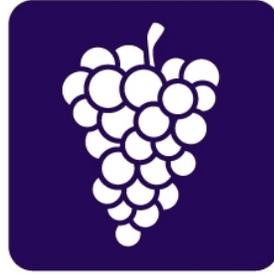


# New Kent

C O U N T Y



V I R G I N I A

**2016 ASSESSMENT MANUAL**

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## **PREFACE**

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The New Kent County has completed a general reassessment effective January 1, 2016. Our goal is to continue assist the taxpayer in their understanding of the assessment process, raise public awareness, and give every opportunity to taxpayer to alert us of any inaccuracy with their property record. We strive to provide accurate property information and assess fairly and equitably in accordance with standards of professional practice. We are always open to comments and suggestions as we work to refine this process for ourselves and the taxpayers.

The contents of this Data Collection Manual are designed to give the taxpayer insight into what information is collected in a reassessment and how it affects the assessment. The manual is broken down into sections as detailed in the table of contents.

Starting on page 3, the “General Information” section provides a general summary of the procedures involved in a reassessment. This section covers the assessment process and the appeals process.

“Definitions as Used in Reassessment” covers basic mass appraisal terminology.

The following section covers “Frequently Asked Questions.” This chapter is broken down into five groups for ease of reference: General, Inspection of a Property, Real Estate Assessments, Taxes, and Factual Errors. This chapter covers many general ideas regarding assessments and is a great resource for anyone who wishes to expand their knowledge of the reassessment process.

The following sections go into detail explaining home styles, grades of homes, sketches, etc.

## **GENERAL INFORMATION (ASSESSMENT PROCESS)**

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### **ASSESSMENT PROCESS**

#### **IN GENERAL**

All assessments of real property are reviewed and reevaluated every two years to determine its value for tax purposes. The Commissioner of Revenue's office assesses all real property, including land and improvements, based on fair market value. Comparable properties are used to determine the estimate of value as well as to maintain equity between similar properties. The Commissioner of Revenue's office inspects, lists, and determines values of all new construction, including renovations and additions to existing improvements.

Assessments are determined by applying accepted methods of valuation according to the assessment and real estate appraisal profession. The assessors review sale prices of comparable properties to analyze sales trends in a neighborhood or area.

The assessors adjust assessments to reflect any changes in current fair market value. This type of appraisal is defined as "mass appraisal" which as the term implies, is a method of appraising large numbers of properties at one time by using certain techniques and methods of assessment. Consideration is given so that uniformity and equity of valuation may be achieved among all properties which are comparable.

#### **ASSESSMENT REVIEW**

All real property is reviewed biennially. Property selling prices are important indicators of value and are evaluated by the assessors throughout the year. Any building permit activity resulting in a change for a particular property will be verified and the property record will be updated accordingly to reflect the new value. The assessors verify property listings to ensure accuracy with property records.

#### **ASSESSMENT NOTICES**

Assessment notices are mailed in the beginning of each reassessment year to all owners of real property in New Kent County. The notices reflect the estimate of value as of January 1 of that reassessment year.

## **GENERAL INFORMATION (APPEALS PROCESS)**

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### **THE APPEALS PROCESS**

#### **INFORMAL HEARING/REVIEW**

Each notice displays the dates for informal appeal should the property owner wish to discuss their assessment with an assessor.

The first step in the appeal process is simply an "informal" meeting with an assessor in the Commissioner of Revenue's office. An application form must be filled out prior to the informal meeting. You may obtain a form using one of the available methods found in the contact information below. At the informal meeting, you may speak to an assessor, review the data used in computing the assessed value, and if necessary, schedule an inspection of the property. Informal meetings will be scheduled as the appeal applications are processed.

During the informal meeting, the assessor will review your property record card with you, review any information you have gathered, and will attempt to answer your questions. The Commissioner of Revenue's office will not commit to a change in value at this meeting; however, a decision about a value change will be analyzed and a decision will be communicated to you in writing. This informal appeal process is designed to be a collaborative exercise in better understanding the assessment in a deliberate, professional and rational manner. The efforts put forth by the citizen in maintaining this professional and rationale atmosphere through concentrating on the specifics involved enables this step to proceed in a timely manner.

#### **BOARD OF EQUALIZATION**

Property owners who are not satisfied with the outcome of their discussion with the Commissioner of Revenue's office may appeal to the Board of Equalization. The Board consists of members formed from citizens selected by the Board of Supervisors and appointed by the Circuit Court of New Kent County.

#### **COURT APPEAL**

Property owners who are not satisfied with the outcome of their discussion with the Board of Equalization may appeal to the New Kent County Circuit Court.

#### **GENERAL LEGAL INFORMATION:**

In pursuant of Virginia Code § 58.1-3253 and Section 66-38 of New Kent Code, New Kent County will conduct a general reassessment of real property every two years.

Virginia Code § 58.1-3379 establishes that the taxpayer seeking relief is to show that the assessed value is either greater or less than the fair market value of the property as of the effective date of the general reassessment or that the property assessment is not uniform with similar properties. Factual errors can be reported to the Commissioner of Revenue's office without an application.

## **DEFINITIONS AS USED IN REASSESSMENT**

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**ABATEMENT** A decrease or reduction in the value of a property. Usually occurs as a result of the discovery of a negative fact about the property, which decreases the price originally agreed upon.

**ACCESS** Any means by which a person can enter a property.

**ACCRUED DEPRECIATION** The amount of depreciation, from any and all sources, that affects the value of the property in question on the effective date of the assessment.

**ACRE** A measurement of land equal to 43,560 square feet.

**ACTUAL YEAR BUILT** The number of years a structure has been standing.

**AD VALOREM** Type of taxation done in Virginia on personal property and real estate – means “by the value”, tax being calculated as rate times value of object being taxed.

**ADAPTIVE ESTIMATION PROCEDURE (AEP)** A computerized procedure using properties of which sales prices are known to produce a model that can be used to value properties for which sales prices are not known.

**ADJUSTED SALE PRICE** The sale price adjusted, as necessary, for the effects of time, financing, and personal property included in the sale, nonmarket financing, or the like.

**ADJUSTMENTS** Modifications in the reported value of a variable, such as sale price. These adjustments can be used to estimate market value in the sale comparison approach, for example, by adjustments for differences between comparable and subject properties.

**AFFIDAVIT** A sworn statement setting out facts, which the affiant states are true. This is done before a notary or other public official.

**AIR RIGHTS** The right to use space above real estate.

**APPEAL** A process in which a property owner contests an assessment either informally or formally.

**APPRAISAL** An estimation of the value of a property on a certain date given by a qualified person, usually after an inspection of the property.

**APPRAISAL DATE** The date as of which a property’s value is estimated.

**APPRAISAL RATIO STUDY** A ratio study using independent appraisals as indicators of market value.

**APPRAISAL REPORT** The oral or written communication of a completed appraisal.

**APPRAISAL/SALE PRICE RATIO** The ratio of the appraised value to the sale price (or adjusted sale price) of a property.

## **DEFINITIONS AS USED IN REASSESSMENT (continued)**

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**APPRAISAL UNIFORMITY** The equity or “fairness” of property appraisals.

**APPRAISE** To make an estimate of value, particularly of the value of property.

**APPRAISED VALUE** The estimate of the value of a property before application of any fractional assessment ratio, partial exemption, or other adjustments.

**APPRAISER** One who estimates the value of property; more specifically, a person professionally skilled in property valuation.

**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.

**ARMS-LENGTH SALE** A sale between two unrelated parties, each of whom is reasonably knowledgeable of market conditions and under no undue pressure to buy or sell. Both parties are seeking to maximize their positions from the transaction.

**ASSESS** To value property officially for the purpose of taxation.

**ASSESSED VALUE** The monetary amount which a property is entered on the assessment roll for purposes of computing the tax levy.

**ASSESSMENT** As applied to property taxes, the official act of discovering, listing, and appraising property, whether performed by an assessor, a board of review, or a court.

**ASSESSMENT/APPRAISAL RATIO** The ratio of the assessed value of a property to an independent appraised value.

**ASSESSMENT BASE** The total assessed value of all property within a designated area; the property tax base.

**ASSESSMENT DATE** The status date for tax purposes. Assessed values reflect the status of the property and any partially completed construction as of this date.

**ASSESSMENT EQUITY** The degree to which assessments bear a consistent relationship to market value.

**ASSESSMENT LEVEL** The common or overall ratio of assessed values to market values.

**ASSESSMENT RATIO** The fractional relationship the total of the assessment roll bears to the total market value of all taxable property in a jurisdiction.

**ASSESSMENT RATIO STUDY** An investigation intended to determine the assessment ratio and assessment equity.

## **DEFINITIONS AS USED IN REASSESSMENT (continued)**

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**ASSESSMENT REVIEW** The reexamination of assessments by a governmental agency that has the authority to alter individual assessments on its own motion.

**ASSESSMENT ROLL** The basis on which the property tax levy is allocated among the property owners in a jurisdiction. The assessment roll usually lists an identifier for each taxable parcel in the jurisdiction, the name of the owner of record, the address of the parcel or the owner, the assessed value of the land, the assessed value of the improvements, applicable exemption codes, and the total assessed value.

**ASSESSMENT/SALE PRICE RATIO** The ratio of the assessed value to the sale price (or adjusted sale price) of a property.

**ASSESSOR** The public officer or member of a public body whose duty it is to make the original assessment.

**ATTRIBUTE** Characteristic of a property.

**AUDIT** A systematic investigation or evaluation of procedures or operations for the purpose of determining conformity with prescribed criteria.

**AUDIT TRAIL** A set of records of the changes made to another set of records.

**BOARD OF EQUALIZATION** Body, which is appointed by the circuit court, with a mandate to assure uniform (equitable) property tax assessments.

**BUNDLE OF RIGHTS** All rights available through ownership – consists of six rights including: right to use, to lease or rent, to enter or leave, to sell, to give away, or right to refuse to do any of these.

**CHANGE** The tendency of the social and economic forces affecting supply and demand to alter over time, thus influence market value.

**CODING** The act of reducing the description of an object, such as a parcel of real estate, to measurers, counts, or codes, such as square footage, number of bathrooms, and construction grade.

**COEFFICIENT OF CONCENTRATION** The percentage of observations falling within a specified percentage of a measure of central tendency.

**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.

**COEFFICIENT OF VARIATION (COV)** A standard statistical measure of the relative dispersion of the sample data about the mean of the data; the standard deviation expressed as a percentage of the mean.

## **DEFINITIONS AS USED IN REASSESSMENT (continued)**

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**COMPARABLES** Recently sold properties that are similar in important respects to a property being appraised. The sale price and the physical, functional, and locational characteristics of each of the properties are compared to those of the property being appraised in order to arrive at an estimate of value.

**COMPUTER-ASSISTED MASS APPRAISAL (CAMA)** A system of appraising property, except for unique or special purpose properties, that incorporates computer-supported statistical analyses, such as multiple regression analysis and adaptive estimation procedure, to assist the appraiser in estimating value.

