

**BANGOR, ME dated November 22, 2024**  
**RESIDENTIAL DATA COLLECTION**  
**FIELD INSPECTION GUIDELINES**

The following is a list of the Data Collection Guidelines for the City of Bangor, ME. The KRT Data Collection manual will be followed for all areas not covered by these guidelines. Any other questions should be referred to KRT Management. The data converted to AP5 from the original property record cards will be used as a starting point, but all information will need to be verified by a site visit.

**Land Use Codes:**

<b>Code</b>	<b>Description</b>
013	Mixed Use, Primarily Residential
031	Mixed Use, Primarily Commercial
101	Single Family
102	Single Family w/ ADU
103	Manufactured Home (Mobile Home)
104	Two Unit Apt
105	Three Unit Apt
106	Affordable Housing
109	Multi House
110	Condominium
111	4 to 8 Unit Apts
112	More than 8 Unit Apts
114	Subsidized Housing Units
130	Vacant Lot-Buildable- Residential
131	Vacant Lot- Potentially Buildable-Residential
132	Vacant Lot- Unbuildable-Residential
133	Vacant Lot- w/ Outbuildings-Residential
200	Common Land
201	Open Space
300	Commercial*
400	Industrial*
600	Farmland
601	Farmland w/ Tree Growth
700	Tree Growth
900	Exempt*

\*Please see the Project Manager for a full list of Commercial, Industrial and Exempt use codes. There will be a set of Commercial, Industrial and Exempt Guidelines to follow. The main focus is Residential Properties.

## **EXTERIOR INFORMATION:**

**Residential Style Codes:** The following style codes will be used for this project:

<u><b>Code</b></u>	<u><b>Description</b></u>
01	Ranch
02	Split Level
03	Colonial
04	Cape
05	Bungalow
06	Conventional
07	Modern Contemporary
08	Raised Ranch/Split Entry
09	Cottage
10	Antique
11	Two Unit Apt
12	Three Unit Apt
13	Residential Apts (4-8 unit)
14	Camp (Rustic)
15	Condominium
20	Single Wide Manufactured House
21	Double Wide Manufactured House
22	Garage/Apartment

**Foundation Codes:** The following codes will be used for Foundations:

<u><b>Code</b></u>	<u><b>Description</b></u>
1	Concrete
2	Concrete Block
3	Wood
4	Brick/Stone
5	Slab
6	Piers
7	Crawl Space

**Frame Type:** The following codes will be used for Frame Type:

<u><b>Code</b></u>	<u><b>Description</b></u>
1	Wood
2	Metal-non-fireproof
3	Concrete/Concrete Block
4	Steel-Fireproof
5	Typical

**Exterior Walls:**

Code	Description
01	Aluminum/Vinyl
02	Stone
03	Asbestos
04	Stucco
05	Concrete
06	Wood
07	Brick
08	Other
09	Logs
10	Brick/Stone
11	Concrete Block
12	Composite
13	Steel
14	Wood Shingle
15	Asphalt
16	Prefinished Metal
17	Glass-Thermo
18	Hardy Board
19	Stone Masonry

If there are two different types of exterior walls, add the second code under Sec Wall and add the percentage of coverage.

**Roof Cover and Roof Structure:** Please refer to the KRT Appraisal Data collection Manual for Roof Cover and Roof Structure codes.

Roof Cover			Roof Structure	
Code	Description		Code	Description
01	Asphalt Shingle		01	Flat
02	Slate		02	Shed
03	Metal		03	Gable
04	Composite		04	Hip
05	Wood Shingle		05	Wood Truss
06	Other		06	Salt Box
07	Concrete Tile		07	Mansard
08	Clay Tile		08	Gambrel
09	Rubber		09	Irregular
10	Standing Seam-MTL		10	Dome
11	Enameled Metal		11	Bow

