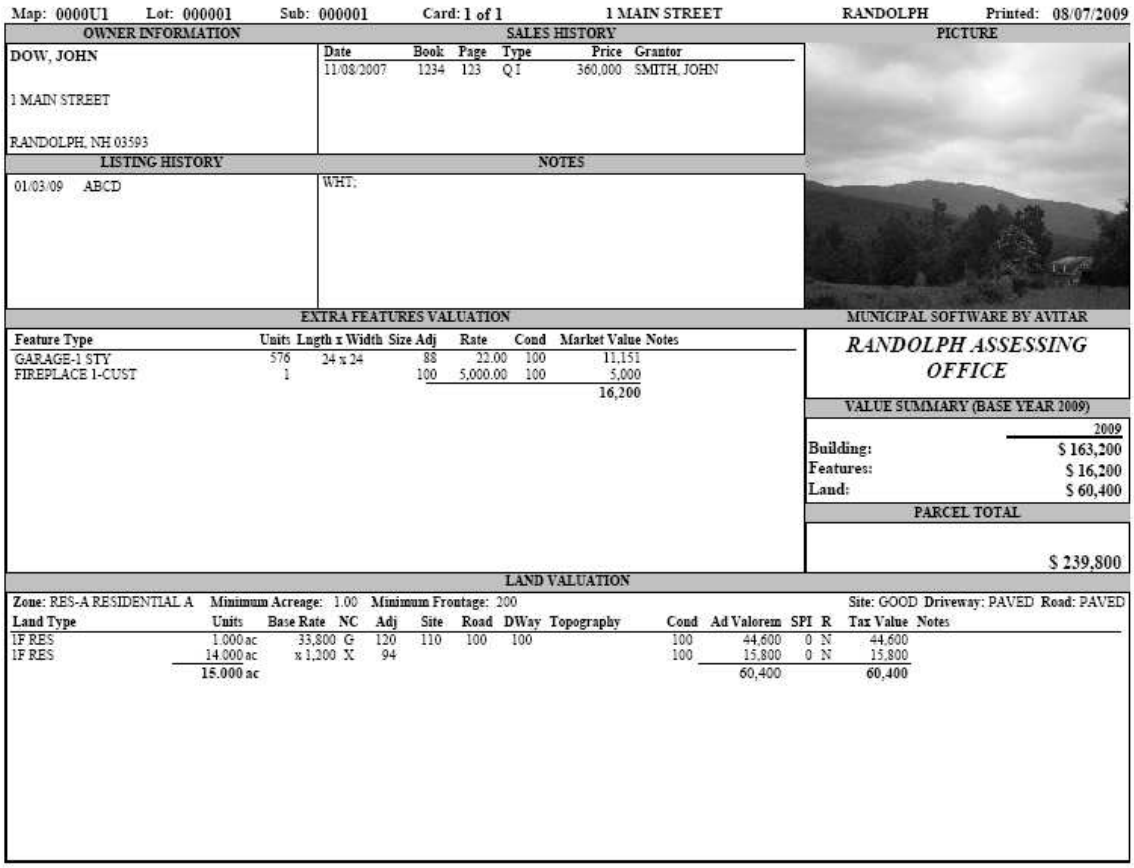
AVITAR

UNDERSTANDING YOUR PROPERTY RECORD CARD & AVITAR CAMA SYSTEM



Map: 0000U1 Lot: 000001 Sub: 000001 Card: 1 of 1 1 MAIN STREET RANDOLPH Printed: 08/07/2009

OWNER INFORMATION

DOW, JOHN

1 MAIN STREET

RANDOLPH, NH 03593

SALES HISTORY

Date	Book	Page	Type	Price	Grantor
11/08/2007	1234	123	Q I	360,000	SMITH, JOHN

PICTURE

LISTING HISTORY

01/03/09 ABCD

NOTES

WHT:

EXTRA FEATURES VALUATION

Feature Type	Units	Lngth x Width	Size Adj	Rate	Cond	Market Value	Notes
GARAGE-1 STY	576	24 x 24	88	22.00	100	11,151	
FIREPLACE 1-CUST	1		100	5,000.00	100	5,000	
						16,200	