**CONDITION** A judgment of the depreciation of an improvement, usually expressed as a numeric or alphanumeric code.

**CONFORMITY** The value of a property depends, in part, on its relationship to its surroundings. Value is created and sustained when the characteristics of a property conform to the demands of its market. Progression in value occurs when the value of a lesser-quality property is favorably affected by the presence of a better-quality property; regression in value occurs when the value of a better-quality property is affected adversely by the presence of a lesser-quality property.

**CONSERVATION EASEMENT** Perpetual easement placed with the jurisdiction by the landowner and requires that the property not ever be developed. Usually carries reduced market value on a property. Is not part of a traditional land use plan.

**CONSIDERATION** The amount of money and other valuable goods or services on which a buyer and a seller agree to consummate a sale. When the full consideration received is converted to or expressed in terms of money, the term is synonymous with price.

**CONSISTENT USE** Consistent use is the concept that land should not be valued on the basis of one use, while the improvements are valued on the basis of another.

**CONTRACT FOR DEED** A contract for the purchase of real property under the terms of which legal title to the property is retained by the vendor until such time as all conditions stated in the contract have been fulfilled.

**CONTRIBUTION** The value of property component is measured in terms of its contribution to the value of the whole, rather than by its cost alone.

**CORNER INFLUENCE** An effect on value found most often in commercial properties because of greater ease of entry and exit, accessibility to higher volume of traffic and increased show-window and advertising space.

**CORRELATION** Degree of strength or relationship between two variables, such that knowledge of one provides information on the other.

## **DEFINITIONS AS USED IN REASSESSMENT (continued)**

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**CORRELATION COEFFICIENT** A measure from -1 to 1 of the linear relationship between two variables.

**COST** The money expended in obtaining an object or attaining an objective; generally used in appraisal to mean the expense, direct and indirect, of constructing an improvement.

**COST TO CURE** Estimated cost to correct or replace a component or defect within a property.

**CROSS EDIT** Data edit that involves comparing two or more items for consistency, for example, to ensure that finished basement area is not larger than total basement area.

**CURABLE** That part of depreciation that can be revised by correcting deferred maintenance and remodeling to relieve functional obsolescence

**DATA** The general term for masses of numbers, codes, and symbols generally. Data is the plural of datum, one element of data.

**DATA EDIT** The process of examining recorded data to ensure that each element of data is reasonable and is consistent with others recorded for the same property. Data editing, which may be done by human beings or by computer, is essentially a mechanical process, distinct from verifying the correctness of the recorded information by inspecting the property.

**DATA MANAGEMENT** The human (and sometimes computer) procedures employed to ensure that no information is lost through negligent handling of records, that all information is properly supplemented and up-to-date, and that all information is secure and easily accessible.

**DATA-TYPE EDIT** Data edit that prevents nonnumeric data from being entered into numeric fields.

**DATE OF SALE** The date upon which the sale is agreed. This is considered to be the date the deed, other instrument of transfer, is signed. Also referred to as the date of transfer.

**DEED** A document (or written legal instrument) which, when executed and delivered conveys an interest in or legal title to a property.

**DEED OF CORRECTION** A sealed instrument used to correct information on a deed – must be recorded to be effective.

**DEED OF TRUST** A deed by which title to property is transferred, conditionally or unconditionally, to a trustee to be held for the benefit of creditors or obligors of the grantor.

**DEED RECORDATION** The process of registering a sale of real property with the appropriate public body, usually the recorder's office.

**DEED RESTRICTION** A limitation to property rights that transfers with the property regardless of the owner.

## **DEFINITIONS AS USED IN REASSESSMENT (continued)**

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**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** The loss in value to property, after construction or purchase.

**DEPRECIATION SCHEDULES** Tables used in mass appraisal show the typical loss in value at various ages or effective ages for different types of properties.

**DISCOVERY** The process whereby the assessor identifies all taxable properties in the jurisdiction and ensures that they are included on the assessment roll.

**DISPERSION** The degree to which data are distributed either tightly or loosely around a measure of central tendency. Measures of dispersion include the average deviation, coefficient of dispersion, coefficient of variation, range, and standard deviation.

**DIVIDED RIGHTS** Rights to property that have been divided among several owners in partnerships, joint tenancy, tenancy in common, and time-sharing

**EASEMENT** Broadly, any interest held by one person in land owned by another whereby the first person is accorded partial use of such land or the second person is restricted in its use.

**ECONOMIC LIFE** The period of time during which buildings or other improvements on a property are expected to contribute positively to the value of the total property. At the end of this period, the improvements are normally demolished and replaced.

**EFFECTIVE AGE** The typical age of a structure with respect to condition and utility, as of the appraisal date. Knowing the effective age of an old, rehabilitated structure or a building with substantial deferred maintenance is generally more important in establishing value than knowing the chronological age.

**EQUALIZATION** The process by which an appropriate governmental body attempts to ensure that property under its jurisdiction is appraised equally at market value, or otherwise required by law.

**EQUALIZED VALUES** Assessed values after they have all been multiplied by common adjustment factors during equalization.

**EQUITABLE ASSESSMENT** An assessment that is fair and impartial and establishes a value less liabilities.

**EQUITY** In assessment, the degree to which appraisals or assessments bear a consistent relationship to market value. Measures include the coefficient of dispersion, coefficient of variation, and price-related differential.

**ERROR** The difference between the actual value of a variable and the predicted or expected value. Errors may be positive or negative, although in common speech taking the absolute value of the errors is sometimes implied. In multiple regression analysis, the term "error" is a loose synonym for residual.

## **DEFINITIONS AS USED IN REASSESSMENT (continued)**

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**ESCHEAT** Right by which property ownership of a deceased reverts to the state if no heir can be found.

**EXTERNAL OBSOLESCENCE** A cause of depreciation, which is a loss in value as a result of impairment in utility and desirability caused by factors outside the property's boundaries.

**FAIR MARKET VALUE** The value of a property as established by a consideration of how much an independent buyer would pay to an independent seller in a completely free transaction for the property. Also what a willing buyer would pay to a willing seller neither or who are under any constraints to act.

**FEE SIMPLE** In land ownership, complete interest in a property, subject only to governmental powers.

**FIELD** A data processing term for the data items maintained in a complete computer file. Each field is akin to a column in a spreadsheet.

**FIXTURE** An item of equipment that, because of the way it is used, the way it is attached, or both, has become an integral part of a building, or other improvement. Once the fixture becomes an integral part of the building, it is classified as real property.

**FUNCTIONAL OBSOLESCENCE** A cause of depreciation, which is a loss in value due to inability of the structure to perform adequately, the function for which it is used, as of the appraisal date.

**FUNCTIONAL UTILITY** The ability of improvements to satisfy market standards and demands.

**GEOGRAPHIC INFORMATION SYSTEM (GIS)** One type of computerized mapping system capable of integrating spatial data (land information) and attribute data among different layers on a base map.

**HOMOGENEOUS** Possessing the quality of being alike and therefore comparable; said of data that are consistent, having low dispersion.

**HOTSPOT** A geographic area where sales activity is unusually strong and market values are rising.

**HIGHEST AND BEST USE** Most profitable use at a specific time, given legal, physical and financial limitations.

**HISTORICAL COST** The original cost of a building, improvement, or personal property, as opposed to the current replacement, or reproduction cost.

**IAAO** International Association of Assessing Officers

**IMPROVEMENT** Anything additions to land with the intention of increasing its value. A structure erected on the property constitutes one very common type of improvement, although other actions, such as those taken to improve drainage, are also improvements. Although such cases are rarely intentional,

## **DEFINITIONS AS USED IN REASSESSMENT (continued)**

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“improvements” can conceivably diminish the value of the land; note, however, the easements restricting the use and value of land are not considered improvements.

**INCURABLE** A part of depreciation where it is not economical to correct the condition, and if corrected, the cost of correcting the condition exceeds the value.

**INDIRECT COSTS** Costs incurred in construction away from the site. For example: fees, permits, insurance, and loans.

**INTANGIBLE PERSONAL PROPERTY** Rights over tangible real and personal property, but not rights of use and possession, for example: notes, bonds, stocks, patents, mortgages, copyrights, and insurance policies.

**INTESTATE/INTESTACY** Death without leaving a will.

**LAND** Real property exclusive of improvements.

**LAND-TO-BUILDING RATIO** The ratio of land value/area to the building, or improvement, value/area.

**LAND USE (1)** A program where landowners are rewarded with reduced valuation if land is used in certain less intensive means, such as agricultural.

**LAND USE (2)** The term used by planning and development departments for how a property is used within a zoning classification, such as industrial, residential, etc.

**LAW OF VARIABLE PROPORTIONS** Often called law of decreasing returns or the law of proportionality, which states that when the quantity of one productive service is increased by equal increments, the quantities of other productive services remaining fixed, the resulting increment of produce will decrease after a certain point.

**LEGAL DESCRIPTION** A delineation of dimensions, boundaries, and relevant attributes of a real property parcel that serve to identify the parcel for all purposes of law.

**LESSEE** The person receiving a possessory interest in property by lease, that is, the owner of a leasehold estate.

**LESSOR** The person granting a possessory interest in property by lease, that is, the conveyer of a leasehold estate.

**LEVEL OF ASSESSMENT** The common or overall ratio of assessed values to market values. Three concepts are usually of interest: what the assessment ratio is legally required to be, what the assessment ratio actually is, and what the computed level based on a ratio study.

**LIEN** The legal right to take or hold property of a debtor as payment or security for a debt.

## **DEFINITIONS AS USED IN REASSESSMENT (continued)**

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**LIEN DATE** The date on which an obligation, such as a property tax bill (usually in an amount yet to be determined), attaches to a property and the property thus becomes security against its payment. The term may be synonymous with valuation date but is not necessarily so.

**LOCATIONAL OBSOLESCENCE** A component of economic obsolescence; loss in value due to location near an adverse influence, for example, a landfill.

**LONG-LIVED ITEMS** Items that are basic structure of a building and are not usually replaced during the economic life. For example, foundation, roof structure, and framing.

**MANUFACTURED HOME** Code name for a mobile home, residence of prefabricated construction that may be moved by means of an under-chassis and wheels to its location.

**MARGINAL PRODUCTIVITY** The economic concept that utility or value per unit usually decreases with the number of units used or consumed.

**MARKET ADJUSTMENT FACTORS** Factors required to adjust existing values to the current market.

**MARKET ANALYSIS** A study of real estate market conditions for a specific type of property.

**MARKET AREA** A broad, geographic area defined for purposes of market analysis. Typically one mass appraisal model will be developed for each such area. Market areas usually consist of several thousand parcels or more and are divided into subareas or neighborhoods.

**MARKET VALUE** The most probable sale price of a property in terms of money in a competitive and open market, assuming that the buyer and seller are acting prudently and knowledgeably, allowing sufficient time for the sale, and assuming that the transaction is not affected by undue stimuli.

**MASS APPRAISAL** The systematic appraisal of groups of properties as of a given date using standardized procedures and statistical testing.

**MASS APPRAISAL MODEL** A mathematical expression of how market value is determined, usually as a function of property characteristics and location factors.