**GENERAL INFORMATION:**

**Grade:** Below are the descriptions of the grades for the Bangor project.

<i>Grade</i>	<i>Description</i>
<i>Custom</i>	Residences of excellent quality are usually individually designed and are characterized by the fine quality of workmanship, finishes, appointments with attention to detail. They exhibit unique architectural styling. Residences at this quality level are inclusive of excellent material and workmanship and are somewhat unique in design. They may include vaulted or tray ceilings, archways and dual staircases. Costs represent the high cost in residential construction. Custom I, Custom II, Custom III
<i>Very Good</i>	Residences of very good quality are typical of those built in high quality tracts or developments and are frequently individually designed. Attention has been given to interior refinements and detail. Exteriors have good fenestration with some custom ornamentation. Very Good+, Very Good++
<i>Good</i>	Residences of good quality perhaps mass-produced in above average residential developments or built for an individual owner. Design is usually from standard plans. Good quality standard materials are used throughout. These houses generally exceed the minimum construction requirements of lending institutions, mortgage insuring agencies and building codes. Some attention is given to architectural design in both refinements and detail. Kitchens tend to have several built-ins. There is usually one bathroom for each 2 bedrooms. Interiors are well finished usually having some quality wallpaper or wood paneling. Exteriors have good fenestration with ornamental materials or other refinements. Good+, Good++
<i>Average</i>	Residences of average quality typically will be encountered more frequently than residences of other qualities. They are usually mass-produced and will meet or exceed the minimum construction requirements of lending institutions, mortgage insuring agencies and building codes. By most standards the quality of materials and workmanship is acceptable, but does not reflect custom craftsmanship. There is a minimal amount of built-in features. Cabinets, doors, hardware and plumbing are usually stock items. Architectural design will include ample fenestration and some ornamentation on the front elevation. Avg+, Avg++
<i>Below Avg</i>	Residences of below average quality are frequently mass-produced. Low cost production is a primary consideration. Although overall quality of materials and workmanship is below average, these houses are not substandard and will meet minimum construction requirements of lending institutions, mortgage insuring agencies and building codes. Interior finish is plain with few refinements, minimum number of inexpensive windows and doors. Design is from stock plans and ornamentation is usually limited to the front elevation.
<i>Minimum</i>	Residences of minimum quality are of low construction and meet minimum building code requirements. Interior and exterior finishes are plain and inexpensive with little or no attention given to detail. Architectural design is concerned with function not appearance. Design is seldom other than a square or rectangle.

**All grading will be verified by KRT Management.**

**Year Built:** Verify the year built with the homeowner.

## INTERIOR INFORMATION:

### Primary Interior Walls:

Code	Description
01	None
02	Wall Board
03	Plaster
04	Wood Paneling
05	Drywall
06	Custom Wood
07	Knotty Pine

If there are two different types of Interior walls, add the second code under Secondary Interior Wall and add the percentage of coverage.

**Partition:** For residential use, this will always be T-Typical.

### Floor Cover:

Code	Description
01	None
02	Plywood
03	Concrete-Finished
04	Concrete Above Grade
05	Vinyl
06	Inlaid Tile
07	Cork Tile
08	Average/Allowance
09	Softwood
10	Terrazzo
11	Ceramic Tile
12	Hardwood
13	Parquet
14	Carpet
15	Quarry Tile
16	Laminate
18	Slate
19	Marble

If there are two different types of flooring, add the second code under Sec Floor and add the percentage of coverage.

**Basement Floor:**

Code	Description
20	Concrete-Basement
21	Dirt-Basement
22	Gravel-Basement

Choose from list above.

**Basement Garage:** Pick up as UGR and list number of Garage Doors.

**Electrical:** For most residential applications, the electrical will be 60, 100 or 200 amp services. These services will be picked up as **1-Typical**. If the service is knob and tube pickup as **2-Knob and Tube**.

**Insulation:** For residential use, this code is 1-None or 4-Typical or 9-Super Eco.

**Int vs. Ext:** This code is used to describe how the condition of the interior compares to the exterior. The codes are as follows:

<u>Code</u>	<u>Description</u>
1	Same
2	Condition= Interior < Exterior
3	Condition= Interior > Exterior

**Heat Fuel & Heat Type:**

Code	Description		Code	Description
01	None		01	Electric Baseboard
02	Wood		02	Heat Pump
03	Oil		03	Steam
04	Gas		04	Solar
05	Electric		05	Floor/Wall Warm Air
06	Geo-Thermal		06	Forced Warm Air
			07	Gravity Warm Air
			08	Hot Water BB
			09	None

**#Heating Systems:** Pick up the number of heating systems.

**Percent Heated & AC:** Pick up the percentages of living area that is heated. For central air conditioning, pick up the percentage of living area that is cooled.

