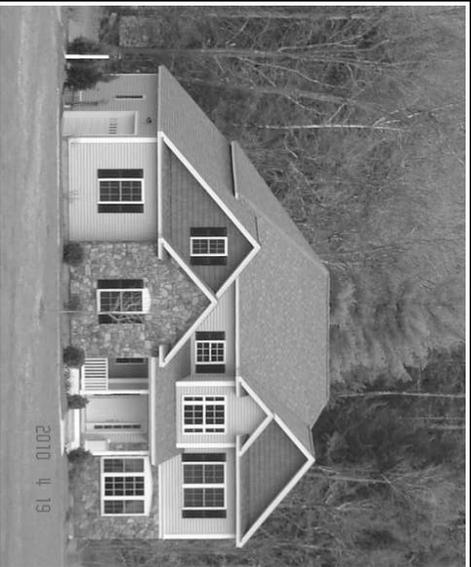
MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 297,300	\$ 1,600	\$ 55,400
			Parcel Total: \$ 354,300
2016	\$ 297,300	\$ 1,600	\$ 55,400
			Parcel Total: \$ 354,300
2017	\$ 317,000	\$ 1,600	\$ 57,800
			Parcel Total: \$ 376,400

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	AVERAGE	Driveway:	PAVED	Road:	PAVED				
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes	
IF RES	3,000 ac	48,000	F	110	100	100	100	100	100	52,800	0	N	52,800		
IF RES	3,540 ac	x 1,500	X	100				95 -- MILD	100	5,000	0	N	5,000		
												6.540 ac	57,800	57,800	



OWNER
BURT, LAURA A. & MICHAEL
 70 FISH HATCHERY RD
 RICHMOND, NH 03470

PERMITS

Date	Permit ID	Permit Type	Notes

TAXABLE DISTRICTS

District	Percentage

BUILDING DETAILS

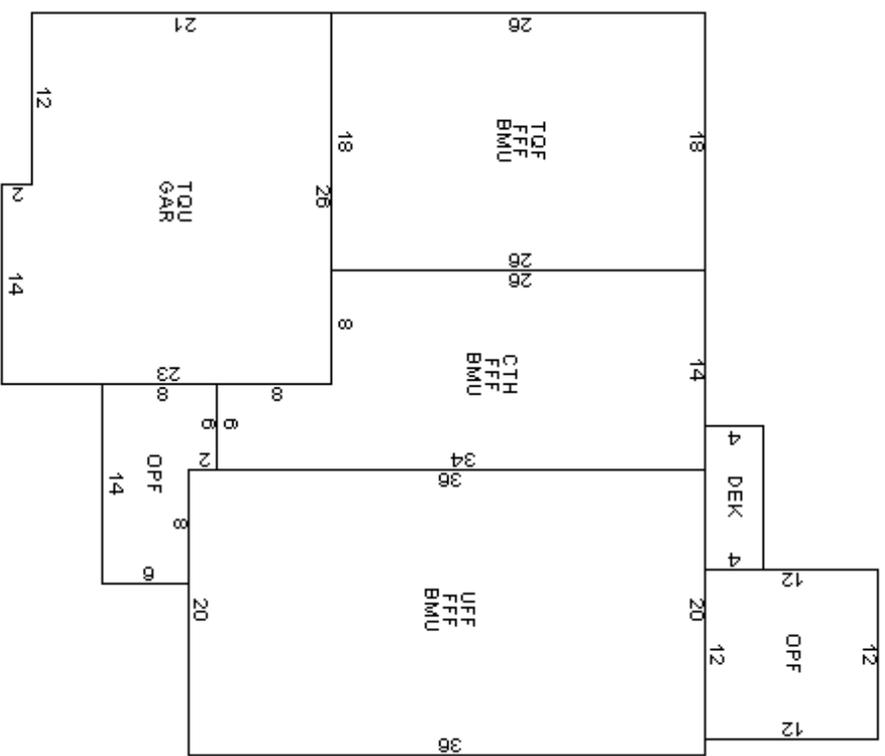
Model: 2.00 STORY FRAME CONVENTION
 Roof: GABLE OR HIP/ASPHALT
 Ext: VINYL SIDING
 Int: DRYWALL
 Floor: HARDWOOD/CARPET
 Heat: GAS/EA DUCTED
 Bedrooms: 3 Baths: 2.5 Fixtures: 9
 Extra Kitchens: Fireplaces:
 A/C: Yes 100.00 % Generators:
 Quality: A4 EXC
 Com. Wall:
 Size Adj: 0.8831 Base Rate: RSA 82.00
 Bldg. Rate: 1.2225
 Sq. Foot Cost: \$ 100.24

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
TOF	3/4 STRY FIN	468	0.75	351
FFP	FST FLR FIN	1600	1.00	1600
BMU	BSMNT	1600	0.15	240
CTH	CATHEDRAL	412	0.10	41
OPF	OPEN PORCH	240	0.25	60
UPF	UPPER FLR FIN	720	1.00	720
TQU	3/4 STRY UNFIN	574	0.35	201
GAR	GARAGE	574	0.45	258
DEK	DECK/ENTRANCE	40	0.10	4
GLA:	2,671	6,228		3,475

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 348,334
 Year Built: 2009
 Condition For Age: AVERAGE 9 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 9 %
 Building Value: \$ 317,000



OWNER INFORMATION

GRACE, GARY E
 110 MORGAN ROAD
 RICHMOND, NH 03470

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
05/16/2017	2985	0790	Q1	131,066	SEPERSKY, ROBERT A &
08/04/2016	2954	0964	Q1	127,933	BENSE, JO ANN C.
05/20/2015	2904	1174	U138		BRUNELLE, DEBORAH LEE
12/27/2004	2207	0219	U199		BENSE, ROGER & JOANNE

NOTES

06/22/17 JRVM BROWN L MULT-INTEREST OWNERSHIP: MORGAN RESERVE - L4;
 10/29/15 ADCL PRIVATE ROAD & COMMUNITY: EACH AS UNDIVIDED TENANTS IN
 06/26/15 ADVE COMMON: OLD MAP & LOT: 2B-00A; DNP U HEARTH; PART OF LOTS IN
 05/18/15 INSP MARKED FOR INSPECTION LAKE ZONING DISTRICT; 10/15 CORR SKETCH; INT ORIG-NO UPDATES; KIT
 10/26/07 EK MIN CABS; ORIG SEPTIC; PU VLT; INT/EXT AVG COND; 6/17 NOH;
 04/01/04 ENP

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
SHED-WOOD	168	12 x 14	155	10,000	80	2,100	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 95,100		\$ 51,700
		Parcel Total:	\$ 148,300
2016	\$ 84,200		\$ 51,700
		Parcel Total:	\$ 137,400
2017	\$ 88,600		\$ 47,500
		Parcel Total:	\$ 138,200

LAND VALUATION

Zone: RD- RESIDENTIAL Minimum Acreage: 3.00 Minimum Frontage: 250 Site: AVERAGE Driveway: GRAVEL/DIRT Road: PAVED
 Land Type Units Base Rate NC Adj Site Road DWay Topography Cond Ad Valorem SPI R Tax Value Notes
 IF RES 2,900 ac 47,850 F 110 100 100 95 95--MILLD 100 47,500 0 N 47,500
2,900 ac 47,500 47,500



OWNER
GRACE, GARY E
 110 MORGAN ROAD
 RICHMOND, NH 03470

TAXABLE DISTRICTS
 District Percentage
 RICHMOND 100%

PERMITS

Date	Permit ID	Permit Type	Notes

BUILDING DETAILS
 Model: 1.75 STORY FRAME SALTBOX
 Roof: GABLE OR HIP/ASPHALT
 Ext: PREFAB WD PNL
 Int: WOOD/LOG
 Floor: CARPET/PINE/SOFT WD
 Heat: GAS/EA NO DUCTS
 Bedrooms: 2 Baths: 1.0 Fixtures: 3
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A1 AVG+10
 Com. Wall:
 Size Adj: 1.1153 Base Rate: RSA 82.00
 Bldg. Rate: 1.0941
 Sq. Foot Cost: \$ 89.72

ID	Description	Area	Adj.	Effect.
24	DECK/ENTRANCE	192	0.10	19
	CRAWL SPACE	224	0.05	11
	CATHEDRAL	288	0.10	29
	FST FLR FIN	800	1.00	800
	BSMNT FINISHED	384	0.30	115
	3/4 STRY FIN	336	0.75	252
	VAULTED	224	0.05	11
	BSMNT	192	0.15	29
GLA:	1,052	2,640		1,266

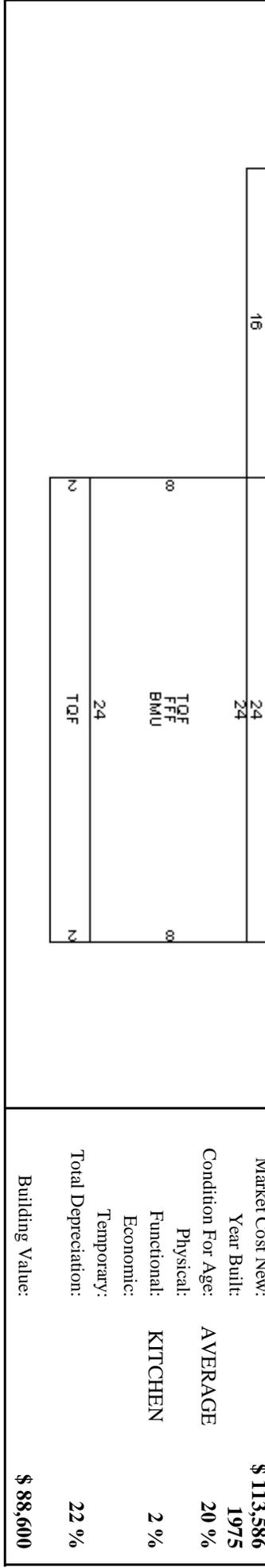
BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
24	DEK			00
24	CTH			12
24	FFF			12
24	BMF			12
24	VL			14
24	TOF			18
24	BMF			14
24	TOF			18
24	FFF			14
24	BMF			14
24	TOF			18

ID	Description	Area	Adj.	Effect.
24	TOF			00
24	FFF			00
24	BMU			00
24	TOF			00

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 113,586
 Year Built: 1975
 Condition For Age: AVERAGE 20 %
 Physical: KITCHEN 2 %
 Functional: KITCHEN 2 %
 Economic:
 Temporary:
 Total Depreciation: 22 %
 Building Value: \$ 88,600



OWNER INFORMATION	SALES HISTORY				PRICE GRANTOR
GREENSPAN, DANIEL E TRUSTEE	Date	Book	Page	Type	
DANIEL E GREENSPAN REVOC TRUST OF '17	05/10/2017	2985	0111	U138	1 GREENSPAN, DANIEL
292 MORGAN RD	01/10/2017	2973	149	Q1	96,000 WALTON, ALTHEA
RICHMOND, NH 03470					

LISTING HISTORY	NOTES
06/22/17 JRVE 06/29/15 ADVE 05/18/15 INSP 02/15/12 SGUE 10/26/07 EK	MORGAN RESERVE - L17A, PRIVATE ROAD. LAST PARCEL. OLD MAP & LOT: 2B-OFF; DNP U HEARTH; 2/12 POSTED & DRIVE BLOCKED, NO REVIEW; 6/15 PROP POSTED W/ NOH=ALL EST; 6/17 NOH; POSTED NT;

EXTRA FEATURES VALUATION							MUNICIPAL SOFTWARE BY AVITAR				
Feature Type	Units	Length	Width	Size Adj	Rate	Cond	Market Value	Notes			
SHED-WOOD	24	3	x	8	400	10,00	70	672			
								700			

LAND VALUATION																
Zone:	LD-LAKE DISTRICT	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	AVERAGE	Driveway:	GRAVEL/DIRT	Road:	GRAVEL/DIRT					
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes		
IF RES	2,600	ac	47,400	F	110	100	95	95	90--	ROLLING	90		38,100	0 N	38,100	ACC
												2,600	ac	38,100	38,100	

PARCEL TOTAL TAXABLE VALUE									
Year	Building	Features	Land						
2015	\$ 49,300	\$ 500	\$ 46,200	Parcel Total: \$ 96,000					
2016	\$ 49,300	\$ 500	\$ 46,200	Parcel Total: \$ 96,000					
2017	\$ 57,300	\$ 700	\$ 38,100	Parcel Total: \$ 96,100					



PICTURE

OWNER

GREENSPAN, DANIEL E TRUSTEE
 DANIEL E GREENSPAN REVOC TRUST OF
 292 MORGAN RD
 RICHMOND, NH 03470

TAXABLE DISTRICTS

District	Percentage

BUILDING DETAILS

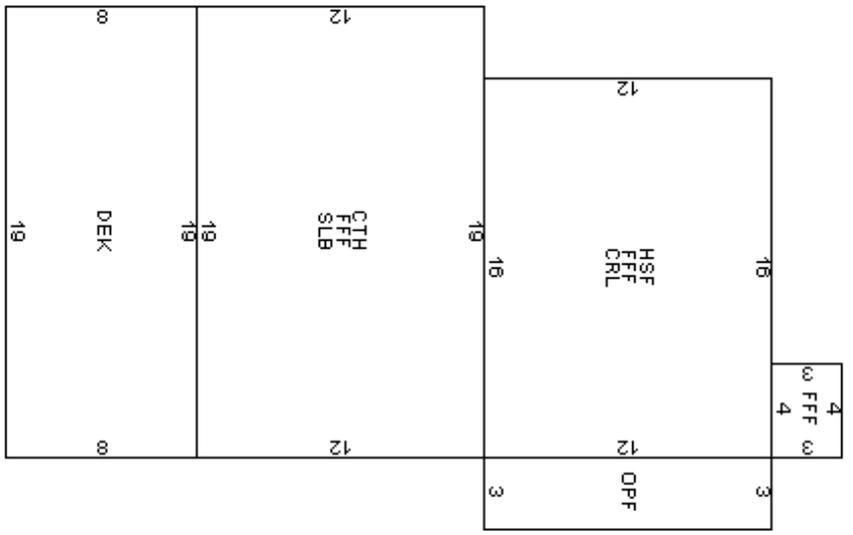
Model: **1.50 STORY FRAME CHALET**
 Roof: **GABLE OR HIP/ASPHALT**
 Ext: **PREFAB WD PNL**
 Int: **WOOD/LOG**
 Floor: **PINE/SOFT WD**
 Heat: **WOOD/COAL/CONVECTION**
 Bedrooms: **1** Baths: **1.0** Fixtures:
 Extra Kitchens: Fireplaces:
 A/C: **No** Generators:
 Quality: **A1 AVG+10**
 Com. Wall:
 Size Adj: **1.5406** Base Rate: **RSA 82.00**
 Bldg. Rate: **1.4932**
 Sq. Foot Cost: **\$ 122.44**

PERMITS

Date	Permit ID	Permit Type	Notes

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
DEK	DECK/ENTRANCE	152	0.10	15
CTH	CATHEDRAL	228	0.10	23
FFP	FST FLR FIN	432	1.00	432
SLB	SLAB	228	0.00	0
HSF	1/2 STRY FIN	192	0.50	96
CRL	CRAWL SPACE	192	0.05	10
OPF	OPEN PORCH	36	0.25	9
GLA:	528	1,460		585



2017 BASE YEAR BUILDING VALUATION

Market Cost New:	\$ 71,627
Year Built:	1975
Condition For Age:	AVERAGE
Physical:	20 %
Functional:	
Economic:	
Temporary:	
Total Depreciation:	20 %
Building Value:	\$ 57,300

OWNER INFORMATION

MORNEAULT, CONRAD J
 MORNEAULT, CANDI A
 30 ROBBINS ROAD
 WARWICK, MA 01378

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
03/17/2017	2979	582	Q1	120,000	DITTMAR TRUSTEE, LINDA
11/10/2016	2966	0454	U138		DITTMAR, LINDA
10/14/2016	2963	0001	U138		1 ANNAS, PAMELA J

NOTES

06/22/17 JRVM
 06/25/15 ADVVM
 05/18/15 INSP MARKED FOR INSPECTION
 02/15/12 SGUM
 10/29/07 EK

MORGAN RESERVE - L8; OLD M&P 2B-00B; BUILDING HAS HEARTH; 2/12 NOH/EXT. VER., NO VIEW, SIDING IS VERT. PINE = AVG., NO GAS OR OIL LINE NOTED = EST. ELECTRIC IS FUEL FOR HEAT, BMU APPEARS LOW POSTED = FD; 6/15 NOH; CORR SHED, EXT AVG; 6/17 NOH; ADJ XFOB COND;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
SHED-WOOD	96	8 x 12	227	10,00	40	872	900

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 75,300	\$ 900	\$ 47,800
Parcel Total:			\$ 124,000
2016	\$ 75,300	\$ 900	\$ 47,800
Parcel Total:			\$ 124,000
2017	\$ 81,100	\$ 900	\$ 41,600
Parcel Total:			\$ 123,600

LAND VALUATION

Zone:	LD-LAKE DISTRICT	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	NATURAL	Driveway:	GRAVEL/DIRT	Road:	PAVED			
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES	3,000 ac	48,000	F	110	90	100	95	-- MILD	95	40,700	0	N	40,700	SHRD DRV
IF RES	0.700 ac	x 1,500	X	100				-- ROLLING	100	900	0	N	900	
	3,700 ac									41,600			41,600	

OWNER INFORMATION

LOPEZ, CHRISTINE
 POLAND, WILLIAM
 21 LOURDES LANE
 RICHMOND, NH 03470

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
08/10/2015	2914	1108	Q1	205,000	MCCANN, RICHARD B. &
04/02/2007	2425	0534	U199	38,933	BUZZELL ET AL, JAMES

LISTING HISTORY

06/22/17 JRVM
 02/21/17 JRPM
 03/09/16 JRPR
 07/01/15 ADVVM
 05/18/15 INSP MARKED FOR INSPECTION
 10/31/07 EK

NOTES

GRY: 7/15 HO (MR) DECLINED TOUR=ALL INT INFO @ DOOR; CORR BED & BTH COUNT PER HO; PU DEK; 3/16 NOH; NC; 2/17 PU PAT; DNPV PLASTIC SHED; 6/17 NOH;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
PATIO	297	11 x 27	114	7.00	100	2,370	BLOCKS
						2,400	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

PARCEL TOTAL TAXABLE VALUE

Year	Building	Features	Land
2015	\$ 150,600	\$ 0	\$ 37,600
			Parcel Total: \$ 188,200
2016	\$ 150,600	\$ 0	\$ 37,600
			Parcel Total: \$ 188,200
2017	\$ 158,500	\$ 2,400	\$ 37,600
			Parcel Total: \$ 198,500

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	AVERAGE	Driveway:	GRAVEL/DIRT	Road:	GRAVEL/DIRT																
Land Type	IF RES	Units	1,900 ac	Base Rate	46,350 E	NC Adj	100	Site	100	Road	95	DWay	95	Topography	90-- ROLLING	Cond	100	Ad Valorem	37,600	SPI	0	N	37,600	Tax Value	37,600	Notes	
			1,900 ac																37,600				37,600				



PICTURE

OWNER
LOPEZ, CHRISTINE
 POLAND, WILLIAM
 21 LOURDES LANE
 RICHMOND, NH 03470

OWNER

TAXABLE DISTRICTS

District	Percentage

PERMITS

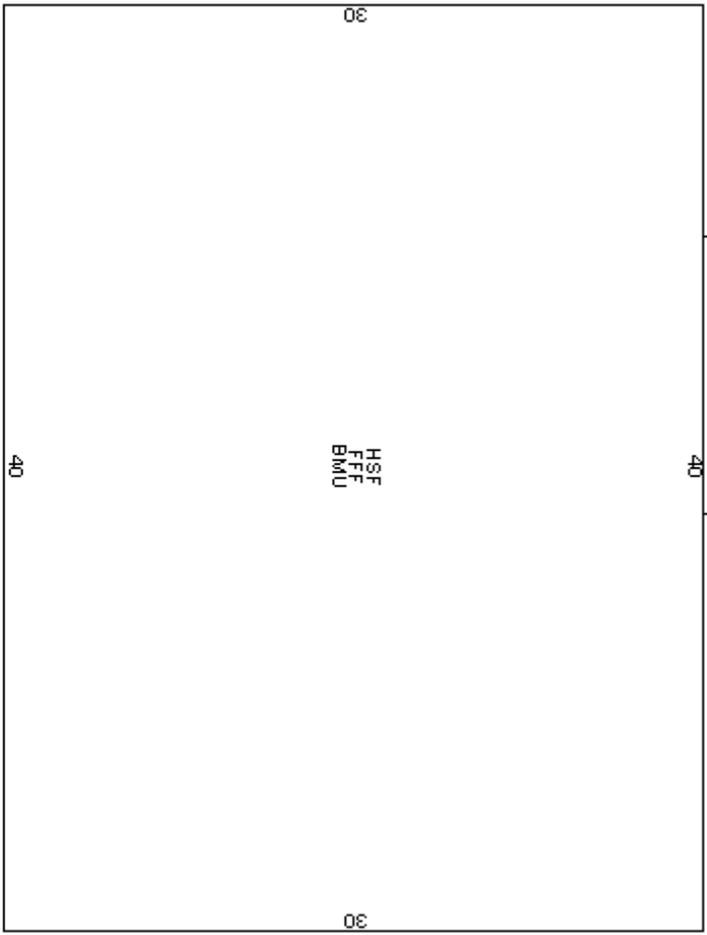
Date	Permit ID	Permit Type	Notes

BUILDING DETAILS

Model: 1.50 STORY FRAME CAPE
 Roof: GABLE OR HIP/ASPHALT
 Ext: VINYL SIDING
 Int: DRYWALL
 Floor: CARPET/HARDWOOD
 Heat: OIL/FA DUCTED
 Bedrooms: 5 Baths: 3.0 Fixtures:
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A1 AVVG+10
 Com. Wall:
 Size Adj: 0.9828 Base Rate: RSA 82.00
 Bldg. Rate: 1.0810
 Sq. Foot Cost: \$ 88.64

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
HSF	1/2 STRY FIN	1200	0.50	600
FFF	FST FLR FIN	1200	1.00	1200
BMU	BSMNT	1200	0.15	180
DEK	DECK/ENTRANCE	68	0.10	7
GLA:	1,800	3,668		1,987



2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 176,128
 Year Built: 2007
 Condition For Age: AVERAGE 10 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 10 %
 Building Value: \$ 158,500

OWNER INFORMATION

DIRTH, TIMOTHY I
 20 FATIMA WAY
 RICHMOND, NH 03470

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
06/30/2016	2950	269	Q1	190,000	VASILAK, LISA & PAUL
02/18/2005	2220	0002	U199		BUZZELL, JAMES

NOTES

LISTING HISTORY

06/22/17 JRVM
 05/21/15 ADPM
 04/28/14 ADVL
 10/31/07 EK

YELLOW: 4/14 INT & EXT WELL MAINT; CORR XFOBS; PU HDWD;
 OUTDOOR WD BOILER; WOB; DNPULOW UTILITY COOP; PU GENERATOR;
 5/15 NOH; PU DEK & SHED; 6/17 HO (MRS) ANS QS AT DOOR; DNVI; ADJ
 XFOBS COND; PU SOLAR;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
POOL-ABOVE GROUND	252	18 x 14	123	6.00	70	1,302	ROUNDED
SHED-WOOD	100	10 x 10	220	10.00	50	1,100	
PATIO	504	18 x 28	92	7.00	60	1,947	SLB
DECK	30	5 x 6	400	7.00	30	252	ATT POOL
SHED-WOOD	64	8 x 8	310	10.00	40	794	
LEAN-TO	200	20 x 10	140	4.00	80	896	
SOLAR ELECT PANEL	9		100	600.00	100	5,400	LT ROOF 2016
						11,700	

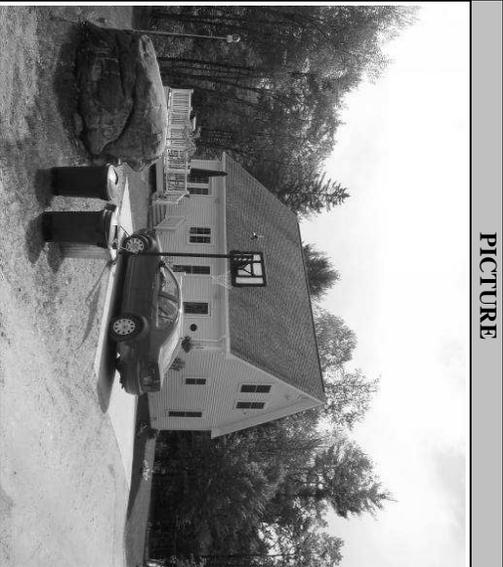
MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 150,800	\$ 7,300	\$ 31,600
		Parcel Total: \$ 189,700	
2016	\$ 150,800	\$ 7,300	\$ 31,600
		Parcel Total: \$ 189,700	
2017	\$ 165,200	\$ 11,700	\$ 31,700
		Parcel Total: \$ 208,600	

LAND VALUATION

Zone: RD- RESIDENTIAL Minimum Acreage: 3.00 Minimum Frontage: 250 Site: AVERAGE Driveway: GRAVEL/DIRT Road: GRAVEL/DIRT
 Land Type Minimum Units Base Rate NC Adj Site Road DWay Topography Cond Ad Valorem SPI R Tax Value Notes
 IF RES 1.470 ac 45,705 D 90 100 95 95 -- MILD 90 31,700 0 N 31,700 ROW
1.470 ac 31,700 31,700



PICTURE

OWNER

TAXABLE DISTRICTS

BUILDING DETAILS

DIRTH, TIMOTHY I
20 FATIMA WAY
RICHMOND, NH 03470

District	Percentage

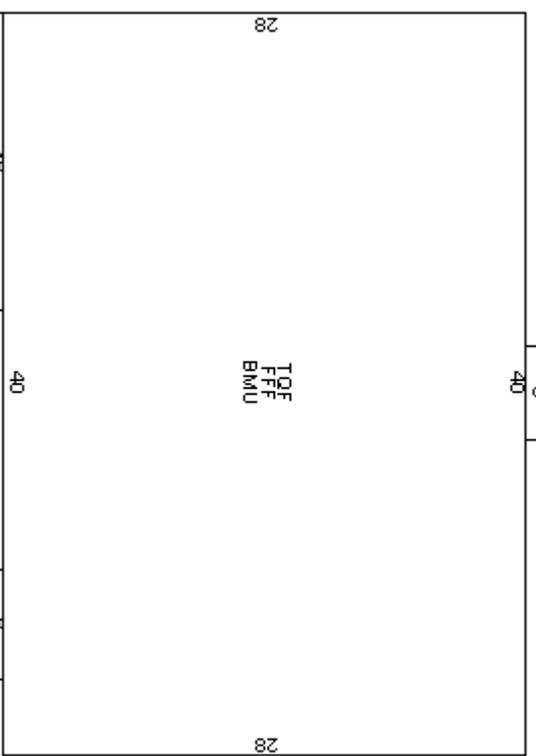
PERMITS

Date	Permit ID	Permit Type	Notes
03/03/14	2014-004	NEW BUILDING	20 X 10 WOOD SHED
03/03/14	2014-003	ADDITION	16 X 14 DECK

Model: 1.75 STORY FRAME CAPE
 Roof: GABLE OR HIP/ASPHALT
 Ext: VINYL SIDING
 Int: DRYWALL
 Floor: CARPET/HARDWOOD
 Heat: OIL/HOT WATER
 Bedrooms: 3 Baths: 2.0 Fixtures: 6
 Extra Kitchens: Fireplaces:
 A/C: No Generators: 1
 Quality: A1 AVG+10
 Com. Wall:
 Size Adj: 0.9646 Base Rate: RSA 82.00
 Bldg. Rate: 1.0502
 Sq. Foot Cost: \$ 86.12

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
TOF	3/4 STRY FIN	1120	0.75	840
FFF	FST FLR FIN	1120	1.00	1120
BMU	BSMNT	1120	0.15	168
DEK	DECK/ENTRANCE	254	0.10	25
ENT	ENTRANCE	20	0.10	2
GLA:	1,960	3,634		2,155