**MODEL** A representation (in words or an equation) that explains the relationship between value or estimated sale price and variables representing factors of supply and demand.

**MODEL CALIBRATION** The development of the adjustments or coefficients from market analysis of the variables to be used in a mass appraisal model.

**NEIGHBORHOOD** The environment of a subject property that has a direct and immediate impact on its value.

## **DEFINITIONS AS USED IN REASSESSMENT (continued)**

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**NEIGHBORHOOD ANALYSIS** A study of the relevant forces, which influence property values within the boundaries of a homogenous area.

**OBSOLESCENCE** A decrease in the value of a property versus other properties occasioned by shifts in supply and demand factors. Some of the principal causes of obsolescence are new construction techniques, changes in consumer preferences, changes in surrounding land uses, and new legislation.

**OPEN MARKET** A freely competitive market in which any buyer or seller may trade and in which prices are determined by competition.

**OPPORTUNITY COST** An economic concept underlying the appraisal principle of substitution that relates to the economic value that one must forgo in order to acquire a substitute good.

**OUTLIERS** Observations that have unusual values, that is, they differ markedly from a measure of central tendency. Some outliers naturally; other are due to data errors.

**PARCEL** An area of land capable of being conveyed by a single legal description.

**PARCEL IDENTIFICATION SYSTEM** The scheme by which parcel identifiers are generated. Parcel identifiers are constructed from elements relating them to surveying systems, map projection systems, map-page numbers, and geographic areas.

**PARCEL IDENTIFIER** A code, usually numerical, representing a specific land parcel's legal description. The purpose of parcel identifiers is to permit reference to legal descriptions by using a code of uniform and manageable size, thereby facilitating record-keeping and handling.

**PARTIAL INTEREST SALE** A sale of part of the fee simple interest in a property, such as a fractional interest or mineral rights.

**PERCENT GOOD** The ratio of the value of a structure after deduction of depreciation to its replacement cost.

**PHYSICAL DETERIORATION** A cause of depreciation, which is a loss in value due to wear and tear and the forces of nature.

**PLAT** A map intended to show the division of land into lots or parcels. Upon recordation with the appropriate authorities, land included in the plat can thenceforth be legally described by reference to the plat, omitting a metes and bounds description.

**PRICE RELATED DIFFERENTIAL (PRD)** The mean divided by the weighted mean. The statistic has a slight bias upward. Price-related differentials above 1.03 tend to indicate assessment regressivity; price-related differentials below 0.98 tend to indicate assessment progressivity.

## **DEFINITIONS AS USED IN REASSESSMENT (continued)**

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**PRINCIPLE OF ANTICIPATION** The appraisal principle that value depends on the expectation of benefits to be derived in the future.

**PRINCIPLE OF BALANCE** The appraisal principle that the greatest value of property will occur when property types and uses are in harmony.

**PRINCIPLE OF CHANGE** The principle of change asserts that all markets are in a continual state of change. According to this principle, properties generally go through stages of development, equilibrium, and decline. The latter may be followed by a new stage of renovation or redevelopment.

**PRINCIPLE OF CONFORMITY** The principle of conformity states that the value of a group of properties will rise to its highest possible level in an area when property uses are complementary and architectural styles are reasonably similar. Similar to or synonymous with the principle of balance.

**PRINCIPLE OF CONTRIBUTION** The principle of contribution requires an appraiser to measure the value of any component of a property by the amount it contributes to market value, not by its cost.

**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.

**PRIVATE ENCUMBRANCES** Private hindrances that affect value and sale price such as: easements, condominium controls, and deed or subdivision restrictions.

**PROPERTY** An aggregate of things, or rights to things, which are protected by law. There are two basic types of property: real and personal.

**PROPERTY RECORD CARD** An assessment document with blanks for the insertion of data for property identification and description. The basic objectives of property record cards are, first, to serve as a repository of most of the information deemed necessary for identifying and describing a property, valuing a property, and assuring property owners that the assessor is conversant with their properties, and second, to document property appraisals. Use of property designed property record cards permits an organized and uniform approach to amassing a property inventory.

**PROPERTY SPLIT** A result of the sale of property held by a single owner such that different pieces of the property are owned by different owners. Splits may or may not occur along plat lines. Assessors need to monitor splits not only to ensure the correctness of the property listing, but also to monitor the land and its adequacy as a lien against past and present tax liabilities.

**PROPERTY TAX LEVY** The total amount of money to be raised from the property tax as set forth in the budget of a taxing jurisdiction.

## **DEFINITIONS AS USED IN REASSESSMENT (continued)**

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**RATIO STUDY** A study of the relationship between assessed values and market values. Indicators of market values may be either sales or independent appraisals. The common interest in ratio studies is the level and uniformity of the assessments.

**RCN** Replacement cost new / Reproduction cost new

**RCNLD** Replace cost new less depreciation / Reproduction cost new less depreciation

**REAL PROPERTY** The rights, interest, and benefits connected with real estate.

**REAL ESTATE** The physical parcel of land and all improvements permanently attached.

**REASSESSMENT** A change in the estimated value of a property for real estate, municipal, or ad valorem tax purposes.

**REASSESSMENT CYCLE** The period of time necessary for a jurisdiction to have a complete reassessment.

**RECALIBRATION** The process of updating valuation models based on more recent sales and other market information.

**RECORDING** The filing of documents affecting real property for public record, which usually requires the witnessing and notarizing of the document.

**REMAINING ECONOMIC LIFE** As of the appraisal date, the number of years in the future over which the operation of an asset is anticipated to be economically feasible.

**REPLACEMENT COST** The cost of constructing a substitute structure of equal utility using current materials, design, and standards.

**REPRODUCTION COST** The cost of constructing a replica, or identical structure, using the same materials, construction standards, design, and quality of workmanship.

**RESALES ANALYSIS** Market analysis technique that involves comparing two sales for the same property. The technique can be used to analyze time trends. Properties used in the analysis must be essentially the same at the time of the two sales.

**SALES ASSESSMENT RATIO** Assessed value as compared to full market value of propriety or for all properties as set by the municipality based upon sales form a specific period of time

**SALE PRICE** The price for which a property was sold.

**SALES REATIO STUDY** A ratio study that uses sales prices as proxies for market values.

**SALES COMPARISON APPROACH** Method of estimating accrued depreciation through the comparison of sale prices of similar properties.

## **DEFINITIONS AS USED IN REASSESSMENT (continued)**

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**SALES COMPARISON METHOD** The method of estimating the value of a property based on an analysis of sales of similar properties.

**SEPARATED RIGHTS** Rights to property that have been separated by deed such as air, mineral, water, and leaseholds.

**SHORT-LIVED ITEMS** Items of a structure, which have a shorter life than the basic structure. For example: roofing, water heaters, floor covering, and interior finish.

**SINGLE PROPERTY APPRAISAL** Systematic appraisal of properties one at a time.

**SITE** The location of a specific parcel of property.

**SITE AMENITIES** The specific location-related attributes of a property; such as topography, utilities, street traffic, view, etc.

**SITE ANALYSIS** A study that determines the suitability of a specific parcel of land for a specific purpose.

**SITUS** The physical location of property.

**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.

**STATUTE** A written law that comes from a legislative body.

**SUBSTITUTION** A property's value tends to be set by the potential cost of acquiring or producing an equally desirable substitute property.

**SUPPLEMENTAL** A part added to an assessment book based on additional or later information, such as proration additions, or to correct errors.

**TAX BASE** The total of all the net assessed values in a given community.

**TAX DISTRICT** A political entity having or exercising the power to levy taxes. Tax rates levied by tax districts generally must be uniform on properties of the same class.

**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. The definition omits property for which the application of a partial exemption reduces net table value to zero.

## **DEFINITIONS AS USED IN REASSESSMENT (continued)**

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**TAX MAP** A map drawn to scale delineating lot lines or property lines or both. Such maps provide parcel or lot identifies and usually indicate dimensions or areas.

**TAX RATE** The amount of tax stated in terms of a unit of the tax base

**TAX ROLL** An official list showing the amount of taxes charged against each taxpayer and/or each property within the jurisdiction of a tax district. Note: In property taxation, the tax roll is sometimes combined with the assessment roll into a single document.

**TIME ADJUSTED SALE PRICE** An amount of money, or the value of a commodity in dollars, expected to be receivable in the future is always worth less than an equal amount actually in hand at the present.

**TITLE** Legal instrument(s) constituting proof of property ownership.

**UNIFORMITY** Establishing a value that is consistent and without variation.

**UNITS OF COMPARISON** A property as a whole or some smaller measure of the size of the property used in the sales comparison approach to estimate a price per unit.

**USE CLASS** A grouping of properties based on their use rather than, for example, their acreage or type of construction.

**USE CODE** A code used to indicate a property's use class.

**USEFUL LIFE** Estimated normal operating life of a building or other asset in terms of utility to the owner.

**USE VALUE** The value of a property for a specific use.

**VALIDITY** The quality of a data element or procedure being what it should be in terms of some ultimate purpose or use. Generally synonymous with integrity.

**VALUE IN EXCHANGE** The amount an informed purchaser would offer in exchange for a property under given market conditions.

**VALUE IN USE** The value of property for a specific use.

**VARIABLE PROPORTIONS** Also called the law of decreasing returns, this states that as quantities of one productive factor increase, the quantities of other productive factors remaining fixed, the resulting additional increments of product or output will decrease after a certain point.

**VERTICAL INEQUITY** Differences in the levels of assessment of properties related to the value of the properties. That is, properties of higher value have assessment levels different from properties of lower value.

## **DEFINITIONS AS USED IN REASSESSMENT (continued)**

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**WEIGHTED COEFFICIENT OF DISPERSION** The coefficient of dispersion when the absolute differences between individual assessment ratios and the median ratio are weighted on the basis of sale price.

**WEIGHTED COEFFICIENT OF VARIATION** The coefficient of variation when the squared differences between individual assessment ratios and the arithmetic mean ratio are weighted on the basis of sale price.

**WEIGHTED MEAN/AVERAGE** An average in which each value is adjusted by a factor reflecting its relative importance before the values are summed and divided by their number.

**WEIGHTED MEAN RATIO** Sum of the assessed values divided by the sum of the sales prices, which weights each sale ratio in proportion to its sale price.

## **FREQUENTLY ASKED QUESTIONS**

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### **PART A (GENERAL)**

#### **Q: Why tax Real Property?**

A: Real Property taxation pays for government services that citizens rely on every day. Each time you call the police or fire department, have the bus pick up your child for school, eat at an inspected restaurant, use a New Kent County refuse site, etc; you are using a service that is primarily funded by Real Property taxation.

#### **Q: What is the difference between real and personal property?**

A: For property tax purposes, real property refers to land and buildings and the rights associated with ownership. Personal property refers to automobiles, trucks, motorcycles, motor homes, trailers, semi-trailers, aircraft, and boats. Personal property can also refer to the furniture and equipment owned or used by businesses.

