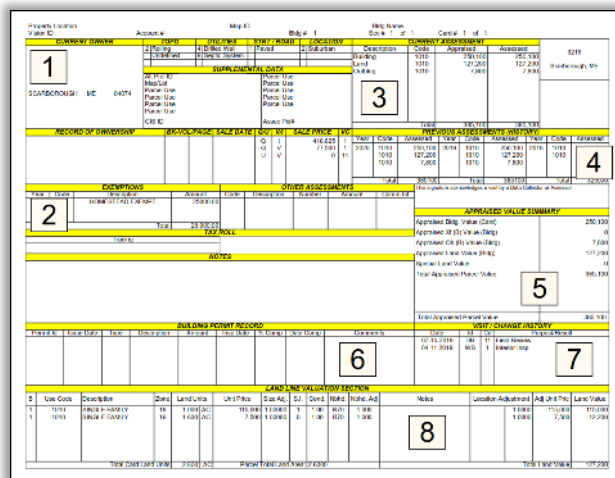


How to Interpret Your Property Card

OBJECTIVE: At first glance, the real estate assessment Property Card (a/k/a “Field Card”) can be intimidating. There is a wealth of information that can be difficult to decipher for someone who does not work in real estate. However, this guide was designed to educate those who wish to understand the layout and content of the Town of Scarborough Property Card.

BACKGROUND: The Town of Scarborough uses the Vision Appraisal Computer-Assisted-Mass-Appraisal, or CAMA, system for maintaining property information and for developing the real estate market model. The Property Card has two sides of critical information, most of which contribute to the value to your assessment, including land values; the quantity and quality of construction elements and condition of your home; and descriptions of features both inside and outside your home like a shed or barn or detached garage etc.

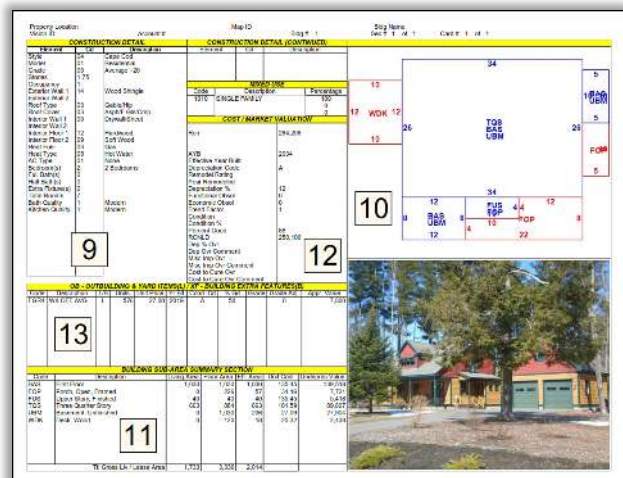
FRONT SIDE



The front side of the Property Card contains the following sections:

- 1. Current Owner and Record of Ownership:** Includes owner name, address, and a table of ownership history with columns for date, owner, and price.
- 2. Exemptions:** A table listing any exemptions (e.g., Homestead, Veteran's, Blind Person's) and their corresponding values.
- 3. Appraised Value Summary:** A table summarizing the appraised values for the building, outbuilding, and land.
- 4. Building Record:** A table listing building details such as year built, number of stories, and square footage.
- 5. Land Value Summary:** A table summarizing the land value, including acreage and value.
- 6. Building Record:** A table listing building details such as year built, number of stories, and square footage.
- 7. Land Value Summary:** A table summarizing the land value, including acreage and value.
- 8. Building Record:** A table listing building details such as year built, number of stories, and square footage.
- 9. Land Value Summary:** A table summarizing the land value, including acreage and value.

BACK SIDE



The back side of the Property Card contains the following sections:

- 10. Construction Details:** A table listing construction details such as year built, number of stories, and square footage.
- 11. Building Sketch:** A hand-drawn sketch of the building, showing its layout and features.
- 12. Photo:** A photograph of the building, showing its exterior and surroundings.
- 13. Building Record:** A table listing building details such as year built, number of stories, and square footage.
- 14. Land Value Summary:** A table summarizing the land value, including acreage and value.