2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 185,589
 Year Built: 2005
 Condition For Age: AVERAGE 11 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 11 %
 Building Value: \$ 165,200

OWNER INFORMATION	SALES HISTORY		PRICE GRANTOR
SHAYER, PAUL A SHAYER, CHARLENE M 430 FITZWILLIAM ROAD RICHMOND, NH 03470	Date	Book Page	Type
	05/08/2017	2984 0901	Q1
			242,000 CARNIE, JAMES & MARY

LISTING HISTORY	NOTES
07/12/17 MSVM VER SALE 06/30/15 ADVM 05/18/15 INSP MARKED FOR INSPECTION 11/01/07 EK	OLD MAP & LOT: 4C-019; 6/15 NOH; EXT AVG COND; DNV SCRNSHE; 7/17; N.O.H.: EST INT INFO & COND FROM M.L.S;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
FIREPLACE 1-STAND	1		100	3,000.00	100	3,000	
SHED-EQUIP	156	12 x 13	163	8.00	10	203	IN FIELD
GARAGE-1 STY/ATTIC	576	24 x 24	88	33.00	70	11,709	
LEAN-TO	144	6 x 24	171	4.00	30	295	ATT TO GAR REAR
						15,200	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 117,300	\$ 12,700	\$ 39,711
		Parcel Total: \$	169,711
2016	\$ 117,300	\$ 12,700	\$ 39,663
		Parcel Total: \$	169,663
2017	\$ 139,900	\$ 15,200	\$ 39,768
		Parcel Total: \$	194,868

LAND VALUATION

Zone: RD- RESIDENTIAL Minimum Acreage: 3.00 Minimum Frontage: 250 Site: AVERAGE Driveway: GRAVEL/DIRT Road: GRAVEL/DIRT

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES	1,800	ac	46,200	E	100	100	95	95	90 -- ROLLING	100	37,500	0	N	37,500
FARM LAND	3,700	ac	x 1,500	X	95				90 -- ROLLING	100	4,700	95	N	1,499
UNMNGD OTHER	20,100	ac	x 1,500	X	95				90 -- ROLLING	100	25,800	25	N	769
UNMNGD OTHER	250,000	ft	x 45	E	100				90 -- ROLLING	100	10,100	0	N	0
											78,100			39,768



OWNER **TAXABLE DISTRICTS** **BUILDING DETAILS**

SHAYER, PAULA
 SHAYER, CHARLENE M
 430 FITZWILLIAM ROAD
 RICHMOND, NH 03470

District
Percentage

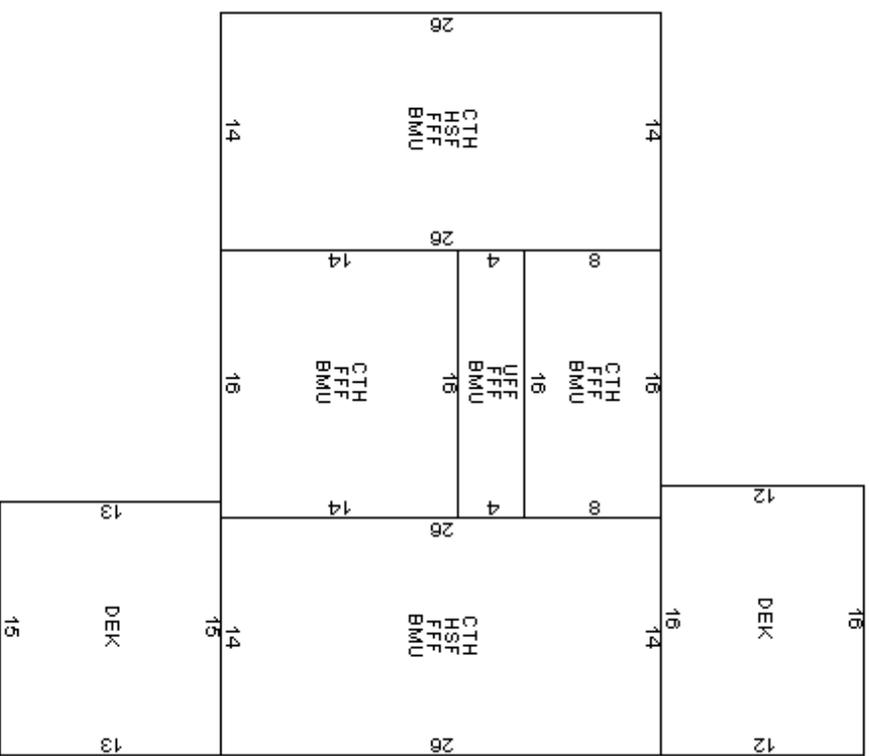
Model: 1.50 STORY FRAME LOG HOUSE
 Roof: GABLE OR HIP/ASPHALT
 Ext: LOGS
 Int: WOOD/LOG
 Floor: PINE/SOFT WD/HARDWOOD
 Heat: OIL/FA DUCTED
 Bedrooms: 3 Baths: 1.0 Fixtures: 3
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A1 AVG+10
 Com. Wall:
 Size Adj: 0.9946 Base Rate: RSA 82.00
 Bldg. Rate: 1.0615
 Sq. Foot Cost: \$ 87.04

PERMITS

Date	Permit ID	Permit Type	Notes

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
DEK	DECK/ENTRANCE	387	0.10	39
CTH	CATHEDRAL	1080	0.10	108
HSP	1/2 STRY FIN	728	0.50	364
FFF	FST FLR FIN	1144	1.00	1144
BMU	BSMNT	1144	0.15	172
UPF	UPPER FLR FIN	64	1.00	64
GLA:	1,572	4,547		1,891



2017 BASE YEAR BUILDING VALUATION

Market Cost New:	\$ 164,593
Year Built:	1981
Condition For Age:	GOOD
Physical:	15 %
Functional:	
Economic:	
Temporary:	
Total Depreciation:	15 %
Building Value:	\$ 139,900

OWNER INFORMATION

STANLEY, CHERYL M
 243 FITZWILLIAM RD
 RICHMOND, NH 03470

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
02/17/2017	2976	817	Q1	186,533	ELLIOTT, ALICIA
02/02/2010	2621	0145	Q1	190,000	MODEEN, MARK & CYNTHIA

NOTES

003C-032A; 12/11 NOH, DNPULOW POSTED SHELTER, EXT. WOOD BOILER; 6/15 NOH; EXT GOOD COND; 6/17 NOH; ADJ XFOB'S COND; PU 3RD BDRM & VLT PER MLS; CK18 FOR XFOBS;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
GARAGE-1 STY	528	22 x 24	90	30.00	50	7,128	
SHED-WOOD	264	12 x 22	121	10.00	50	1,597	ATT GARAGE REAR
						8,700	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 124,300	\$ 9,700	\$ 46,700
			Parcel Total: \$ 180,700
2016	\$ 124,300	\$ 9,700	\$ 46,700
			Parcel Total: \$ 180,700
2017	\$ 131,400	\$ 8,700	\$ 46,500
			Parcel Total: \$ 186,600

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	AVERAGE	Driveway:	PAVED	Road:	PAVED				
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes	
IF RES	3,000 ac	48,000	E	100	100	100	100	90 -- ROLLING	100	43,200	0	N	43,200		
IF RES	2,600 ac	x 1,500	X	100				85 -- MODERATE	100	3,300	0	N	3,300		
											5,600 ac			46,500	



PICTURE

OWNER

TAXABLE DISTRICTS

BUILDING DETAILS

STANLEY, CHERYL M
 243 FITZWILLIAM RD
 RICHMOND, NH 03470

District	Percentage

Model: **1.75 STORY FRAME LOG HOUSE**
 Roof: **GABLE OR HIP/ASPHALT**
 Ext: **LOGS**
 Int: **WOOD/LOG/DRYWALL**
 Floor: **HARDWOOD/CARPET**
 Heat: **OIL/HOT WATER**
 Bedrooms: **3** Baths: **2.0** Fixtures: **6**
 Extra Kitchens: Fireplaces:
 A/C: **No** Generators:
 Quality: **A1 AVG+10**
 Com. Wall:
 Size Adj: **1.0034** Base Rate: **RSA 82.00**
 Bldg. Rate: **1.0708**
 Sq. Foot Cost: **\$ 87.81**

PERMITS

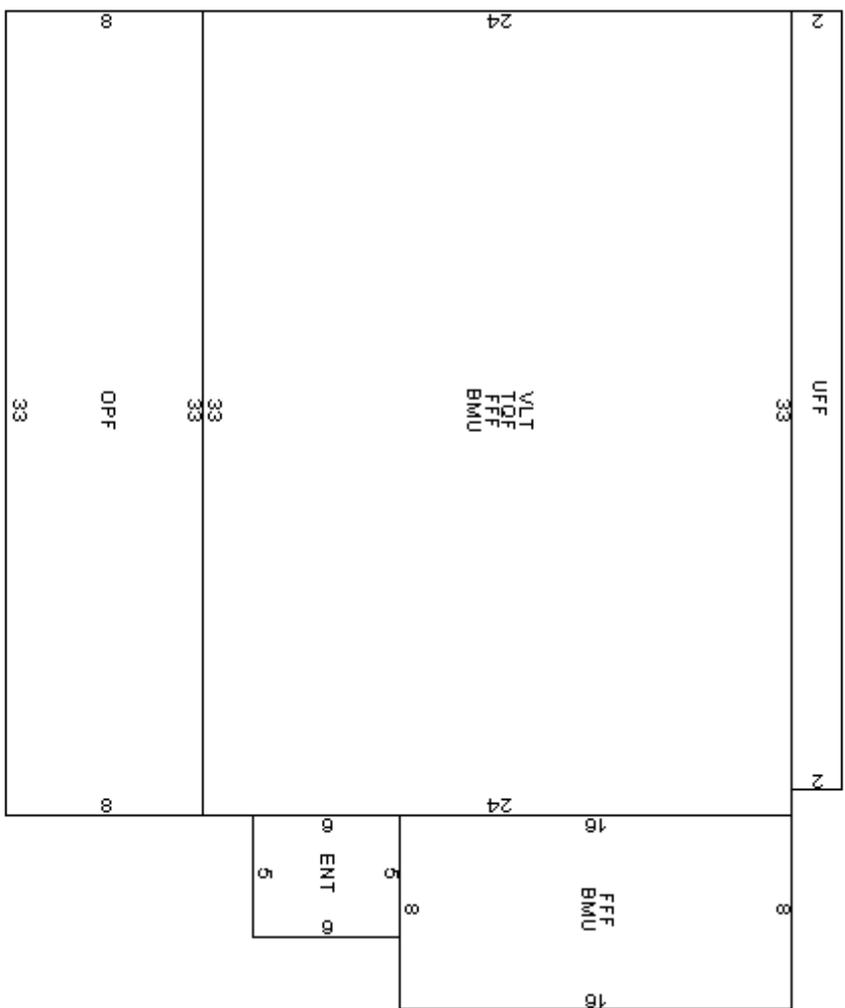
Date	Permit ID	Permit Type	Notes

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
FFF	FST FLR FIN	920	1.00	920
UPF	UPPER FLR FIN	64	1.00	64
VL/T	VAULTED	792	0.05	40
TQF	3/4 STRY FIN	792	0.75	594
OPF	OPEN PORCH	264	0.25	66
ENT	ENTRANCE	30	0.10	3
BMU	BSMNT	920	0.15	138
GLA:	1,578	3,782		1,825

2017 BASE YEAR BUILDING VALUATION

Market Cost New: **\$ 160,253**
 Year Built: **1985**
 Condition For Age: **AVERAGE** **18 %**
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: **18 %**
 Building Value: **\$ 131,400**



OWNER INFORMATION

RUSSO, MAURICE & MARIE

200 WINCHESTER ROAD

RICHMOND, NH 03470

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
07/17/2015	2911	1037	Q1	249,900	MAKON, THOMAS
06/24/2004	2150	0330	Q1	249,000	JACOBSON, EINO & SARA

NOTES

WHITE: OLD MAP & LOT: 4D-00K: DNP/ HEARTH: 1/16 HO (MR) DECLINED
 TOUR=ALL INT INFO @ DOOR: EXT GD COND: HO STATES NO FIN IN BMU
 & ONLY 2 BDRMS-CK ON LIST; CORR YB: HEAT TYPE FA DUCTED PER HO;
 HO (MRS) SAYS NO INFO/INT W/O MR: CORR TOPO & DWY: ADJ XFOB'S
 COND: 4 FPS & INT EXC COND PER MLS;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
FIREPLACE 2-STAND	2			5,000.00	100	10,000	
SHOP-AVG	384	16 x 24	102	18.00	70	4,935	
GARAGE-1.5 STY	528	22 x 24	90	34.00	55	8,886	
SHED-EQUIP	192	8 x 24	143	8.00	60	1,318	ATT GAR
						25,100	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 148,700	\$ 22,900	\$ 48,000
		Parcel Total: \$ 219,600	
2016	\$ 145,600	\$ 21,900	\$ 48,000
		Parcel Total: \$ 215,500	
2017	\$ 179,800	\$ 25,100	\$ 52,600
		Parcel Total: \$ 257,500	

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	AVERAGE	Driveway:	PAVED	Road:	PAVED			
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	3,000 ac	48,000	E	100	100	100	100	100	100	48,000	0	N	48,000	
1F RES	3,400 ac	x 1,500	X	100				90 --	100	4,600	0	N	4,600	
	6,400 ac									52,600			52,600	



PICTURE

OWNER

RUSSO, MAURICE & MARIE
 200 WINCHESTER ROAD
 RICHMOND, NH 03470

TAXABLE DISTRICTS

District	Percentage

BUILDING DETAILS

Model: 1.75 STORY FRAME CAPE
 Roof: GABLE OR HIP/ASPHALT
 Ext: CLAP BOARD
 Int: DRYWALL
 Floor: PINE/SOFT WD
 Heat: OIL/FA DUCTED
 Bedrooms: 3 Baths: 2.0 Fixtures: 6
 Extra Kitchens: Fireplaces:
 A/C: No Generators: 1
 Quality: A3 AVG+30
 Com. Wall:
 Size Adj: 0.9587 Base Rate: RSA 82.00
 Bldg. Rate: 1.2214
 Sq. Foot Cost: \$ 100.15

PERMITS

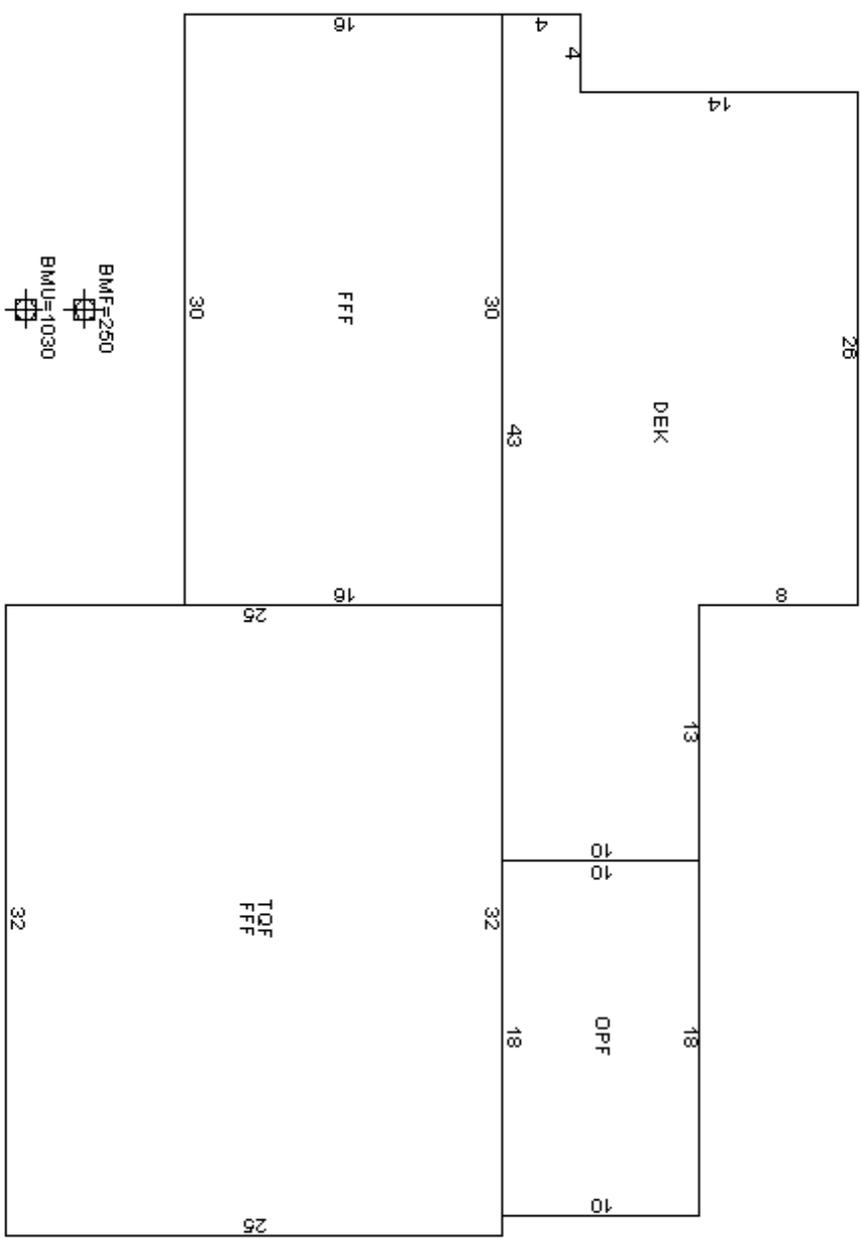
Date	Permit ID	Permit Type	Notes

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
DEK	DECK/ENTRANCE	614	0.10	61
OPF	OPEN PORCH	180	0.25	45
FFP	FST FLR FIN	1280	1.00	1280
TQF	3/4 STRY FIN	800	0.75	600
BMF	BSMNT FINISHED	250	0.30	75
BMU	BSMNT	1030	0.15	155
GLA:	1,880	4,154		2,216

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 221,932
 Year Built: 1800
 Condition For Age: EXCELLENT 19 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 19 %
 Building Value: \$ 179,800



BMF=250
 BMU=1030

OWNER INFORMATION	SALES HISTORY		PRICE GRANTOR	
SCHMIDL, NATHAN H. & HAILLEY J.	Date	Book	Page	Type
	07/10/2015	2911	0207	Q1
155 WINCHESTER ROAD	06/14/2010	2639	0901	Q1
RICHMOND, NH 03470				169,000 MEIXSELL, MICHAEL P. & 132,000 REPRUCCI, DAN & NORMA

LISTING HISTORY	NOTES
06/22/17 JRVM	WHITE: 002A-002B: 1/14 HO STATES WORK COMPLETE BUT DID NOT
12/21/15 ADVVM	ALLOW INT; REMOVE UC & FLAG; 12/15 NOH; EXT AVG COND; DNV AC-CK
11/05/15 INSP	ON LIST; 6/17 NOH; SECTION OF DWY PVD @ HSE GRVL; REMOVE CTRL
01/24/14 ADPR	AC;
03/05/13 ADPE	
12/19/11 MSUL	
11/02/07 EK	

EXTRA FEATURES VALUATION										MUNICIPAL SOFTWARE BY AVITAR		
Feature Type	Units	Length	Width	Size Adj	Rate	Cond	Market Value	Notes	RICHMOND ASSESSING OFFICE			
SHED-WOOD	108	9	12	208	10,00	70	1,572		PARCEL TOTAL TAXABLE VALUE			
SHED-EQUIP	180	12	15	149	8,00	50	1,073	ATT	2015	Building	Features	Land
							2,600		2015	\$ 110,700	\$ 2,200	\$ 39,100
									2016	\$ 110,700	\$ 2,200	\$ 39,100
									2017	\$ 126,500	\$ 2,600	\$ 39,100
											Parcel Total: \$ 168,200	

LAND VALUATION														
Zone: RD- RESIDENTIAL	Minimum Acreage: 3.00	Minimum Frontage: 250	Site: AVERAGE Driveway: GRAVEL/DIRT Road: PAVED											
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	3,000 ac	48,000	E	100	100	100	95	90 -- ROLLING	95	39,000	0	N	39,000	SHDW
1F RES	0,060 ac	x 1,500	X	100				90 -- ROLLING	100	100	0	N	100	
	3,060 ac									39,100			39,100	

LAND VALUATION														
Zone: RD- RESIDENTIAL	Minimum Acreage: 3.00	Minimum Frontage: 250	Site: AVERAGE Driveway: GRAVEL/DIRT Road: PAVED											
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	3,000 ac	48,000	E	100	100	100	95	90 -- ROLLING	95	39,000	0	N	39,000	SHDW
1F RES	0,060 ac	x 1,500	X	100				90 -- ROLLING	100	100	0	N	100	
	3,060 ac									39,100			39,100	



PICTURE

OWNER

SCHMIDT, NATHAN H. & HAILEY J.
 155 WINCHESTER ROAD
 RICHMOND, NH 03470

TAXABLE DISTRICTS

District	Percentage

PERMITS

Date	Permit ID	Permit Type	Notes

BUILDING DETAILS

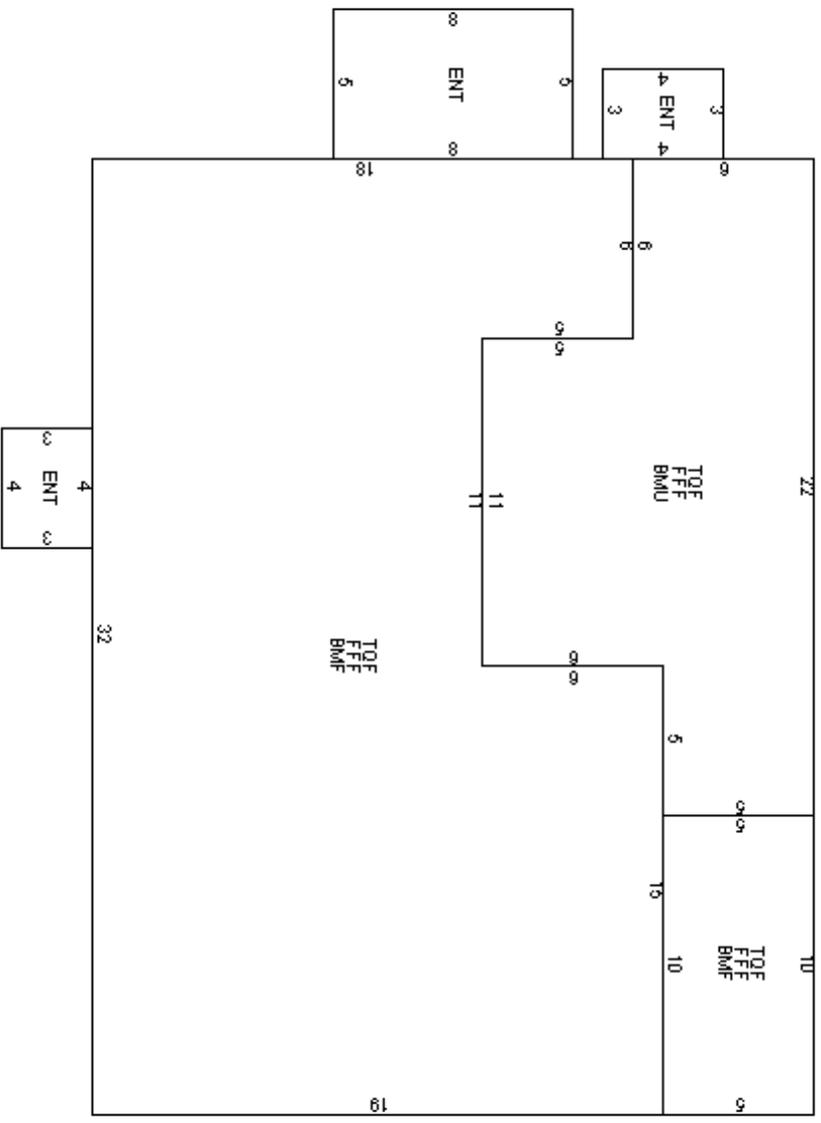
Model: 1.75 STORY FRAME CAPE
 Roof: GABLE OR HIP/ASPHALT
 Ext: VINYL SIDING
 Int: DRYWALL
 Floor: LAMINATE/LINOLEUM OR SIM
 Heat: OIL/HOT WATER
 Bedrooms: 3 Baths: 2.0 Fixtures: 8
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A2 AVG+20
 Com. Wall:
 Size Adj: 1.0478 Base Rate: RSA 82.00
 Bldg. Rate: 1.1829
 Sq. Foot Cost: \$ 97.00

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
TOF	3/4 STRY FIN	768	0.75	576
FFP	FST FLR FIN	768	1.00	768
BMF	BSMNT FINISHED	586	0.30	176
BMU	BSMNT	182	0.15	27
ENT	ENTRANCE	64	0.10	6
GLA:	1,344	2,368		1,553

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 150,641
 Year Built: 1990
 Condition For Age: AVERAGE 16 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 16 %
 Building Value: \$ 126,500



OWNER INFORMATION

CORBETT, DANIEL H
 240 BULLOCK ROAD
 RICHMOND, NH 03470

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
07/15/2016	2952	219	Q1	145,000	DUBOVSKY, MARIE A
10/28/2011	2717	553	U137	59,933	DEUTSCHE BANK
06/04/2010	2638	0494	U151	174,600	BLAIR, MICHAEL & MARNI
01/21/2005	2213	0993	Q1	259,933	GRAVES, DAVID & JUDITH

NOTES

OLD MAP & LOT : 002A-024A: 6/12 DATA/SKETCH & FEATURES ADJUSTED PER INSPECTION, 1 BED & 1 BATH IN INLAW UNIT COUNTED IN ROOM COUNT; APT. IN CONVERTED BARN IN REAR IS INFERIOR Q&C; FURNACE INOP - USING FIREPLACE ONLY FOR HEAT; H.O. (SON-IN-LAW) STATES MIN TO NO INSULATION; ADDED FD = STRUCTURAL AND MECHANICAL ISSUES NEEDING WORK; RUN OFF & CHRONIC BMU MOISTURE CAUSING FOUNDATION SHIFTING; 12/15 PROP POSTED W/NOH: 6/17 HO (MR) ANS QS IN DWY; DNVI: 1 FP FUNCT;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
FIREPLACE 3-STAND	1			100		6,500.00	50
BARN-2STRY	576	24 x 24		88		26.00	25
						6,500	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 97,900	\$ 8,900	\$ 32,800
			Parcel Total: \$ 139,600
2016	\$ 97,900	\$ 8,900	\$ 32,800
			Parcel Total: \$ 139,600
2017	\$ 103,300	\$ 6,500	\$ 32,700
			Parcel Total: \$ 142,500

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	AVERAGE	Driveway:	GRAVEL/DIRT	Road:	GRAVEL/DIRT			
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES	3,000 ac	48,000	E	100	100	95	95	90 -- ROLLING	80	31,200	0	N	31,200	WET
IF RES	2,180 ac	x 1,500	X	100				90 -- ROLLING	50	1,500	0	N	1,500	WET
												5.180 ac	32,700	



PICTURE

OWNER

TAXABLE DISTRICTS

BUILDING DETAILS

CORBETT, DANIEL H
240 BULLOCK ROAD
RICHMOND, NH 03470

District	Percentage

Model: 1.75 STORY FRAME COLONIAL
Roof: GABLE OR HIP/ASPHALT
Ext: CLAP BOARD
Int: PLASTERED
Floor: PINE/SOFT WD
Heat: OIL/HOT WATER
Bedrooms: 4 Baths: 2.5 Fixtures: 8
Extra Kitchens: 1 Fireplaces:
A/C: No Generators:
Quality: A3 AVG+30
Com. Wall:
Size Adj: 0.8968 Base Rate: RSA 82.00
Bldg. Rate: 1.1425
Sq. Foot Cost: \$ 93.69