#### **Q: What is the difference between the sale price, an appraisal, and an assessment?**

A: Sale price is the actual price a buyer pays for a particular property. An appraisal is a detailed single property valuation, and may be obtained any time throughout the year. An assessment is a mass appraisal of property in a jurisdiction as of January 1 for tax purposes. Assessments are based on large numbers of sales that are analyzed to determine values for large groups of similar properties.

#### **Q: If I no longer own this property, what should I do with the notice?**

A: §58.1-3330 (c) of the Code of Virginia requires you to forward the notice to the new property owner.

#### **Q: Can I obtain a copy of my real estate assessment card?**

A: Yes, real estate records are public records and can be obtained through the office of the Commissioner of Revenue at any time during the year. Assessments are also available online at:

<http://data.visionappraisal.com/NewKentCountyVA/DEFAULT.asp>

#### **Q: If my taxes are paid through my mortgage escrow, do I have to do anything with this new assessment?**

A: Yes. You should notify your mortgage company of your new assessment. Ask that they adjust your escrow account accordingly. Otherwise, your mortgage company will not be notified of any change in your tax amount until they receive the next tax bill.

#### **Q: How will this affect my taxes?**

General reassessments are not designed to be a county-wide tax increase. This process is intended to fairly and equitably distribute the real estate tax burden among property owners in proportion to the

## **FREQUENTLY ASKED QUESTIONS (continued)**

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fair market value of their real estate. The law ensures that a general reassessment cannot be the cause of an increase in taxes. Once the reassessment is complete, state law requires that the tax rate be equalized. It is the responsibility of the Board of Supervisors to determine the budgetary needs of the County and the tax rate necessary to effectively meet those needs.

### **PART B (INSPECTION OF A PROPERTY)**

**Q: Why does the Commissioner of Revenue's office re-inspect my property even if nothing has changed?**

A: A physical inspection is required to check for depreciation of a property and to certify that all the information on property record is accurate and up to date. A physical inspection of the property is also required by law at least once every six years. Even if a third of the properties are physically inspected, all properties (100%) are reevaluated in a reassessment year.

**Q: Why do the assessors not schedule for an appointment to come inspect a property?**

A: New Kent County contains over 17,000 parcels that need to be reviewed at least once every six years. There are only two field inspectors at this time. In the interest of cost and time efficiency, the assessors are not able to schedule appointments to inspect a property. Several newspaper ads are run to inform the public of the ongoing reassessment.

**Q: Why was my property not inspected this year?**

A: The answer to this question is very similar to the previous. At this time, there are only two assessors with close to 7,500 parcels with improvements that need inspection. With over 9,500 vacant properties to review, there is not enough staff to conduct a complete inspection of the county in one, or even two, years.

**Q: Do assessors go inside the home during an inspection?**

A: No. Reassessments are based upon finding each property's equitable and fair share of the real estate tax burden. That is to say every taxpayer is assessed on an equal basis. The time and resources are not available for every home to have an interior inspection. Invasion of privacy is also a consideration. Certain exceptions apply if the assessor is invited into the home to review abnormal depreciation or other factors that could influence the assessment. An assessor obtains interior information through taxpayer correspondence and available historical data.

**Q: Do I have to allow the assessor on to my property?**

A: The New Kent County assessor has a legal right to be on the property. However, if requested, the privacy of the taxpayer will be respected and the property will be statutorily assessed.

## **FREQUENTLY ASKED QUESTIONS (continued)**

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An assessor will send a letter or leave a note if he or she cannot gain access to the property in such cases of a gate being locked, one or more children being present in the home without a parent or guardian present, etc. If there is no response, the home will be statutorily assessed.

**Q: What is a statutory assessment?**

A: If an assessor cannot gain access to a property, the assessor will have to make estimation on the value of the property based upon all available information. A statutory assessment is based upon the best information available to an assessor and does not account for depreciation, materials used, etc. You will not be able to contest a statutory assessment.

### **PART C (REAL ESTATE ASSESSMENTS)**

**Q: I'll be honest; I have always been overwhelmed, or even mystified, by the reassessment process. Why should I expect this year to be any different?**

A: It is important to note that the reassessment as of January 2012 is the second assessment conducted internally by New Kent County staff; prior to 2010, an independent assessment company was contracted by the Board of Supervisors. Legally, this means the Commissioner of Revenue's office can make judgment and opinion decisions that could not be made before. Steps are being taken to ensure a smooth process for the taxpayers. The goal is to assist the taxpayer in their understanding of the assessment process, raise public awareness, and give every opportunity to taxpayer to alert us of any inaccuracy with their property record through the use of open forums, newspaper articles, and the mailing of the property record cards. We are always open to comments and suggestions as we work to refine this process for ourselves and the taxpayers.

**Q: How does the Commissioner of Revenue's office come up with a value for my assessment?**

A: Mass appraisal is a very complicated process. An accurate real estate property record database provides the foundation for the assessments. The first step is to narrow down a list of all the sales in the jurisdiction to a list of qualified sales. An unqualified sale such as a family sale, foreclosure, gift, or short sale would not be used for the purpose of mass appraisal because it would not indicate what a typical, well-informed purchaser would be willing to pay for a property. Qualified sales are analyzed by neighborhood, condition, construction details, and other factual features to determine base price per acre and square foot for particular types of properties in particular neighborhoods, or areas. Further adjustments are made based upon right of ways, water or golf views, etc. The value of the adjustments is made by further analyzing the qualified sales.

The above description is an over-simplified translation of a very complicated process. However, while it may seem like common sense, it helps to understand that individual properties are NOT assessed individually. Onsite inspections are conducted only to verify that real estate property records are accurate and up to date. Base price per acre and square foot amounts are determined by analyzing

## **FREQUENTLY ASKED QUESTIONS (continued)**

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sales in given areas and are applied to like properties in given areas to determine a value after necessary adjustments are made for special conditions on the property.

**Q: If I just recently sold my home, isn't that the fair market value?**

A: Not necessarily. One sale does not constitute market value. Sales of similar properties must also be reviewed and analyzed to determine if a single sale is an accurate estimate of fair market value.

**Q: Do all improvements the same age get the same amount of depreciation?**

A: No. Depreciation adjustments may vary based upon grade and condition. Improvements that have been allowed to deteriorate would be depreciated more than well-maintained homes.

**Q: Do all New Kent County assessors use the same methods in assessing my home?**

A: Yes. New Kent County assessors use the Vision Appraisal CAMA (Computer Assisted Mass Appraisal) system to assess all real estate in New Kent County.

**Q: Why are some properties assessed higher or lower than what they sell for?**

A: Mass appraisal is not an exact science. Assessments may not be exactly the sale price of a property due to the limitations of exterior inspections and knowing that even comparable properties do not sell for exactly the same price. A model is developed by the Commissioner of Revenue's office that attempts to get as many properties as close to their market value as possible. An assessor tries to monitor the properties so that assessments are fair and equitable and not in excess of market value.

**Q: Why is my assessment changing?**

A: There are many reasons for a change in property values. One of the most common reasons is that real property usually appreciates in value over time. Value changes can also be a result of additions, alterations, or the demolition of improvements. Property assessments can appreciate in value if the market desirability increases, even without physical improvements.

The purpose of a reassessment is to measure the change in market value of a home as of the effective date of the reassessment. An assessor that analyzes the market for the purpose of a general reassessment does not create value. Value is established through the buying and selling of real estate on the open market. An assessor's legal responsibility is to determine the fair market value of a property and ensure uniformity and equity amongst all properties. Even though the market is constantly changing, assessed values do not change until the next general reassessment.

**Q: How can a property be assessed for more than its purchase price?**

A: Real estate may be assessed for more than the purchase price because the assessment reflects fair market value. Fair market value is not necessarily the price paid for a piece of real estate, but rather,

## **FREQUENTLY ASKED QUESTIONS (continued)**

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what it is worth on the real estate market at the date of measurement. Market value is defined as the amount a typical, well-informed purchaser would be willing to pay for a property.

Since the market value is determined at a place in time, market value continues to change after a sale takes place. Values also change, and the property value may have gone up since the purchase. This is especially true if a piece of real estate was purchased several years ago, or if a person happened to get a good buy because of a distress sale condition. Assessed value should represent fair market value at the time of the reassessment, which may or may not be the same as purchase price or a real estate sales price.

### **Q: How can my land value increase at a faster rate than my house?**

A: As more and more land is developed, the supply of available vacant land decreases, driving the sale prices of land higher. As sale prices of land increase, so does the subsequent value of all land, both improved and unimproved.

### **Q: Do all assessments change at the same rate?**

A: No. There are many factors that determine the fair market value of a home. Assessments in one area can rise while assessments in another area can remain the same or even decline even within a single jurisdiction such as New Kent County. There are numerous factors within an area that can determine the rate at which an assessment will change. These factors can include, but are not limited to: location, condition, size, quality, bed and bath count, etc.

### **Q: What is a home site and how is it valued?**

A: A "Home Site" is all or part of a parcel that is best suited for single family residential construction. Applying the concept of "highest and best use", this part of the land parcel is worth significantly more than the residual acreage.

### **Q: Why is the acreage of my property valued at a higher price per acre than my neighbor?**

A: Consider the following scenario:

Property A is valued at \$70,000 with 5 acres

Property B is valued at \$295,000 with 50 acres.

Dividing the assessed value by the acreage yields an average price per acre:

Property A:  $\$70,000 \div 5 \text{ acres} = \$14,000 \text{ per acre}$

Property B:  $\$295,000 \div 50 \text{ acres} = \$5,900 \text{ per acre}$

On the surface, it would seem that these two properties are not assessed equitably. However, take what you learned regarding home sites from the previous question. Looking further into the breakdown

## **FREQUENTLY ASKED QUESTIONS (continued)**

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of a property you would notice that the home site is assessed at \$50,000 and each additional acre is \$5,000. Therefore:

Property A: (\$50,000 home site) + (4 acres x \$5,000) = \$70,000

Property B: (\$50,000 home site) + (49 acres x \$5,000) = \$295,000

This example using fictitious numbers for demonstration purposes only is an example of how you cannot simply divide the total land assessment by the total acreage in determining equity. Please note that home site and residual acreage values differ depending upon location and special conditions that influence a property.

### **Q: Why is the foundation of my home included in the assessment?**

A: A home cannot be built without a foundation. In the real estate market, different types of foundations contribute different values to a property. The same home with a pier foundation will sell for a different amount than a home with a basement or a crawlspace. These factors are taken into account when determining a property's assessment.

### **Q: How can you tax an outbuilding that has no electricity and is not livable?**

A: The assessed value is the sum of the value of all the factors on your property. Outbuildings such as sheds, barns, and detached garages add functionality and utility to your property, thereby increasing the market value of your parcel.

### **Q: My house is under construction and only partially complete. Why are you not waiting until it is complete to assess me?**

A: New construction that is not fit for occupancy is assessed at its value reflecting the percentage of completion (e.g. 50%, 75%, etc.). When the new construction is substantially completed and/or fit for use it is picked up at 100% assessment for the remaining months of the year.

### **Q: What if my new assessment is too high?**

A: The Commissioner of Revenue's office has an appeal process. Please be sure to completely fill out all components of your application. Incomplete applications will be denied a hearing.

