



## Town of Enfield

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### **READING YOUR PROPERTY RECORD CARD**

#### **Vision Appraisal Technology**

- 1.) **Property Location:** The actual physical location of the property being valued.
- 2.) **Map ID:** The map/block/lot/unit of the property. This is created by the town and used to reference the tax maps.
- 3.) **State Use:** This is the current use of the property (i.e. 1010=single family). These codes are recognized by the State of NH Department of Revenue Administration.
- 4.) **Topo/Utilities/Street/Location:** These items are purely descriptive of the property and do not generate value.
- 5.) **Appraised Value:** The total of all buildings, extra features, outbuildings, and land. This is the market value of the property of the last revaluation year.
- 6.) **Assessed Value:** The total of all buildings, extra features, outbuildings, and land multiplied by the equalization ratio. The assessed value also takes into account any Current Use valuations as opposed to the full market value of the land. For properties without Current Use, the assessed and the appraised value will be the same.
- 7.) **Exemptions:** This section is generated by the town. This will show any exemptions or credits that the current property owner is entitled to.
- 8.) **Other Assessments:** This section is generated by the town. Typically, any betterments will be found in this section.
- 9.) **Appraised Value Summary:** This section provides a full overview of all buildings, extra features, outbuildings, land and special land values. Each line item is shown rather than a lump sum total value.
- 10.) **Assessing Neighborhood:** This shows the neighborhood and sub neighborhood the parcel is categorized under. In many cases, this is descriptive only and will be the same as the street index found in the land section (#22).
- 11.) **Notes:** The notes provide the town with generalizations about the property, such as color of a structure, interior and exterior general conditions and any other items the town wishes to include. All notes are descriptive and have no value.

- 12.) **Building Permit Record:** Any building permits taken out on the property will be recorded here. This is a town generated field.
- 13.) **Visit/Change History:** Any visit to the property by the town or agent of the town will be recorded here. Also, any hearing procedures will be recorded here as well. This field is descriptive only and no value is generated.
- 14.) **Use Code/Use Description:** This (as in #3) refers to the type of property being valued. For example, land use code 1010 generates the description of a Single Family Model 01. Model 01 will be described in further detail on #29.
- 15.) **Zone:** Descriptive only, town generated based on the zoning ordinances of the town. Typically, will be R for residential, C or B for commercial and so on. Please refer to zoning ordinance for further descriptions.
- 16.) **Units:** These are land units expressed in square footage and/or in acreage. The number of units in this category will total the property's lot size. Lot size is town generated. Please refer to tax maps for inquiries about lot size.
- 17.) **SF / AC:** SF refers to square feet and AC refers to acres.
- 18.) **Unit Price:** The price per unit that is generated. The price per unit for up to 43,560 SF on the first landline is the same price for everyone. In this example, it is \$ 3.78 per square foot. This unit price is generated from the land sales that took place in your town over the last two years. Please refer to the Revaluation Manual for your town for specific details on how this base price per unit was generated. The base price will increase as the number of units under 43,560 SF decreases. This is called the "land curve" or simply, an economy of scale. Just because one person has one acre and the next door neighbor has ½ acre, does not mean neighbor's land is worth half. It is still a building lot and therefore buyers will pay a premium.
- 19.) **S.A. (Site Index):** This is a numeric code that is applied to the property's land value. This code will generate a multiplier to the left called Influence Factor. This influence factor will act as a multiplier to the base rate/unit price. For example, a site index of 5 is generally a multiplier of 1.00 which indicates an average site. However, a Site Index of 4 is generally a multiplier of .95 which when multiplied to the base rate will have a negative effect on value. For example:  
(A) 1 acre (43,560 sf) has base of \$ 3.78 X 1.00 (SI of 5) = \$164,657  
(B) 1 acre (43,560 sf) has base of \$ 3.78 X .95 (SI of 4) = \$156,424  
For more details on site indexes, please see #23. You may also refer to the Revaluation manual for details on how the SI is derived.
- 20.) **Area Discount:** If utilized, this discount is applied to a large tract of backland. For example, a town may have a 20 acre threshold, so once a property has more than 20 acres, the backland price per acre may be reduced. Please refer to the Revaluation Manual for more details.
- 21.) **C. Factor:** Condition factor is another multiplier to the equation that is put on the property for special circumstances and/or conditions about the land. For example, a

property with a right-of-way across it or a shared driveway with another, or excessive wetlands or topography issues. These issues, depending on severity, can generate a condition factor that decreases the value of the property. Generally, a notation will be made as to why the condition factor was applied.