PERMITS

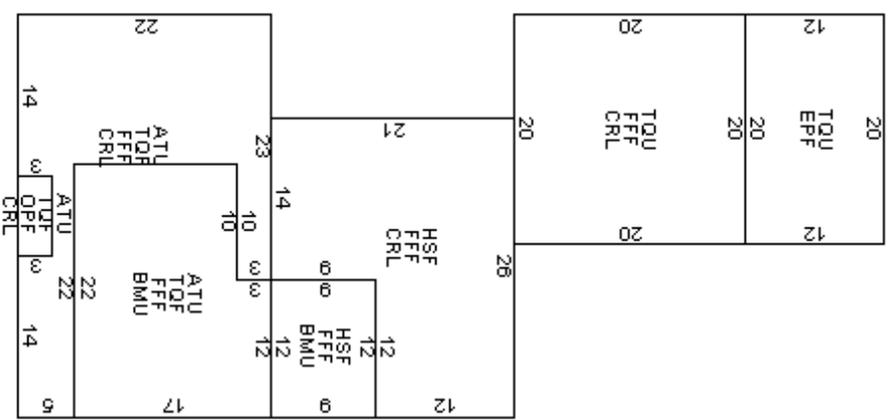
Date	Permit ID	Permit Type	Notes

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
TQU	3/4 STRY UNFIN	640	0.35	224
FPF	FST FLR FIN	1695	1.00	1695
CRL	CRAWL SPACE	1264	0.05	63
HSF	1/2 STRY FIN	546	0.50	273
ATU	ATTIC	770	0.10	77
TQF	3/4 STRY FIN	770	0.75	578
OPF	OPEN PORCH	21	0.25	5
BMU	BSMNT	452	0.15	68
EPF	ENCLOSED	240	0.70	168
GLA:		2,546	6,398	3,151

2017 BASE YEAR BUILDING VALUATION

Market Cost New:	\$ 295,217
Year Built:	1763
Condition For Age:	AVERAGE 50 %
Physical:	C NOTES 15 %
Functional:	
Economic:	
Temporary:	
Total Depreciation:	65 %
Building Value:	\$ 103,300



OWNER INFORMATION

STENGLE, MICHAEL
 STENGLE, CARRIE
 146 FOREST AVENUE
 WEST SWANZEY, NH 03469

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
07/10/2017	2992	0364	Q1	137,000	HART, KENNETH G

NOTES

01/06/16 ADVM MARKED FOR INSPECTION
 11/05/15 INSP
 04/25/12 MSHC
 04/25/12 ERHL
 11/06/07 EK

OLD MAP & LOT: 4A-006; 4/12 GAR IN PR COND, ROOF/SIDING DAMAGE;
 CONC SLB W/LRG CRACKS/SINKING; UNEVEN FLRS; DNP U STONE
 W/HEARTH; 2 RMS HARDWD; PU CTH, CORRECTED BSMT; MOST FLRS
 POOR COND/SAG; 1/16 NOH; EXT AVG COND;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
GARAGE-1 STY	928	29 x 32	77	30.00	15	3,216	COND/CRACKED CONC
						3,200	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

PARCEL TOTAL TAXABLE VALUE

Year	Building	Features	Land
2015	\$ 139,900	\$ 3,900	\$ 45,100
			Parcel Total: \$ 188,900
2016	\$ 139,900	\$ 3,900	\$ 47,400
			Parcel Total: \$ 191,200
2017	\$ 111,500	\$ 3,200	\$ 47,400
			Parcel Total: \$ 162,100

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	AVERAGE	Driveway:	PAVED	Road:	PAVED				
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes	
1F RES	3,000 ac	48,000	E	100	100	100	100	95 -- MILD	100	45,600	0	N	45,600		
1F RES	1,300 ac	x 1,500	X	100				90 -- ROLLING	100	1,800	0	N	1,800		
											4,300 ac			47,400	

OWNER INFORMATION

BOUCHER, BRUCE J & SHARI LYNN REV.
 BOUCHER, BRUCE J & SHARI LYNN, TRUSTEES
 14 FRANKLIN MOUNTAIN CROSSING
 SWANZEY, NH 03446

SALES HISTORY

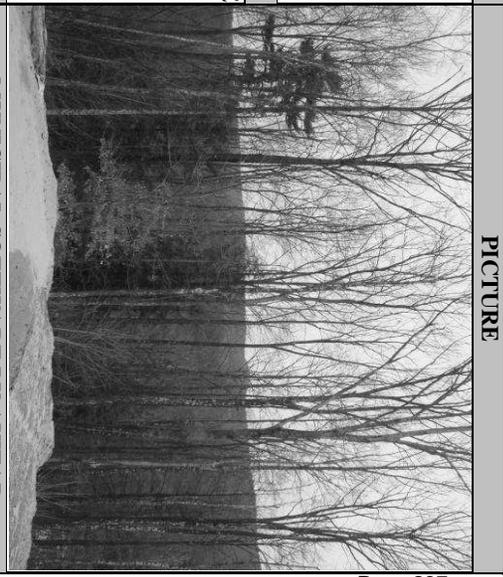
Date	Book	Page	Type	Price	Grantor
06/16/2017	2989	0150	Q1	262,000	PATNODE, RODNEY T.
11/18/2014	2888	0047	U138		PATNODE, RODNEY T. &
02/11/2009	2554	0518	U137	112,533	FEDERAL NATL MORT ASSO
08/22/2008	2529	0049	U151		MARTINEAU, LEO & CECIL
09/14/2004	2176	0394	Q1	54,000	TAYLOR, DANA & MARY

NOTES

WHITE: OLD MAP & LOT: 1B-037; 2/12 DNPu BLOCKED SEASONAL HILLSIDE VIEW; 6/17 REMOVE SUB POTENT; CORR BED CNT, FIX CNT & SKETCH, PU BMF; UFU OVER GAR = DRYWALL & FA NO DUCT HEAT/ACC THRU GAR ONLY (WORKSHOP); NEW SEPTIC PRIOR TO SALE;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes



MUNICIPAL SOFTWARE BY AVITAR
RICHMOND ASSESSING
OFFICE

PARCEL TOTAL TAXABLE VALUE		
Year	Building	Land
2015	\$ 270,800	\$ 0
		Parcel Total: \$ 325,900
2016	\$ 270,800	\$ 0
		Parcel Total: \$ 325,900
2017	\$ 235,700	\$ 0
		Parcel Total: \$ 279,300

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	AVERAGE	Driveway:	GRAVEL/DIRT	Road:	PAVED			
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	3,000 ac	48,000	E	100	100	100	95	90 -- ROLLING	100	41,000	0	N	41,000	
1F RES	2,000 ac	x 1,500	X	100				85 -- MODERATE	100	2,600	0	N	2,600	
	5,000 ac									43,600			43,600	



PICTURE **OWNER** **TAXABLE DISTRICTS** **District** **Percentage** **BUILDING DETAILS**

BOUCHER, BRUCE J & SHARILYNN R
 BOUCHER, BRUCE J & SHARILYNN, TRUS
 14 FRANKLIN MOUNTAIN CROSSING
 SWANZEY, NH 03446

PERMITS

Date	Permit ID	Permit Type	Notes

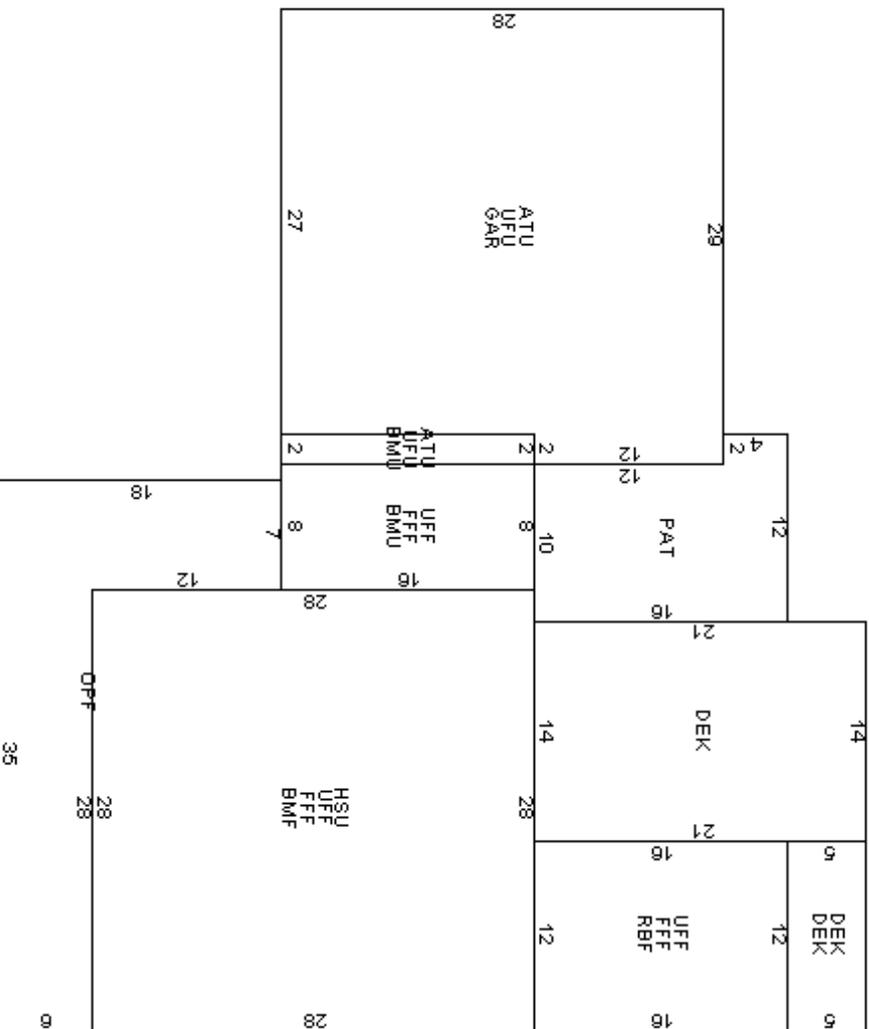
Model: 2.50 STORY FRAME CONVENTION
 Roof: GABLE OR HIP/ASPHALT
 Ext: VINYL SIDING
 Int: DRYWALL
 Floor: HARDWOOD/CARPET
 Heat: OIL/HOT WATER
 Bedrooms: 3 Baths: 2.5 Fixtures: 10
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A1 AVG+10
 Com. Wall:
 Size Adj: 0.8740 Base Rate: RSA 82.00
 Bldg. Rate: 0.8661
 Sq. Foot Cost: \$ 71.02

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
ATU	ATTIC	812	0.10	81
UPU	UPPER FLR	812	0.50	406
GAR	GARAGE	780	0.45	351
PAT	PATIO	168	0.10	17
UPF	UPPER FLR FIN	1104	1.00	1104
FFP	FST FLR FIN	1104	1.00	1104
BMU	BSMNT	160	0.15	24
HSU	1/2 STRY UNFIN	784	0.25	196
BMF	BSMNT FINISHED	784	0.30	235
OPF	OPEN PORCH	294	0.25	74
DEK	DECK/ENTRANCE	414	0.10	41
RBF	RAISED BSMNT	192	0.50	96
GLA:		2,208		7,408
				3,729

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 264,834
 Year Built: 2005
 Condition For Age: AVERAGE 11 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 11 %
 Building Value: \$ 235,700



OWNER INFORMATION

MCKINLEY, PAUL T

103 MOUNTAIN ROAD

FRANCESTOWN, NH 03043

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
07/31/2017	2994	0910	Q1	179,900	BOROWSKI, CLAIRE D.
11/03/2006	2393	0930	Q1	105,000	ROBBINS REVOC TRUST, D

NOTES

01/22/14 ADVM MARKED FOR INSPECTION
 01/06/14 INSP MARKED FOR INSPECTION
 11/01/07 DM
 01/13/04 DM

OLD MAP & LOT: 1B-030: 1/14 NOH: EXT WELL MAINT: NC NOTED: 7/17
 CORR BED CNT: HEAT, FIREPL & COND PER MLS; UNDER CONTRACT LP = \$179,900;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
BARN-1STRY/BSMT	342	18 x 19	107	20.00	60	4,391	
BARN-1STRY/LOFT	512	16 x 32	91	22.00	60	6,150	
FIREPLACE 2-STAND	1		100	5,000.00	100	5,000	
						15,500	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 80,600	\$ 6,600	\$ 40,400
			Parcel Total: \$ 127,600
2016	\$ 80,600	\$ 6,600	\$ 40,400
			Parcel Total: \$ 127,600
2017	\$ 121,700	\$ 15,500	\$ 40,500
			Parcel Total: \$ 177,700

LAND VALUATION

Zone: RD- RESIDENTIAL Minimum Acreage: 3.00 Minimum Frontage: 250 Site: AVERAGE Driveway: PAVED Road: PAVED

Land Type: 1F RES Units: 1,000 ac Base Rate: 45,000 E NC Adj: 100 Site: 100 Road: 100 DWay: 100 Topography: 90--ROLLING Cond: 100 Ad Valorem SPI R: 0 N Tax Value Notes: 40,500

1,000 ac **40,500** **40,500**



PICTURE

OWNER

MCKINLEY, PAUL T
 103 MOUNTAIN ROAD
 FRANCELSTOWN, NH 03043

TAXABLE DISTRICTS

District Percentage

PERMITS

Date	Permit ID	Permit Type	Notes

BUILDING DETAILS

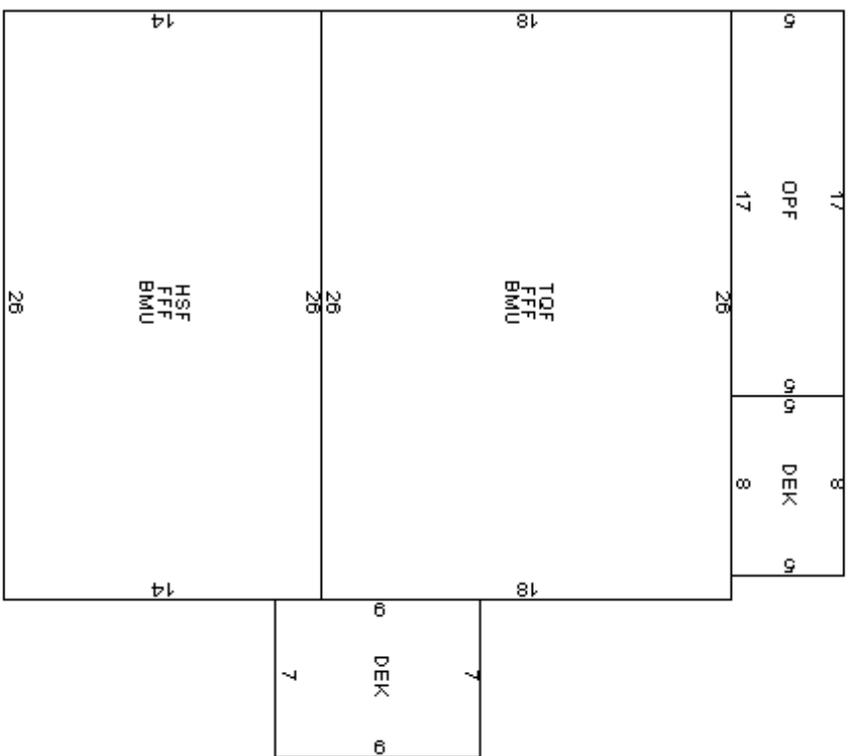
Model: 1.75 STORY FRAME CAPE
 Roof: GABLE OR HIP/ASPHALT
 Ext: CLAP BOARD
 Int: PLASTERED
 Floor: PINE/SOFT WD
 Heat: OIL/HOT WATER
 Bedrooms: 2 Baths: 2.0 Fixtures: 6
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A2 AVG+20
 Com. Wall:
 Size Adj: 1.0541 Base Rate: RSA 82.00
 Bldg. Rate: 1.1900
 Sq. Foot Cost: \$ 97.58

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
OPF	OPEN PORCH	85	0.25	21
DEK	DECK/ENTRANCE	103	0.10	10
TOF	3/4 STRY FIN	468	0.75	351
FFF	FST FLR FIN	832	1.00	832
BMU	BSMNT	832	0.15	125
HSF	1/2 STRY FIN	364	0.50	182
GLA:	1,365	2,684		1,521

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 148,419
 Year Built: 1830
 Condition For Age: EXCELLENT 18 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 18 %
 Building Value: \$ 121,700



OWNER INFORMATION	SALES HISTORY		PRICE GRANTOR
BOSQUET, BRENDAN A & CHLOE M	Date	Book Page	Type
121 FITZWILLIAM ROAD	01/29/2016	2933 1087	Q1
RICHMOND, NH 03470	208,000 WHITE, BRUCE		

LISTING HISTORY	NOTES
06/22/17 JRVM	RED: OLD MAP & LOT: 3C-022; DRIVEWAY ON POND WOOD RD; OPEN INSULATION IN GARAGE; 12/15 HO NO PRESENT-EXT ONLY; EXT AVG COND: 6/17 NO ANS @ DOOR: CK18 FOR SHED;
12/18/15 ADVVM	
11/05/15 INSP	
08/01/09 JD	
11/01/07 DM	

EXTRA FEATURES VALUATION						MUNICIPAL SOFTWARE BY AVITAR			
Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes		
FIREPLACE 1-STAND	1	100	3,000.00	100		3,000			
							3,000		

PARCEL TOTAL TAXABLE VALUE			
Year	Building	Features	Land
2015	\$ 155,300	\$ 3,000	\$ 41,900
	Parcel Total: \$ 200,200		
2016	\$ 155,300	\$ 3,000	\$ 41,900
	Parcel Total: \$ 200,200		
2017	\$ 166,400	\$ 3,000	\$ 42,100
	Parcel Total: \$ 211,500		

LAND VALUATION

Zone: RD- RESIDENTIAL	Minimum Acreage: 3.00	Minimum Frontage: 250	Site: AVERAGE Driveway: GRAVEL/DIRT Road: PAVED										
Land Type	Units	Base Rate	NC Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES	2.100 ac	46,650	E	100	100	95	95--MILLD	100	42,100	0	N	42,100	
	2.100 ac								42,100			42,100	



PICTURE

OWNER

BOSQUET, BRENDAN A & CHLOE M
 121 FITZWILLIAM ROAD
 RICHMOND, NH 03470

TAXABLE DISTRICTS

District Percentage

PERMITS

Date	Permit ID	Permit Type	Notes

BUILDING DETAILS

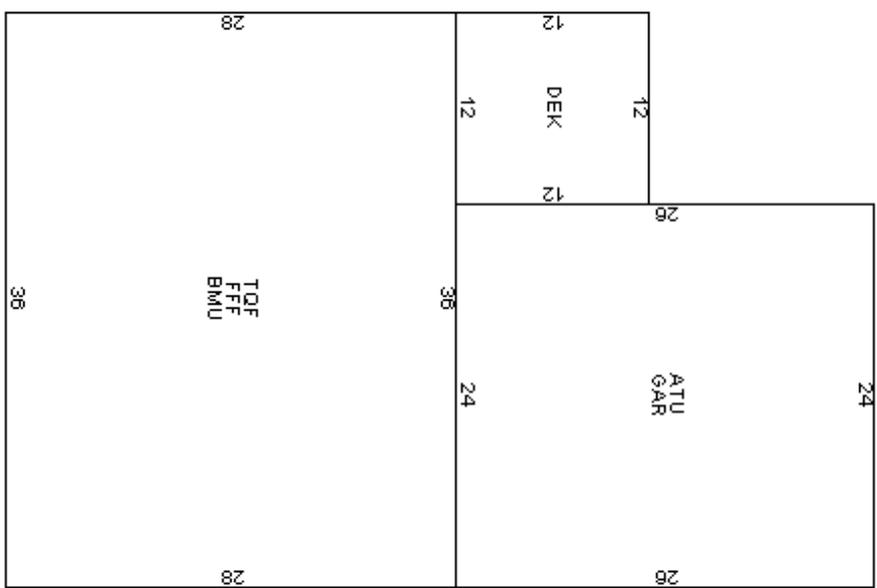
Model: 1.75 STORY FRAME SALTBOX
 Roof: SALT BOX/ASPHALT
 Ext: CLAP BOARD
 Int: DRYWALL/WOOD/LOG
 Floor: HARDWOOD/PINE/SOFT WD
 Heat: OIL/FA DUCTED
 Bedrooms: 3 Baths: 2.0 Fixtures: 6
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A1 AVG+10
 Com. Wall:
 Size Adj: 0.9536 Base Rate: RSA 82.00
 Bldg. Rate: 1.0383
 Sq. Foot Cost: \$ 85.14

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
ATU	ATTIC	624	0.10	62
GAR	GARAGE	624	0.45	281
DEK	DECK/ENTRANCE	144	0.10	14
TQF	3/4 STRY FIN	1008	0.75	756
FFF	FST FLR FIN	1008	1.00	1008
BMU	BSMNT	1008	0.15	151
GLA:	1,764	4,416		2,272

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 193,438
 Year Built: 1999
 Condition For Age: AVERAGE 14 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 14 %
 Building Value: \$ 166,400



OWNER INFORMATION

VELASQUEZ, JESSE C & KARLA R

41 TILSEY BROOK DR

RICHMOND, NH 03470

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
12/19/2016	2971	0046	Q1	195,000	BURDICK, KATIE E.
05/28/2010	2637	0615	U137	157,500	FEDERAL NATL MORT ASSO
03/18/2009	2560	0941	U151		MAUPIN, DONALD & MELLIS
07/22/2004	2159	0451	U199	264,900	CENDANT MOBILITY FINAN
07/22/2004	2159	0448	Q1	264,900	HORNER, JEFFREY & MICH

NOTES

TAN; OLD MAP & LOT: 4D-013B2; 7/17; P/U BME & CTH; REMOVED POOL, P/U SHED; I&E= AVG;

LISTING HISTORY

07/12/17 JRVL DNV TQF
 01/15/13 ADVVM
 10/06/08 DM

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
FIREPLACE 1-STAND	1	10 x 10	100	3,000.00	100	3,000	GAS
SHED-WOOD	100		220	10,000	80	1,760	
						4,800	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 197,900	\$ 4,300	\$ 44,800
			Parcel Total: \$ 247,000
2016	\$ 197,900	\$ 4,300	\$ 44,800
			Parcel Total: \$ 247,000
2017	\$ 204,700	\$ 4,800	\$ 40,400
			Parcel Total: \$ 249,900

LAND VALUATION

Zone: RD- RESIDENTIAL	Minimum Acreage: 3.00	Minimum Frontage: 250	Site: AVERAGE	Driveway: PAVED	Road: PAVED								
Land Type	Units	Base Rate	NC Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES	3,000 ac	48,000	D	90	100	100	90 -- ROLLING	100	38,900	0	N	38,900	
IF RES	1,140 ac	x 1,500	X	100			90 -- ROLLING	100	1,500	0	N	1,500	
											40,400		
											4,140 ac		
											40,400		



OWNER
VELASQUEZ, JESSE C & KARLA R
 41 TILSEY BROOK DR
 RICHMOND, NH 03470

TAXABLE DISTRICTS
 District Percentage

PERMITS

Date	Permit ID	Permit Type	Notes

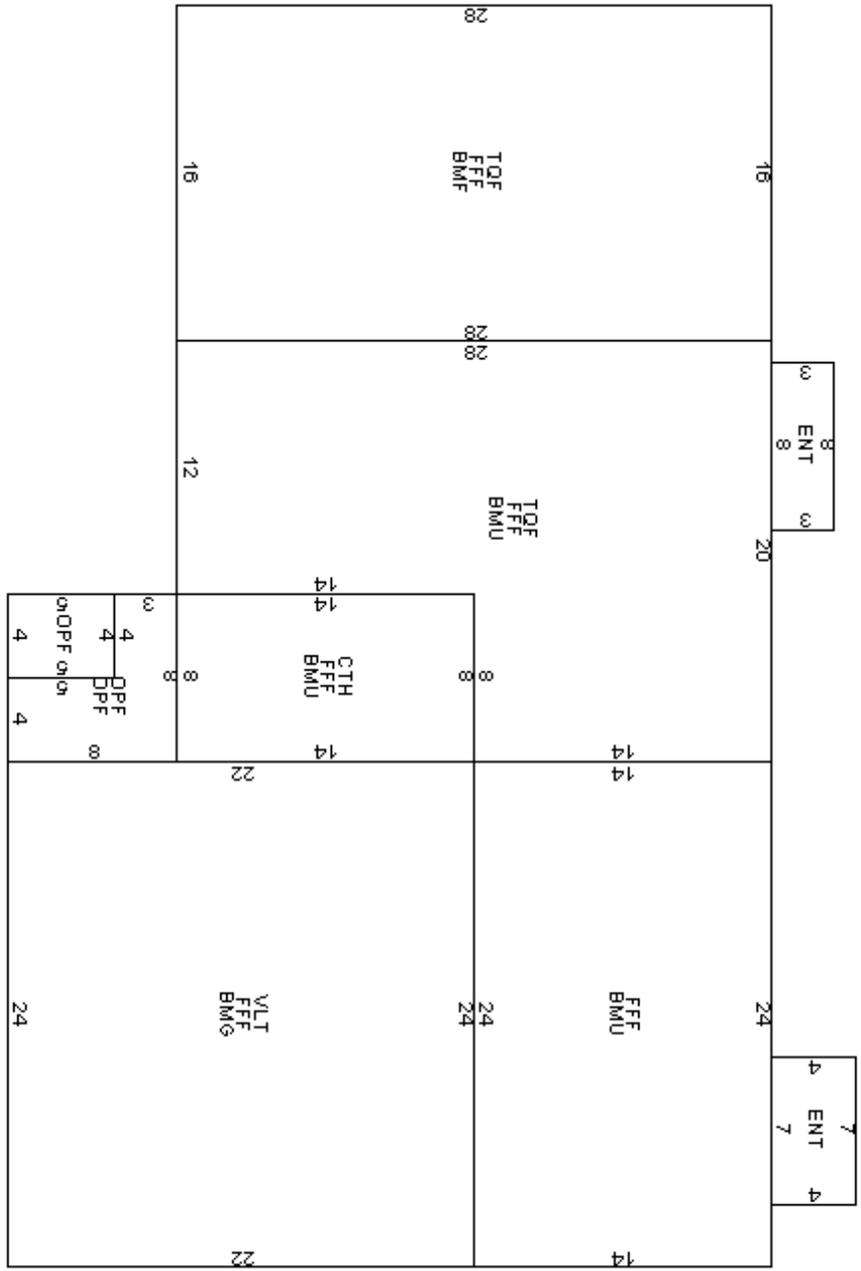
BUILDING DETAILS
 Model: 1.75 STORY FRAME GAMBREL CO
 Roof: GAMBREL/ASPHALT
 Ext: CLAP BOARD
 Int: DRYWALL
 Floor: HARDWOOD
 Heat: GAS/HOT WATER
 Bedrooms: 4 Baths: 3.5 Fixtures: 11
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A1 AVG+10
 Com. Wall:
 Size Adj: 0.9048 Base Rate: RSA 82.00
 Bldg. Rate: 0.9949
 Sq. Foot Cost: \$ 81.58

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
VLT	VAULTED	528	0.05	26
FPF	FST FLR FIN	1872	1.00	1872
BMG	BASEMENT	528	0.20	106
TQF	3/4 STRY FIN	896	0.75	672
BMU	BSMNT	896	0.15	134
OPF	OPEN PORCH	108	0.25	27
BMF	BSMNT FINISHED	448	0.30	134
CTH	CATHEDRAL	112	0.10	11
ENT	ENTRANCE	52	0.10	5
GLA:	2,544	5,440		2,987

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 243,679
 Year Built: 1990
 Condition For Age: AVERAGE 16 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 16 %
 Building Value: \$ 204,700



OWNER INFORMATION

GRADY, PAUL D.

79 WHIPPLE HILL ROAD
RICHMOND, NH 03470

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
04/30/2015	2902	1062	Q1	83,000	CUSEO, GEORGE &

NOTES

06/22/17 JRVL
01/15/13 ADVVM
11/18/08 DM

TAN; PARCEL ABUTTS BROOK IN REAR; OLD MAP & LOT: 5D-003:1/13 NOH;
DNV FUEL SOURCE; EST BMF; 6/17 CORR INT, FLRS, HEAT & SKETCH; HALF
OF HSE HAS LOFT W/ LADDER ACS ONLY; DWY PVD AFTER SALE.