If the resulting value is still not satisfactory, the Board of Equalization will begin hearing cases after the Commissioner of Revenue's office completes their review. If the resulting value is still not satisfactory and you wish to contest the real estate assessment further, you may present your case before the New Kent County Circuit Court. It is important to note that in order to appeal to the New Kent County Circuit Court, the taxpayer must first contest their case with the Board of Equalization. The Commissioner of Revenue's office cannot overrule any decisions made by the Board of Equalization or the Circuit Court.

## **FREQUENTLY ASKED QUESTIONS (continued)**

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### **PART D (TAXES)**

**Q: If my assessed value of my property goes down, will my taxes go down?**

A: Not necessarily. The assessed value of the property determines a taxpayer's share of the tax burden. The tax amount due is determined by the Board of Supervisors using the formula:

$$\text{Assessed Value} * \text{Tax Rate} = \text{Tax Amount Due.}$$

Each year the Board of Supervisors will analyze the taxable base of the county and evaluate the county needs. A tax rate will then be determined for the budget year. In a reassessment year, it is possible for an assessment to go down and yet still result in a greater tax amount due.

**Q: Why did I receive a prorated tax bill?**

A: A prorated bill can be a result of new construction or a correction to the real estate property record. In the case of new construction, you will receive a prorated bill for the months of completion of the construction. As required by law, the taxpayer will be notified by mail if there is an error with the property record that results in a change of assessment. If the resulting change increases the assessment, you will receive a prorated bill in the mail. In the case of a lower assessment, a refund check or an abatement of unpaid tax will result.

**Q: Is there tax relief for the elderly or disabled?**

A: Yes. There is an annual application process available for the elderly or disabled who wish to receive tax relief. Please note that both exemption and deferral programs are available. The Commissioner of Revenue's office can be contacted for detailed information regarding the requirements for these programs.

**Q: I live in a manufactured "mobile" home, what is the "Improvement Value" that I am taxed for?**

A: Manufactured homes are taxed as personal property unless they have been converted over to real estate. Prior to conversion, anyone who owns their own land and places a manufactured home on it will receive a real estate bill for the assessed value of the land and any improvements (porches, decks, paved driveways, fences, etc). The land and improvements are taxed as real estate, and the manufactured home is billed separately as personal property.

### **PART E (FACTUAL ERRORS)**

**Q: What if I see a factual error on my property record card?**

A: Please let the Commissioner of Revenue's office know! Inaccuracies with the property records are not intentional and are typically the result of a clerical error. The ugly truth is that with over 12,000 detailed records to maintain, inaccuracies are inevitable. While incorrect information is present, an overwhelming majority of the information is accurate. The Commissioner of Revenue's office can only

## **FREQUENTLY ASKED QUESTIONS (continued)**

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act on the best information available to them. As such, all tax assessments are conducted with the assumption that the historical data is accurate unless an error is brought to our attention by the taxpayer or discovered by our staff. Please note that the taxpayer's opinion of a high assessment does not constitute a factual error. Factual errors can include, but is not limited to, inaccurate information regarding square footage, construction details, special conditions on land, etc.

## HOME-STYLES

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### RANCH

Ranches are generally built after the 1940's, although some houses built earlier could fall within this category. A ranch is a one-story dwelling which is usually rambling and low to the ground with a low pitched hip or gable roof. The length of the dwelling typically runs parallel to the street or lot frontage. The length of the dwelling is typically twice the width.



### SPLIT-LEVEL

Split-levels are generally built after the 1940's. Split-levels are characterized by having two or more levels staggered so that each level is about one-half story above or below the adjacent one.



### CAPE COD

Cape cods are typically built from the 1920's to present. These wood frame dwellings are built "close to the ground" with simple lines and generally gable roofs with high ridges. Cape cods generally have two living levels; with the second level living area being smaller than the first. Dormers are a common feature among cape cods.



## **HOME-STYLES (continued)**

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### **COLONIAL**

Colonial homes are traditionally designed homes built from the 1700's to present. These dwellings are generally two to two and a half levels with balanced openings along the main façade. Second floor overhangs are common. Colonial homes typically run with their length parallel to the street or lot frontage. These dwellings normally have gable or gambrel style roof structures. Newer colonials attempt to imitate this classic New England design.



### **CONTEMPORARY**

Contemporary homes are constructed from the 1940's World War II to present. The dwellings can be one level, two levels, or split-level. These homes are characterized by large windows, open planning, horizontal lines, and simple details.



### **CONVENTIONAL**

Conventional style homes are an older type of home with no particular architectural design. These dwellings typically range from one and a half to two and a half stories.



## HOME-STYLES (continued)

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### DOUBLE WIDE

Double wide homes are prefabricated homes built in factories that are transported to the home site in two pieces. A double wide home can be twenty feet or more wide and up to ninety feet in length.



### MOBILE HOME

Mobile homes are prefabricated homes built in factories that are then transported to the home site. Mobile homes are considered personal property rather than real estate, though they are taxed at the real estate rate. It is uncommon for a mobile home to be permanently fixed to the land.



### MODULAR HOME

Modular homes are dwellings that are constructed in multiple modules, or sections, that are then delivered to the home site for assembly. Due to the mass produced nature of modular homes, prices tend to be lower than homes built "on-site."



## **HOME-STYLES (continued)**

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### **TOWNHOUSE**

The most distinguishable feature of a townhome is that the dwelling will share walls with other similar units. This type of dwelling typically covers small land area; however a townhouse will commonly have multiple floors of living space. Townhomes are typically found as a part of planned unit development (PUD).



### **TRANSITIONAL**

Transitional styled homes are typically defined by their open floor plans. Multiple roof lines are also prevalent among transitional styled homes.



### **CONDOMINIUM**

A distinguishable feature of a condo is that the dwelling will share walls with other similar units. The homeowner has ownership of the dwelling but not the land on which the dwelling is situated. Condominiums are typically found as a part of planned unit development (PUD).



## **GRADES OF HOMES**

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Homes are graded based upon the quality of construction and materials used. Grades can range from the best quality, A, to homes with the least quality, E. Adjustments can be made using the appraiser's judgment by adding up to +/- to the grade. **Please note that the following guidelines apply to properties not located within a neighborhood.** Within a neighborhood, a home is graded upon what is considered average for the neighborhood starting with a C Grade. Positive and negative adjustments are then applied to homes that deviate from the average of that subdivision.

### **GRADE 'A' HOMES**

**Expensive** | Luxurious structure, architecturally designed and supervised; highest quality materials and workmanship; meticulous attention to details; specialty cabinetry with built-in systems, raised panel hardwood doors; hardwood paneling, casings, and moldings; expert finish cabinetry; custom hardware, plumbing, and heating. Residential properties customarily have slate roof, copper gutters, and downspouts; high quality sash; select brick, cut stone, or high quality siding with custom ornamentation and trim.



#### **Common Features**

- ✓ Architecturally designed
- ✓ Highest quality of materials and workmanship
- ✓ High quality siding with custom ornamentation and trim
- ✓ Typically over 3,000 square feet of living area
- ✓ Multiple roof lines with 6/12 roof pitch and higher

## **GRADES OF HOMES (continued)**

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### **GRADE 'B' HOMES**

**Good** | Custom structure built from architect or designer plans; may be mass produced in above average developments or built for an individual owner; exceeds minimum building code, lending institution, and mortgage insurer requirements; custom craftsmanship; ample natural wood cabinetry, built-in appliances; raised panel doors, good quality hardware, plumbing, and heating; some wallpaper, wood or wood veneer paneling. Residences may have slate, hand split shakes, or Timberline type shingles as roof cover, with a slope of 5/12 or greater; good fenestration with high quality sash; custom ornamentation and trim; irregular shape. Townhouses will have attractive façade with some ornamentation and trim.



### **Common Features**

- ✓ Custom structure built from architect or designer plans
- ✓ Custom craftsmanship
- ✓ Custom ornamentation, trim, and above average siding
- ✓ Typically over 2,000 square feet of living area
- ✓ High quality shingles as roof cover, with a slope of 5/12 or greater

## **GRADES OF HOMES (continued)**

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### **GRADE 'C' HOMES**

**Average** | Most common of quality ranges; usually mass produced from builder's model plans or tract built for speculation; meets or exceeds minimum building code, lending institution, and mortgage insurer requirement; acceptable workmanship without custom craftsmanship; stock cabinets, doors, hardware, plumbing, and heating. Residential properties will have composition shingle roof cover, a 5/12 or less; ample fenestration with standard aluminum or wood sash; some wall ornamentation, rectangular or simply shaped.



### **Common Features**

- ✓ Mass produced from builder's model plans
- ✓ Acceptable workmanship without custom craftsmanship
- ✓ Some wall ornamentation, rectangular or simply shaped
- ✓ Composition shingle roof cover, a slope 5/12 or less

## **GRADES OF HOMES (continued)**

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### **GRADE 'D' HOMES**

**Economy** | Mass produced from stock plans where low cost is primary consideration; meet minimum building code, lending institution, and mortgage insurer requirements; below average quality materials and workmanship; starter cabinets, stock doors, inexpensive hardware, competitively priced plumbing fixtures, minimum output furnace and ductwork. Residences are characterized by lightweight composition roof shingles and 4/12 or less slope; moderate fenestration with inexpensive sash; inexpensive trim limited to front elevation.



### **Common Features**

- ✓ Mass produced from stock plans where low cost is primary consideration
- ✓ Typically less than 1,000 square feet of living area
- ✓ Characterized by lightweight composition roof shingles and 4/12 or less slope

## **GRADES OF HOMES (continued)**

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### **GRADE 'E' HOMES**

**Minimum** | Mass produced from stock plans where function is more important than appearance; meet minimum building code requirements; plain, inexpensive interior throughout. Lightweight composition roof, shingle roof cover, slope 4/12 or less, no eaves; minimum fenestration with inexpensive sash; little or no trim.