The front side of the card contains a number of elements that are used to describe and value the property. Examples include:

- **Current Owner and Record of Ownership**, this includes the relevant owner names, deed book and page reference, sale date, and price.
- **Exemptions**, lists any exemptions you are receiving such as a Homestead, Veteran's, or Blind Person's property tax exemption. These exemptions reduce the taxable value of your property.
- **Appraised Value Summary**, totals the Building, Extra Features, Outbuilding, and Land value.

The back side of the card contains construction details, building sketch and photo, outbuildings and extra features, etc.

In the following pages, each major component of the record card is explained in detail.

FRONT SIDE: The information on the front side of the Property Card (a/k/a “Field Card”) is legal and historical data about ownership, past sales of the property, previous assessments, inspection history, and current land valuation details. (The areas of the card described below correspond with the number on the sample card attached).

Section 1: Current Owner/Record of Ownership

Section #1, **Current Owner and Record of Ownership**, lists the ownership information as of the most recent sale date known to the Assessing Department, along with mailing address information obtained from deeds recorded at the Cumberland County Registry of Deeds.

CURRENT OWNER			TOPO	UTILITIES	STRT / ROAD	LOCATION		
<div style="border: 1px solid black; padding: 10px; text-align: center; font-size: 2em; margin-bottom: 10px;">1</div> <div>SCARBOROUGH ME 04074</div>	2	Rolling	4	Drilled Well	1	Paved		
		Undefined	6	Septic System				
SUPPLEMENTAL DATA								
Alt Prcl ID			Parcel Use					
Map/Lot			Parcel Use					
Parcel Use			Parcel Use					
Parcel Use			Parcel Use					
Parcel Use			Parcel Use					
Parcel Use			Parcel Use					
GIS ID			Assoc Pid#					
RECORD OF OWNERSHIP			BK-VOL/PAGE	SALE DATE	Q/U	V/I	SALE PRICE	VC
					Q	I	416,625	1
					Q	V	77,500	1
					U	V	0	11

The **Record of Ownership** section shows the ownership history and sales of a given parcel. This includes the names, book and page reference, sale date, and price.

- The “**Q/U**” column indicates whether a sale is qualified or unqualified for our sales analysis.
- The “**V/I**” column indicates whether the parcel is vacant or improved.
- The “**VC**” column indicates the verification code of the sale (1 is an “Arms-Length Transaction,” while 2 is a sale between “Related Parties”).

All sales are reviewed to identify arms-length transactions that can be used to represent the market. An **arms-length transaction** in real estate refers to situations in which there is a transfer of property and the buyer and seller act independently of one another. This kind of transaction ensures that both parties act in their self-interest to get the best deal, and that neither party exerts pressure over the other. Examples of sales that are not considered arms-length transactions are:

Those where the buyer and sellers are related parties such as family members (e.g. estates, divorce), or Bank approved short sales, auctions, where a seller may have gone into a nursing home, sales involved in bankruptcy, foreclosure, seller relocation transfers or other factors preventing a seller from a normal and usual marketing of the property.

Section 2: Exemptions

Section #2, **Exemptions**, lists any exemptions you are receiving such as a Homestead, Veteran's, or Blind Person's property tax exemption. If applicable, these exemptions reduce the taxable value of your property.

EXEMPTIONS				OTHER ASSESSMENTS				
Year	Code	Description	Amount	Code	Description	Number	Amount	Comm Int
2		HOMESTEAD EXEMPT	25000.00					
		Total	25,000.00					
				TAX ROLL				
Tracing								
NOTES								

Section 3: Current Assessment

Section # 3, **Current Assessment**, summarizes the information on your property card and shows the total value of the property. "**Appraised Value**" and "**Assessed Value**" will be the same unless the parcel is enrolled in a State current use program.

CURRENT ASSESSMENT				3219 Scarborough, ME
Description	Code	Appraised	Assessed	
Building	1010	250,100	250,100	
Land	1010	127,200	127,200	
Outbldg	1010	7,800	7,800	
3	Total	385,100	385,100	

The **Current Assessment** is split into the Building, Land, and Outbuilding value. The Total Assessment is the sum of these values.