EXTRA FEATURES VALUATION

Feature Type Units Length x Width Size Adj Rate Cond Market Value Notes

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

PARCEL TOTAL TAXABLE VALUE

Year	Building	Features	Land
2015	\$ 49,100	\$ 0	\$ 32,700
		Parcel Total:	\$ 81,800
2016	\$ 49,100	\$ 0	\$ 32,700
		Parcel Total:	\$ 81,800
2017	\$ 67,700	\$ 0	\$ 30,600
		Parcel Total:	\$ 98,300

LAND VALUATION

Zone: RD- RESIDENTIAL Minimum Acreage: 3.00 Minimum Frontage: 250 Site: AVERAGE Driveway: PAVED Road: PAVED

Land Type Units Base Rate NC Adj Site Road DWay Topography Cond Ad Valorem SPI R Tax Value Notes

IF RES 1,000 ac 45,000 E 100 100 100 100 85 -- MODERATE 80 30,600 0 N 30,600 CITO BROOK

1,000 ac 30,600



PICTURE

OWNER

GRADY, PAUL D.
79 WHIPPLE HILL ROAD
RICHMOND, NH 03470

TAXABLE DISTRICTS

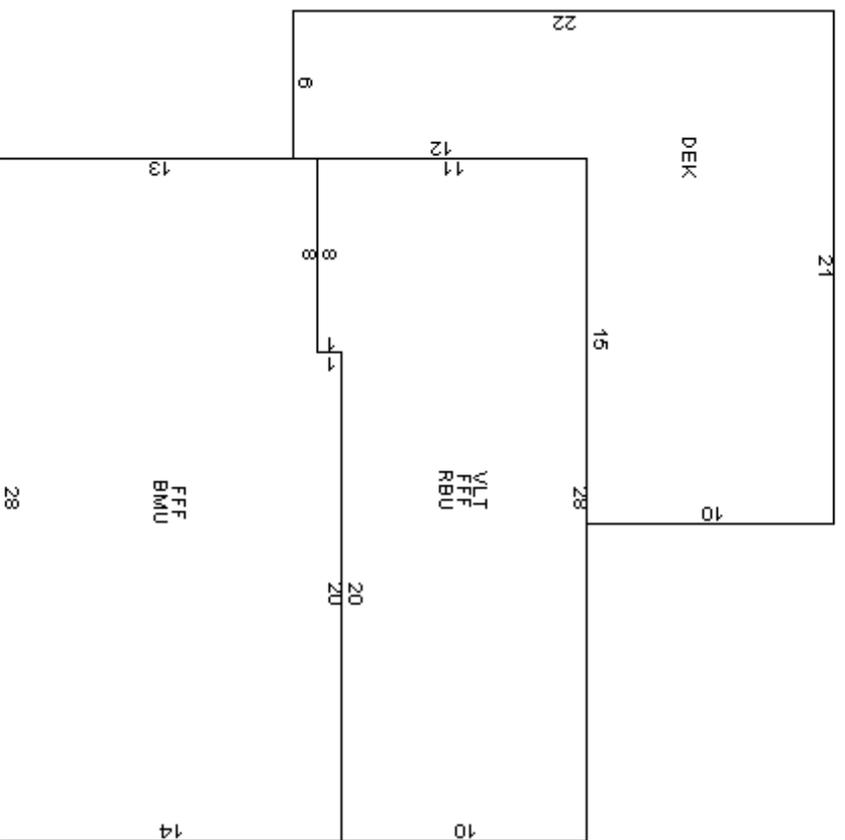
District	Percentage

BUILDING DETAILS

Model: 1.00 STORY FRAME CABIN / CO
Roof: GABLE OR HIP/ASPHALT
Ext: BOARD/BATTEN
Int: DRYWALL/WOOD/LOG
Floor: CARPET/LINOLEUM OR SIM
Heat: OIL/FA DUCTED
Bedrooms: 2 Baths: 1.0 Fixtures: 3
Extra Kitchens: Fireplaces:
A/C: No Generators:
Quality: A0 AVVG
Com. Wall:
Size Adj: 1.2980 Base Rate: RSA 82.00
Bldg. Rate: 1.2071
Sq. Foot Cost: \$ 98.99

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
VLT	VAULTED	288	0.05	14
FFF	FST FLR FIN	672	1.00	672
RBU	RAISED BSMNT	288	0.25	72
DEK	DECK/ENTRANCE	282	0.10	28
BMU	BSMNT	384	0.15	58
GLA:	672	1,914		844



2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 83,548
Year Built: 1980
Condition For Age: AVERAGE 19 %
Physical:
Functional:
Economic:
Temporary:
Total Depreciation: 19 %
Building Value: \$ 67,700

OWNER INFORMATION

LAPLUME, BENJAMIN H
 LAPLUME, JACQUELINE MARIE
 314 WHIPPLE HILL RD
 RICHMOND, NH 03470-4102

SALES HISTORY

Date	Book	Page	Type	Price Grantor
05/31/2017	2987	0264	Q I	178,000 MCELHINEY, SEAN M. &
04/13/2005	2233	0554	Q V	45,000 LOUNDER, ELIZABETH A
08/19/2002	1920	0284	Q V	19,000 TERABITHIA LAND CO

NOTES

06/22/17 JRVM TAN; OLD MAP & LOT: 3D-005C:1/13 HO ANS QS AT DOOR, DNVI; ADI
 03/09/16 JRPM SKETCH: PU OIL HEAT; 3/16 PU DEK; DNP 4X3 STAIR LANDING=NV; 6/17
 01/17/13 ADVM NOH;
 10/14/08 SM

EXTRA FEATURES VALUATION

Feature Type Units Length x Width Size Adj Rate Cond Market Value Notes

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

PARCEL TOTAL TAXABLE VALUE

Year	Building	Features	Land
2015	\$ 115,200	\$ 0	\$ 41,300
			Parcel Total: \$ 156,500
2016	\$ 116,100	\$ 0	\$ 41,300
			Parcel Total: \$ 157,400
2017	\$ 124,600	\$ 0	\$ 41,400
			Parcel Total: \$ 166,000

LAND VALUATION

Zone: RD- RESIDENTIAL Minimum Acreage: 3.00 Minimum Frontage: 250 Site: AVERAGE Driveway: GRAVEL/DIRT Road: GRAVEL/DIRT

Land Type Units Base Rate NC Adj Site Road DWay Topography Cond Ad Valorem SPI R Tax Value Notes

IF RES	3,000 ac	48,000	E	100	100	95	95	--	MILD	100	41,200	0	N	41,200
IF RES	0.130 ac	x 1,500	X	100	100	90	--	ROLLING	100	200	200	0	N	200
3.130 ac														
41,400														



PICTURE

OWNER

LAPLUME, BENJAMIN H
 LAPLUME, JACQUELINE MARIE
 314 WHIPPLE HILL RD
 RICHMOND, NH 03470-4102

TAXABLE DISTRICTS

District	Percentage

BUILDING DETAILS

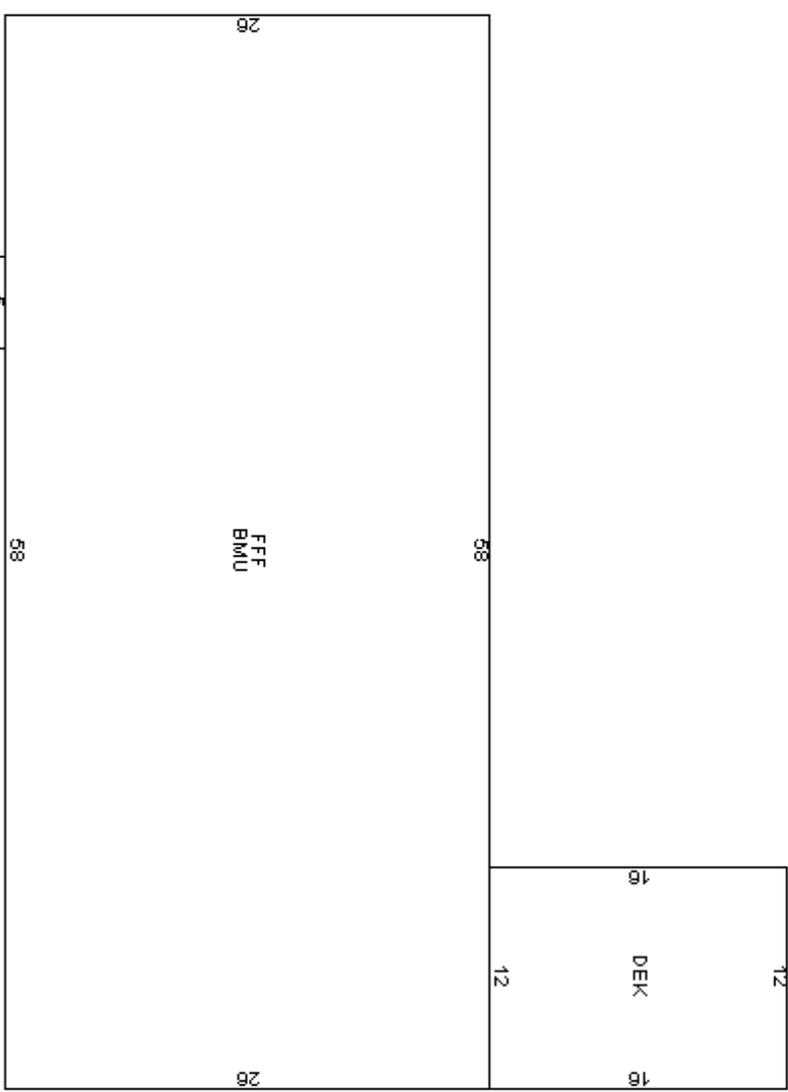
Model: **1.00 STORY FRAME MODULAR**
 Roof: **GABLE OR HIP/ASPHALT**
 Ext: **VINYL SIDING**
 Int: **DRYWALL**
 Floor: **CARPET/LINOLEUM OR SIM**
 Heat: **OIL/HOT WATER**
 Bedrooms: **3** Baths: **2.0** Fixtures: **6**
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: **A0 AVG**
 Com. Wall:
 Size Adj: **1.0135** Base Rate: **RSA 82.00**
 Bldg. Rate: **0.9730**
 Sq. Foot Cost: **\$ 79.78**

PERMITS

Date	Permit ID	Permit Type	Notes
06/22/15	2015-003	ADDITON	ADD 12' X 16' DECK

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
FFF	FST FLR FIN	1508	1.00	1508
BMU	BSMNT	1508	0.15	226
DEK	DECK/ENTRANCE	212	0.10	21
GLA:	1,508	3,228		1,755



2017 BASE YEAR BUILDING VALUATION

Market Cost New: **\$ 140,014**
 Year Built: **2005**
 Condition For Age: **AVERAGE** **11 %**
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: **11 %**
 Building Value: **\$ 124,600**

OWNER INFORMATION

CLARK, SCOTT R
 SCARNEO, NICOLE H
 320 WHIPPLE HILL RD
 RICHMOND, NH 03470

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
10/24/2016	2963	1200	Q1	189,000	O'RORKE, HUGH & TERESA
08/06/2004	2165	0743	U138		O'RORKE, HUGH

NOTES

06/22/17 JRVM
 10/08/13 ADCL
 01/17/13 ADVVM
 08/01/09 KM
 10/14/08 SM

NATURAL: OLD MAP & LOT: 3D-005D-1/13 NOH: NC NOTED: 10/13 INT & EXT WELL MAINT; NEW ROOF 2008; 6/17 NOH; ADJ XFOB COND;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
SHED-WOOD	144	12 x 12	171	10.00	70	1,724	
						1,700	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

PARCEL TOTAL TAXABLE VALUE

Year	Building	Features	Land
2015	\$ 136,700	\$ 1,500	\$ 41,300
		Parcel Total: \$ 179,500	
2016	\$ 136,700	\$ 1,500	\$ 41,300
		Parcel Total: \$ 179,500	
2017	\$ 145,400	\$ 1,700	\$ 41,400
		Parcel Total: \$ 188,500	

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	AVERAGE	Driveway:	GRAVEL/DIRT	Road:	GRAVEL/DIRT			
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES	3,000 ac	48,000	E	100	100	95	95	-- MILD	100	41,200	0	N	41,200	
IF RES	0.170 ac	x 1,500	X	100	100	90	--	ROLLING	100	200	0	N	200	
	3.170 ac									41,400			41,400	



OWNER **TAXABLE DISTRICTS** **BUILDING DETAILS**

CLARK, SCOTT R
 SCARNEO, NICOLE H
 320 WHIPPLE HILL RD
 RICHMOND, NH 03470

District
Percentage

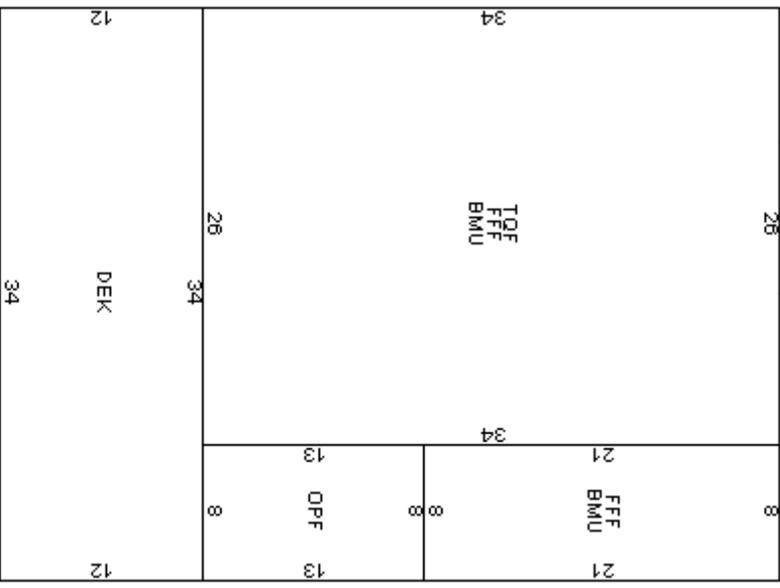
PERMITS

Date	Permit ID	Permit Type	Notes

Model: 1.75 STORY FRAME LOG HOUSE
Roof: GAMBREL/ASPHALT
Ext: LOGS
Int: WOOD/LOG
Floor: CARPET/PINE/SOFT WD
Heat: OIL/HOT WATER
 Bedrooms: **3** Baths: **2.0** Fixtures: **6**
 Extra Kitchens: Fireplaces:
 A/C: **No** Generators:
 Quality: **A1 AVG+10**
 Com. Wall:
 Size Adj: **0.9879** Base Rate: **RSA 82.00**
 Bldg. Rate: **1.0863**
 Sq. Foot Cost: **\$ 89.07**

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
DEK	DECK/ENTRANCE	453	0.10	45
OPF	OPEN PORCH	104	0.25	26
FRF	FST FLR FIN	1052	1.00	1052
BMU	BSMNT	1052	0.15	158
TOF	3/4 STRY FIN	884	0.75	663
GLA:	1,715	3,545		1,944



2017 BASE YEAR BUILDING VALUATION

Market Cost New: **\$ 173,152**
 Year Built: **1989**
 Condition For Age: **AVERAGE** **16 %**
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: **16 %**
 Building Value: **\$ 145,400**

OWNER INFORMATION

O'BRIEN, TIMOTHY M. & ELIZABETH A.

Date	Book	Page	Type	Price	Grantor
07/30/2015	2913	0571	Q1	190,000	VAUGHAN, DEBRA

440 WHIPPLE HILL RD

RICHMOND, NH 03470

LISTING HISTORY

NOTES

06/22/17 JRVE
 01/17/13 ADVVM
 08/03/09 RE
 10/14/08 SM

GREEN: OLD MAP & LOT: 1D-013C; EXCESS FRONTAGE IS ON DISCONTINUED ROAD = A CATEGORY FOR EXCESS FT: 1/13 NOH; DNPV VARIOUS TARP ROOF STRUCTURES=NV; CORRECTED XFOBS; EXT WELL MAINT; ADJ SKETCH; DNV FUEL SOURCE; 6/17 NO ANS @ DOOR; POSTED NT;

EXTRA FEATURES VALUATION

MUNICIPAL SOFTWARE BY AVITAR

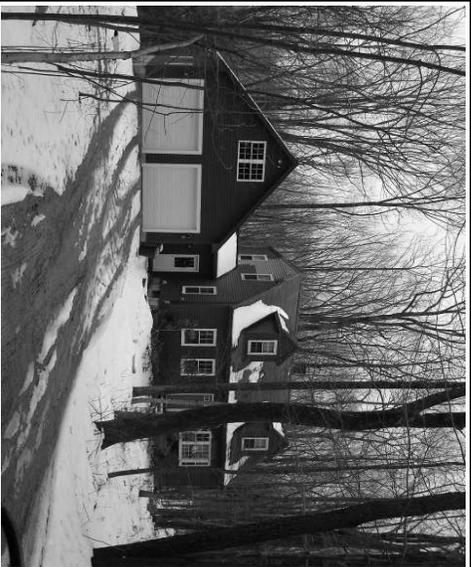
RICHMOND ASSESSING OFFICE

Feature Type	Units	Length	Width	Size Adj	Rate	Cond	Market Value	Notes
SHED-WOOD	96	8 x 12		227	10.00	50	1,090	
SHED-EQUIP	80	8 x 10		260	8.00	55	915	EST FENCE
LEAN-TO	66	6 x 11		302	4.00	10	80	
SHED-WOOD	54	6 x 9		356	10.00	20	384	COOP
LEAN-TO	18	2 x 9		400	4.00	20	58	ATT 6X9
							2,500	

Year	Building	Features	Land
2015	\$ 141,600		\$ 51,800
		Parcel Total:	\$ 195,500
2016	\$ 141,600		\$ 51,800
		Parcel Total:	\$ 195,500
2017	\$ 148,100		\$ 51,700
		Parcel Total:	\$ 202,300

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	AVERAGE	Driveway:	GRAVEL/DIRT	Road:	GRAVEL/DIRT			
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES	3,000 ac	48,000	E	100	100	95	95	90 -- ROLLING	100	39,000	0	N	39,000	
IF RES	8,000 ac	x 1,500	X	99				90 -- ROLLING	100	10,700	0	N	10,700	
IF RES	1,050 ac	x 1,500	X	99				90 -- ROLLING	100	1,400	0	N	1,400	
IF RES	250,000 ft	x 45	A	60				90 -- ROLLING	10	600	0	N	600	CTD
											12.050 ac		51,700	



PICTURE

OWNER
O'BRIEN, TIMOTHY M. & ELIZABET
 440 WHIPPLE HILL RD
 RICHMOND, NH 03470

OWNER

TAXABLE DISTRICTS

District	Percentage

PERMITS

Date	Permit ID	Permit Type	Notes

BUILDING DETAILS

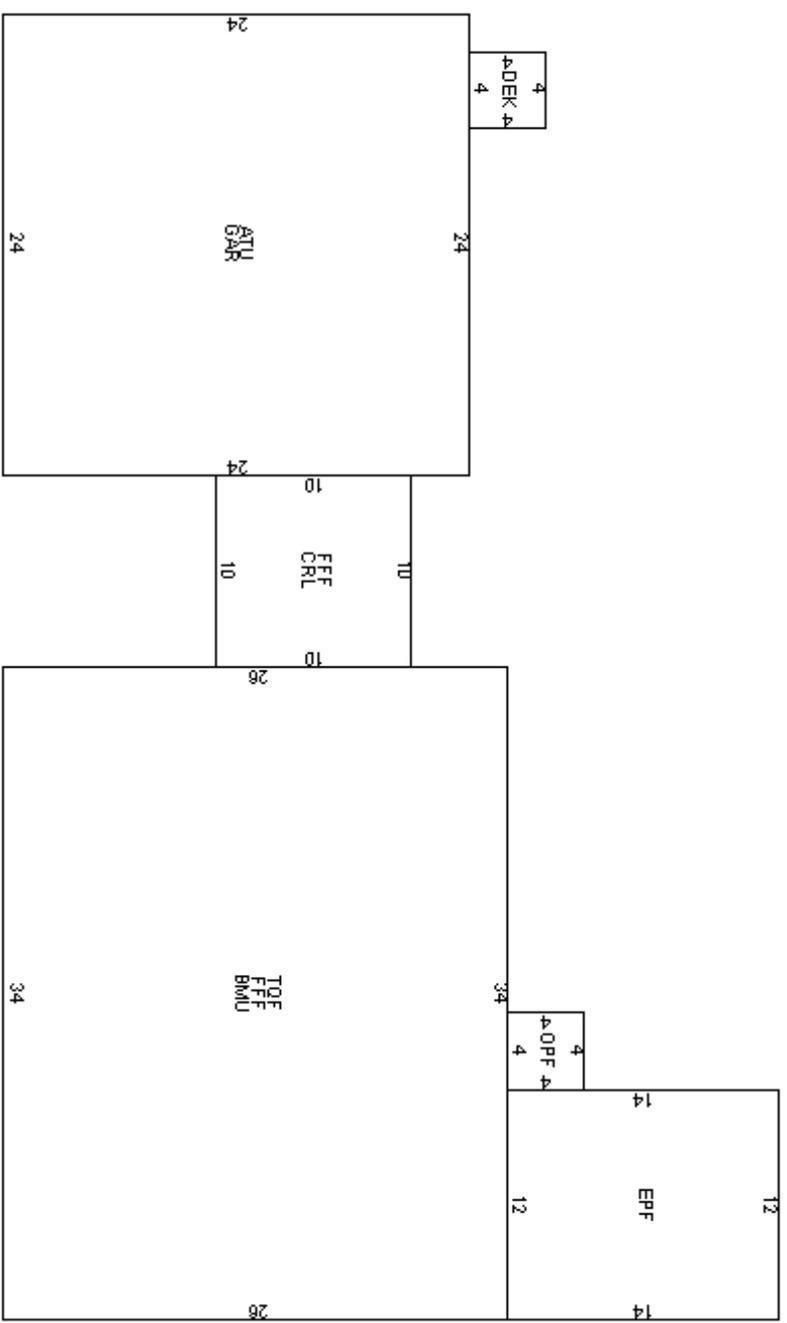
Model: 1.75 STORY FRAME CAPE
 Roof: GABLE OR HIP/ASPHALT
 Ext: CLAP BOARD
 Int: DRYWALL
 Floor: HARDWOOD/CARPET
 Heat: GAS/HOT WATER
 Bedrooms: 3 Baths: 2.0 Fixtures: 6
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A1 AVG+10
 Com. Wall:
 Size Adj: 0.9578 Base Rate: RSA 82.00
 Bldg. Rate: 1.0015
 Sq. Foot Cost: \$ 82.13

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
EPF	ENCLOSED	168	0.70	118
OPF	OPEN PORCH	16	0.25	4
DEK	DECK/ENTRANCE	16	0.10	2
TQF	3/4 STRY FIN	884	0.75	663
FFF	FST FLR FIN	984	1.00	984
BMU	BSMNT	884	0.15	133
CRL	CRAWL SPACE	100	0.05	5
ATU	ATTIC	576	0.10	58
GAR	GARAGE	576	0.45	259
GLA:	1,647	4,204		2,226

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 182,821
 Year Built: 1980
 Condition For Age: AVERAGE 19 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 19 %
 Building Value: \$ 148,100



OWNER INFORMATION

LAFFOND, JOSHUA M.

219 WHIPPLE HILL RD
RICHMOND, NH 03470

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
01/19/2016	2932	1098	Q1	104,333	HODGGMAN, JOSEPH R.
09/19/2014	2881	0836	U154		HODGGMAN, JOSEPH R.
09/23/2002	1929	0517	Q1	76,533	HULETT, GERALD & MARGU

NOTES

BROWN: OLD MAP & LOT: 3D-013; DNP U SM ANIMAL SHED IN PEN: 6/17
NOH; CORR SKETCH; ROOF & XFOB COND; EXT = AVG; EST INT = AVG;

LISTING HISTORY

06/22/17 JRVM
01/18/13 ADVX
10/14/08 SM

EXTRA FEATURES VALUATION

Feature Type	Units	Length	Width	Size Adj	Rate	Cond	Market Value	Notes
SHED-WOOD	96	8	x 12	227	10,00	30	654	
							700	

MUNICIPAL SOFTWARE BY AVITAR

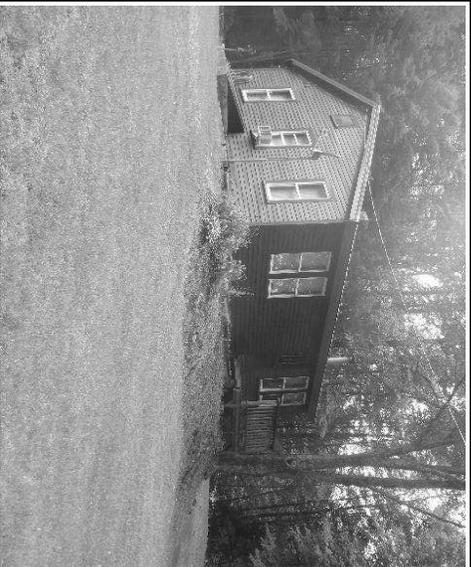
RICHMOND ASSESSING OFFICE

PARCEL TOTAL TAXABLE VALUE

Year	Building	Features	Land
2015	\$ 57,900	\$ 800	\$ 39,100
	Parcel Total: \$ 97,800		
2016	\$ 57,900	\$ 800	\$ 39,100
	Parcel Total: \$ 97,800		
2017	\$ 67,000	\$ 700	\$ 39,100
	Parcel Total: \$ 106,800		

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	AVERAGE	Driveway:	GRAVEL/DIRT	Road:	GRAVEL/DIRT			
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	3,000 ac	48,000	E	100	100	95	95	90 -- ROLLING	100	39,000	0	N	39,000	
1F RES	0.100 ac	x 1,500	X	100				90 -- ROLLING	100	100	0	N	100	
	3.100 ac									39,100			39,100	



PICTURE

OWNER

LAFOND, JOSHUA M.
 219 WHIPPLE HILL RD
 RICHMOND, NH 03470

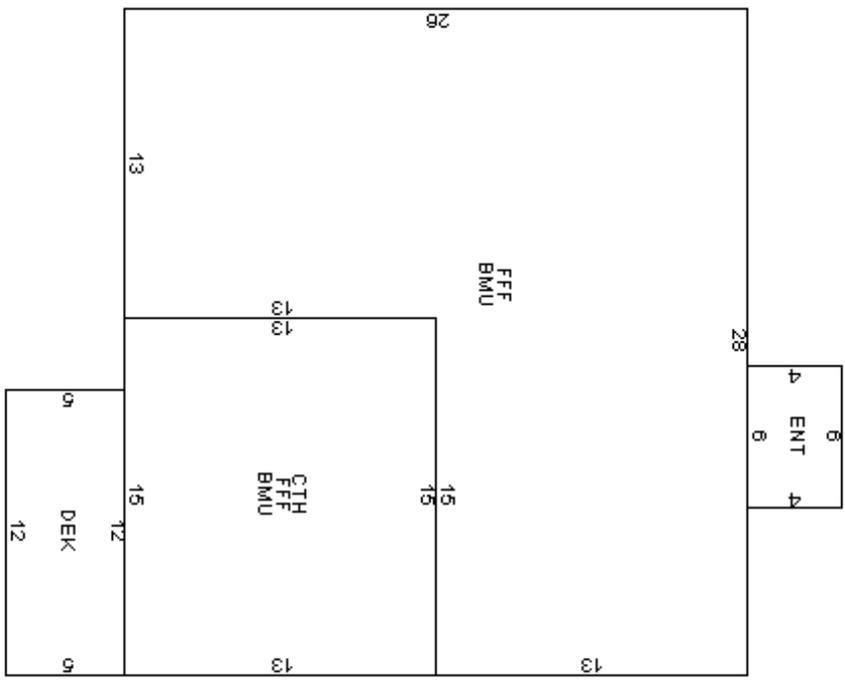
TAXABLE DISTRICTS

District	Percentage

BUILDING DETAILS

Model: 1.00 STORY FRAME CABIN / CO
 Roof: GABLE OR HIP/PREFAB METALS
 Ext: CLAP BOARD
 Int: DRYWALL/WOOD/LOG
 Floor: PINE/SOFT WD
 Heat: OIL/HOT WATER
 Bedrooms: 1 Baths: 1.0 Fixtures: 3
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A0 AVVG
 Com. Wall:
 Size Adj: 1.2847 Base Rate: RSA 82.00
 Bldg. Rate: 1.2590
 Sq. Foot Cost: \$ 103.24