- 22.) **St. Inx:** Street Index/Neighborhood Code is applied to the property based on the neighborhood the property is located in. This is another multiplier under (ADJ) to the right. The neighborhood codes are derived from sales that have taken place in your neighborhood. This is a location adjustment based on the marketplace. Please refer to the Revaluation Manual for further details on how this was derived for your neighborhood.
- 23.) **Notes-Adj:** Descriptive only. This shows why a condition factor (#21) or a site index (#19) was placed on the property. Examples of notes include but are not limited to traffic, right-of-way, shared driveway, topography, wetlands.
- 24.) **Special Pricing:** This refers to any Current Use that may apply to the property. The grade of the current use and the price per acre for current use are town and state generated.
- 25.) **Adj. Unit Price:** This is the final price per unit that is based on the multipliers across the line: Units X Unit price X SA (Site Index) X Acre discount X Condition factor X St. Index (neighborhood code) = Adjusted Unit Price.
- 26.) **Land Value:** The adjusted unit price X the units (#16).
- 27.) **Total Land Value:** This is the total valuation of all land lines added together.
- 28.) **Style:** Describes the style of the property.
- 29.) **Model:** Describes the model of the property type (i.e. vacant, residential, commercial, industrial, condominium, multi-family)
- 30.) **Grade:** Describes the quality of the construction of the building. This grade is derived from various cost services, local builders and recent property sales. Please see the Revaluation Manual for grade descriptions.
- 31.) **Outbuilding/Extra Feature Code:** The type of outbuilding and extra features to the property.
- 32.) **Description:** The description of the outbuilding and/or extra feature.
- 33.) **L/B:** Defines the feature as being a land (L) item (outbuilding, detached from main structure), or a building (B) item (extra feature inside the main structure).
- 34.) **Units:** Describes the number of units of the outbuilding and/or extra feature.
- 35.) **Unit Price:** A price per unit based on cost to replace as new.

- 36.) **% Condition:** The condition of the outbuilding, regardless of year built. Extra features inside the structure will be at 100% then depreciated at the same rate as the main structure
- 37.) **Appraised Value:** This is the appraised value of the outbuilding and/or extra features. This is derived by Units X Unit Price X %Condition = Appraised Value.
- 38.) **Sketch:** This is the actual exterior measurement of the structure. The sketch will show all floor levels and will include any attached items such as garages and wood decks.
- 39.) **Sub-Area Code:** This is the code for each item in #38 (Sketch).
- 40.) **Sub-Area Description:** This is the description of each code from #38.
- 41.) **Living Area:** This is the calculated space of each code that is finished.
- 42.) **Gross Area:** This is the calculated space of each code, finished or not.
- 43.) **Effective Area:** The adjusted area VISION appraisal uses as a unit of comparison that takes into account all sub areas of the structure. Each sub area's gross area is adjusted at the same percentage that the unit cost is adjusted. The calculation of effective area allows for the calculation of the total replacement cost of the building in one direct step. As an example, a 576 square foot garage is priced at 35% of living area. The effective area of the garage would be 202 square feet (576 X 35%).
- 44.) **Unit Cost:** This is the price, per square foot, for each sub area code that is calculated to make an exact replica of the structure with current construction costs. This is an un-depreciated cost per unit. Unit cost is derived from local builders, Marshall and Swift, and the marketplace. Please refer to Revaluation Manual for further details on how unit cost is derived.
- 45.) **Un-depreciated Value:** This is the Gross Area X Unit Cost. All sub areas are then added together to calculate the total cost to replace as new.
- 46.) **Adjusted Base Rate:** This is the price per square foot for the first floor living area to replace as new. See #44.
- 47.) **Section RCN:** This item is equal to #45. This is the total replacement cost new.
- 48.) **Net Other Adjustments:** This is where additional adjustments for extra features within the home may be found. These are town specific factors. More information can be found in the Revaluation Manual.
- 49.) **Replacement Cost:** This is section RCN + Net Other Adjustments.
- 50.) **AYB:** Actual year built of the structure.
- 51.) **EYB:** Effective year built of the structure. This indicates the level the home has been maintained at.

- 52.) **Dep. Code:** Depreciation Code. This indicates how well a home has been maintained. Example, if a home built in 1975 has had only basic updates and maintenance over the years, the code may be “A” for “Average”. However, if the same home had been recently remodeled and immaculately maintained over the years, its effective age is newer and so the code may be “VG” for “Very Good”.
- 53.) **Dep. %:** This is the percentage of depreciation the home is experiencing. This is derived from the analysis of sales of various aged homes as well as observances of the appraiser. Please refer to the Revaluation Manual for more details and tables.
- 54.) **Functional Obsolescence:** This is additional depreciation allowances for poor functionality of the home. Poor layout of the home would be an example of allowable functional obsolescence.
- 55.) **Economic Obsolescence:** This would be additional depreciation allowances for external issues that are affecting the property, such as a residential home abutting a commercial property.
- 56.) **Overall Condition:** This is the Dep % minus any functional or economic obsolescence to give a final, overall depreciation.
- 57.) **Appraised Value:** This is the Overall Condition X the Replacement Cost.
- 58.) **Appraised Bldg Value:** This is the total arrived at for #57.
- 59.) **Appraised XF:** This is the total of all extra features or building items from #37.
- 60.) **Appraised OB:** This is the total of all outbuildings or land items from #37.
- 61.) **Net Total Appraised Parcel Value:** This is the total of #'s 24, 27, 58, 59, and 60 added together generate the parcel total value.