Section 4: Previous Assessments

Section #4, **Previous Assessments**, shows the assessment history for a parcel for the past three (3) years. As with the **Current Assessment**, it is split into the Building, Land, and Outbuilding value.

PREVIOUS ASSESSMENTS (HISTORY)								
Year	Code	Assessed	Year	Code	Assessed	Year	Code	Assessed
2020	1010	250,100	2019	1010	250,100	2018	1010	
	1010	127,200		1010	127,200		1010	
	1010	7,800		1010	7,800			
Total		385100	Total		385100	Total		529500

4

Section 5: Appraised Value Summary

Section #5, **Appraised Value Summary**, totals the appraised Building, Extra Features, Outbuilding, and Land value. This should be the same as the **Current Assessment** unless the parcel is enrolled in a State current use program.

APPRAISED VALUE SUMMARY	
Appraised Bldg. Value (Card)	250,100
Appraised Xf (B) Value (Bldg)	0
Appraised Ob (B) Value (Bldg)	7,800
Appraised Land Value (Bldg)	127,200
Special Land Value	0
Total Appraised Parcel Value	385,100
Total Appraised Parcel Value	
385,100	

5

Note: The difference between Section 5 and Section 3 is that the Building Value and Extra Features value are separated.

Section 6: Building Permit Record

Section #6, **Building Permit Record**, lists the recent building permit activity. It includes the Permit ID, description of the permit, the inspection and completion dates. The comments section is where we write our summary of the permitted work.

BUILDING PERMIT RECORD								
Permit Id	Issue Date	Type	Description	Amount	Insp Date	% Comp	Date Comp	Comments
								6

Section 7: Visit/Change History

Section #7, **Visit/Change History**, is where we track visits by a town official or Assessor to your property and the reason why the visit was conducted, along with any in-office reviews/changes or corrections to your property. It shows the date, initials of the office member, and code for the change or visit. These codes include but are not limited to inspections, building permit changes, and reviews/corrections.

VISIT / CHANGE HISTORY			
Date	Id	Cd	Purpost/Result
07-15-2019	DR	11	Field Review
04-11-2019	WS	1	Interior Insp
			7

Section 8: Land Line Valuation

Section #8, **Land Line Valuation**, provides the information necessary for land valuation. The land is assigned a “**Use Code**” according to various classifications (i.e., single- or multi-family residences, mixed use properties, type of commercial and industrial properties, vacant land, and exempt properties), but this in itself does not impact the value.

The land value of a property is derived from the sales data. The value is largely determined by its permitted uses and its location within the Town and within its neighborhood, and then is adjusted for any unique influences such as wetlands or easements.

LAND LINE VALUATION SECTION															
B	Use Code	Description	Zone	Land Units		Unit Price	Size Adj.	S.I.	Cond.	Nbhd.	Nbhd. Adj.	Notes	Location Adjustment	Adj Unit Price	Land Value
1	1010	SINGLE FAMILY	16	1.000	AC	115,000	1.00000	1	1.00	R70	1.000	<div>8</div>	1.0000	115,000	115,000
1	1010	SINGLE FAMILY	16	1.630	AC	7,500	1.00000	0	1.00	R70	1.000		1.0000	7,500	12,200
Total Card Land Units				2.630	AC	Parcel Total Land Area: 2.6300				Total Land Value				127,200	

Below is a close-up snapshot of Section #8 that provides a detailed breakdown of the land assessment:

LAND LINE VALUATION SECTION											
B	Use Code	Description	Zone	Land Units	Unit Price	Size Adj.	S.I.	Cond.	Nbhd.	Nbhd. Adj.	
1	1010	SINGLE FAMILY	16	1.000 AC	115,000	1.00000	1	1.00	R70	1.000	
1	1010	SINGLE FAMILY	16	1.630 AC	7,500	1.00000	0	1.00	R70	1.000	
Total Card Land Units				2.630 AC	Parcel Total Land Area: 2.6300						

Notes	Location Adjustment	Adj Unit Pric	Land Value
8		1.0000	115,000
		1.0000	7,500
Total Land Value			127,200

Please see the next page for descriptions

Section 8: Land Line Valuation *(continued)*

“Land Units” shows the acreage of the property. The first acre of a parcel is considered the baselot and is associated with any improvements to the property. Any acreage beyond the baselot is considered rear land and is assessed at a lower unit price.