MUNICIPAL SOFTWARE BY AVITAR

RANDOLPH ASSESSING OFFICE

VALUE SUMMARY (BASE YEAR 2009)

	2009
Building:	$ 163,200
Features:	$ 16,200
Land:	$ 60,400

PARCEL TOTAL

$ 239,800

LAND VALUATION

Zone: RES-A RESIDENTIAL A Minimum Acreage: 1.00 Minimum Frontage: 200 Site: GOOD Driveway: PAVED Road: PAVED

Land Type	Units	Base Rate	NC	Adj	Site	Road	DWay	Topography	Cond	Ad Valorem	SPI	R	Tax Value	Notes
1F RES	1.000 ac	33,800	G	120	110	100	100		100	44,600	0	N	44,600	
1F RES	14.000 ac	x 1,200	X	94					100	15,800	0	N	15,800	
	15.000 ac									60,400			60,400	

APPRAISAL CARD - FRONT SIDE

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

1) **MAP/LOT/SUB** - Numbers represent the parcel identification numbers (PID) used by the town. The map number represents the ID of the map sheet on which the parcel is displayed. The lot number and sub lot are the unique ID for the parcel on that map sheet.

2) **CARD # OF #** - Typically 1 of 1 means the parcel has only one assessment record card for its entire assessment information. In a multi-card situation, where more than one assessment record card is needed to show the assessment information of a parcel with several primary buildings, the first number is the sequential card number and the second number is the total number of cards for that parcel.

3) **PRINTED** - The date the card was printed, reflecting the assessment information and value on file at that time.

4) **OWNER INFORMATION** - Located in upper left hand corner just below map-lot-sublot numbers and contains the owner name and address information of record at the time of print.

5) **SALE HISTORY** - This section is located to the right of owner information box and displays the five most current sales recorded as known for this parcel, showing book, page, date, type of sale (Qualified/Unqualified & Vacant/Improved) and seller's name.

6) **LISTING HISTORY** - This section usually contains the date that the property was visited, plus the two initials of the person who visited the property. The third character is the reason why they were there, and the fourth is the "action" taken. This may vary as it is user definable, but will always have a date followed by a four space code and then space for a brief note.

7) **NOTES** - An area for the appraiser to enter abbreviated notes about the property, as well as reasons for any adjustments made elsewhere on the assessment record card.

8) **PICTURE** - Intended to represent some aspect of this tract of land such as view, waterfront or site or outbuildings.

9) **EXTRA FEATURES VALUATION** - This area contains the valuation of fireplaces, pools, sheds, detached garages, etc., and displays a description (as well as dimensions when appropriate), the unit rate, condition and final value. The grand total is rounded to nearest $100. Also included, is a brief notes section for each extra feature item listed.

10) **VALUE SUMMARY (BASE YEAR)** - Is located about half way down the right side of the card and displays the prior year and current assessed value summarized as buildings, features and land and then the card total value. In the case of a multi-card parcel, in the current year column an additional value will be displayed for the total parcel value just below the card total value, whereas the prior year values will only show the total assessed value of the entire parcel. The base year is the year of the last valuation update and the year from which the age depreciation of the building is computed.

11) **LAND VALUATION** - This area provides all the information necessary for land valuation.

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

Minimum Acreage - The minimum lot size as defined by zoning requirements of the town. Occasionally, zones are defined that do not relate to the town zoning.

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

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

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

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

Land Type - Refers to specific codes used to classify land use.

Units - Size of land being assessed on each line.