Date	Permit ID	Permit Type	Notes



BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
FFF	FST FLR FIN	728	1.00	728
BMU	BSMNT	728	0.15	109
CTH	CATHEDRAL	195	0.10	20
DEK	DECK/ENTRANCE	60	0.10	6
ENT	ENTRANCE	24	0.10	2
GLA:	728	1,735		865

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 89,303
 Year Built: 1950
 Condition For Age: AVERAGE 25 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 25 %
 Building Value: \$ 67,000

OWNER INFORMATION	SALES HISTORY		PRICE GRANTOR
WARRENKE, CRAIG M & AMY M 326 ATHOL RD RICHMOND, NH 03470	Date	Book Page	Type
	12/01/2016	2968 0964	Q1
			240,000 PERRY, ROGER & SANDRA

LISTING HISTORY	NOTES
06/23/17 JRVM 01/05/16 ADVVM 11/05/15 INSP 10/20/08 SM	OLD M&L IC-12; WORKSHOP IN GOOD QUALITY, TRUSSED ROOF; 1900 FT OF ROAD FRONTAGE; 1/16 NOH; EXT GD COND; 6/17 NOH; ADJ 12X18 SHED COND; V.GOOD COND PER M.L.S; CK18 FOR XFOBS INCL NEW DECK IN LOWER BACK YARD;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
FIREPLACE 1-STAND	2			3,000.00	100	6,000	
SHED-WOOD	216	12 x 18	134	10.00	20	579	FAIR
SHOP-AVG	1,408	32 x 44	71	18.00	90	16,195	GOOD
SHOP-AVG	128	8 x 16	185	18.00	90	3,836	GOOD
						26,600	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 114,700	\$ 26,900	\$ 75,100
		Parcel Total: \$ 216,700	
2016	\$ 114,700	\$ 26,900	\$ 75,100
		Parcel Total: \$ 216,700	
2017	\$ 130,700	\$ 26,600	\$ 74,000
		Parcel Total: \$ 231,300	

LAND VALUATION

Zone: RD- RESIDENTIAL Minimum Acreage: 3.00 Minimum Frontage: 250 Site: AVERAGE Driveway: GRAVEL/DIRT Road: PAVED

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	3,000 ac	48,000	E	100	100	100	95	95 -- MILD	100	43,300	0	N	43,300	
1F RES	6,910 ac	x 1,500	X	100				90 -- ROLLING	100	9,300	0	N	9,300	
1F RES	500,000 ft ²	x 45	E	100				95 -- MILD	100	21,400	0	N	21,400	
	9,910 ac									74,000			74,000	



OWNER WARNKE, CRAIG M & AMY M
TAXABLE DISTRICTS District Percentage
 326 ATHOL RD RICHMOND, NH 03470

Date	Permit ID	Permit Type	Notes
PERMITS			

BUILDING DETAILS

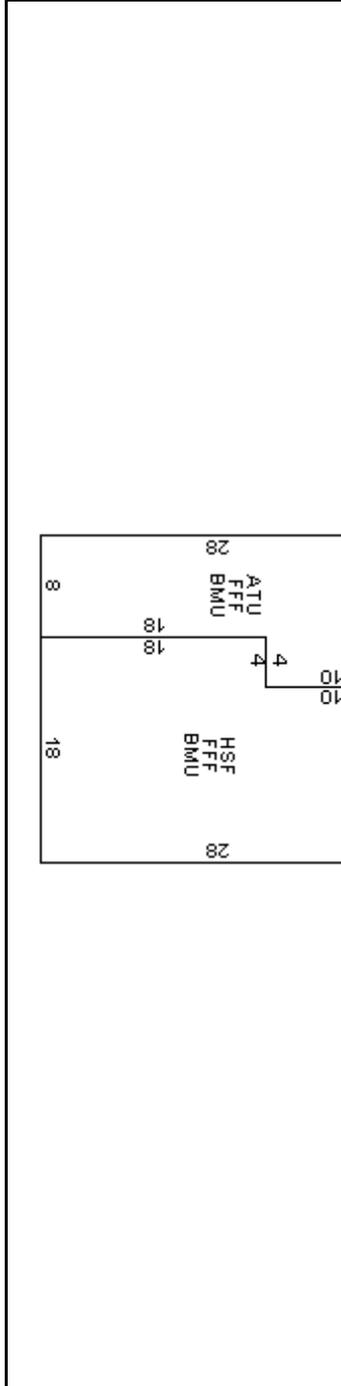
Model: 1.50 STORY FRAME NEW ENGLAN
 Roof: GABLE OR HIP/ASPHALT
 Ext: CLAP BOARD
 Int: PLASTERED
 Floor: PINE/SOFT WD
 Heat: OIL/FA DUCTED
 Bedrooms: 3 Baths: 2.0 Fixtures: 6
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A3 AVG+30
 Com. Wall:
 Size Adj: 1.0248 Base Rate: RSA 82.00
 Bldg. Rate: 1.2794
 Sq. Foot Cost: \$ 104.91

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
DEK	DECK/ENTRANCE	264	0.10	26
OPF	OPEN PORCH	180	0.25	45
FRF	FST FLR FIN	1208	1.00	1208
CRL	CRAWL SPACE	354	0.05	18
BMU	BSMNT	854	0.15	128
ATU	ATTIC	264	0.10	26
HSF	1/2 STRY FIN	464	0.50	232
GLA:		1,440		1,683

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 176,564
 Year Built: 1820
 Condition For Age: VERY GOOD 26 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 26 %
 Building Value: \$ 130,700



2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 176,564
 Year Built: 1820
 Condition For Age: VERY GOOD 26 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 26 %
 Building Value: \$ 130,700

OWNER INFORMATION		SALES HISTORY				PRICE GRANTOR	
PAGE, AMANDA C		Date	Book	Page	Type	Price Grantor	
DUPONT, SETH		10/11/2016	2962	0780	Q1	135,800 HOLBROOK, SANDRA J. 2010	
180 FISH HATCHERY RD		09/24/2015	2920	0572	U144	HOLBROOK, SANDRA	
RICHMOND, NH 03470							

LISTING HISTORY		NOTES	
06/23/17	JRVM	WHITE: SMALL COTTAGE W/ADDITIONS. 1970S; OLD MAP & LOT: 2D-027;	
11/05/15	INSP	DNDU HEARTH; 4/12; HSF MEAS 5'; 1 RM IN FFF HAS SUBFLRS & UNPIN	
02/23/15	ADPR	CLOSET; DRYWALL & PLASTER MIXED; BSMT LOW CEIL (5'); 2/15 NOH;	
04/23/12	SGHC	APPRS SOME NEW EXT DOORS & WINDOWS; 6/17 NOH; CORR BED CNT PER	
04/23/12	ERHL	MLS; ADJ XFOB'S COND;	
08/01/09	RE		
10/16/08	SM		

EXTRA FEATURES VALUATION										MUNICIPAL SOFTWARE BY AVITAR		
Feature Type	Units	Length	Width	Size Adj	Rate	Cond	Market Value	Notes	Year	Building	Features	Land
SHED-WOOD	96	8 x 12		227	10,00	60	1,308	T-111 BEHIND BARN	2015	\$ 72,800	\$ 6,400	\$ 48,000
BARN-1STRY	480	24 x 20		93	18,00	20	1,607	LADD LOFT/DIRT FLR	2016	\$ 72,800	\$ 6,400	\$ 48,000
SHED-EQUIP	228	19 x 12		130	8,00	20	474	ATT BARN/DRT FLR	2017	\$ 80,500	\$ 3,400	\$ 50,200
							3,400		Parcel Total: \$ 134,100			

LAND VALUATION														
Zone	RD-RESIDENTIAL	Minimum Acreage	3.00	Minimum Frontage	250	Site	AVERAGE	Driveway	GRAVEL/DIRT	Road	PAVED			
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES	3,000 ac	48,000	E	100	100	100	95	100--LEVEL	100	45,600	0	N	45,600	
IF RES	3,200 ac	x 1,500	X	100	100	100	95	--MILD	100	4,600	0	N	4,600	
							6,200 ac			50,200			50,200	

PARCEL TOTAL TAXABLE VALUE									
Year	Building	Features	Land						
2015	\$ 72,800	\$ 6,400	\$ 48,000						
2016	\$ 72,800	\$ 6,400	\$ 48,000						
2017	\$ 80,500	\$ 3,400	\$ 50,200						
			Parcel Total: \$ 134,100						



PICTURE

OWNER

PAGE, AMANDA C
 DUPONT, SETH
 180 FISH HATCHERY RD
 RICHMOND, NH 03470

TAXABLE DISTRICTS

District Percentage

PERMITS

Date	Permit ID	Permit Type	Notes
05/12/14	2014-008	ALTERATION	NEW EXTERIOR DOORS

BUILDING DETAILS

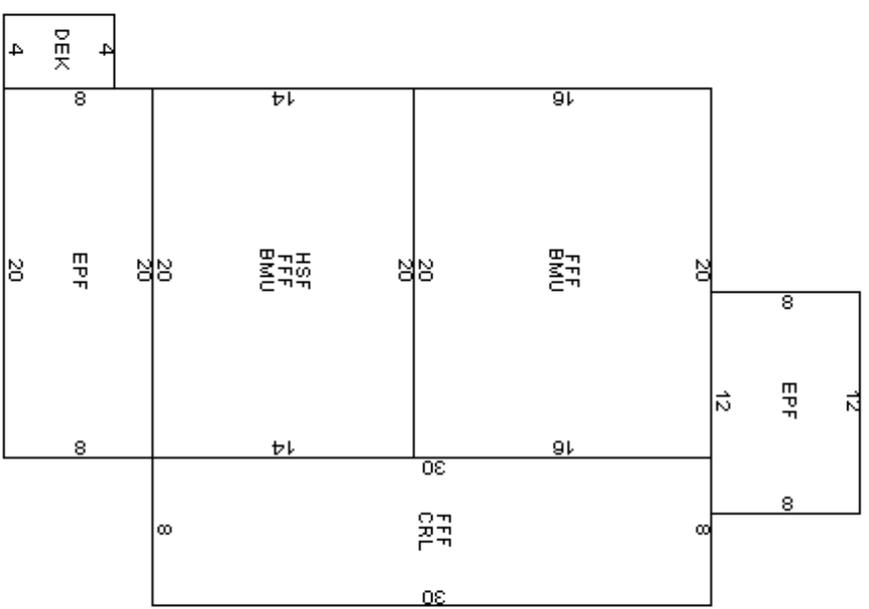
Model: 1.50 STORY FRAME CABIN / CO
 Roof: GABLE OR HIP/PREFAB METALS
 Ext: VINYL SIDING
 Int: DRYWALL/PLASTERED
 Floor: LAMINATE/LINOLEUM OR SIM
 Heat: GAS/EA DUCTED
 Bedrooms: 2 Baths: 1.0 Fixtures: 3
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A0 AVVG
 Com. Wall:
 Size Adj: 1.1162 Base Rate: RSA 82.00
 Bldg. Rate: 1.0498
 Sq. Foot Cost: \$ 86.08

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
EPF	ENCLOSED	256	0.70	179
FPF	FST FLR FIN	840	1.00	840
CRL	CRAWL SPACE	240	0.05	12
BMU	BSMNT	600	0.15	90
HSF	1/2 STRY FIN	280	0.50	140
DEK	DECK/ENTRANCE	24	0.10	2
GLA:	980	2,240		1,263

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 108,719
 Year Built: 1910
 Condition For Age: GOOD 26 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 26 %
 Building Value: \$ 80,500



OWNER INFORMATION

FOWLER, DOUGLASE
 220 FAY MARTIN ROAD
 RICHMOND, NH 03447

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
06/05/2017	2987	0960	Q1	192,000	LANGE, BENJAMIN S.
04/03/2015	2900	0366	U113	177,000	BOULAY TRUSTEE, JOSEPH
08/09/2012	2765	0400	U138		1 BOULAY, JOSEPH P
01/24/2012	2731	618	U138		1 BOULAY, JOSEPH
03/21/1994	1484	28	U138		1 CROWL, TERRIL

NOTES

06/23/17 JRVM
 07/08/15 ADVVM
 05/18/15 INSP MARKED FOR INSPECTION
 08/01/09 JD
 10/21/08 SM

BROWN: OLD MAP & LOT: 2C-017A; PLAN# CAB8-183; REAR PORTION IS EFP=LIVING QUALITY; 7/15 NOH; EXT GOOD COND; REDUCE COND OF SCREENHOUSE & PU LEAN-TO; 6/17 NOH; CORR XFOBS; DNP ANIMAL SHELTERS = NV; UPDATED K&BS PER MLS;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
SHED-WOOD	240	12 x 20	127	10,00	60	1,829	
LEAN-TO	25	5 x 5	400	4,00	30	120	ATT 12X20
						1,900	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 112,800	\$ 2,000	\$ 43,400
			Parcel Total: \$ 158,200
2016	\$ 112,800	\$ 2,000	\$ 43,400
			Parcel Total: \$ 158,200
2017	\$ 130,200	\$ 1,900	\$ 43,400
			Parcel Total: \$ 175,500

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	AVERAGE	Driveway:	GRAVEL/DIRT	Road:	GRAVEL/DIRT	
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R Tax Value
IF RES	3,000 ac	48,000	E	100	100	95	95	-- MILD	100	41,200	0	N 41,200
IF RES	1,600 ac	x 1,500	X	100		90	--	ROLLING	100	2,200	0	N 2,200
											43,400	



PICTURE

OWNER

FOWLER, DOUGLAS E
 220 FAY MARTIN ROAD
 RICHMOND, NH 03447

TAXABLE DISTRICTS

District Percentage

PERMITS

Date	Permit ID	Permit Type	Notes

BUILDING DETAILS

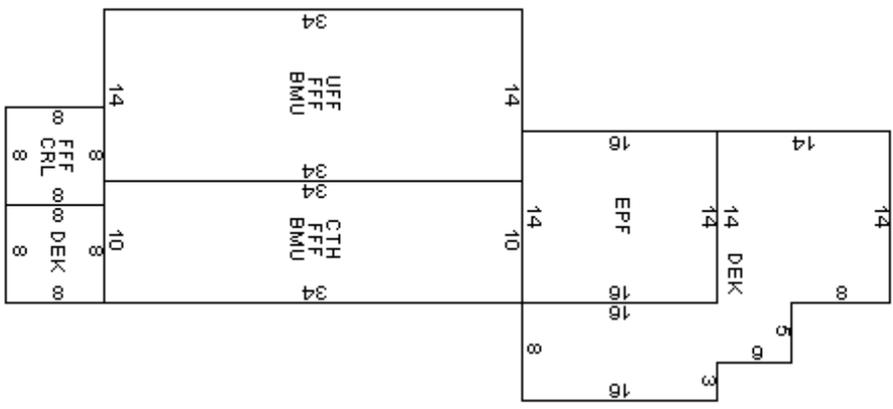
Model: 1.75 STORY FRAME CONTEMPORA
 Roof: GABLE OR HIP/ASPHALT
 Ext: CLAP BOARD
 Int: DRYWALL
 Floor: HARDWOOD/PINE/SOFT WD
 Heat: OIL/FA DUCTED
 Bedrooms: 3 Baths: 2.0 Fixtures: 6
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A1 AVG+10
 Com. Wall:
 Size Adj: 1.0198 Base Rate: RSA 82.00
 Bldg. Rate: 1.0774
 Sq. Foot Cost: \$ 88.34

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
DEK	DECK/ENTRANCE	418	0.10	42
EPF	ENCLOSED	224	0.70	157
CTH	CATHEDRAL	340	0.10	34
FFF	FST FLR FIN	880	1.00	880
BMU	BSMNT	816	0.15	122
UPF	UPPER FLR FIN	476	1.00	476
CRL	CRAWL SPACE	64	0.05	3
GLA:	1,356	3,218		1,714

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 151,415
 Year Built: 1987
 Condition For Age: GOOD 14 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 14 %
 Building Value: \$ 130,200



OWNER INFORMATION

HAHN, LISA M
 KULCZYK, JOSHUA R
 74 MONUMENT RD
 RICHMOND, NH 03470

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
06/15/2017	2988	1086	Q1	239,533	ARCHAMBAULT, THERESE
09/10/2008	2532	0487	U138		ARCHAMBAULT, THERESE R

NOTES

06/23/17 JRVE
 10/30/15 ADCL
 06/30/15 ADVM
 05/18/15 INSP MARKED FOR INSPECTION
 08/01/09 JD
 10/21/08 SMI

OLD M&L 004C-016B; 10/15 INT EXT AVG COND; KIT VINYL/FORMICA & OD; NO RECENT UPDATES TO INT; CORR SKETCH; HSF=10; PU FIN ROOM IN BSM-T-OTHER PARTS HAVE PARTIAL FIN ONLY=DNP; 6/17 NOH; POSTED NT;

EXTRA FEATURES VALUATION

Feature Type Units Length x Width Size Adj Rate Cond Market Value Notes

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

PARCEL TOTAL TAXABLE VALUE

Year	Building	Features	Land
2015	\$ 165,500	\$ 0	\$ 35,799
		Parcel Total:	\$ 201,299
2016	\$ 179,000	\$ 0	\$ 35,867
		Parcel Total:	\$ 214,867
2017	\$ 186,500	\$ 0	\$ 35,933
		Parcel Total:	\$ 222,433

LAND VALUATION

Zone: RD- RESIDENTIAL Minimum Acreage: 3.00 Minimum Frontage: 250 Site: AVERAGE Driveway: GRAVEL/DIRT Road: GRAVEL/DIRT

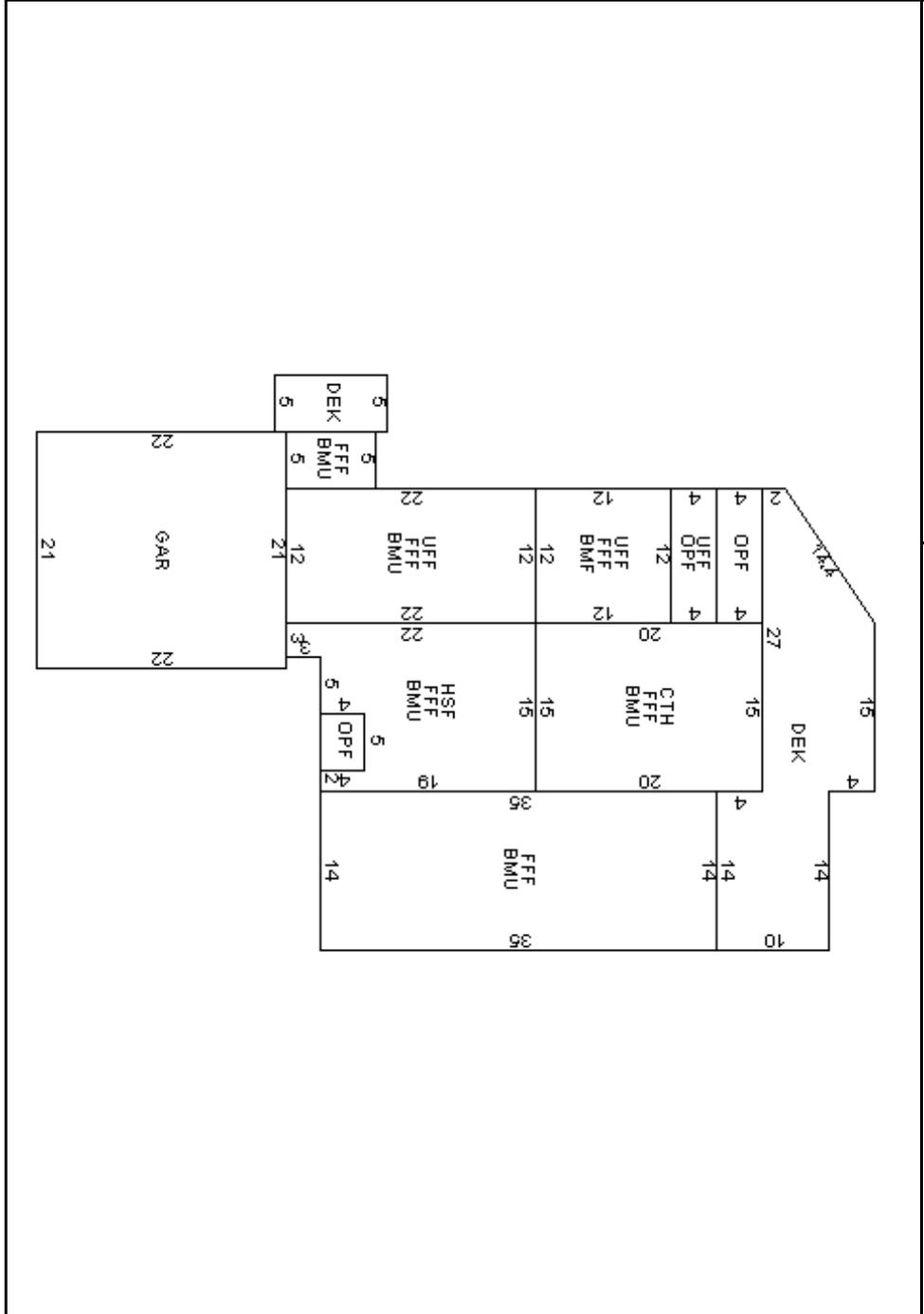
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
IF RES	1,000 ac	45,000	E	100	100	95	95	85 -- MODERATE	100	34,500	0	N	34,500	
UNMNGD HARDWD	29,000 ac	x 1,500	X	93				85 -- MODERATE	100	34,400	10	N	1,433	
	30,000 ac									68,900			35,933	



OWNER
HAHN, LISA M
 KULCZYK, JOSHUA R
 74 MONUMENT RD
 RICHMOND, NH 03470

TAXABLE DISTRICTS	
District	Percentage

BUILDING DETAILS
 Model: 1.50 STORY FRAME CONTEMPORA
 Roof: GABLE OR HIP/ASPHALT
 Ext: BOARD/BATTEN
 Int: DRYWALL
 Floor: CARPET/LINOLEUM OR SIM
 Heat: OIL/HOT WATER
 Bedrooms: 3 Baths: 2.5 Fixtures: 8
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A2 AVG+20
 Com. Wall:
 Size Adj: 0.9238 Base Rate: RSA 82.00
 Bldg. Rate: 1.0426
 Sq. Foot Cost: \$ 85.49



ID	Description	Area	Adj.	Effect.
GAR	GARAGE	462	0.45	208
FFF	FST FLR FIN	1512	1.00	1512
BMU	BSMNT	1368	0.15	205
DEK	DECK/ENTRANCE	412	0.10	41
OPF	OPEN PORCH	116	0.25	29
CTH	CATHEDRAL	300	0.10	30
UFF	UPPER FLR FIN	456	1.00	456
BMF	BSMNT FINISHED	144	0.30	43
HSF	1/2 STRY FIN	274	0.50	137
GLA:	2,105	5,044		2,661

2017 BASE YEAR BUILDING VALUATION	
Market Cost New:	\$ 227,489
Year Built:	1986
Condition For Age:	AVERAGE 18 %
Physical:	
Functional:	
Economic:	
Temporary:	
Total Depreciation:	18 %
Building Value:	\$ 186,500

OWNER INFORMATION		SALES HISTORY			PRICE GRANTOR	
FRANZEN, DANIAL R		Date	Book	Page	Type	Price Grantor
FRANZEN, KAREN J		02/02/2017	2975	403	Q1	225,500 MORRIS, PAUL & SANDRA
115 MONUMENT RD						
RICHMOND, NH 03470						

LISTING HISTORY		NOTES	
06/23/17	JRVM	NAT: TILE BSMT: FULL FIN BSMT W/WALKOUT: OLD MAP & LOT: 4C-015;	
06/30/15	ADVL	6/15 KIT=PINE/FORMICA; FLRS CARPET/HWOOD; HSF MEAS 14; CORR	
05/18/15	INSP	SKETCH: INT & EXT AVG COND: 6/17 SPOKE W/ HO (MR) IN DWY; DNVI;	
08/04/09	KM	DNP U TTBOX; ADJ XFOB'S COND;	
10/20/08	SM		

EXTRA FEATURES VALUATION										MUNICIPAL SOFTWARE BY AVITAR		
Feature Type	Units	Length	Width	Size Adj	Rate	Cond	Market Value	Notes	Year	Building	Features	Land
DECK	204	12 x 17			138	7.00	60	1,182	2015	\$ 110,400	\$ 13,000	\$ 38,680
LEAN-TO	216	6 x 36			134	4.00	20	232	2016	\$ 110,400	\$ 13,000	\$ 38,736
BARN-1STRY/LOFT	864	24 x 36			79	22.00	70	10,511	Parcel Total: \$ 162,080			
LEAN-TO	252	7 x 36			123	4.00	20	248	Parcel Total: \$ 162,136			
SHED-EQUIP	84	12 x 7			250	8.00	40	672	2017	\$ 123,900	\$ 12,800	\$ 38,886
									12,800			
									Parcel Total: \$ 175,586			

LAND VALUATION										MUNICIPAL SOFTWARE BY AVITAR		
Zone	RD-RESIDENTIAL	Minimum Acreage	3.00	Minimum Frontage	250	Site	AVERAGE	Driveway	GRAVEL/DIRT	Road	GRAVEL/DIRT	
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R Tax Value
IF RES	2,000 ac	46,500	E	100	100	95	95	90--ROLLING	100	37,800	0	37,800
UNMNGD HARDWD	16,400 ac	x 1,500	X	97				90--ROLLING	100	21,500	80	1,086
UNMNGD OTHER	500,000 ft	x 45	E	100				90--ROLLING	100	20,300	0	0
											79,600	38,886



OWNER
FRANZEN, DANIAL R
 FRANZEN, KAREN J
 115 MONUMENT RD
 RICHMOND, NH 03470

TAXABLE DISTRICTS
 District Percentage

PERMITS

Date	Permit ID	Permit Type	Notes

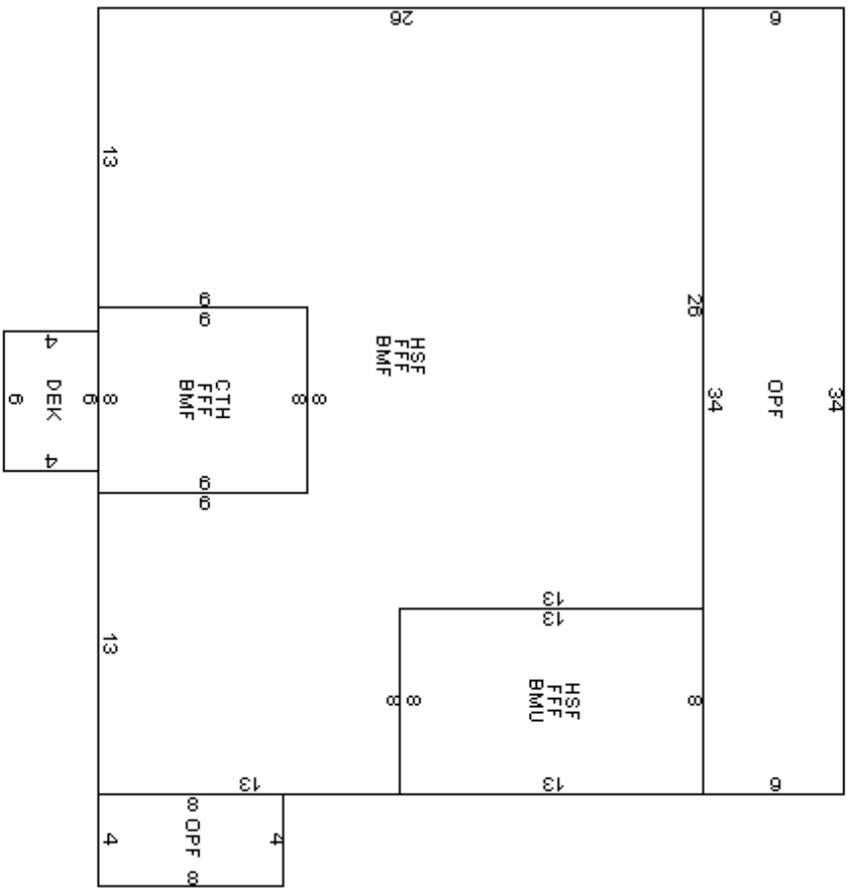
BUILDING DETAILS
 Model: 1.50 STORY FRAME LOG HOUSE
 Roof: GABLE OR HIP/ASPHALT
 Ext: LOGS
 Int: WOOD/LOG/DRYWALL
 Floor: CARPET/HARDWOOD
 Heat: ELECTRIC/RAD ELECT
 Bedrooms: 3 Baths: 1.0 Fixtures: 3
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A2 AVG+20
 Com. Wall:
 Size Adj: 1.0376 Base Rate: RSA 82.00
 Bldg. Rate: 1.1464
 Sq. Foot Cost: \$ 94.00