“Unit Price” shows the price per acre.

“Size Adjustment” shows the effect of the land curve on the lot. The land curve captures how the price of land increases or decreases relative to the base lot size, which is derived from sales data and zoning districts.

“S.I.” stands for Site Index and accounts for differences in land value within the same Neighborhood.

“Cond” stands for Condition Factor. This is where you would see an adjustment for unique influences. You can usually see what the adjustment is for under “Notes.”

“Nbhd” and **“Nbhd Adj”** indicate the Neighborhood, or Market Area, of a property and the effect that has on the value of the land.

Multiplying the Land Units by the Unit Price, Size Adjustment, Condition Factor, and Neighborhood Adjustment will determine your final land value.

Please Note: If you own a condominium, you will have a land value based on your percentage ownership of the common land.

PROPERTY CARD – BACK SIDE

The back side of the Property Card (a/k/a “Field Card”) shows all of the details used in valuing the structure(s), including outbuildings (e.g., sheds, detached garages) and extra features (e.g., fireplaces, hot tubs). A sketch of the principal structure with the measurements used for the replacement cost calculation is also shown. Abbreviations used in the sketch are explained in the **Building Sub-Area Summary Section** at the bottom of the card (see Section 11). Each section of the guide corresponds with each numbered section on the card.

Section 9: Construction Detail

Section #9, **Construction Detail**, shows the elements of construction for the building. This information influences the new construction cost of the property as determined by published construction industry data and modified by the sales analysis. Each element has a code and a description. The cost per square foot is the base rate adjusted for certain elements.

CONSTRUCTION DETAIL		
Element	Cd	Description
Style	04	Cape Cod
Model	01	Residential
Grade	05	Average +20
Stories	1.75	
Occupancy	1	
Exterior Wall 1	14	Wood Shingle
Exterior Wall 2		
Roof Type	03	Gable/Hip
Roof Cover	03	Asph/F GlS/Cmp
Interior Wall 1	05	Drywall/Sheet
Interior Wall 2		
Interior Floor 1	12	Hardwood
Interior Floor 2	09	Soft Wood
Heat Fuel	03	Gas
Heat Type	05	Hot Water
AC Type	01	None
Bedroom(s)	2	2 Bedrooms
Full Bath(s)	2	
Half Bath(s)	0	
Extra Fixture(s)	0	
Total Rooms	7	
Bath Quality	1	Modern
Kitchen Quality	1	Modern

9

Section 9: Construction Detail *(continued)*

This section identifies the special features of your property with the most important being the style of your home. If the style of your home (Cape, Colonial, split etc.) is incorrect, then the foundation for your Adjusted Base Rate could be recorded incorrectly and that would directly impact the Assessed Value of your property. Other categories within this section that could have an effect on your valuations are the number of bedrooms, bathroom, kitchens, etc.

The principal elements are described below:

Style – The style of a property shows the type of building and determines the base rate, which is the current estimated new construction cost per square foot.

Grade – The grade of a property measures the construction quality of the property given the workmanship, materials, finishes, and customization. The grade of a house generally does not change except in the case of major renovations.

Interior Wall and Floor – The type of wall and floor influence the cost of construction. Please note that “Floor 1” and “Floor 2” do not refer to a first and second floor, but the primary and secondary flooring types in a property. For example, if you have a ranch that is about half carpet and half vinyl, “Floor 1” will be carpet and “Floor 2” will be vinyl.

Heat and AC – The type of heating system you have affects your value, while AC affects your value by the same factor regardless of the system. Heat fuel does not affect your assessment.