AC	=	Acres
FF	=	Front Feet (Road Frontage)
WF	=	Waterfront Feet
VU	=	View
SF	=	Square Feet

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

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

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

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

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

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

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

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

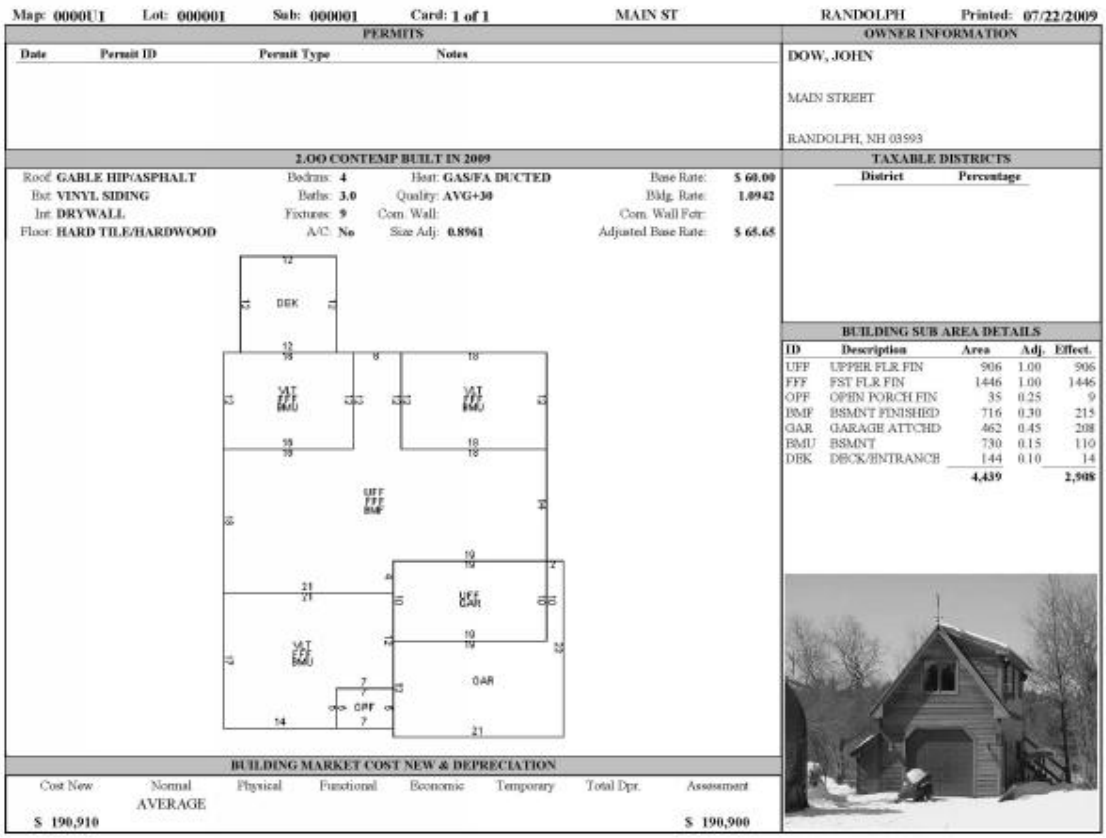
Ad Valorem - Market value.

SPI - Soil Potential Index is used to regulate the per acre rate of the current use land based on the range of value provided by the state. An entry of 100 means the maximum value and 0 means the minimum. The SPI is provided by the landowner for farm land.

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

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

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



APPRAISAL CARD - BACK SIDE

1) **PERMITS** - Area to keep track of issued building permits, manually or automatically from the Avitar Building Permit module, if your town building inspector is using that module.

2) **OWNER INFORMATION** - Repeats the owner information from the front for ease of use.

3) **BUILDING DESCRIPTION** - The title bar displays the story height, building style and year built.

Roof - Style & Material Cover
Ext - Exterior Wall Cover
Int - Interior Wall Material
Floor - Floor Cover Material
Heat - Type & Fuel
Quality - Building Quality Description

Com Wall - Commercial Wall Structure
Size Adj - Size Adj Factor

Bedrooms - # of Bedrooms
Bath - # of Baths
Fixtures - Total # of Bath Fixtures
A/C - Central Air
Base Rate - Bldg Sq Ft Cost
Bldg Rate - Overall bldg factor, based on prior bldg description
Com Wall Fctr - Commercial Wall Adj
Adjusted Base Rate - Final Adjusted Bld Sq Ft Cost

4) **BUILDING SKETCH** - It is the area in which the CAMA generated sketch can be found. Labeling of all sections is located within each area. The acronyms in the sketch, which consists of three letters are shown to the right of the sketch in the Building Sub Area Details section in a more readable, but still in an abbreviated format.