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
OPF	OPEN PORCH	236	0.25	59
HSF	1/2 STRY FIN	812	0.50	406
FRF	FST FLR FIN	884	1.00	884
BMF	BSMNT FINISHED	780	0.30	234
DEK	DECK/ENTRANCE	24	0.10	2
BMU	BSMNT	104	0.15	16
CTH	CATHEDRAL	72	0.10	7
GLA:	1,290	2,912		1,608

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 151,152
 Year Built: 1984
 Condition For Age: AVERAGE 18 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 18 %
 Building Value: \$ 123,900



OWNER INFORMATION

RUKSTELA, KEVIN & JENIFER

20 GREENWOODS RD.
RICHMOND, NH 03470-4306

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
09/21/2016	2960	0241	Q1	210,000	PRINCE, CLEVELAND D.
06/23/2013	2824	0407	Q1	195,000	MASON, EMILY BRADSTREE
07/17/2008	2522	0503	Q1	195,000	RASHID, SIKANDER & DAR

LISTING HISTORY

08/07/17 MSHC PHONE
06/23/17 JRVE
06/04/15 ADVVM
05/18/15 INSP MARKED FOR INSPECTION
10/30/08 SM

NOTES

PLAN CAB 8, #162; NAT: DWELLING SET BACK FROM ROAD; NEW LOT CREATED; ADDED LEAN-TO; OLD MAP & LOT: 001C-005C; DNP U HEARTH; 6/15 NOH; EXT AVG COND; DEK 10X12 EST BUILT AFTER 4/1= PU 16; 8/16 PU DECK (EST LOC); 6/17 NOH; POSTED NT; 8/17: ADJ ACRES PER PLAN; PER H.O. FLOORING IS LAM/CARPET & NO BUILT-IN LIGHTING IN LIVING ROOM OR BDRMS;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
GARAGE-1.5 STY	624	24 x 26	86	34.00	75	13,684	
LEAN-TO	260	26 x 10	122	4.00	50	634	ATT TO GAR
DECK	120	12 x 10	193	7.00	50	811	
						15,100	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 152,000	\$ 18,500	\$ 43,300
		Parcel Total: \$ 213,800	
2016	\$ 152,700	\$ 18,500	\$ 43,300
		Parcel Total: \$ 214,500	
2017	\$ 159,600	\$ 15,100	\$ 42,700
		Parcel Total: \$ 217,400	

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	AVERAGE	Driveway:	GRAVEL/DIRT	Road:	GRAVEL/DIRT				
Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes	
1F RES	3,000 ac	48,000	E	100	100	95	95	90 -- ROLLING	100	39,000	0	N	39,000		
1F RES	2,770 ac	x 1,500	X	100				90 -- ROLLING	100	3,700	0	N	3,700		
													5.770 ac	42,700	42,700



OWNER RUKSTELA, KEVIN & JENNIFER **TAXABLE DISTRICTS** District Percentage

20 GREENWOODS RD.
RICHMOND, NH 03470-4306

PERMITS

Date	Permit ID	Permit Type	Notes

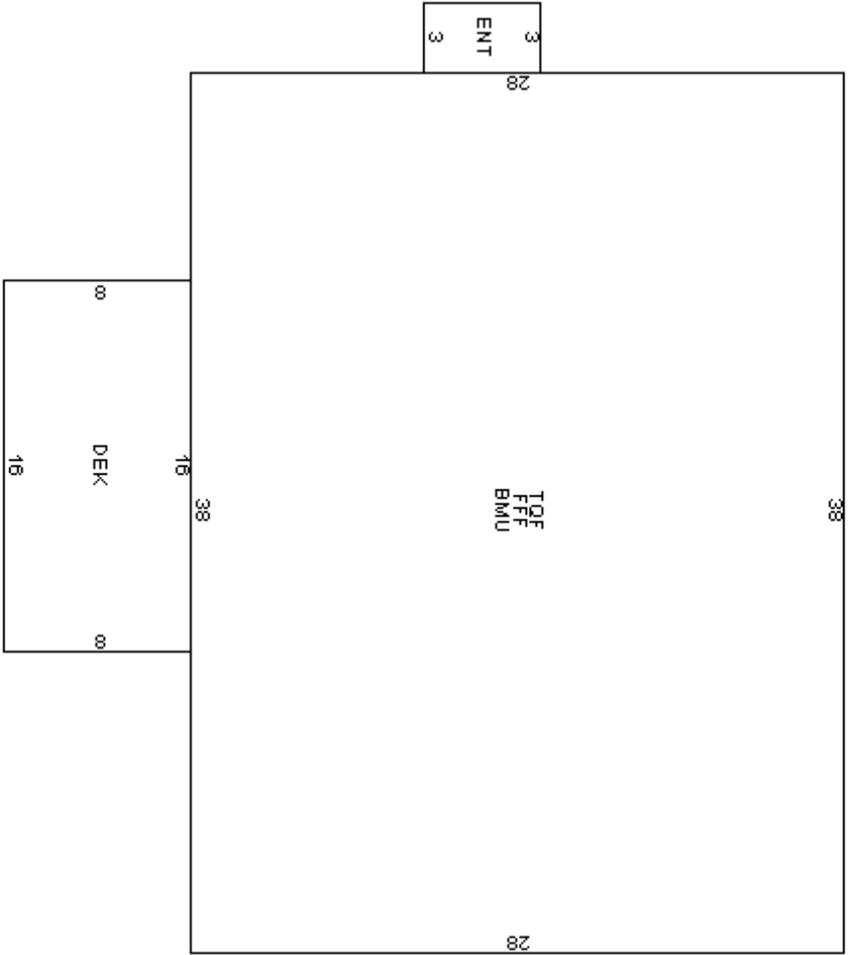
Model: 1.75 STORY FRAME CAPE
Roof: GABLE OR HIP/ASPHALT
Ext: CEDAR/REDWD
Int: DRYWALL
Floor: LAMINATE/CARPET
Heat: OIL/HOT WATER
Bedrooms: 3 Baths: 2.0 Fixtures: 6
Extra Kitchens: Fireplaces:
A/C: No Generators:
Quality: A2 AVG+20
Com. Wall:
Size Adj: 0.9770 Base Rate: RSA 82.00
Bldg. Rate: 1.1375
Sq. Foot Cost: \$ 93.27

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
ENT	ENTRANCE	15	0.10	2
TQF	3/4 STRY FIN	1064	0.75	798
FPF	FST FLR FIN	1064	1.00	1064
BMU	BSMNT	1064	0.15	160
DEK	DECK/ENTRANCE	128	0.10	13
GLA: 1,862		3,335		2,037

2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 189,991
Year Built: 1988
Condition For Age: AVERAGE 16 %
Physical:
Functional:
Economic:
Temporary:
Total Depreciation: 16 %
Building Value: \$ 159,600



3
ENT
3

OWNER INFORMATION

TARR, FELICIA
 DAVIS JR, MICHAEL F
 105 GREENWOODS ROAD
 RICHMOND, NH 03470

SALES HISTORY

Date	Book	Page	Type	Price Grantor
07/17/2017	2992	1194	Q1	145,000 CARROLL JENNIFER L.
06/23/2014	2872	407	Q1	124,000 KOCH, DENNIS & PATRICI
11/23/2010	2667	0328	U137	52,533 GREEN TREE SERVICING L
12/22/2009	2614	0967	U151	90,000 ELLIS, ROBERT
10/21/2008	2538	0765	U135	TOWN OF RICHMOND

NOTES

07/27/16 JRPR
 06/04/15 ADVVM
 05/18/15 INSP MARKED FOR INSPECTION
 08/03/09 RE
 10/20/03 DM

F/N/A IC-002D: 6/15 NOH: PU DEK, EPF & SHEDS; EXT GOOD COND: 7/16
 NOH; CORR CRL TO PRS;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
FIREPLACE 1-STAND	1			3,000.00	100	3,000	
SHED-WOOD	80	10 x 8		10.00	30	624	
SHED-EQUIP	120	10 x 12		8.00	50	926	
SHED-WOOD	42	6 x 7		10.00	20	336	COOP
						4,900	

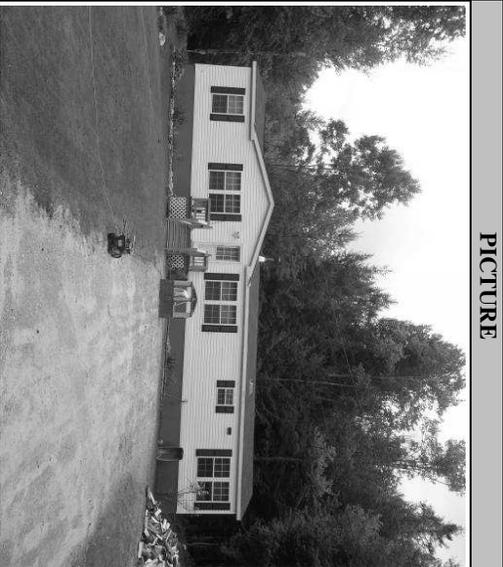
MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 73,200	\$ 4,900	\$ 46,200
		Parcel Total: \$ 124,300	
2016	\$ 67,400	\$ 4,900	\$ 46,200
		Parcel Total: \$ 118,500	
2017	\$ 91,000	\$ 4,900	\$ 46,100
		Parcel Total: \$ 142,000	

LAND VALUATION

Zone:	RD- RESIDENTIAL	Minimum Acreage:	3.00	Minimum Frontage:	250	Site:	AVERAGE	Driveway:	GRAVEL/DIRT	Road:	GRAVEL/DIRT																	
Land Type		Units		Base Rate		NC		Adj		Site		Road		DWay		Topography		Cond		Ad Valorem		SPI		R		Tax Value		Notes
1F RES		3,000 ac		48,000		E		100		100		95		95		MILD		100		41,200		0		N		41,200		
1F RES		3,610 ac		x 1,500		X		100		100		90		--		ROLLING		100		4,900		0		N		4,900		
		6,610 ac																		46,100					46,100			



PICTURE

OWNER

TARR, FELICIA
 DAVIS JR, MICHAEL F
 105 GREENWOODS ROAD
 RICHMOND, NH 03470

TAXABLE DISTRICTS

District Percentage

PERMITS

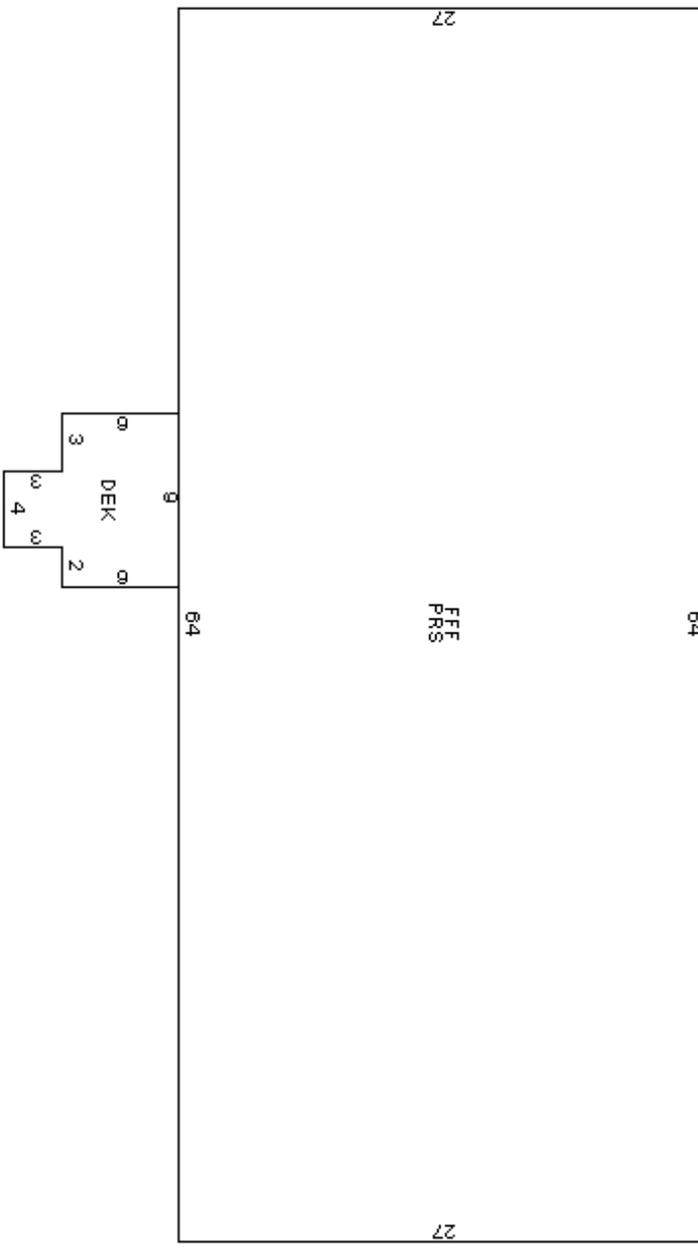
Date	Permit ID	Permit Type	Notes

BUILDING DETAILS

Model: 1.00 STORY FRAME MOBILE-DOU
 Roof: GABLE OR HIP/ASPHALT
 Ext: VINYL SIDING
 Int: WALL BOARD
 Floor: CARPET/LINOLEUM OR SIM
 Heat: OIL/FA DUCTED
 Bedrooms: 3 Baths: 2.0 Fixtures: 8
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A1 AVG+10
 Com. Wall:
 Size Adj: 1.0230 Base Rate: MHD 64.00
 Bldg. Rate: 1.0240
 Sq. Foot Cost: \$ 65.54

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
FFF	FST FLR FIN	1728	1.00	1728
EPP	ENCLOSED	64	0.70	45
DEK	DECK/ENTRANCE	66	0.10	7
PRS	PIER	1728	-0.05	-86
GLA:	1,728	3,586		1,694



2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 111,025
 Year Built: 1998
 Condition For Age: GOOD 18 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 18 %
 Building Value: \$ 91,000

OWNER INFORMATION

HARDY, KATIE L
 HUTCHINSON, JR SHAWN M
 421 ATHOL RD.
 RICHMOND, NH 03470

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
06/09/2016	2947	0882	Q1	162,534	CAREY, DANIEL J.
12/16/2013	2853	0193	U125	80,000	JOHNSON, PATRICK J
03/09/2012	2738	615	U125	78,000	RUDD PATRICIA A.
01/11/2011	2675	0320	U149	82,000	MCGIVERN, TRACY A
07/22/2004	2159	0278	Q1	140,000	LETOURNEAU

NOTES

06/23/17 JRVM
 06/05/15 ADVVM
 05/18/15 INSP
 11/29/11 MSPM
 10/22/08 SMX

MARKED FOR INSPECTION
 VERIFIED SALE; HOME BUT

OLD MAP & LOT: 2D-007; 6/15 NOH; DNPV VPC SHED IN BACKYARD; APPRS
 NEW ROOF; EXT GOOD COND; PU ENTS; 6/17 NOH; CORR BTH CNT; HEAT &
 FLRS PER M.L.S; RENO PER M.L.S PHOTOS = GOOD COND; CORR SKETCH;

EXTRA FEATURES VALUATION

Feature Type	Units	Length x Width	Size Adj	Rate	Cond	Market Value	Notes
FIREPLACE 1-STAND	1		100	3,000.00	100	3,000	

MUNICIPAL SOFTWARE BY AVITAR

RICHMOND ASSESSING OFFICE

Year	Building	Features	Land
2015	\$ 113,000	\$ 3,000	\$ 43,100
Parcel Total: \$ 159,100			
2016	\$ 113,000	\$ 3,000	\$ 43,100
Parcel Total: \$ 159,100			
2017	\$ 127,600	\$ 3,000	\$ 43,300
Parcel Total: \$ 173,900			

LAND VALUATION

Zone: RD- RESIDENTIAL Minimum Acreage: 3.00 Minimum Frontage: 250 Site: AVERAGE Driveway: PAVED Road: PAVED

Land Type: IF RES Units: 1.400 ac Base Rate: 45,600 E NC Adj: 100 Site: 100 Road: 100 DWay: 100 Topography: 95-- MILD Cond: 100 Ad Valorem SPI R: 0 N Tax Value Notes: 43,300

1.400 ac 1.400 ac



PICTURE

OWNER

HARDY, KATE L
 HUTCHINSON, JR SHAWN M
 421 ATHOL RD.
 RICHMOND, NH 03470

TAXABLE DISTRICTS

District	Percentage

BUILDING DETAILS

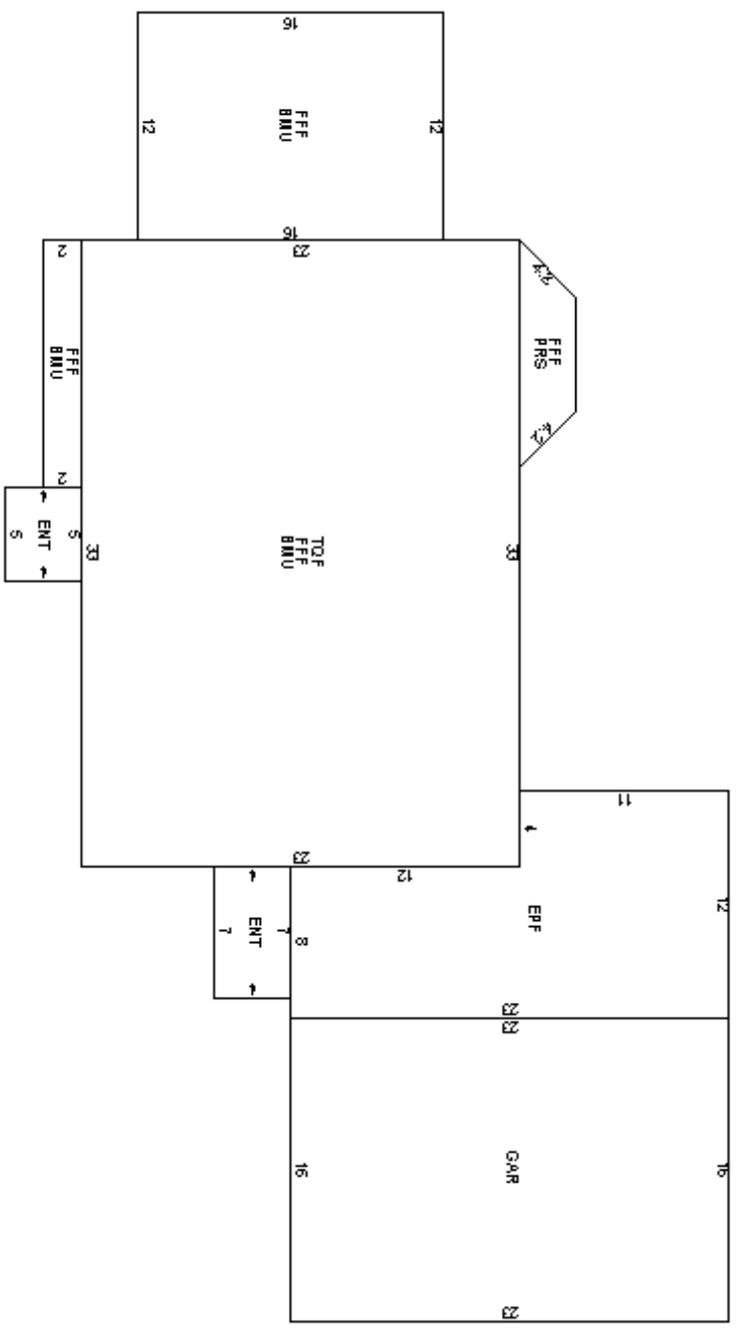
Model: 1.75 STORY FRAME CAPE
 Roof: GABLE OR HIP/ASPHALT
 Ext: VINYL SIDING
 Int: DRYWALL
 Floor: HARDWOOD/CARPET
 Heat: GAS/EA DUCTED
 Bedrooms: 3 Baths: 2.5 Fixtures: 8
 Extra Kitchens: Fireplaces:
 A/C: No Generators:
 Quality: A0 AVVG
 Com. Wall:
 Size Adj: 0.9756 Base Rate: RSA 82.00
 Bldg. Rate: 0.9370
 Sq. Foot Cost: \$ 76.83

Date	Permit ID	Permit Type	Notes

PERMITS

BUILDING SUB AREA DETAILS

ID	Description	Area	Adj.	Effect.
FFF	FST FLR FIN	1004	1.00	1004
TQF	3/4 STRY FIN	759	0.75	569
GAR	GARAGE	368	0.45	166
ENT	ENTRANCE	48	0.10	5
PRS	PIER	27	-0.05	-1
EPF	ENCLOSED	228	0.70	160
BMU	BSMNT	977	0.15	147
GLA:	1,573	3,411		2,050



2017 BASE YEAR BUILDING VALUATION

Market Cost New: \$ 157,502
 Year Built: 1960
 Condition For Age: GOOD 19 %
 Physical:
 Functional:
 Economic:
 Temporary:
 Total Depreciation: 19 %
 Building Value: \$ 127,600

SECTION 9

C. FINAL VALUATION TABLES

Land Pricing Zones

Zone 01		
Description: RD- RESIDENTIAL		\$ 1,500 @ 0.010 ac
Lot Size: 3.00		\$ 27,000 @ 0.250 ac
Frontage: 250		\$ 34,000 @ 0.500 ac
Lot Price: \$ 48,000		\$ 40,000 @ 0.750 ac
Excess Acreage: \$ 1,500		\$ 45,000 @ 1.000 ac
Excess Frontage: \$ 45		\$ 46,500 @ 2.000 ac
Water Frontage: \$ 75,000		\$ 48,000 @ 3.000 ac
View: \$ 50,000		\$ 48,000 @ 3.000 ac

Zone 02		
Description: LD- LAKE DISTRICT		\$ 1,500 @ 0.010 ac
Lot Size: 3.00		\$ 31,000 @ 0.100 ac
Frontage: 250		\$ 32,000 @ 0.250 ac
Lot Price: \$ 48,000		\$ 36,000 @ 0.500 ac
Excess Acreage: \$ 1,500		\$ 40,000 @ 0.750 ac
Excess Frontage: \$ 45		\$ 45,000 @ 1.000 ac
Water Frontage: \$ 75,000		\$ 46,500 @ 2.000 ac
View: \$ 50,000		\$ 48,000 @ 3.000 ac

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

Neighborhoods		
Code	Adjustment	Factor
A	BELOW AVE 40	60
B	BELOW AVE 30	70
C	BELOW AVE 20	80
D	BELOW AVE 10	90
E	AVERAGE	100
F	AVERAGE+10	110
G	AVERAGE+20	120
H	AVERAGE+30	130
I	AVERAGE+40	140
J	AVERAGE+50	150
K	AVG +60 160%	160
L	AVG +70 170%	170
M	AVG +80 180%	180
N	AVG +90 190%	190
P	AVG +100 200%	200
Q	SPECIAL 225%	225
R	SPECIAL 250%	250
S	SPECIAL 275%	275
T	SPECIAL 300%	300
X	BACKLAND	100

Site Modifiers		
Code	Description	Factor
A	AVERAGE	100
B	BEST	125
C	UND/CLR	95
E	EXCELLENT	115
F	FAIR	95
G	GOOD	105
N	NATURAL	90
P	POOR	80
U	UNDEVELOPED	90
Y	VERY GOOD	110

Topography Modifiers		
Code	Description	Factor
A	LEVEL	100
B	MILD	95
C	ROLLING	90
D	MODERATE	85
E	STEEP	75
F	SEVERE	50
V	VERY STEEP	65

Road Modifiers		
Code	Description	Factor
G	GRAVEL/DIRT	95
N	N/A	100
P	PAVED	100
U	UNDEVELOPED	90

Driveway Modifiers		
Code	Description	Factor
C	CRUSH ROCK/STONE	95
G	GRAVEL/DIRT	95
K	BRICK/COBBLE STONE	110
N	N/A	100
P	PAVED	100
R	GRASS/NATURAL	95
S	STREET PRK ONLY	85
U	UNDEVELOPED	90

Current Use Codes			
Code	Description	Min. Value	Max. Value
CUDE	DISCRETNRY	\$ 0.00	\$ 0.00
CUFL	FARM LAND	\$ 25.00	\$ 425.00
CUMH	MNGD HARDWD	\$ 28.00	\$ 43.00
CUMO	MNGD OTHER	\$ 20.00	\$ 30.00
CUMW	MNGD PINE	\$ 66.00	\$ 99.00
CUUH	UNMNGD HARDWD	\$ 47.00	\$ 71.00
CUUL	UNPRODUCTIVE	\$ 20.00	\$ 20.00
CUUO	UNMNGD OTHER	\$ 34.00	\$ 51.00
CUUW	UNMNGD PINE	\$ 110.00	\$ 165.00
CUWL	WETLANDS	\$ 20.00	\$ 20.00

View Subjects		
Code	Description	Factor
HLS	HILLS	60
LAK	LAKE	60
LKM	LAKES/MOUNTAINS	100
MTN	MOUNTAINS	80
PST	PASTORAL	15

View Widths		
Code	Description	Factor
AVE	AVERAGE	45
NAR	NARROW	30
PAN	PANORAMIC	125
TUN	TUNNEL	20
WID	WIDE	75

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

View Distances		
Code	Description	Factor
CLS	CLOSE	50
DST	DISTANT	100
EXT	EXTREME DISTANT	125