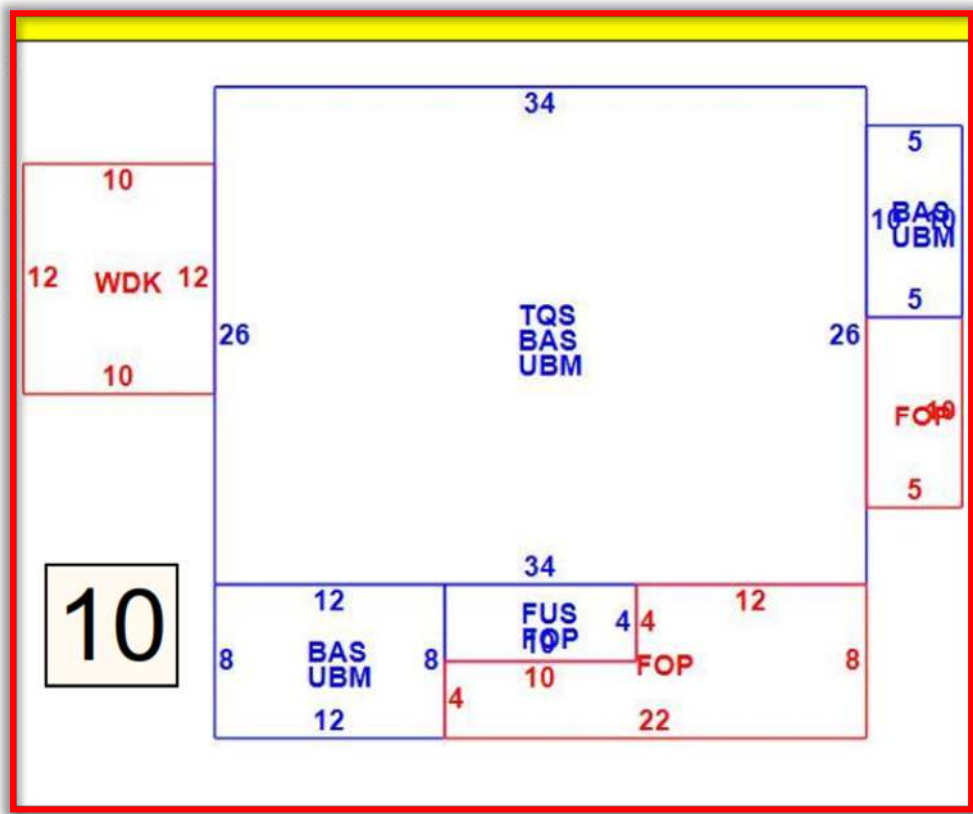
Bedrooms – Bedroom count only affects your value if you have two or fewer bedrooms.

Bathrooms – A full bath is a bathroom with three fixtures, generally a toilet, a sink, and a shower or bath. A half-bath has two fixtures. Three-quarters baths are considered full baths for assessing purposes because of the number of fixtures. If you have two sinks, a separate shower and tub, or any other additional plumbing fixture, it is considered an “extra fixture” and is listed as a separate element.

Bath and Kitchen Quality – This element indicates the style relative to the age of the property. In some cases, because of our software conversion, quality has defaulted to 1: Modern. This has no bearing on your assessment.

Section 10: Sketch

Section #10, **Sketch**, shows the footprint (i.e., diagram/sketch) of the principal structure.



The sketch shows the actual exterior measurement of the buildings, including all floor levels and indicates attached items such as garages, patios, porches, or decks. The different areas are identified by codes described in Section #11: **Building Sub-Area Summary**.

Section 11: Building Sub-Area Summary

Section #11, **Building Sub-Area Summary**, explains in further detail each part of the structure identified in the sketch. Primary living areas count at 100% of gross area and make up the bulk of the building value. All other spaces count at less than 100% of gross area.