5) **TAXABLE DISTRICTS** - This area lists any town districts and the percentage of the property in each district.

6) **BUILDING SUB AREA DETAILS** - This shows the Sub Area ID and description, the actual area for each sub area, the cost factor associated with it as a percentage of the Building Square Foot Cost and the effective area, which is the actual area time the cost factor.

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

7) **Building Market Cost New/Depreciation** - Is calculated at by multiplying the total effective area by the Building Adjusted Base Rate, displayed just above and to the right of the sketch. This represents the undepreciated value of the structure, or rather the cost to replace the structure with a similar structure at the time the assessment was made, based on the local market data.

- Normal - Deprecation based on the age and condition of the building.
- Physical - Is added depreciation to account for the loss in value due to wear and tear and the forces of nature.
- Functional - Added depreciation is the loss in value due to inability of the structure to perform adequately the function for which it is used, based on problems with design, layout and/or use of the buildings.
- Economic - Added depreciation based on factors influencing value that are external to the property and generally not controlled by the owner.
- Temporary - Generally used for a building in a transitional phase such as renovation, remodeling or new construction, not completed as of April 1st. It is expected to change yearly as construction is completed.

This approach ensures consistent age depreciation, but also allows the supervisor to make individual added depreciation on final field review, as deemed needed for each property.

- Total Dpr - Total all depreciation.
- Assessment is the actual assessed value of the building and is calculated at by multiplying the Building Market Cost New value by (100% - Total Depreciation %).

Building Market Cost New =$227,000
Total Depreciation = 21% * .79 (100% - 21%=79% or .79)
$179,330
Rounded to $179,300 = Building Assessment

8) **PICTURE** - A color or black and white digital picture, if one is attached, usually a picture of the sketched building.

GENERAL
COMMONLY USED ABBREVIATIONS

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

THE AVITAR CAMA SYSTEM

THE POINT SYSTEM—An Industry Standard

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

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

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

POINTS

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

Sample Average House

Features	Associated Point Value
Gable or Hip Roof with Asphalt Shingle	6
Wood Frame Pine Clapboards	34
Drywall Interior	27
Floor Cover - Carpet/Hardwood w/Pine/Softwood	10
Heat Oil - Forced Air/Hot Water	6
3 Bedrooms/1.5 Bathrooms	13
Central Air	4
	100

Buildings are then further adjusted for size based on the median size of the sales sample, as sales are used to fine tune the square foot dollar cost, story height adjustments and building grading.

After the lister has determined which items make up the construction of the building in question, the various points are totaled to determine the overall point value of the building.

Use of this system enables Avitar's CAMA system to be consistent, accurate and equitable throughout the community, regardless of construction types and designs. This point total is then further adjusted for story height, quality and size, thereby making each assessment unique to the specific property. The following pages will more clearly demonstrate how this works.

Sample Calculation

Note: The examples provided may not necessarily use the point table developed for your town.

Example Listing Data

EXTERIOR WALLS		
Prefab Wood Panels	= 32 points	
Brick on Veneer	= 37 points	
When two types exist, the average rounded integer is used	=	35
ROOF STRUCTURE & COVER		
Gable or Hip	= 3 points	
Asphalt or Comp.	= 3 points	
Point values are added together	=	6
INTERIOR WALLS		
Drywall	= 27 points	
Plaster	= 27 points	
When two interior types exist, the average rounded integer is used	=	27
HEATING FUEL & TYPE		
Oil Fuel	= 1 point	
Hot Water	= 6 points	
Heating points are calculated by multiplying fuel by type 1 * 6	=	6
FLOOR COVER		
Carpet	= 10 points	
Hard Tile	= 12 points	
When two types exist, the average rounded integer is used	=	11
TOTAL INDEX POINTS (THIS PAGE)	**=**	**85**

BED & BATH LIST DATA

Bedroom = 3 # Bathrooms = 1.5

The bedroom to bathroom functional quality is measured by utilizing the matrix below. The points are found at the intersection of the appropriate column and row values.