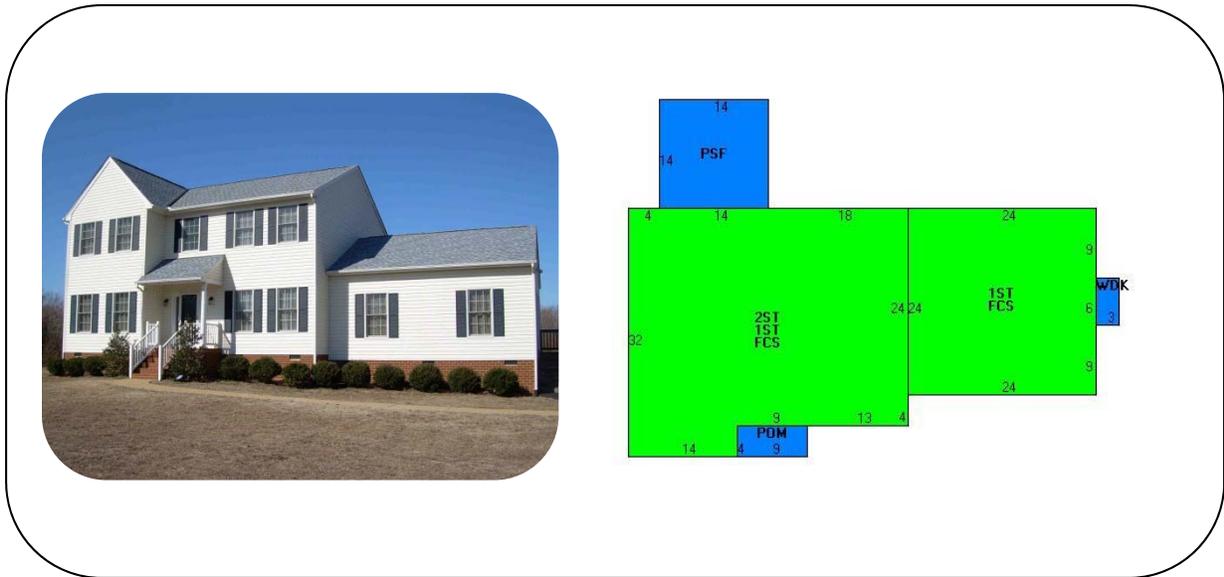
#### **Common Features**

- ✓ Mass produced from stock plans where function is more important than appearance
- ✓ Inexpensive sash; little or no trim
- ✓ Typically less than 1,000 square feet of living area
- ✓ Lightweight composition roof, shingle roof cover, slope 4/12 or less, on eaves

# SKETCH FORMAT

The sketch appearance is critical for accurate data. Each segment will have an interior number indicating the length of the segment. The distance from one segment to the next is essential for placement and squaring. Squaring is crucial for calculating the total square footage of each segment.

## SAMPLE SKETCHES



## SKETCH FORMAT (continued)

| CODE | CODE DESCRIPTION       | CODE | CODE DESCRIPTION          | CODE | CODE DESCRIPTION     |
|------|------------------------|------|---------------------------|------|----------------------|
| 020  | 0.20 story             | BUW  | UNFIN BASMNT WALKOUT      | PVM  | PAVILLION,MASON      |
| 025  | 0.25 story             | CAN  | CANOPY                    | SPA  | SERVIVE PROD AREA    |
| 035  | 0.35 story             | CDK  | COMPOSITE DECK            | STG  | STORAGE              |
| 040  | 0.40 story             | CPT  | CARPORT                   | STP  | STOOP                |
| 045  | 0.45 story             | FCS  | FOUNDATION, CRAWL         | UTL  | UTILITY              |
| 050  | 0.50 story             | FPR  | FOUNDATION,PIER           | WDK  | DECK, WOOD, RAILS    |
| 055  | 0.55 story             | FSL  | FOUNDATION, SLAB          | WDN  | DECK ,WOOD, NO RAILS |
| 060  | 0.60 story             | GAP  | GARAGE APT                | WDT  | DECK, WOOD, 2STY     |
| 065  | 0.65 story             | GBM  | GARAGE IN BASMNT          | WHS  | WAREHOUSE            |
| 070  | 0.70 story             | GCB  | GARAGE,CINDER             |      |                      |
| 075  | 0.75 story             | GFF  | GARAGE,FRAME,FIN          |      |                      |
| 080  | 0.80 story             | GFU  | GARAGE,FRAME,UNFIN        |      |                      |
| 085  | 0.85 story             | GMC  | COMM GAR METAL            |      |                      |
| 090  | 0.90 story             | GMF  | GARAGE,MASON,FIN          |      |                      |
| 095  | 0.95 story             | GMT  | GARAGE METAL FRAME        |      |                      |
| 1ST  | 1 Story                | GMU  | GARAGE,MASON,UNFIN        |      |                      |
| 2ST  | 2 Story                | GRH  | GREEN HOUSE               |      |                      |
| 3ST  | 3 Story                | LDP  | LOADING PLAT              |      |                      |
| AGP  | ABOVE GROUND POOL      | LTO  | LEAN-TO                   |      |                      |
| APT  | APARTMENT              | OB1  | OUT BUILDING FINISHED     |      |                      |
| ATF  | ATTIC, FINISHED        | OFC  | OFFICE                    |      |                      |
| AUA  | ATTIC, UNFINISHED      | OHO  | OVERHANG                  |      |                      |
| BFA  | FIN BM AVG             | OHT  | OVERHANG 2STY             |      |                      |
| BFE  | FIN BM EXCELLENT       | OPP  | OPEN PORCH                |      |                      |
| BFG  | FIN BM GOOD            | PCS  | SPLIT ROOF/COLONIAL PORCH |      |                      |
| BFP  | FIN BM POOR            | PEF  | PORCH,ENCL,FRAME          |      |                      |
| BRN  | BARN                   | PEM  | PORCH,ENCL,MASON          |      |                      |
| BRZ  | BREEZWAY               | PER  | PERGOLA                   |      |                      |
| BSA  | SPLIT LEV/FOY AVG      | POF  | PORCH,OPEN,FRAME          |      |                      |
| BSE  | SPLIT LEV/FOY EXCEL    | POM  | PORCH,OPEN,MASON          |      |                      |
| BSF  | BASEMENT, FINISHED     | PR1  | WD PIER/DOCK              |      |                      |
| BSG  | SPLIT LEV/FOY GOOD     | PSF  | PORCH,SCREEN,FRAME        |      |                      |
| BSP  | SPLIT LEV/FOY POOR     | PSM  | PORCH, SCREEN, MASON      |      |                      |
| BSU  | BASEMENT, UNFINISHED   | PTA  | PATIO,CONC,AGG+FORM       |      |                      |
| BUF  | UNFIN BASMNT SPLIT FOY | PTB  | PATIO, BRICK/SLATE        |      |                      |
| BUH  | UNFIN BASMNT HALF      | PTP  | PATIO PAVERS              |      |                      |
| BUS  | UNFIN BASMNT SPLIT LEV | PTS  | PATIO, CONC SLAB          |      |                      |
| BUU  | UNFIN BASMNT UNDGRD    | PVF  | PAVILLION,FRAME           |      |                      |

\*Please note that this is a sample of the Codes available. For a complete list, please refer to Rate Files

# **NEW CONSTRUCTION PERCENTAGE GUIDE**

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- FOUNDATION** ..... 05%
- ROUGH FRAMING** ..... 35%
- UNDER ROOF** ..... 50%
- EXTERIOR SIDING** ..... 75%
- INTERIOR WALL COVER** ..... 80%
- INTERIOR CABINETS & TRIM** ..... 95%

## NEIGHBORHOOD CODES

| CODE | NEIGHBORHOOD   | CODE | NEIGHBORHOOD   | CODE | NEIGHBORHOOD   |
|------|----------------|------|----------------|------|----------------|
| 100  | WESTERN        | 340  | QUINTON PARK   | 581  | OAKMONT        |
| 105  | BB BUSINESS    | 360  | QUAKER WOODS   | 590  | GRAND OAK      |
| 110  | SHERWOOD       | 370  | NALLY TRACT    | 620  | WMSBURG COLONY |
| 115  | HILTON WDS DR  | 380  | TAYLORS GR EST | 630  | PAMUNKEY DR    |
| 120  | RANCH ACRES    | 390  | QUAKER RD EST  | 640  | CHRCHLND FRMS  |
| 125  | OLD RXBURY EST | 400  | CENTRAL        | 645  | MILLERS RET    |
| 130  | QUINTON STN    | 410  | CHESTNUT HILLS | 650  | COOKS MILL 2   |
| 135  | MARSTON MANOR  | 420  | MAIDSTONE      | 660  | TURNERS LNDNG  |
| 140  | DEER LAKE      | 430  | COURTHOUSE EST | 670  | WINDSOR SHADES |
| 145  | LNG BRIDGE EST | 450  | NK COLONY EST  | 680  | WHITEHOUSE     |
| 150  | CLOPTON        | 460  | MINITREE       | 700  | EASTERN        |
| 155  | BAYLOR GROVE   | 470  | DIASCUND 1     | 710  | LAKE SERTOMA   |
| 160  | ESSEX HILLS    | 480  | CHICK SHORES   | 720  | LEE'S REACH    |
| 165  | AUTUMN HILLS   | 481  | CHICKAHOMINY   | 730  | ELTHAM         |
| 170  | WALNUT HILL    | 490  | THE OAKS       | 740  | PLUM POINT     |
| 180  | BROOKWOOD      | 510  | FONK LB1       | 750  | BROWNS         |
| 190  | ORAPAX         | 511  | VINITERRA      | 760  | DIASCUND 2     |
| 201  | WOODS EDGE 2   | 530  | FONK LB3       | 770  | WEDGEWOOD      |
| 205  | WOODS EDGE 1   | 540  | FONK LB4       | 780  | COLONIES       |
| 210  | PATRIOTS LNDG  | 541  | THE ARBORS     | 790  | HOLLY PINES    |
| 211  | CMBRLND STN R  | 550  | FONK LB5       | 800  | BENT TREE EST  |
| 212  | PAT LNDG COMM  | 551  | FOUR SEASONS   | 810  | SHRES OF YORK  |
| 220  | ROCK CREEK     | 560  | BRICKSHIRE COM | 820  | R WHITE SUBD   |
| 230  | CLINTWOOD      | 561  | KENTLAND       | 830  | TABERNACLE WDS |
| 240  | KENWOOD        | 570  | OAKMONT TOWN   | 840  | RIVER VIEW     |
| 250  | FIVE LAKES 1   | 571  | BEL GREEN      | 850  | YORK RVR BLUFF |
| 255  | FIVE LAKES 2   | 572  | PADDOCK        | 860  | LIPPOLDS       |
| 256  | FIVE LAKES 3   | 573  | SANCTUARY      | 870  | PITTS SUBD     |
| 257  | FIVE LAKES 4   | 574  | PINEHURST      | 880  | PINEY POINTE   |
| 270  | GREENWOOD      | 575  | ST ANDREWS     | 890  | LYNN LAKE      |
| 280  | QUINTON EST    | 576  | KINGS POND     | 900  | WINDY LN       |
| 300  | IDENS          | 577  | AUGUSTA        | NK1  | INTER BUSINESS |
| 310  | WOODHAVEN      | 578  | PRESERVE       | UB1  | UNBUILDABLE    |
| 320  | LIBERTY HALL   | 579  | KINGS POND EST |      |                |
| 330  | LIB HALL PLN   | 580  | OAKMONT VILLAS |      |                |
| 341  | QUINTON PKTOWN | 600  | POPLAR SPRINGS |      |                |
| 350  | NK COM CENTER  | 610  | BOSSIES        |      |                |