BUILDING SUB-AREA SUMMARY SECTION						
Code	Description	Living Area	Floor Area	Eff. Area	Unit Cost	Undeprec Value
BAS	First Floor	1,030	1,030	1,030	135.45	139,518
FOP	Porch, Open, Framed	0	226	57	34.16	7,721
FUS	Upper Story, Finished	40	40	40	135.45	5,418
TQS	Three Quarter Story	663	884	663	101.59	89,807
UBM	Basement, Unfinished	0	1,030	206	27.09	27,904
WDK	Deck, Wood	0	120	18	20.32	2,438
Ttl Gross Liv / Lease Area		1,733	3,330	2,014		

11

A size adjustment factor is used to adjust the base rate. All else being equal, a smaller structure will cost more per square foot and a larger structure will cost less per square foot. The size adjustment factor accounts for this trend, but it does not appear on the card.

Section 12: Cost/Market Valuation

Section #12, **Cost/Market Valuation**, shows the calculation of the depreciated building cost, which is your final building value.

COST / MARKET VALUATION	
Rcn	284,206
AYB	2004
Effective Year Built	
Depreciation Code	A
Remodel Rating	
Year Remodeled	
Depreciation %	12
Functional Obsol	0
Economic Obsol	0
Trend Factor	1
Condition	
Condition %	
Percent Good	88
RCNLD	250,100
Dep % Ovr	
Dep Ovr Comment	
Misc Imp Ovr	
Misc Imp Ovr Comment	
Cost to Cure Ovr	
Cost to Cure Ovr Comment	

12

First, the **Adjusted Base Rate** is calculated by multiplying the base rate, adjusted for certain construction elements, by the size adjustment and the grade factor. This is multiplied by the Effective Area of the property. Any flat value items are added to this number. The resulting value is the **Replacement Cost New (RCN)**.

The **Replacement Cost New** is depreciated based on the age and condition of the property. This is represented by the **"Depreciation Code"** (Excellent, Very Good, Good, Average, Fair, Poor, or Very Poor). **"Depreciation %"** shows the amount of depreciation taken off. Unusual circumstances will sometimes require an additional discount for Functional or Economic Obsolescence.

"Percent Good" shows the final percentage that is multiplied against the Replacement Cost New. This results in the **Replacement Cost New Less Depreciation (RCNLD)**. This is your final building value.

Section 13: Outbuildings/Extra Features

Section #13, **Outbuildings/Extra Features**, lists additional structures on the parcel or extra features for the building:

- Outbuildings include sheds, detached garages, or pools
- Extra features include fireplaces, hot tubs, and elevators

OB - OUTBUILDING & YARD ITEMS(L) / XF - BUILDING EXTRA FEATURES(B)										
Code	Description	L/B	Units	Unit Price	Yr Blt	Cond. Cd	% Gd	Grade	Grade Adj.	Appr. Value
FGR4	W/LOFT-AVG	L	576	27.00	2019	A	50		0	7,800
	<div>13</div>									

Value for outbuildings and extra features is calculated by multiplying the **“Units”** by the **“Unit Price.”** The unit will either be the size in square feet or the quantity of the feature.

The **“Year Built”** indicates the age of the item. For Outbuildings, it is the year built, and for Extra Features, it is generally the same year built as the primary structure. Due to our conversion, the year may have defaulted to 2019.

“Cond Cd” indicates the condition of the item, and **“% Gd”** shows the depreciation on that item. The total value is multiplied by this percentage to determine the **“App Value”** of the item. The totals are shown on the Appraised Value Summary on the front page.

SAMPLE PROPERTY CARD

Please see a Sample Property Card below with the areas labeled to correspond with the sections highlighted in this guide.

We know this information can be overwhelming and at times difficult to absorb but it is necessary for you to have complete transparency of information in order to make sure the assessed value of your home and property is based on accurate information.

Some examples of the types of errors that could affect your property tax calculation:

- Count of bedrooms/bathrooms
- Attic is not finished
- Shed is no longer there/was removed

If you believe any of the information on your Property Card is inaccurate, you should report these errors to the Assessing Department as soon as possible either by writing, emailing Nick Cloutier, Assessor, at (ncloutier@scarboroughmaine.org) or calling (207) 730-4060.

Our mailing address is:

Town of Scarborough
P.O. Box 360
Scarborough, ME 04070

Remember, the Assessing Department is here to serve you and is always willing to respond to any and all of your questions regarding your tax assessment and the assessing process. Call us at 207.730.4060.