Richmond
Land Area Size Adjustment Factors

Acres	Adj.	Acres	Adj.	Acres	Adj.	Acres	Adj.	Acres	Adj.
10	100.00	61	84.00	112	68.00	163	52.00	214	36.00
11	99.00	62	84.00	113	68.00	164	52.00	215	36.00
12	99.00	63	83.00	114	67.00	165	51.00	216	36.00
13	99.00	64	83.00	115	67.00	166	51.00	217	35.00
14	98.00	65	83.00	116	67.00	167	51.00	218	35.00
15	98.00	66	82.00	117	66.00	168	51.00	219	35.00
16	98.00	67	82.00	118	66.00	169	50.00	220	34.00
17	98.00	68	82.00	119	66.00	170	50.00	221	34.00
18	97.00	69	81.00	120	65.00	171	50.00	222	34.00
19	97.00	70	81.00	121	65.00	172	49.00	223	33.00
20	97.00	71	81.00	122	65.00	173	49.00	224	33.00
21	96.00	72	80.00	123	65.00	174	49.00	225	33.00
22	96.00	73	80.00	124	64.00	175	48.00	226	32.00
23	96.00	74	80.00	125	64.00	176	48.00	227	32.00
24	95.00	75	79.00	126	64.00	177	48.00	228	32.00
25	95.00	76	79.00	127	63.00	178	47.00	229	32.00
26	95.00	77	79.00	128	63.00	179	47.00	230	31.00
27	94.00	78	79.00	129	63.00	180	47.00	231	31.00
28	94.00	79	78.00	130	62.00	181	46.00	232	31.00
29	94.00	80	78.00	131	62.00	182	46.00	233	30.00
30	93.00	81	78.00	132	62.00	183	46.00	234	30.00
31	93.00	82	77.00	133	61.00	184	46.00	235	30.00
32	93.00	83	77.00	134	61.00	185	45.00	236	29.00
33	93.00	84	77.00	135	61.00	186	45.00	237	29.00
34	92.00	85	76.00	136	60.00	187	45.00	238	29.00
35	92.00	86	76.00	137	60.00	188	44.00	239	28.00
36	92.00	87	76.00	138	60.00	189	44.00	240	28.00
37	91.00	88	75.00	139	60.00	190	44.00	241	28.00
38	91.00	89	75.00	140	59.00	191	43.00	242	27.00
39	91.00	90	75.00	141	59.00	192	43.00	243	27.00
40	90.00	91	74.00	142	59.00	193	43.00	244	27.00
41	90.00	92	74.00	143	58.00	194	42.00	245	27.00
42	90.00	93	74.00	144	58.00	195	42.00	246	26.00
43	89.00	94	74.00	145	58.00	196	42.00	247	26.00
44	89.00	95	73.00	146	57.00	197	41.00	248	26.00
45	89.00	96	73.00	147	57.00	198	41.00	249	25.00
46	88.00	97	73.00	148	57.00	199	41.00	250	25.00
47	88.00	98	72.00	149	56.00	200	41.00		
48	88.00	99	72.00	150	56.00	201	40.00		
49	88.00	100	72.00	151	56.00	202	40.00		
50	87.00	101	71.00	152	55.00	203	40.00		
51	87.00	102	71.00	153	55.00	204	39.00		
52	87.00	103	71.00	154	55.00	205	39.00		
53	86.00	104	70.00	155	55.00	206	39.00		
54	86.00	105	70.00	156	54.00	207	38.00		
55	86.00	106	70.00	157	54.00	208	38.00		
56	85.00	107	70.00	158	54.00	209	38.00		
57	85.00	108	69.00	159	53.00	210	37.00		
58	85.00	109	69.00	160	53.00	211	37.00		
59	84.00	110	69.00	161	53.00	212	37.00		
60	84.00	111	68.00	162	52.00	213	37.00		

Printed: 09/04/2017 8:46:34 pm

Description	Rate	DPR
79-D HISTORIC BARN	0.00 sf	0.00
79-F FARM STRUCTURE	0.00 sf	0.00
BARN-1STRY	18.00 sf	40.00
BARN-1STRY/BSMT	20.00 sf	40.00
BARN-1STRY/LOFT	22.00 sf	40.00
BARN-1STRY/LOFT/BSMT	24.00 sf	40.00
BARN-2STRY	26.00 sf	40.00
BARN-2STRY/BSMT	28.00 sf	40.00
BARN-2STRY/LOFT	29.00 sf	40.00
BARN-2STRY/LOFT/BSMT	30.00 sf	40.00
BATH HOUSE	25.00 sf	50.00
BBALL COURT	18,000.00 ea	0.00
BOAT DOCK	10.00 sf	0.00
BOAT HOUSE	30.00 sf	75.00
CABANA	30.00 sf	0.00
CABIN	25.00 sf	75.00
CAMPER	40.00 sf	0.00
CANOPY	23.00 sf	0.00
CARPORT METAL	8.00 sf	50.00
CARPORT WOOD	11.00 sf	50.00
COLD STORAGE	50.00 sf	0.00
CONCRETE SLAB	5.00 sf	0.00
COOPS-POULTRY	10.00 sf	40.00
DECK	7.00 sf	50.00
DRIVE UP WINDOW	10,000.00 ea	0.00
D-UP W/PNEUMATIC	19,000.00 ea	0.00
ELEVATOR/FREIGHT	30,000.00 ea	0.00
ELEVATOR/PASSENGER	20,000.00 ea	0.00
FENCE COMMERCIA/FT	15.00 sf	0.00
FIREPLACE 1-CUST	5,000.00 ea	0.00
FIREPLACE 1-STAND	3,000.00 ea	0.00
FIREPLACE 2-CUST	8,500.00 ea	0.00
FIREPLACE 2-STAND	5,000.00 ea	0.00
FIREPLACE 3-CUST	12,000.00 ea	0.00
FIREPLACE 3-STAND	6,500.00 ea	0.00
FIREPLACE 4-CUST	15,000.00 ea	0.00
FIREPLACE 4-STAND	8,000.00 ea	0.00
FIREPLACE 5-CUST	17,500.00 ea	0.00
FIREPLACE 5-STAND	9,500.00 ea	0.00
FIREPLACE 6-CUST	19,000.00 ea	0.00
FIREPLACE 6-STAND	11,000.00 ea	0.00
FOUNDATION	20.00 sf	60.00
GARAGE-1 STY	30.00 sf	60.00
GARAGE-1 STY/ATTIC	33.00 sf	60.00
GARAGE-1 STY/BSMT	34.00 sf	60.00
GARAGE-1.5 STY	34.00 sf	0.00
GARAGE-1.5 STY/BSMT	35.00 sf	0.00
GARAGE-1.75 STY	35.00 sf	0.00
GARAGE-1.75 STY/BSMT	38.00 sf	0.00
GARAGE-2 STY	36.00 sf	60.00
GARAGE-2 STY/BSMT	39.00 sf	60.00
GARAGE-ATTIC/BSMT	35.00 sf	60.00
GAZEBO	12.00 sf	75.00
GENERATOR-COMM	10,000.00 ea	0.00
GREENHOUSE-GLASS	24.00 sf	0.00
GREENHOUSE-POLY	5.00 sf	0.00
HOT TUB	1,500.00 ea	0.00
KENNELS	12.00 sf	50.00
LEAN-TO	4.00 sf	50.00
LIFTS-COMMERCIAL	4,000.00 ea	60.00
LIGHTS P LOT DOUBLE	2,700.00 ea	0.00
LIGHTS-P LOT QUAD	4,700.00 ea	0.00
LIGHTS-P LOT SINGLE	1,700.00 ea	0.00
LIGHTS-P LOT TRIPLE	3,700.00 ea	0.00
LOADING DOCKS	35.00 sf	0.00
PATIO	7.00 sf	50.00
PAVING	3.25 sf	60.00
POLE BARN	8.00 sf	0.00
POOL-ABOVE GROUND	6.00 sf	60.00
POOL-ENCLOSED	30.00 sf	0.00
POOL-INGRND-GUNITE	33.00 sf	60.00
POOL-INGRND-VINYL	28.00 sf	60.00
PORCH	15.00 sf	0.00
PUMP GAS/OIL-DOUBLE	9,400.00 ea	75.00

Description	Rate	DPR
PUMP GAS/OIL-MIXING	8,200.00 ea	75.00
PUMP GAS/OIL-SINGLE	7,500.00 ea	75.00
QUONSET HUT	17.75 sf	0.00
RIDING ARENA	18.00 sf	75.00
SAUNA	75.00 sf	50.00
SCALE 40 TON	43,000.00 ea	0.00
SCALE 50 TON	48,700.00 ea	0.00
SCALE 60 TON	55,000.00 ea	0.00
SCALE 70 TON	63,500.00 ea	0.00
SCREENHOUSE	14.00 sf	50.00
SHED-EQUIP	8.00 sf	50.00
SHED-METAL	6.00 sf	60.00
SHED-VINYL	7.00 sf	0.00
SHED-WOOD	10.00 sf	50.00
SHOP-AVG	18.00 sf	0.00
SHOP-EX	25.00 sf	0.00
SHOP-GOOD	21.00 sf	0.00
SILO-BRICK	32.00 sf	0.00
SILO-CONCRETE	27.00 sf	40.00
SILO-STEEL	32.00 sf	40.00
SILO-WOOD	22.00 sf	40.00
SOLAR ELECT PANEL	600.00 ea	0.00
SOLAR H2O	600.00 ea	0.00
STABLES	21.00 sf	50.00
TANKS-FUEL/WATER	3.00 ea	0.00
TANKS-FUEL/WATER PRE	5.00 sf	0.00
TENNIS COURT(S)	18,000.00 ea	50.00
VAULTS	150.00 sf	75.00

Richmond
Features & Outbuildings Size Adjustment Factors

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

Printed: 09/04/2017 8:47:16 pm

SOLAR PANELS

Market data suggests solar panels contribute to market value. Government and other incentives commonly available to the property owner are taken into consideration when developing the initial assessed value. Industry representatives suggest that newly installed panels have a life expectancy of at least 25 years, so the following depreciation schedule is used with a floor factor of 25%:

<u>Age</u>	<u>Condition Factor</u>
1-5 Years	100
6-10 Years	85
11-15 Years	70
16-20 Years	55
21-25 Years	40
25+ Years	25

It should be noted that Solar Panels may have differing condition factors to account for atypical sizes or noted physical condition issues.

Richmond Building Codes & Values

Building Base Rate Codes & Values				
Code	Description	Stand. Dpr.	Rate	SA
CSG	SERVICE GARAGE	1.50	36.00	COM
ERE	EX RESIDENTIAL	1.25	80.00	RES
EXA	EXEMPT HIGHWAY	1.00	50.00	COM
EXC	CHURCHES	1.00	105.00	RES
EXD	MISC EXEMPT 3	1.00	50.00	RES
EXE	EXEMPT CLASSROOM	1.00	65.00	RES
EXF	FIRESTATION BLDGS	1.00	75.00	RES
EXG	EXEMPT DORM	1.00	70.00	RES
EXI	EXEMPT CABINS	1.00	30.00	RES
EXM	MUNICIPAL BUILDINGS	1.00	78.00	RES
EXT	EXEMPT MH-S	3.00	42.00	MFH
EXV	EXEMPT MH-D	2.50	53.00	MFH
MHD	DOUBLE WIDE MH	2.00	64.00	RES
MHS	MOBILE HOMES	3.00	42.00	MFH
MRV	RECREATIONAL MH	7.00	34.00	MFH
RSA	RESIDENTIAL	1.25	82.00	RES

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

Building Quality Adjustments		
Code	Description	Factor
A0	AVG	1.00
A1	AVG+10	1.10
A2	AVG+20	1.20
A3	AVG+30	1.30
B1	AVG-10	0.90
B2	AVG-20	0.80
B3	AVG-30	0.70
B4	AVG-40	0.60
B5	AVG-50	0.50
A4	EXC	1.40
A5	EXC+10	1.50
A6	EXC+20	1.60
A7	EXC+40	1.80
A8	EXC+60	2.00
A9	LUXURIOUS	2.50
AA	SPECIAL USE	3.00

Building Story Codes & Values		
Code	Description	Factor
A	1.00 STORY FRAME	1.00
B	1.50 STORY FRAME	0.99
C	1.75 STORY FRAME	0.98
D	2.00 STORY FRAME	0.96
E	2.50 STORY FRAME	0.91
F	2.75 STORY FRAME	0.91
G	3.00 STORY FRAME	0.90
H	3.50+ STORY FRAME	0.90
I	SPLIT LEVEL	1.00

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

Building Roof Materials		
Code	Description	Points
A	METAL/TIN	2.00
B	ROLLED/COMPO	2.00
C	ASPHALT	3.00
D	TAR/GRAVEL	3.00
F	ASBESTOS	3.00
G	CLAY/TILE	7.00
H	WD SHINGLE	5.00
I	SLATE	6.00
J	CORRUGATED COMP	3.00
K	PREFAB METALS	6.00
L	RUBBER MEMBRANE	5.00
M	STANDING SEAM	7.00
P	HIGH QUALITY COMP	7.00

Building Exterior Wall Materials		
Code	Description	Points
I	DECORATIVE BLOCK	36.00
A	MINIMUM	18.00
B	BELOW AVG	24.00
C	NOVELTY	34.00
D	AVERAGE	34.00
E	BOARD/BATTEN	34.00
F	ASBEST SHNGL	30.00
G	LOGS	34.00
H	ABOVE AVG	37.00
I	CLAP BOARD	34.00
J	CEDAR/REDWD	37.00
K	PREFAB WD PNL	32.00
L	WOOD SHINGLE	34.00
M	CNCRT OR BLK	28.00
N	CB STUCCO	34.00
O	ASPHALT	30.00
P	BRK VENEER	37.00
Q	BR ON MASONRY	40.00
R	STN ON MASONRY	42.00
S	VINYL SIDING	35.00
T	ALUM SIDING	33.00
U	PREFIN METAL	38.00
V	GLASS/THERMO	40.00
W	MASONITE	28.00
X	CEMENT CLAPBOARD	38.00
Z	STONE VENEER	38.00

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

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

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

Building Heating Fuel Types		
Code	Description	Points
A	WOOD/COAL	0.50
B	OIL	1.00
C	GAS	1.00
D	ELECTRIC	1.00
E	SOLAR	1.10
F	NONE	0.00
U	UNKNOWN	1.00

Building Heating System Types		
Code	Description	Points
A	NONE	0.00
B	CONVECTION	2.00
C	FA NO DUCTS	3.00
D	FA DUCTED	6.00
E	HOT WATER	6.00
F	STEAM	5.00
G	RAD ELECT	3.00
H	RAD WATER	6.00
J	HEAT PUMP	8.00
O	OTHER	4.00

Building Accessories	
Description	Points
CENTRAL AIR CONDITIONING	4.00
EXTRA KITCHEN	2.00
FIREPLACE	0.00
GENERATOR	3.00

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

Standard Age Only Building Depreciation Schedule

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

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

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

Richmond

Residential Building Area Size Adjustment Factors

Median Effective Area = 1850sf Fixed Site Cost Adjustment = 25%

Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.
142	4.00	205	3.01	285	2.37	467	1.74	1,285	1.11
143	3.99	206	3.00	287	2.36	472	1.73	1,321	1.10
144	3.97	207	2.98	289	2.35	477	1.72	1,360	1.09
145	3.95	208	2.97	291	2.34	482	1.71	1,402	1.08
146	3.92	209	2.96	293	2.33	487	1.70	1,445	1.07
147	3.90	210	2.95	295	2.32	492	1.69	1,492	1.06
148	3.88	211	2.94	296	2.31	497	1.68	1,542	1.05
149	3.86	212	2.93	298	2.30	503	1.67	1,595	1.04
150	3.84	213	2.92	300	2.29	508	1.66	1,652	1.03
151	3.82	214	2.91	302	2.28	514	1.65	1,713	1.02
152	3.80	215	2.90	304	2.27	520	1.64	1,779	1.01
153	3.78	216	2.89	306	2.26	526	1.63	1,850	1.00
154	3.76	217	2.88	308	2.25	532	1.62	1,927	0.99
155	3.74	218	2.87	310	2.24	538	1.61	2,011	0.98
156	3.72	219	2.86	313	2.23	544	1.60	2,102	0.97
157	3.70	220	2.85	315	2.22	551	1.59	2,202	0.96
158	3.68	221	2.84	317	2.21	557	1.58	2,313	0.95
159	3.66	222	2.83	319	2.20	564	1.57	2,434	0.94
160	3.64	223	2.82	321	2.19	571	1.56	2,569	0.93
161	3.63	225	2.81	323	2.18	578	1.55	2,721	0.92
162	3.61	226	2.80	326	2.17	585	1.54	2,891	0.91
163	3.59	227	2.79	328	2.16	593	1.53	3,083	0.90
164	3.57	228	2.78	330	2.15	601	1.52	3,304	0.89
165	3.56	229	2.77	333	2.14	609	1.51	3,558	0.88
166	3.54	230	2.76	335	2.13	617	1.50	3,854	0.87
167	3.52	231	2.75	338	2.12	625	1.49	4,205	0.86
168	3.51	232	2.74	340	2.11	634	1.48	4,625	0.85
169	3.49	234	2.73	343	2.10	642	1.47	5,139	0.84
170	3.47	235	2.72	345	2.09	651	1.46	5,781	0.83
171	3.46	236	2.71	348	2.08	661	1.45	6,607	0.82
172	3.44	237	2.70	350	2.07	670	1.44	7,708	0.81
173	3.43	238	2.69	353	2.06	680	1.43	9,250	0.80
174	3.41	240	2.68	356	2.05	690	1.42	11,562	0.79
175	3.40	241	2.67	359	2.04	701	1.41	15,417	0.78
176	3.38	242	2.66	361	2.03	712	1.40	23,125	0.77
177	3.37	243	2.65	364	2.02	723	1.39	46,250	0.76
178	3.35	245	2.64	367	2.01	734	1.38	100,000	0.75
179	3.34	246	2.63	370	2.00	746	1.37	200,000	0.7523
180	3.32	247	2.62	373	1.99	758	1.36	300,000	0.7515
181	3.31	249	2.61	376	1.98	771	1.35	400,000	0.7512
182	3.29	250	2.60	379	1.97	784	1.34	500,000	0.7509
183	3.28	251	2.59	382	1.96	797	1.33	600,000	0.7508
184	3.27	253	2.58	385	1.95	811	1.32	700,000	0.7507
185	3.25	254	2.57	389	1.94	826	1.31	800,000	0.7506
186	3.24	256	2.56	392	1.93	841	1.30	900,000	0.7505
187	3.22	257	2.55	395	1.92	856	1.29	1,000,000	0.7505
188	3.21	258	2.54	399	1.91	873	1.28		
189	3.20	260	2.53	402	1.90	889	1.27		
190	3.19	261	2.52	406	1.89	907	1.26		
191	3.17	263	2.51	409	1.88	925	1.25		
192	3.16	264	2.50	413	1.87	944	1.24		
193	3.15	266	2.49	417	1.86	964	1.23		
194	3.14	267	2.48	420	1.85	984	1.22		
195	3.12	269	2.47	424	1.84	1,005	1.21		
196	3.11	270	2.46	428	1.83	1,028	1.20		
197	3.10	272	2.45	432	1.82	1,051	1.19		
198	3.09	274	2.44	436	1.81	1,076	1.18		
199	3.07	275	2.43	440	1.80	1,101	1.17		
200	3.06	277	2.42	445	1.79	1,128	1.16		
201	3.05	279	2.41	449	1.78	1,156	1.15		
202	3.04	280	2.40	453	1.77	1,186	1.14		
203	3.03	282	2.39	458	1.76	1,217	1.13		
204	3.02	284	2.38	462	1.75	1,250	1.12		

Printed: 09/04/2017 8:48:03 pm

Richmond

Commercial Building Area Size Adjustment Factors

Median Effective Area = 1700sf Fixed Site Cost Adjustment = 25%

Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.
131	4.00	192	2.96	267	2.34	434	1.73	1,149	1.12
132	3.98	193	2.95	269	2.33	438	1.72	1,181	1.11
133	3.95	194	2.94	271	2.32	443	1.71	1,214	1.10
134	3.93	195	2.93	272	2.31	447	1.70	1,250	1.09
135	3.90	196	2.92	274	2.30	452	1.69	1,288	1.08
136	3.88	197	2.91	276	2.29	457	1.68	1,328	1.07
137	3.86	198	2.90	278	2.28	462	1.67	1,371	1.06
138	3.84	199	2.89	280	2.27	467	1.66	1,417	1.05
139	3.81	200	2.88	281	2.26	472	1.65	1,466	1.04
140	3.79	201	2.86	283	2.25	478	1.64	1,518	1.03
141	3.77	202	2.85	285	2.24	483	1.63	1,574	1.02
142	3.75	203	2.84	287	2.23	489	1.62	1,635	1.01
143	3.73	204	2.83	289	2.22	494	1.61	1,700	1.00
144	3.71	205	2.82	291	2.21	500	1.60	1,771	0.99
145	3.69	206	2.81	293	2.20	506	1.59	1,848	0.98
146	3.67	207	2.80	295	2.19	512	1.58	1,932	0.97
147	3.65	208	2.79	297	2.18	518	1.57	2,024	0.96
148	3.63	209	2.78	299	2.17	525	1.56	2,125	0.95
149	3.61	210	2.77	301	2.16	531	1.55	2,237	0.94
150	3.59	211	2.76	304	2.15	538	1.54	2,361	0.93
151	3.57	212	2.75	306	2.14	545	1.53	2,500	0.92
152	3.55	214	2.74	308	2.13	552	1.52	2,656	0.91
153	3.53	215	2.73	310	2.12	559	1.51	2,833	0.90
154	3.51	216	2.72	313	2.11	567	1.50	3,036	0.89
155	3.50	217	2.71	315	2.10	574	1.49	3,269	0.88
156	3.48	218	2.70	317	2.09	582	1.48	3,542	0.87
157	3.46	219	2.69	320	2.08	590	1.47	3,864	0.86
158	3.44	220	2.68	322	2.07	599	1.46	4,250	0.85
159	3.43	221	2.67	324	2.06	607	1.45	4,722	0.84
160	3.41	223	2.66	327	2.05	616	1.44	5,313	0.83
161	3.39	224	2.65	329	2.04	625	1.43	6,071	0.82
162	3.38	225	2.64	332	2.03	634	1.42	7,083	0.81
163	3.36	226	2.63	335	2.02	644	1.41	8,500	0.80
164	3.34	227	2.62	337	2.01	654	1.40	10,625	0.79
165	3.33	228	2.61	340	2.00	664	1.39	14,167	0.78
166	3.31	230	2.60	343	1.99	675	1.38	21,250	0.77
167	3.30	231	2.59	346	1.98	685	1.37	42,500	0.76
168	3.28	232	2.58	348	1.97	697	1.36	100,000	0.75
169	3.27	234	2.57	351	1.96	708	1.35	200,000	0.7521
170	3.25	235	2.56	354	1.95	720	1.34	300,000	0.7514
171	3.24	236	2.55	357	1.94	733	1.33	400,000	0.7511
172	3.22	237	2.54	360	1.93	746	1.32	500,000	0.7509
173	3.21	239	2.53	363	1.92	759	1.31	600,000	0.7507
174	3.19	240	2.52	366	1.91	773	1.30	700,000	0.7506
175	3.18	241	2.51	370	1.90	787	1.29	800,000	0.7505
176	3.17	243	2.50	373	1.89	802	1.28	900,000	0.7505
177	3.15	244	2.49	376	1.88	817	1.27	1,000,000	0.7504
178	3.14	246	2.48	379	1.87	833	1.26		
179	3.13	247	2.47	383	1.86	850	1.25		
180	3.11	249	2.46	386	1.85	867	1.24		
181	3.10	250	2.45	390	1.84	885	1.23		
182	3.09	251	2.44	394	1.83	904	1.22		
183	3.07	253	2.43	397	1.82	924	1.21		
184	3.06	254	2.42	401	1.81	944	1.20		
185	3.05	256	2.41	405	1.80	966	1.19		
186	3.04	258	2.40	409	1.79	988	1.18		
187	3.02	259	2.39	413	1.78	1,012	1.17		
188	3.01	261	2.38	417	1.77	1,037	1.16		
189	3.00	262	2.37	421	1.76	1,063	1.15		
190	2.99	264	2.36	425	1.75	1,090	1.14		
191	2.98	266	2.35	429	1.74	1,118	1.13		

Printed: 09/04/2017 8:48:34 pm

Richmond

Industrial Building Area Size Adjustment Factors

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

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

Richmond

Manufactured Building Area Size Adjustment Factors

Median Effective Area = 600sf Fixed Site Cost Adjustment = 25%

Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.	Size	Adj.
46	4.00	91	2.40	138	1.84	234	1.39	789	0.94
47	3.97	92	2.38	139	1.83	238	1.38	833	0.93
48	3.90	93	2.37	140	1.82	242	1.37	882	0.92
49	3.84	94	2.35	142	1.81	246	1.36	937	0.91
50	3.78	95	2.33	143	1.80	250	1.35	1,000	0.90
51	3.72	96	2.32	144	1.79	254	1.34	1,071	0.89
52	3.66	97	2.30	146	1.78	259	1.33	1,154	0.88
53	3.60	98	2.28	147	1.77	263	1.32	1,250	0.87
54	3.55	99	2.27	149	1.76	268	1.31	1,364	0.86
55	3.50	100	2.25	150	1.75	273	1.30	1,500	0.85
56	3.45	101	2.24	152	1.74	278	1.29	1,667	0.84
57	3.40	102	2.22	153	1.73	283	1.28	1,875	0.83
58	3.35	103	2.21	155	1.72	288	1.27	2,143	0.82
59	3.31	104	2.19	156	1.71	294	1.26	2,500	0.81
60	3.27	105	2.18	158	1.70	300	1.25	3,000	0.80
61	3.22	106	2.17	160	1.69	306	1.24	3,750	0.79
62	3.18	107	2.15	161	1.68	313	1.23	5,000	0.78
63	3.15	108	2.14	163	1.67	319	1.22	7,500	0.77
64	3.11	109	2.13	165	1.66	326	1.21	15,000	0.76
65	3.07	110	2.11	167	1.65	333	1.20	100,000	0.75
66	3.04	111	2.10	169	1.64	341	1.19	200,000	0.7508
67	3.00	112	2.09	170	1.63	349	1.18	300,000	0.7505
68	2.97	113	2.08	172	1.62	357	1.17	400,000	0.7504
69	2.93	114	2.07	174	1.61	366	1.16	500,000	0.7503
70	2.90	115	2.06	176	1.60	375	1.15	600,000	0.7502
71	2.87	116	2.04	179	1.59	385	1.14	700,000	0.7502
72	2.84	117	2.03	181	1.58	395	1.13	800,000	0.7502
73	2.81	118	2.02	183	1.57	405	1.12	900,000	0.7502
74	2.79	119	2.01	185	1.56	417	1.11	1,000,000	0.7501
75	2.76	120	2.00	187	1.55	429	1.10		
76	2.73	121	1.99	190	1.54	441	1.09		
77	2.71	122	1.98	192	1.53	455	1.08		
78	2.68	123	1.97	195	1.52	469	1.07		
79	2.66	124	1.96	197	1.51	484	1.06		
80	2.63	125	1.95	200	1.50	500	1.05		
81	2.61	126	1.94	203	1.49	517	1.04		
82	2.59	127	1.93	205	1.48	536	1.03		
83	2.56	128	1.92	208	1.47	556	1.02		
84	2.54	129	1.91	211	1.46	577	1.01		
85	2.52	130	1.90	214	1.45	600	1.00		
86	2.50	132	1.89	217	1.44	625	0.99		
87	2.48	133	1.88	221	1.43	652	0.98		
88	2.46	134	1.87	224	1.42	682	0.97		
89	2.44	135	1.86	227	1.41	714	0.96		
90	2.42	136	1.85	231	1.40	750	0.95		

Printed: 09/04/2017 8:49:09 pm

Code	Description
11	NOT ASSESSD SEPARATE
12	SUBDIVIDED POST ASMT
13	IMPROVED POST SALE
14	IMPROVED POST ASMT
15	IMPRVMNT U/C AT ASMT
16	L/O ASMT - L/B SALE
17	L/B ASMT - L/O SALE
18	MULTIPLE PARCELS
19	NON-PRICE MPC
20	MULTI-TOWN PROPERTY
21	MPC-CAN SELL SEPRTRY
22	INDETERMINATE PRICE
23	NO STAMP PER DEED
24	ABUTTER SALE
25	INSUF CNT MKT EXPOSUR
26	MINERAL RIGHTS ONLY
27	LESS THAN 100% INT
28	LIFE EST/DEFER 1YR+
29	PLOTAGE/ASMBL IMPACT
30	TIMESHARE
31	EASEMENT/BOATSLIPS
32	TIMBER RIGHTS
33	LNDLRD/TENANT SALE
34	PUBLIC UTIL GRNTR/E
35	GOVMT AGENCY GRNTR/E
36	REL/CHAR/EDU GRNTR/E
37	FINANCIAL CO GRNTR/E
38	FAMILY/RELAT GRNTR/E
39	DIVORCE PRTY GRNTR/E
40	BUSIN AFFIL GRNTR/E
41	GOV REL ENT/NHH/FNMA
43	SHORT SALE RQ 3RDPTY
44	NONMKT TRUST GRNTR/E
45	BOUNDARY ADJUSTMT
47	OTHR SALE OF CONVENC
48	COURT/SHERIFF SALE
49	DEED INLIEU FORECLSR
50	TAX SALE
51	FORECLOSURE
52	OTHER FORCED SALE
54	DEED TO QUIET TITLE
55	UNSPECFIED DEED CONV
56	OTHER DOUBTFUL TITLE
57	LARGE VALUE IN TRADE
58	INSTALLMENT SALE
60	UNIDENT IN ASSR RECS
66	COMPLEX COMMRCLE SALE
67	UNK PERSONAL PROPRTY
69	LEASE W/ UNK TERMS
70	BUYR/SELR COST SHIFT
77	ASSMNT ENCUMBRANCES
80	SUBSID/ASSIST HOUSNG
81	ESTATE SALE/FDCY COV
87	XS LOCALE IN SAMPLE
88	XS PRP TYP IN SAMPLE
89	RESALE IN EQ PERIOD
90	RSA 79-A CURRENT USE
97	RSA 79-B CONSRV ESMT
98	SALE RELATD ASMT CHG
99	UNCLASSFYD EXCLUSION

SECTION 10

WATERFRONT, VIEW & BUILDING GRADE INFORMATION

A. WATERFRONT

B. VIEW REPORT

C. BUILDING GRADE REPORT

FOLLOWED BY PICTURE CATALOG

A. WATERFRONT

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

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

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

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

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

Cass Pond Water Access

Average Site

Adequate frontage with mild to level topography \$75,000

Undeveloped/Vacant Site

Adequate undeveloped frontage with mild to level topography \$45,000

Sandy Pond

Average Site

Adequate frontage with mild to level topography \$60,000

Undeveloped/Vacant Site

Adequate undeveloped frontage with mild to level topography \$37,500

General Water Front Comments

Adjustments are applied to the lake front values for frontage dissimilarities such as open shore line versus natural frontage, topography varying from the mild/level viewed as average and for amounts of frontage that differ substantially from what would be viewed as the norm on the two mentioned ponds.