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## OUTBUILDING AND EXTRA FEATURE CODES

| CODE | OB/XF              | CODE | OB/XF             | CODE | OB/XF            |
|------|--------------------|------|-------------------|------|------------------|
| 1BHC | BULKHD/CCR/RES     | 1PR5 | PORCH/SCRN/FR     | 2LTD | LIGHTS/DOUBLE    |
| 1BHV | BULKHD/VNY/RES     | 1PR6 | PORCH/SCRN/MAS    | 2LTS | LIGHTS/SINGLE    |
| 1BHW | BULKHD/WD/RES      | 1PRF | PIER/FLOAT/RES    | 2LTT | LIGHTS/TRIPLE    |
| 1BTC | BOAT CANOPY        | 1PRR | PIER/RESID        | 2MBC | MISC BLDG/COMM   |
| 1BTH | BOATHOUSE          | 1PTA | PATIO/CONC/AGG    | 2MDS | MODULAR/SCHOOL   |
| 1BTL | BOAT LIFT          | 1PTB | PATIO/BRCK SLT    | 2PBC | POLE BLDG/COMM   |
| 1BTR | BOAT RAMP          | 1PTS | PATIO/CONCSLAB    | 2PHC | PUMP HOUSE/COM   |
| 1CMP | CAMPSITES          | 1PVA | PAVING/AGG/RES    | 2PRC | PIER/ COMM       |
| 1CPF | CARPORT/FRAME      | 1PVC | PAVING/CON/RES    | 2PVC | PAVNG/CONC/COM   |
| 1CPM | CARPORT/METAL      | 1PVS | PAVING/ASP/RES    | 2PVL | PAVILLION/COM    |
| 1DOC | DOCK/CVRD/RES      | 1QUO | QUONSET HUT       | 2PVS | PAVNG/ASP/COM    |
| 1DOF | DOCK/FLOAT/RES     | 1RPR | RIP RAP           | 2RAC | RIDE ARENA/COM   |
| 1DOU | DOCK/UNCVRD/R      | 1SCB | SHED CINDERBLOCK  | 2RPR | RIP RAP/ COMM    |
| 1FNC | FENCE/CHAIN        | 1SCN | SHED/CINDER/NO VA | 2SCA | SCALES-COMM      |
| 1FNN | FENCE/NO VALUE     | 1SFN | SHED/FRAME/NO VAL | 2SCC | SCALES/COMM      |
| 1FNV | FENCE/VINYL        | 1SFR | SHED/FRAME        | 2SHC | SHED/COMM        |
| 1FNW | FENCE/WOOD         | 1SHD | SHED              | 2SPF | SHOP/FRAME/COM   |
| 1GAB | GAZEBO/ABVAVG      | 1SMA | SHED/MASON/NO VAL | 2SPM | SHOP/METAL/COM   |
| 1GAV | GAZEBO             | 1SME | SHED/METAL/NO VAL | 2STC | STABLES/COMM     |
| 1GBF | GARG/BRCK/FIN      | 1SMM | SHED/METAL        | 2TCC | TENNIS COURT/C   |
| 1GBU | GARG/BRCK/UNF      | 1SMR | SHED/MASONRY      | 2THE | THEATER          |
| 1GCB | GAR/SHOP/CINDERBLK | 1SPL | SHED/POLE         | 2TKA | TANK/ABV FUEL    |
| 1GCF | GARG/CONC/FIN      | 1SPN | SHED/POLE/NO VAL  | 2TKF | GAS ST FUEL TANK |
| 1GCU | GARG/CONC/UNF      | 1STB | STRG BLDG         | 2TKU | TANK/UND FUEL    |
| 1GFF | GARG/FRME/FIN      | 1TCC | TENNIS/CLAY       | 2TRO | TRAILER/OFFICE   |
| 1GFU | GARG/FRME/UNF      | 1TCG | TENNIS/GREEN      | 2TUP | TENANT UPFIT     |
| 1GMT | GARG/METAL         | 1WDK | DECK/WOOD         | 2WAR | WAREHOUSE        |
| 1GRR | GREENHOU/RES       | 1WSR | WORKSHOP/RES      | 3BND | BARN/DAIRY       |
| 1LTR | LEAN-TO/RES        | 2BHC | BATH HOUSE/COM    | 3BNH | BARN/HAY         |
| 1MBR | MISC BLDG/RES      | 2BSC | BOAT SLIP/ COM    | 3BNP | BARN/POLE        |
| 1OBA | OUT BUILDING       | 2BUC | BULKHEAD/COMM     | 3BRN | BARN             |
| 1ODR | OLD DWELL/RES      | 2CAN | CANOPY            | 3CCD | COMM CONDO       |
| 1POA | POOL/ABOVE         | 2CBC | CABIN/COMM        | 3CKC | CHICKEN COOP     |
| 1POC | POOL/INGRND        | 2CSS | CANOPY/SERVSTT    | 3CNC | CORN CRIB        |
| 1POH | POOL HOUSE/RE      | 2DOC | DOCK/ COMM        | 3DMP | DAM PUMPS        |
| 1POV | POOL/INGRD/VNY     | 2FNC | FENCE/COMM        | 3ESA | EQUIPMENT SHED   |
| 1PR1 | PORCH/ENCL/FR      | 2GRC | GREENHOUSE/COM    | 3FCA | FENCE            |
| 1PR2 | PORCH/ENCL/MAS     | 2KEN | KENNEL            | 3FVA | FENCE/VINYL/AG   |
| 1PR3 | PORCH/OPEN/FR      | 2LDC | LOADDOCK/COM      | 3FWA | FENCE/WOOD/AGR   |
| 1PR4 | PORCH/OPEN/MAS     | 2LT4 | LIGHTS/4-12       | 3GRB | GRAIN BIN        |

## OUTBUILDING AND EXTRA FEATURE CODES (continued)

| <b>CODE</b> | <b>OB/XF</b>    |
|-------------|-----------------|
| <b>3GRD</b> | GRAIN DRYER     |
| <b>3HGH</b> | HOG HOUSE       |
| <b>3IPS</b> | IMPLEMENT SHED  |
| <b>3MBA</b> | MISC BLDG/AGR   |
| <b>3MTW</b> | METER WELL      |
| <b>3PIP</b> | PIPEGALLEY      |
| <b>3RAA</b> | RID ARENA/AGR   |
| <b>3SLC</b> | SILO/CONCRETE   |
| <b>3SLP</b> | SILO/PORCELIN   |
| <b>3STC</b> | STABLES/COW     |
| <b>3STH</b> | STABLES/HORSE   |
| <b>3TOW</b> | TOWER           |
| <b>3WAT</b> | WATERLINES      |
| <b>4MHA</b> | MH ADDIT        |
| <b>4MHD</b> | MH DECK         |
| <b>4MHH</b> | MOBILE HOME/PP  |
| <b>4MHP</b> | MH PORCH        |
| <b>4MHS</b> | OLD MH STORAGE  |
| <b>4MHW</b> | MH PARK HOOKUPS |
| <b>NOVL</b> | NO VALUE        |
| <b>OFFC</b> | OFFICE          |
| <b>SWMH</b> | SWL MH WELL     |

**\*Please note that this is a sample of the Codes available. For a complete list, please refer to Rate Files**

## LAND USE CODES

| LAND CLASS | USE CODE | DESCRIPTION       | LAND CLASS | USE CODE | DESCRIPTION       |
|------------|----------|-------------------|------------|----------|-------------------|
| C          | 3020     | INNS              | C          | 3380     | OTH MTR SS        |
| C          | 3030     | COMM/IND MDL-94   | C          | 3400     | OFFICE BLD MDL-94 |
| C          | 303I     | COMM/IND MDL-96   | C          | 3401     | OFF CONDO         |
| C          | 303R     | COMM/IND MDL-01   | C          | 340R     | OFFICE BLD MDL-01 |
| C          | 303V     | COMM/IND MDL-00   | C          | 3410     | BANK BLDG         |
| C          | 3040     | NURSING HM        | C          | 3420     | PROF BLDG         |
| C          | 3050     | HOSP PVT          | C          | 3421     | PROF CONDO        |
| C          | 3070     | VET HOSP          | C          | 3500     | POST OFF          |
| C          | 3080     | SALES OFFICE      | C          | 3510     | EDUC BLDG         |
| C          | 3100     | RTL OIL ST        | C          | 3520     | DAY CARE          |
| C          | 3110     | RTL GAS ST MDL-94 | C          | 3530     | FRATNL ORG        |
| C          | 311I     | RTL GAS ST MDL-96 | C          | 3540     | TRANSPORT         |
| C          | 3120     | GRAIN ELEV        | C          | 3541     | AIRPORT           |
| C          | 3130     | LUMBER YRD        | C          | 3542     | BUS STATN         |
| C          | 3140     | TRK TERM          | C          | 3543     | TRAIN STA         |
| C          | 3150     | DOCKYARDS         | C          | 3544     | TAXI STAND        |
| C          | 3160     | COMM WHSE         | C          | 3550     | FUNERAL HM        |
| C          | 3170     | FARM BLDGS        | C          | 3560     | PROF ASSOC        |
| C          | 3180     | COM GRN HS        | C          | 3600     | MUSEUMS           |
| C          | 3210     | HRDWARE ST        | C          | 3610     | ART GAL           |
| C          | 3220     | STORE/SHOP MDL-94 | C          | 3620     | MOVIE THTR        |
| C          | 3221     | RTL CONDO         | C          | 3630     | DRIVEINTHT        |
| C          | 3222     | COMM BLDG MDL-94  | C          | 3640     | THEATER           |
| C          | 322I     | STORE/SHOP MDL-96 | C          | 3650     | STADIUMS          |
| C          | 322L     | COMM BLDG MDL-96  | C          | 3660     | ARENAS            |
| C          | 322R     | COMM BLDG MDL-01  | C          | 3670     | RACETRACK         |
| C          | 322T     | COMM BLDG MDL-02  | C          | 3680     | AMUSE PARK        |
| C          | 322V     | STORE/SHOP MDL-00 | C          | 3690     | OTHER CULT        |
| C          | 3230     | SHOPNGMALL        | C          | 3700     | BOWLING           |
| C          | 3240     | SUPERMKT          | C          | 3710     | ICE SKATE         |
| C          | 3250     | CONV FOOD         | C          | 3720     | ROLLER SKT        |
| C          | 3260     | REST/CLUBS        | C          | 3730     | SWIM POOL         |
| C          | 3300     | AUTO V S&S        | C          | 3740     | HEALTH SPA        |
| C          | 3310     | AUTO S S&S MDL-94 | C          | 3750     | TENNIS CLB        |
| C          | 661I     | AUTO S S&S MDL-96 | C          | 3760     | GYMS              |
| C          | 3320     | AUTO REPR         | C          | 3770     | OTH IN REC        |
| C          | 3330     | FUEL SV/PR        | C          | 3800     | GOLF CRSE MDL-94  |