Property Location
Vision ID

Account #

Map ID

Bldg # 1

Bldg Name
Sec # 1 of 1

Card # 1 of 1

CURRENT OWNER		TOPO		UTILITIES		STRT / ROAD		LOCATION		CURRENT ASSESSMENT						3219 Scarborough, ME									
<div>1</div> SCARBOROUGH ME 04074		2	Rolling	4	Drilled Well	1	Paved	2	Suburban	Description	Code	Appraised	Assessed												
			Undefined	6	Septic System					Building	1010	250,100	250,100												
										Land	1010	127,200	127,200												
SUPPLEMENTAL DATA										Outbldg	1010	7,800	7,800												
Alt Prcl ID						Parcel Use				<div>3</div>															
Map/Lot						Parcel Use																			
Parcel Use						Parcel Use																			
Parcel Use						Parcel Use																			
Parcel Use						Parcel Use																			
GIS ID						Assoc Pid#				Total						385,100	385,100								
RECORD OF OWNERSHIP				BK-VOL/PAGE		SALE DATE		Q/U	V/I	SALE PRICE		VC	PREVIOUS ASSESSMENTS (HISTORY)												
								Q	I	416,625		1	Year	Code	Assessed	Year	Code	Assessed	Year	Code	Assessed				
								Q	V	77,500		1	2020	1010	250,100	2019	1010	250,100	2018	1010	250,100				
								U	V	0		11		1010	127,200		1010	127,200		1010	127,200				
										0				1010	7,800		1010	7,800							
										Total			385100		Total		385100		Total		329500				
EXEMPTIONS				OTHER ASSESSMENTS								This signature acknowledges a visit by a Data Collector or Assessor													
Year	Code	Description		Amount		Code	Description		Number	Amount		Comm Int	<div>2</div>												
		HOMESTEAD EXEMPT		25000.00																					
		Total		25,000.00																					
TAX ROLL												<div>5</div>													
Tracing																									
NOTES												<div>7</div>													
BUILDING PERMIT RECORD												VISIT / CHANGE HISTORY													
Permit Id	Issue Date	Type	Description	Amount	Insp Date	% Comp	Date Comp	Comments				Date	Id	Cd	Purpost/Result										
								<div>6</div>				07-15-2019	DR	11	Field Review										
														04-11-2019	WS	1	Interior Insp								
LAND LINE VALUATION SECTION												<div>8</div>													
B	Use Code	Description	Zone	Land Units	Unit Price	Size Adj.	S.I.	Cond.	Nbhd.	Nbhd. Adj	Notes											Location Adjustment		Adj Unit Pric	Land Value
1	1010	SINGLE FAMILY	16	1.000 AC	115,000	1.00000	1	1.00	R70	1.000													1.0000	115,000	115,000
1	1010	SINGLE FAMILY	16	1.630 AC	7,500	1.00000	0	1.00	R70	1.000													1.0000	7,500	12,200
Total Card Land Units				2.630 AC	Parcel Total Land Area: 2.6300								Total Land Value				127,200								