Richmond Waterfront Report

Sorted By Waterfront Value



Map Lot Sub: 000202 000023 000000
Location: BACKLAND
Owner: YMCA, CHESHIRE COUNTY
Waterfront Value: \$ 0

Condition: 0
Notes: MINIMAL WF



Map Lot Sub: 000407 000030 000000
Location: BOWL ROAD
Owner: MORGAN RESERVE ASSOCIATION
Waterfront Value: \$ 0

Condition: 0
Notes: ASSOCIATION BEACH



Map Lot Sub: 000405 000018 000000
Location: SANDY POND ROAD
Owner: BAILEY, THOMAS W
Waterfront Value: \$ 30,000

Condition: 40
Notes: MILD/NATURAL WF



Map Lot Sub: 000405 000019 000000
Location: LANG ROAD
Owner: MANTINEO, JAMES & KATHERINE
Waterfront Value: \$ 30,000

Condition: 40

Notes: GRASSY WF

	Date	Book/Page	Type	Price
Most Recent Sale:	05/05/16	2942/1184	Q V	\$35,000
Current Assessment:				\$33,200



Map Lot Sub: 000202 000028 000000
Location: ATHOL ROAD
Owner: HEISE II, ROY BLAIR
Waterfront Value: \$ 35,600

Condition: 50

Notes: XS WF/UND/BOG



Map Lot Sub: 000202 000028 000000
Location: ATHOL ROAD
Owner: HEISE II, ROY BLAIR
Waterfront Value: \$ 37,500

Condition: 50

Notes: CU WF/UND/BOG



Map Lot Sub: 000405 000014 000000
Location: SANDY POND ROAD
Owner: BROKENSHERE TRUST
Waterfront Value: \$ 37,500

Condition: 50

Notes: MILD/NATURAL WF



Map Lot Sub: 000405 000017 000000
Location: SANDY POND ROAD
Owner: BROKENSHERE TRUST
Waterfront Value: \$ 37,500

Condition: 50
Notes: NATURAL WF



Map Lot Sub: 000202 000008 000000
Location: POND WOODS ROAD
Owner: YMCA, CHESHIRE COUNTY
Waterfront Value: \$ 42,800

Condition: 60
Notes: UND/NATURAL WF



Map Lot Sub: 000202 000009 000000
Location: POND WOODS ROAD
Owner: YMCA, CHESHIRE COUNTY
Waterfront Value: \$ 42,800

Condition: 60
Notes: UND/NATURAL WF



Map Lot Sub: 000202 000010 000000
Location: POND WOODS ROAD
Owner: YMCA, CHESHIRE COUNTY
Waterfront Value: \$ 42,800

Condition: 60
Notes: UND/NATURAL WF



Map Lot Sub: 000202 000015 000000
Location: POND WOODS ROAD
Owner: YMCA, CHESHIRE COUNTY
Waterfront Value: \$ 42,800

Condition: 60
Notes: UND/NATURAL WF



Map Lot Sub: 000202 000017 000000
Location: POND WOODS ROAD
Owner: YMCA, CHESHIRE COUNTY
Waterfront Value: \$ 42,800

Condition: 60
Notes: UND./NATURAL WF



Map Lot Sub: 000405 000015 000000
Location: SANDY POND ROAD
Owner: BROKENSHERE TRUST
Waterfront Value: \$ 60,000

Condition: 80
Notes: UND/NAT/XSWF



Map Lot Sub: 000405 000016 000000
Location: 160 SANDY POND ROAD
Owner: MCCOBB, RALPH & DORENE
Waterfront Value: \$ 60,000

Condition: 80
Notes: MILD/GRASSY WF



Map Lot Sub: 000202 000016 000000
Location: POND WOODS ROAD
Owner: BUDAJ FAMILY TRUST
Waterfront Value: \$ 64,100

Condition: 90
Notes: NATURAL/STAIRS WF



Map Lot Sub: 000202 000018 000000
Location: POND WOODS ROAD
Owner: REESE, LAUREN S
Waterfront Value: \$ 64,100

Condition: 90
Notes: NATURAL WF



Map Lot Sub: 000202 000003 000000
Location: POND WOODS ROAD
Owner: YMCA, CHESHIRE COUNTY
Waterfront Value: \$ 67,500

Condition: 100
Notes: SANDY WF



Map Lot Sub: 000405 000021 000000
Location: OFF LANG ROAD
Owner: KELLY, DAVID W. & JOHN B.
Waterfront Value: \$ 67,500

Condition: 90
Notes: NATURAL WF/XS



Map Lot Sub: 000202 000019 000000
Location: POND WOODS ROAD
Owner: MCWHA, WILLIAM
Waterfront Value: \$ 71,300

Condition: 100
Notes: OPEN/NATURAL WF



Map Lot Sub: 000202 000020 000000
Location: POND WOODS ROAD
Owner: HAVERSAT, FAMILY LIVING TRUST
Waterfront Value: \$ 71,300

Condition: 100
Notes: MILD/GRASSY WF



Map Lot Sub: 000405 000020 000000
Location: 379 LANG ROAD
Owner: BENNETT, SHAUN M.
Waterfront Value: \$ 75,000

Condition: 100
Notes: GRASSY WF/XS/ROW



Map Lot Sub: 000202 000014 000000
Location: POND WOODS ROAD
Owner: TOWN OF RICHMOND
Waterfront Value: \$ 106,900

Condition: 150
Notes: SANDY WF/USE



Map Lot Sub: 000202 000027 000000
Location: 100 ATHOL ROAD
Owner: HEISE II, ROY BLAIR
Waterfront Value: \$ 106,900

Condition: 150
Notes: USE/EXCESS WF



Map Lot Sub: 000405 000034 000000
Location: 119 SANDY POND ROAD
Owner: BROKENSHERE TRUST
Waterfront Value: \$ 120,000

Condition: 160
Notes: MILD/NATURAL/EXCES



Map Lot Sub: 000202 000022 000000
Location: POND WOODS ROAD
Owner: YMCA, CHESHIRE COUNTY
Waterfront Value: \$ 225,000

Condition: 300
Notes: UND/EXCESS WF



Map Lot Sub: 000202 000029 000000
Location: BACKLAND
Owner: YMCA, CHESHIRE COUNTY
Waterfront Value: \$ 225,000

Condition: 300
Notes: UND/EXCESS WF



Map Lot Sub: 000405 000013 000000
Location: SANDY POND ROAD
Owner: YMCA, ATHOL
Waterfront Value: \$ 375,000

Condition: 500
Notes: SANDY/USE WF



Map Lot Sub: 000202 000024 000000
Location: CAMP TAKODAH ROAD
Owner: YMCA, CHESHIRE COUNTY
Waterfront Value: \$ 450,000

Condition: 600
Notes: USE/EXCESS WF

B. VIEWS

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

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

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

Once various views are analyzed and the market contributory value extracted, the assessor can then apply that value whenever the same view occurs, similar to land and building values. That part is easy. It becomes more difficult when more or less substantial views or total different views are found in the town than were found in the sales data. When this occurs, the assessor, using all the sales data available, must then give an opinion of the value of the view. To assist in that process, the views are further defined by their width, depth, distance and subject matter as outlined in Section 1. D. Here experience and common sense play a large part in this process.

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

Views

There are 29 out of 1,055 total properties that have views associated with them. Views of substantially greater degree, depth, width and subject matter were found during the field review, and while not all were represented by local sales, they were clearly of value and needed to be addressed. Comparing pictures of the sales to these properties and drawing upon our experience from surrounding areas, we developed an opinion of the contributory value of those views.

Richmond View Report

Sorted By View Value



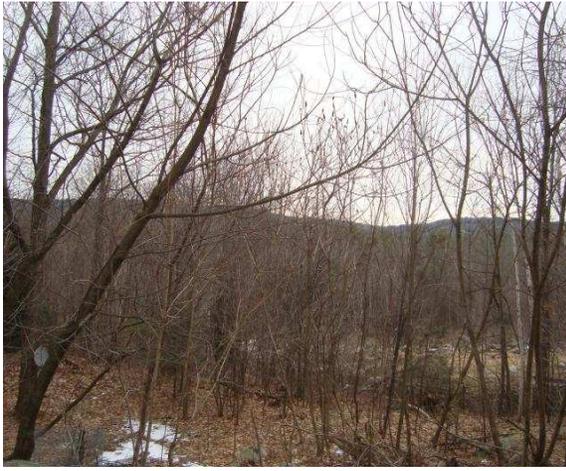
Map Lot Sub: 000405 000129 000000
Location: 305 OLD HOMESTEAD HWY
Owner: BURKE, THERESA L. & HARRY M.
View Value: \$ 0
Subject: HILLS
Width: TUNNEL
Depth: TOP 25
Distance: DISTANT
Condition: 0
Notes: VU GROWN IN



Map Lot Sub: 000408 000069 000000
Location: 241 OLD HOMESTEAD HWY
Owner: RANDALL, DALE 2013 REVOC TRUST
View Value: \$ 0
Subject: HILLS
Width: AVERAGE
Depth: TOP 25
Distance: CLOSE
Condition: 0
Notes: VU GROWN IN



Map Lot Sub: 000408 000070 000000
Location: 237 OLD HOMESTEAD HWY
Owner: WHITNEY FAMILY REV TRUST
View Value: \$ 0
Subject: HILLS
Width: AVERAGE
Depth: TOP 25
Distance: CLOSE
Condition: 0
Notes: VU GROWN IN



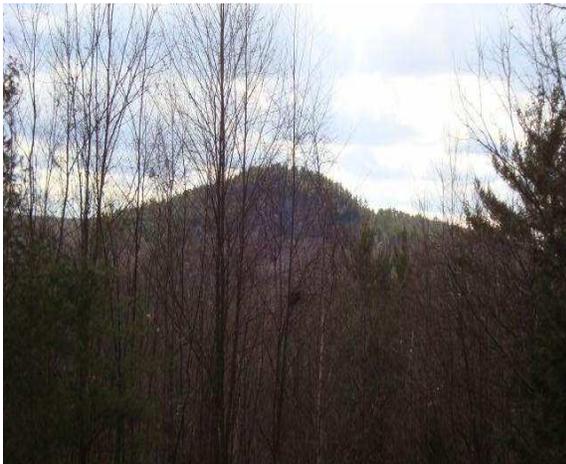
Map Lot Sub: 000408 000072 000000
Location: 179 OLD HOMESTEAD HWY
Owner: MALLET JR, DOUGLAS & MARY M.
View Value: \$ 0
Subject: HILLS
Width: AVERAGE
Depth: TOP 50
Distance: CLOSE
Condition: 0
Notes: VU GROWN IN



Map Lot Sub: 000409 000045 000000
Location: OLD TURNPIKE ROAD
Owner: HILL, JONATHAN & JENNIE LU
View Value: \$ 0 CU
Subject: HILLS
Width: NARROW
Depth: TOP 50
Distance: CLOSE
Condition: 0
Notes: VU GROWN IN



Map Lot Sub: 000409 000053 000000
Location: 20 SCOTT MOUNTAIN ROAD
Owner: ROY, JANICE P REVOCABLE TRUST
View Value: \$ 0
Subject: HILLS
Width: AVERAGE
Depth: TOP 25
Distance: CLOSE
Condition: 0
Notes: VU GROWN IN



Map Lot Sub: 000409 000054 000000
Location: 38 SCOTT MOUNTAIN ROAD
Owner: MACDONALD JASON M
View Value: \$ 0
Subject: HILLS
Width: NARROW
Depth: TOP 75
Distance: CLOSE
Condition: 0
Notes: VU GROWN IN



Map Lot Sub: 000410 000010 000000
Location: 68 COLONY HILL ROAD
Owner: TRAVERSE, JOHN W & DONNA L
View Value: \$ 0
Subject: HILLS
Width: AVERAGE
Depth: TOP 50
Distance: CLOSE
Condition: 0
Notes: BLOCKED



Map Lot Sub: 000411 000010 000000
Location: 220 ATHOL ROAD
Owner: BOLASEVICH, LORI J.
View Value: \$ 0
Subject: HILLS
Width: AVERAGE
Depth: TOP 25
Distance: DISTANT
Condition: 0
Notes: VU GROWN IN



Map Lot Sub: 000411 000013 000000
Location: 260 ATHOL ROAD
Owner: DEEM, SHANNON L
View Value: \$ 0
Subject: HILLS
Width: AVERAGE
Depth: TOP 50
Distance: CLOSE
Condition: 0
Notes: VU GROWN IN



Map Lot Sub: 000415 000007 000000
Location: 500 WHIPPLE HILL ROAD
Owner: CROWLEY, ELIZABETH
View Value: \$ 0
Subject: MOUNTAINS
Width: AVERAGE
Depth: TOP 50
Distance: DISTANT
Condition: 0
Notes: VU GROWN IN



Map Lot Sub: 000402 000071 000000
Location: 819 OLD HOMESTEAD HWY
Owner: MAILLET, TODD P & STACIE N
View Value: \$ 1,000
Subject: HILLS
Width: TUNNEL
Depth: TOP 25
Distance: CLOSE
Condition: 100
Notes:



Map Lot Sub: 000405 000076 000000
Location: 121 FISH HATCHERY ROAD
Owner: JARVIS, DONALD & ARLENE
View Value: \$ 1,000
Subject: HILLS
Width: TUNNEL
Depth: TOP 75
Distance: DISTANT
Condition: 25
Notes: PART BLOCKED



Map Lot Sub: 000407 000007 000000
Location: 110 OLD COUNTY ROAD
Owner: DAUGHERTY, BRYCE W
View Value: \$ 1,000
Subject: HILLS
Width: TUNNEL
Depth: TOP 25
Distance: CLOSE
Condition: 100
Notes:



Map Lot Sub: 000409 000098 000000
Location: 119 LANG ROAD
Owner: LAY, MICHAEL, TRUSTEE
View Value: \$ 1,000
Subject: HILLS
Width: NARROW
Depth: TOP 25
Distance: CLOSE
Condition: 100
Notes:



Map Lot Sub: 000402 000020 000000
Location: 680 OLD HOMESTEAD HWY
Owner: GURIAN, DIXIE
View Value: \$ 1,500
Subject: HILLS
Width: AVERAGE
Depth: TOP 50
Distance: CLOSE
Condition: 50
Notes: CARD 2 LOC



Map Lot Sub: 000405 000007 000000
Location: SANDY POND ROAD
Owner: RANDALL, DALE 2013 REVOC TRUST
View Value: \$ 1,500
Subject: HILLS
Width: AVERAGE
Depth: TOP 50
Distance: CLOSE
Condition: 50
Notes: OBSTRUCTED



Map Lot Sub: 000405 000128 000000
Location: 325 OLD HOMESTEAD HWY
Owner: BREWSTER, MARILYN J
View Value: \$ 1,500
Subject: HILLS
Width: AVERAGE
Depth: TOP 25
Distance: DISTANT
Condition: 50
Notes: OBSTRUCTED



Map Lot Sub: 000410 000022 000000
Location: 222 WHIPPLE HILL ROAD
Owner: PATCH, GREGG
View Value: \$ 1,500
Subject: HILLS
Width: TUNNEL
Depth: TOP 50
Distance: CLOSE
Condition: 100
Notes:



Map Lot Sub: 000407 000095 000000
Location: 323 FITZWILLIAM ROAD
Owner: TAYLOR, JEFFREY
View Value: \$ 2,000
Subject: MOUNTAINS
Width: TUNNEL
Depth: TOP 50
Distance: DISTANT
Condition: 50
Notes: OBSTRUCTED



Map Lot Sub: 000414 000020 000000
Location: 410 ATHOL ROAD
Owner: HERMAN, KENNETH & MELISSA
View Value: \$ 2,000
Subject: MOUNTAINS
Width: TUNNEL
Depth: TOP 25
Distance: DISTANT
Condition: 100
Notes:



Map Lot Sub: 000402 000036 000000
Location: 900 OLD HOMESTEAD HWY
Owner: PICOTTE, KATHLEEN TRUSTEE
View Value: \$ 2,500
Subject: HILLS
Width: AVERAGE
Depth: TOP 75
Distance: CLOSE
Condition: 50
Notes: PART BLOCKED



Map Lot Sub: 000409 000049 000000
Location: 186 OLD TURNPIKE ROAD
Owner: LAUGHNER, PAUL
View Value: \$ 2,500
Subject: HILLS
Width: NARROW
Depth: TOP 50
Distance: CLOSE
Condition: 100
Notes:



Map Lot Sub: 000408 000059 000000
Location: 75 GRANITE HILL ROAD
Owner: CARBONE, ROBERT J & PEGGY ANN
View Value: \$ 4,500
Subject: HILLS
Width: PANORAMIC
Depth: TOP 50
Distance: CLOSE
Condition: 50
Notes: OBSTRUCTED



Map Lot Sub: 000405 000110 000000
Location: 44 BENSON CEMETERY ROAD
Owner: RANDALL, JOHN & MARGARET
View Value: \$ 5,000
Subject: HILLS
Width: AVERAGE
Depth: TOP 75
Distance: CLOSE
Condition: 100
Notes:



Map Lot Sub: 000408 000073 000000
Location: 171 OLD HOMESTEAD HWY
Owner: CANTRELL, WILLIAM
View Value: \$ 5,000
Subject: HILLS
Width: AVERAGE
Depth: TOP 75
Distance: CLOSE
Condition: 100
Notes:



Map Lot Sub: 000405 000042 000000
Location: 454 OLD HOMESTEAD HWY
Owner: VISELLE, NICHOLAS
View Value: \$ 7,000
Subject: HILLS
Width: AVERAGE
Depth: TOP 50
Distance: DISTANT
Condition: 100
Notes:

	Date	Book/Page	Type	Price
Most Recent Sale:	07/13/17	2992/0681	Q I	\$182,500
Current Assessment:				\$168,800



Map Lot Sub: 000407 000008 000000
Location: 101 OLD COUNTY ROAD
Owner: DAUGHERTY, CHRISTIN R
View Value: \$ 7,500
Subject: MOUNTAINS
Width: WIDE
Depth: TOP 25
Distance: DISTANT
Condition: 100
Notes:



Map Lot Sub: 000402 000018 000000
Location: 662 OLD HOMESTEAD HWY
Owner: LIVINGSTON, KATHY
View Value: \$ 8,500
Subject: HILLS
Width: WIDE
Depth: TOP 75
Distance: CLOSE
Condition: 100
Notes:



Map Lot Sub: 000408 000022 000000
Location: 50 BULLOCK ROAD
Owner: PELLETIER, LEA T
View Value: \$ 9,500
Subject: MOUNTAINS
Width: PANORAMIC
Depth: TOP 25
Distance: DISTANT
Condition: 75
Notes: OBSTRUCTED



Map Lot Sub: 000409 000019 000000
Location: 440 WINCHESTER ROAD
Owner: GALLO, KATHLEEN
View Value: \$ 11,500
Subject: MOUNTAINS
Width: AVERAGE
Depth: TOP 50
Distance: EXTREME DISTANT
Condition: 100
Notes:



Map Lot Sub: 000410 000023 000000
Location: 250 WHIPPLE HILL ROAD
Owner: LAITINEN, JAMES & ELAINE
View Value: \$ 11,500
Subject: MOUNTAINS
Width: AVERAGE
Depth: TOP 50
Distance: EXTREME DISTANT
Condition: 100
Notes:



Map Lot Sub: 000405 000002 000000
Location: 312 OLD HOMESTEAD HWY
Owner: RAMSDEN, DAVID & PHYLLIS
View Value: \$ 13,500
Subject: MOUNTAINS
Width: AVERAGE
Depth: TOP 75
Distance: DISTANT
Condition: 100
Notes:



Map Lot Sub: 000412 000057 000000
Location: 143 MONUMENT ROAD
Owner: HONKALA, MICHAEL A
View Value: \$ 17,000
Subject: MOUNTAINS
Width: AVERAGE
Depth: TOP 75
Distance: EXTREME DISTANT
Condition: 100
Notes:



Map Lot Sub: 000402 000011 000000
Location: 200 MARTIN COOK ROAD
Owner: CAMUSO, ANTHONY & LOIS M
View Value: \$ 19,000
Subject: HILLS
Width: PANORAMIC
Depth: TOP 50
Distance: DISTANT
Condition: 100
Notes:



Map Lot Sub: 000408 000076 000000
Location: 161 OLD HOMESTEAD HWY
Owner: HOWES, CANDACE
View Value: \$ 37,500
Subject: MOUNTAINS
Width: WIDE
Depth: TOP 100%
Distance: EXTREME DISTANT
Condition: 100
Notes:



Map Lot Sub: 000409 000018 000000
Location: 420 WINCHESTER ROAD
Owner: JAMESON, CAROL A.
View Value: \$ 37,500
Subject: MOUNTAINS
Width: WIDE
Depth: TOP 100%
Distance: EXTREME DISTANT
Condition: 100
Notes:



Map Lot Sub: 000402 000076 000000
Location: 35 BIRCH BROOK CROSSING
Owner: HOLLENBECK, BURTON & MARY E.
View Value: \$ 62,500
Subject: MOUNTAINS
Width: PANORAMIC
Depth: TOP 100%
Distance: EXTREME DISTANT
Condition: 100
Notes:



Map Lot Sub: 000415 000012 000000
Location: 539 WHIPPLE HILL ROAD
Owner: TANDY REVOC TRUST, NE & JC
View Value: \$ 62,500
Subject: MOUNTAINS
Width: PANORAMIC
Depth: TOP 100%
Distance: EXTREME DISTANT
Condition: 100
Notes:

C. BUILDING GRADING

B5 – Bare Minimum House – Minimum camp. Typically no interior finish, foundation, central heat, plumbing or electric service.

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

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

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

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

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

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

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

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

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

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

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

Manufactured Homes

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

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

B1 – Generally 12’ wide, 2x4 construction.

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

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

A2 – Generally 16’ wide with 2x6 construction.

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

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



B5 -- AVG-50 (000412 000008 000000)



B4 -- AVG-40 (000405 000017 000000)



B3 -- AVG-30 (000409 000043 000000)



B2 -- AVG-20 (000202 000002 000000)



B2 -- AVG-20 (000202 000020 000000)



B1 -- AVG-10 (000405 000057 000000)



B1 -- AVG-10 (000408 000072 000000)



A0 -- AVG (000404 000050 000000)



A0 -- AVG (000409 000035 000000)



A0 -- AVG (000410 000026 000000)



A0 -- AVG (000410 000055 000000)



A0 -- AVG (000411 000031 000000)



A0 -- AVG (000405 000067 000000)



A0 -- AVG (000405 000042 000000)



A0 -- AVG (000414 000029 000000)



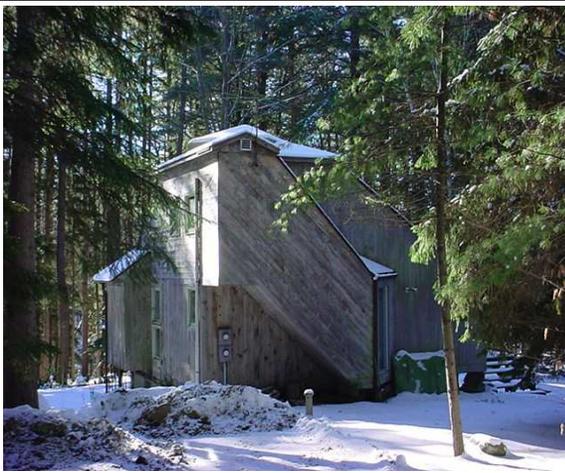
A1 -- AVG+10 (000402 000024 000000)



A1 -- AVG+10 (000407 000027 000000)



A1 -- AVG+10 (000407 000032 000000)



A1 -- AVG+10 (000407 000040 000000)



A1 -- AVG+10 (000407 000075 000003)



A1 -- AVG+10 (000407 000076 000002)



A1 -- AVG+10 (000407 000086 000000)



A1 -- AVG+10 (000407 000098 000000)



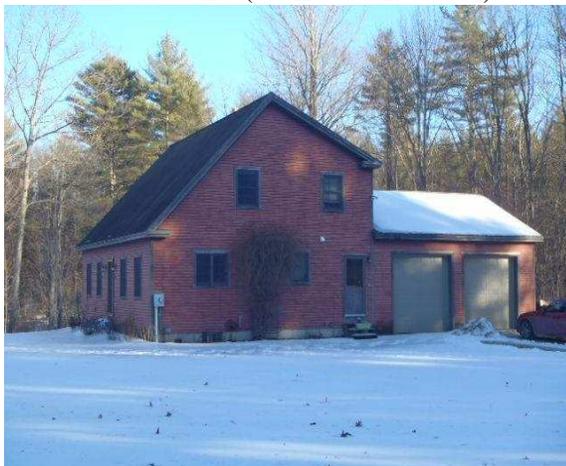
A1 -- AVG+10 (000412 000006 000000)



A1 -- AVG+10 (000410 000027 000000)



A1 -- AVG+10 (000410 000041 000000)



A1 -- AVG+10 (000408 000103 000000)



A1 -- AVG+10 (000409 000015 000000)



A1 -- AVG+10 (000408 000065 000000)



A1 -- AVG+10 (000408 000071 000000)



A2 -- AVG+20 (000408 000081 000000)



A2 -- AVG+20 (000408 000012 000000)



A2 -- AVG+20 (000412 000050 000000)



A2 -- AVG+20 (000412 000059 000000)



A2 -- AVG+20 (000414 000004 000000)



A3 -- AVG+30 (000408 000034 000000)



A3 -- AVG+30 (000408 000005 000000)



A3 -- AVG+30 (000411 000019 000000)



A4 -- EXC (000410 000051 000000)



A4 -- EXC (000405 000084 000001)

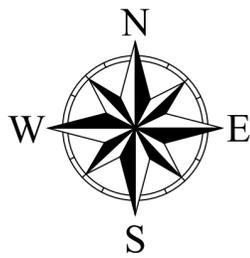
Town Of Richmond

Cheshire County
New Hampshire

A NEIGHBORHOOD AND SALES MAP 2017

LEGEND

- A: AVERAGE -40%
- B: AVERAGE -30%
- C: AVERAGE -20%
- D: AVERAGE -10%
- E: AVERAGE
- F: AVERAGE +10%
- G: AVERAGE +20%
- H: AVERAGE +30%
- J: AVERAGE +50%
- L: AVERAGE +70%



Map information was taken from GRANIT with some info added by Terra-Map. Sale information was acquired from Avitar.