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## LAND USE CODES (continued)

| LAND CLASS | USE CODE | DESCRIPTION       | LAND CLASS | USE CODE | DESCRIPTION       |
|------------|----------|-------------------|------------|----------|-------------------|
| C          | 3340     | GAS ST SRV        | C          | 380I     | GOLF CRSE MDL-96  |
| C          | 3350     | CAR WASH          | C          | 3810     | TENNIS ODR        |
| C          | 3360     | PARK GAR          | C          | 3820     | RIDING STB        |
| C          | 3370     | PARK LOT          | C          | 3830     | BEACHES           |
| C          | 3840     | MARINAS           | E          | 9090     | RELIGIOUS         |
| C          | 3841     | YACHT CLUB        | E          | 9100     | CHARITABLE        |
| C          | 3850     | FISH&GAME         | E          | 9110     | CEMETERY          |
| C          | 3860     | CAMPGROUND MDL-94 | E          | 9200     | Comm/Indus MDL-94 |
| C          | 3861     | M-H PARK MDL-94   | E          | 920R     | Comm/Indus MDL-01 |
| C          | 386B     | M-H PARK MDL-01   | E          | 920V     | Comm/Indus MDL-00 |
| C          | 386R     | CAMPGROUND MDL-01 | E          | 9240     | EXEMPT MDL-00     |
| C          | 386T     | M-H PARK MDL-02   | E          | 9241     | HOA COMMON        |
| C          | 386V     | M-H PARK MDL-00   | E          | 924C     | EXEMPT MDL-94     |
| C          | 3870     | YTH CAMPS         | E          | 924I     | EXEMPT MDL-96     |
| C          | 3880     | OTHR OUTDR        | E          | 924R     | EXEMPT MDL-01     |
| C          | 3890     | COMM VAC WOB      | E          | 924S     | EXEMPT MDL-95     |
| C          | 3900     | DEVEL LAND MDL-00 | I          | 4020     | IND OFFICE MDL-96 |
| C          | 390C     | DEVEL LAND MDL-94 | I          | 4021     | IND CONDO         |
| C          | 3910     | POT DEVEL         | I          | 4022     | IND BLDG          |
| C          | 3920     | UNDEV LAND MDL-00 | I          | 402C     | IND OFFICE MDL-94 |
| C          | 392C     | UNDEV LAND MDL-94 | I          | 4030     | ACCLND MFG        |
| C          | 392R     | UNDEV LAND MDL-01 | I          | 4040     | R-D FACIL         |
| C          | 3930     | AH-NOT 61A        | I          | 4100     | SAND&GRAVL MDL-00 |
| C          | 395      | CONDO MAIN-COMM   | I          | 410R     | SAND&GRAVL MDL-01 |
| C          | 395C     | Condo-Comm        | I          | 4110     | GYPSUMMINE        |
| C          | 5010     | Road Front        | I          | 4120     | ROCK MINE         |
| E          | 9000     | US GOVT           | I          | 4130     | OTH MINES         |
| E          | 9010     | COMM-MASS         | I          | 4200     | PUB TANKS         |
| E          | 9020     | EXEMPT MDL-00     | I          | 4210     | TANKS LNG         |
| E          | 902C     | COUNTY MDL-94     | I          | 4220     | ELEC PLANT        |
| E          | 902I     | COUNTY MDL-96     | I          | 4230     | ELEC ROW          |
| E          | 902R     | COUNTY MDL-01     | I          | 4240     | ELECSUBSTA        |
| E          | 9030     | MUNICIPAL         | I          | 4250     | GAS PLANT         |
| E          | 9031     | POLICE MDL-95     | I          | 4260     | GAS ROW           |
| E          | 9032     | FIRE              | I          | 4270     | GAS STG           |
| E          | 9033     | PUB-SCHOOL        | I          | 4280     | GAS SUBSTA        |
| E          | 9035     | TOWN-PROP         | I          | 4300     | TEL X STA         |
| E          | 903R     | POLICE MDL-01     | I          | 4310     | TEL REL TW        |
| E          | 9040     | PRI SCHOOL        | I          | 4320     | CBL-TV TR         |

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## LAND USE CODES (continued)

| LAND CLASS | USE CODE | DESCRIPTION        | LAND CLASS | USE CODE | DESCRIPTION        |
|------------|----------|--------------------|------------|----------|--------------------|
| E          | 9050     | P/HOS CHAR         | I          | 4330     | RAD/TV TR          |
| E          | 9060     | CHURCH ETC MDL-01  | I          | 4400     | IND LD DV          |
| E          | 906C     | CHURCH ETC MDL-94  | I          | 4410     | IND LD PO          |
| E          | 906V     | CHURCH ETC MDL-00  | I          | 4420     | IND LD UD          |
| E          | 9070     | 121A CORP          | I          | 8210     | POWERLINE          |
| E          | 9080     | HSNG AUTH          | I          | 8230     | PIPELINE           |
| O          | 2020     | WET RES PV         | R          | 1120     | APT OVER 8         |
| O          | 2110     | NONPROD VC         | R          | 1210     | BOARDNG HS         |
| P          | 5030     | DOM/FOR ME         | R          | 1220     | FRAT/SOROR         |
| P          | 5040     | PUB UTIL           | R          | 1230     | DORMITORY          |
| P          | 5050     | MCH PL/WR          | R          | 1240     | REC/CONVEN         |
| P          | 5060     | PIPE LINES         | R          | 1250     | OTHR LIV F         |
| R          | 1001     | Hsite WFND MDL-00  | R          | 1300     | RES ACLNDV         |
| R          | 1002     | RESIDUAL LOT ND    | R          | 1310     | RES ACLNPO         |
| R          | 1003     | Hsite ND River     | R          | 1320     | RES ACLNUD         |
| R          | 1004     | RESIDUAL AC ND     | R          | 2000     | HSITE WD MDL-01    |
| R          | 1009     | Hsite ND pond/lake | R          | 2001     | Hsite WFWD MDL-01  |
| R          | 100A     | Hsite WFND MDL-00  | R          | 2002     | RESIDUAL LOT WD    |
| R          | 100C     | Hsite ND MDL-01    | R          | 2003     | Hsite WD River     |
| R          | 100D     | Hsite WFND MDL-02  | R          | 2004     | RESIDUAL AC WD     |
| R          | 100T     | Hsite ND MDL-02    | R          | 2009     | Hsite WD pond/lake |
| R          | 100V     | HSITE ND MDL-00    | R          | 200A     | Hsite WFWD MDL-00  |
| R          | 1010     | HSITE WV ND MDL-01 | R          | 200C     | Hsite WD MDL-01    |
| R          | 1011     | SFR (NL)           | R          | 200D     | Hsite WFWD MDL-02  |
| R          | 1012     | OCN FT             | R          | 200J     | Hsite WFWD MDL-01  |
| R          | 1013     | SFR WATER          | R          | 200T     | Hsite WD MDL-02    |
| R          | 1014     | HSITE ND GOLF      | R          | 200V     | Hsite WD MDL-00    |
| R          | 1015     | PARTIAL            | R          | 2010     | HSITE WV WD MDL-01 |
| R          | 101C     | MDL-94             | R          | 2014     | HSITE WD GOLF      |
| R          | 101V     | MDL-00             | R          | 2100     | Amenities          |
| R          | 1020     | Condo              | R          | 2114     | Hsite Golf WD      |
| R          | 1021     | Condo NL           | R          | 2200     | Comm Area MDL-01   |
| R          | 1022     | Dockominiu         | R          | 220V     | Comm Area MDL-00   |
| R          | 1030     | Mobile Hom         | R          | 3000     | Open MDL-01        |
| R          | 1031     | Trailer            | R          | 300R     | Open MDL-01        |
| R          | 1040     | TWO FAMILY         | R          | 300T     | Open MDL-02        |
| R          | 1041     | TWO FAMILY         | R          | 300V     | Open MDL-00        |
| R          | 1050     | THREE FAM          | R          | 3010     | Part Tract MDL-01  |
| R          | 1051     | THREE FAM          | R          | 301R     | Part Tract MDL-01  |
| R          | 1060     | AC LND IMP         | R          | 301V     | Part Tract MDL-00  |

\*Please note that this is a sample of the Codes available. For a complete list, please refer to Rate Files

## LAND USE CODES (continued)

| LAND CLASS | USE CODE | DESCRIPTION     | LAND CLASS | USE CODE | DESCRIPTION       |
|------------|----------|-----------------|------------|----------|-------------------|
| R          | 1080     | 2ND BLDG MDL-01 | S          | 8080     | 61B FISH          |
| R          | 108C     | 2ND BLDG MDL-94 | S          | 8090     | 61B AL-SKI        |
| R          | 1090     | MULTI HSES      | S          | 8100     | WDLND CUT MDL-00  |
| R          | 1091     | MULTI HSES      | S          | 810R     | WDLND CUT MDL-01  |
| R          | 1110     | APT 4-UNT       | R          | 4000     | Urban Udev MDL-00 |
| R          | 1111     | APT 8+UP        | R          | 400C     | Urban Udev MDL-94 |
| R          | 1112     | APT CO-OP       | R          | 5000     | Rural Udev MDL-00 |
| S          | 600R     | CROPLAND MDL-01 | S          | 8110     | 61B SWIM          |
| S          | 6010     | C61 TEN YR      | S          | 8111     | POND/LAKE         |
| S          | 6020     | C61 5 YEAR      | S          | 8120     | 61B PICNIC        |
| S          | 6100     | FOREST C61      | S          | 8130     | 61B GLIDE         |
| S          | 7000     | OPEN MDL-00     | R          | 500C     | Rural Udev MDL-94 |
| S          | 7001     | WDHVN RES LOT   | R          | 500R     | Rural Udev MDL-01 |
| S          | 7002     | PLUM POINT RES  | R          | 995      | CONDO MAIN        |
| S          | 700R     | OPEN MDL-01     | S          | 6000     | CROPLAND-00       |
| S          | 7100     | CRANBERRY       | S          | 8140     | 61B TARGET        |
| S          | 7110     | TOBACCO SD      | S          | 8200     | WASTELAND         |
| S          | 7120     | TR CRP VEG      | S          | 8201     | CNSVRVATN EASMNT  |
| S          | 7130     | FIELD CRPS      | S          | 8220     | SWAMP MDL-00      |
| S          | 7140     | ORCHARDS        | S          | 822C     | SWAMP MDL-94      |
| S          | 7150     | VINEYARDS       | S          | 8300     | TIMBER ONLY       |
| S          | 7160     | TILL FORAG      |            |          |                   |
| S          | 7170     | PROD WOOD       |            |          |                   |
| S          | 7180     | PASTURE         |            |          |                   |
| S          | 7190     | NURSERIES       |            |          |                   |
| S          | 7200     | NONPRNECLD      |            |          |                   |
| S          | 7220     | NONPRWETLD      |            |          |                   |
| S          | 7300     | WINERY          |            |          |                   |
| S          | 7301     | WINERY IMP      |            |          |                   |
| S          | 8000     | WOODLAND MDL-00 |            |          |                   |
| S          | 800C     | WOODLAND MDL-94 |            |          |                   |
| S          | 800R     | WOODLAND MDL-01 |            |          |                   |
| S          | 800T     | WOODLAND MDL-02 |            |          |                   |
| S          | 8010     | 61B HIKE        |            |          |                   |
| S          | 8020     | 61B CAMP        |            |          |                   |
| S          | 8030     | 61B NATURE      |            |          |                   |
| S          | 8040     | 61B BOAT        |            |          |                   |
| S          | 8050     | 61B GOLF        |            |          |                   |
| S          | 8060     | 61B HORSE       |            |          |                   |
| S          | 8070     | 61B HUNT        |            |          |                   |

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