Property Location
Vision ID

Account #

Map ID

Bldg # 1

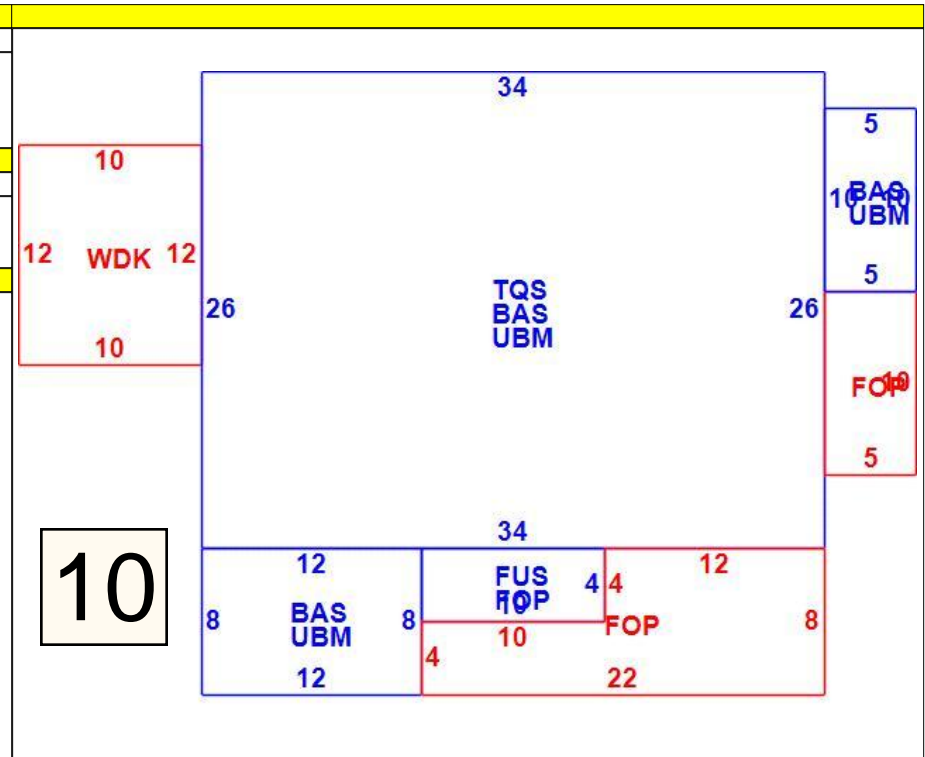
Bldg Name
Sec # 1 of 1

Card # 1 of 1

CONSTRUCTION DETAIL			CONSTRUCTION DETAIL (CONTINUED)		
Element	Cd	Description	Element	Cd	Description
Style	04	Cape Cod			
Model	01	Residential			
Grade	05	Average +20			
Stories	1.75				
Occupancy	1				
Exterior Wall 1	14	Wood Shingle			
Exterior Wall 2					
Roof Type	03	Gable/Hip			
Roof Cover	03	Asph/F GlS/Cmp			
Interior Wall 1	05	Drywall/Sheet			
Interior Wall 2					
Interior Floor 1	12	Hardwood			
Interior Floor 2	09	Soft Wood			
Heat Fuel	03	Gas			
Heat Type	05	Hot Water			
AC Type	01	None			
Bedroom(s)	2	2 Bedrooms			
Full Bath(s)	2				
Half Bath(s)	0				
Extra Fixture(s)	0				
Total Rooms	7				
Bath Quality	1	Modern			
Kitchen Quality	1	Modern			

MIXED USE		
Code	Description	Percentage
1010	SINGLE FAMILY	100
		0
		0

COST / MARKET VALUATION		
Rcn		284,206
AYB		2004
Effective Year Built		
Depreciation Code		A
Remodel Rating		
Year Remodeled		
Depreciation %		12
Functional Obsol		0
Economic Obsol		0
Trend Factor		1
Condition		
Condition %		
Percent Good		88
RCNLD		250,100
Dep % Ovr		
Dep Ovr Comment		
Misc Imp Ovr		
Misc Imp Ovr Comment		
Cost to Cure Ovr		
Cost to Cure Ovr Comment		



OB - OUTBUILDING & YARD ITEMS(L) / XF - BUILDING EXTRA FEATURES(B)										
Code	Description	L/B	Units	Unit Price	Yr Blt	Cond. Cd	% Gd	Grade	Grade Adj.	Appr. Value
FGR4	W/LOFT-AVG	L	576	27.00	2019	A	50		0	7,800

BUILDING SUB-AREA SUMMARY SECTION						
Code	Description	Living Area	Floor Area	Eff. Area	Unit Cost	Undeprec Value
BAS	First Floor	1,030	1,030	1,030	135.45	139,518
FOP	Porch, Open, Framed	0	226	57	34.16	7,721
FUS	Upper Story, Finished	40	40	40	135.45	5,418
TQS	Three Quarter Story	663	884	663	101.59	89,807
UBM	Basement, Unfinished	0	1,030	206	27.09	27,904
WDK	Deck, Wood	0	120	18	20.32	2,438