#Bedrooms->	0 - 1	2	3	4	5+
#Baths					
0.0	0	1	2	3	4
0.5	10	9	8	7	6
1.0	14	13	10	9	7
1.5	15	14	12	10	7
2.0	15	15	13	10	8
2.5	15	15	15	12	11
3.0	16	16	15	14	12
3.5	16	15	15	15	14
4.0	16	16	16	15	14
UP	17	16	16	16	15

This table represents the value of the plumbing in the building and its ability to effectively service the residence based on the number of bedrooms. 4 bedrooms & 4 baths is better than 4 bedrooms & 2 baths.

Indicated bedroom/bathroom ratio point value = 12

TOTAL INDEX POINTS (THUS FAR) = 97

TOTAL BUILDING INDEX

Quality adjustment factors and descriptions are listed below. Usage of these factors enables the appraiser to make adjustments up or down for each building to account for differences of construction quality and the overall marketability of the building.

The quality factor from the table below, multiplied by the total structural point index equals the QUALITY ADJUSTMENT FACTOR, which is expressed as a percentage value. For example, assume a quality of Average +10.

DESCRIPTION	% ADJUSTMENT	
Minimum	70%	
Below Average	80%	
Average	100%	IT IS IMPORTANT TO
Average + 10	110%	NOTE that the quality index
Average + 20	120%	is a percent value and the
Average + 30	130%	decimal point is necessary in
Excellent	140%	calculations.
Excellent + 10	150%	
Excellent + 20	160%	
Excellent + 40	180%	
Excellent + 60	200%	

QUALITY ADJUSTMENT FACTOR: 110% * 97 = 106.7%

EFFECTIVE AREA CALCULATIONS

The calculation of effective area is applied in order to adjust for the differences in square foot construction costs in the various subareas of the building as compared to the principal living area. The SUB-AREA ID table shows the effective area which is the actual area adjusted by the cost factors for each subarea.

EXAMPLE: BUILDING AREA CALCULATIONS

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

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

EXAMPLE:

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

SIZE ADJUSTMENT FACTORS

In order to accurately reflect "economies of scale", it is necessary to adjust the base rate up or down to reflect deviations from the median building size of the community for which it was originally computed. If the median size of all buildings in the town is 2,000 square feet, then the size adjustment table adjusts the cost for all structures larger or smaller, downward or upward respectively to account for the economy of scale.

The size adjustment (SA) for this property is .9776

STORY HEIGHT ADJUSTMENTS

Further refinement of the base rate is required to acknowledge the impact of multi-story construction on the total construction costs. This is accomplished through the use of the story height adjustment factor for which a sample table exists below. It is cost adjusted to account for the fact that up until 3 stories or more, it is generally less expensive during original construction to add square feet up in stories then out in the footprint. Sample Story Height Factors (SHF), for this example are:

STORY HEIGHT	SAMPLE STORY HEIGHT FACTOR
1.00	1.00
1.50	.98
1.75	.96
2.00	.94
2.50	.93
3.00	.92
3.00+	.90

The overall base rate to use for this example is $85.00. This rate is established through the analysis of all residential sales in the community. Adjustments are made by use of all the factors previously discussed.

If the building is commercial, there may be a commercial wall factor. Commercial Wall Adjustment Factors exists for wood, steel, cement, etc. That can further be adjusted by a wall height adjustment factor for commercial wall heights greater than 12 feet.

Building Rate

Building Rate = Story Height Factor * Building Index * Size Adjustment Factor
.94 * 1.067 * .9776 = .9805
Base Rate * Building Rate * Commercial Wall Factor = Adjusted Base Rate
$85 * .9805 * 1.00 = $83.34

FINAL BUILDING VALUE COMPUTATIONS

Effective Area * Adjusted Base Rate = Replacement Cost New (RCN)

2,281 * $83.34 = $190,099

REPLACEMENT COST NEW ROUNDED TO NEAREST $100 = $190,100

STANDARD AGE ONLY DEPRECIATION CHART

	BUILDING AGE CONDITION CLASSIFICATIONS						
AGE	**V. POOR**	**POOR**	**FAIR**	**AVERAGE**	**GOOD**	**V. GOOD**	**EXCELLENT**
1	**5**	**4**	**3**	**1**	**1**	**1**	**1**
5	**11**	**9**	**7**	**5**	**4**	**3**	**2**
10	**16**	**13**	**9**	**8**	**6**	**5**	**3**
15	**19**	**15**	**12**	**10**	**8**	**6**	**4**
20	**22**	**18**	**13**	**11**	**9**	**7**	**4**
30	**27**	**22**	**16**	**14**	**11**	**8**	**5**
40	**32**	**25**	**19**	**16**	**13**	**9**	**6**
50	**35**	**28**	**21**	**18**	**14**	**11**	**7**
60	**39**	**31**	**23**	**19**	**15**	**12**	**8**
70	**42**	**33**	**25**	**21**	**17**	**13**	**8**
80	**45**	**36**	**27**	**22**	**18**	**13**	**9**
90	**47**	**38**	**28**	**24**	**19**	**14**	**9**
100	**50**	**40**	**30**	**25**	**20**	**15**	**10**
125	**56**	**45**	**34**	**28**	**22**	**17**	**11**
150	**61**	**49**	**37**	**31**	**24**	**18**	**12**
175	**66**	**53**	**40**	**33**	**26**	**20**	**13**
200	**71**	**57**	**42**	**35**	**28**	**21**	**14**
225	**75**	**60**	**45**	**38**	**30**	**23**	**15**
250	**79**	**63**	**47**	**40**	**32**	**24**	**16**
275	**83**	**66**	**50**	**41**	**33**	**25**	**17**
300	**87**	**69**	**52**	**43**	**35**	**26**	**17**

The supervisor then can add for added physical, functional or economic reasons or conditions over and above normal age as noted above.

This standard age depreciation can be further adjusted based on the depreciated rate of various buildings. A residential building is typically 1%, while manufactured housing might be 3%. As such, a good 10 year old house would have 6% depreciation, while similar manufactured homes would have 18%.

DEPRECIATION TYPES & USE

NORMAL AGE DEPRECIATION is based on the age of the structure and the condition for that age to determine the lost economic life, to determine consistent estimated depreciation for residence and varies for manufactured homes, commercial and industrial buildings.

EXAMPLE - 200 Year Old House

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

EXAMPLE - For the 200 year old home in good condition

Building Value	=	129,900
Depreciation	=	* 28%
Depreciation Value	=	-36,372
Depreciated Bldg. Value =		**93,528**
	- OR -	
Building Value	=	129,900
% Condition Good	=	* 72%
Depreciated Bldg. Value =		**93,528**

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

Therefore, the indicated building value = $93,500

It can be further depreciated for physical, functional or economic conditions or temporary for under construction conditions.

LAND VALUE COMPUTATIONS

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

A SAMPLE LAND CHART

# Acres	Value
2	31,000
1.45	27,500
1	23,000
0.79	16,000
0.45	13,000
0.21	9,000
0.01	500

Excess acreage at $1,500 per acre

Base View Value = $50,000
Base Waterfront = $100,000

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

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

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

$13,000 * 1.20 = $15,600

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

$15,600 * 1.10 Site * 1.00 Driveway * 1.00 Topography * .90 Condition (Wet)
= $15,444 or $15,400 (rounded)

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

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

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

Example:

Zone = Two Acres, 100 Front Feet

1. Parcel with three acres and 400 front feet would not have any excess frontage assessed because only one excess acre exists and the zone requires two. So, this parcel has no subdivision potential.

2. Parcel with four acres and 400 front feet would be assessed for 100 excess front feet because there are two excess acres to support the zoning requirement, and therefore a potential for subdivision exist.

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

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