### **BATH FEATURES:**

**Baths:** We will be using only two types of baths a Full Bath and ½ Bath. Pick up number of baths under each category and use the ratings below:

<b>Rating</b>	<b>Description</b>
1- Modern	Recent Remodel- High end Fixtures
2-Typical	Average for Year Built
3-Old Style	Claw Tub, Small Sink & Toilet
4-Obsolete	Non Functioning Bath

**Other Fixtures:** Pick up jetted tubs, shower stalls, extra sinks, extra toilets as Other Fixtures.

### **OTHER FEATURES:**

**Kitchens:** Pickup number of kitchens and use the ratings below:

<b>Rating</b>	<b>Description</b>
Modern	Recent Remodel- High end Furnishings
2-Typical	Average for Year Built
3-Old Style	Small Kitchen & Pantry
4-Obsolete	Non Functioning

**Fireplaces:** Pick up all fireplaces (gas and wood) as a quantity in the Other Features section. The Fireplace ratings are as follows:

<b>Rating</b>	<b>Description</b>
(VG)-Very Good	Large Stone Fireplace (Custom)
(G)-Good	Stone Fireplace
(A)-Average	Typical Fireplace
(NF)-Non Functional	Non Functioning Fireplace

### **SPECIAL FEATURES/YARD ITEMS:**

**Pools:** All Above Ground Pools pick up as 1 unit. Pick up ALL in ground pools SPL1 Greater than 400 sqft, SPL2 Less than 400 sqft.

**Decks:** Pick up all decks, porches and canopies >20sf, using the applicable outbuilding codes if detached Note: DO NOT pick up attached decks, porches or canopies <20sf. Pool decks >20sf should be picked up as square feet using the code PDK.

**Sheds:** All wooden sheds will be picked up. Use SHD2 for higher quality. Metal or vinyl sheds will NOT be picked up.

**Tennis Courts:** Pick up all tennis courts (asphalt/concrete) as units using code TEN.

**Generators:** Pick up all generators as GEN1 -Residential or GEN2 Commercial.

**Solar Arrays:** Pick up solar panels as SLR1 as total number of panels as outbuildings.

**Detached Garage w/ Apartment:** These should be sketched as a separate building and use the style code 84 for Garage/Apt.

**In-Law or Accessory Apartment:** Use the appropriate single family style code (cape, ranch, etc.) and make living units 2. Add the extra kitchen under Other Features. Modify bedroom and bath counts as appropriate. Make notes in comment section as needed.

**Yard Item Quality/Condition Chart:** Use the following codes for quality ratings and condition for detached yard items:

EX: Excellent	FR: Fair
GD: Good	PR: Poor
AV: Average	

**DEPRECIATION**

**Property Condition:** An overall judgement of the interior and exterior condition will be made during the site visit. Pay close attention to the condition of the following items when adjusting the depreciation code in the depreciation section: Please keep in mind that the condition code is based on the year of the dwelling. Example, a new house should not be in Excellent condition, it should be Average (Average for a New House) **All condition ratings will be verified by the KRT Management.**

Interior

Floors  
Walls  
Kitchen  
Baths  
Mechanicals (wiring, plumbing, furnace, etc.)

Exterior

Siding  
Roof  
Windows

Use one of the following codes that best describes the property’s overall condition:

Code	Description
Excellent (EX)	Recently completed an extensive renovation Components are like new Minimal depreciation
Very Good (VG)	No deferred maintenance Little/no depreciation, no repairs needed Updated to current standards Almost new/almost completely renovated
Good (GD)	Well Maintained, limited depreciation Normal wear and tear Partial updating of short-lived items
Average (AV)	Minor deferred maintenance/deterioration Normal wear and tear Minimal/cosmetic repairs may be needed Functionally adequate
Fair (FR)	Notable deferred maintenance Some repair/rehab/updating needed Livability is diminished due to condition Usable and functional as residence
Poor (PR)	Obvious deferred maintenance/damage Some repair/rehab/updating needed Livability is diminished due to condition Usable and functional as residence

Very Poor (VP)	Substantial damage/deferred maintenance Safety/soundness/structural integrity at risk Substantial repairs/rehabilitation needed Most major components affected Non-livable
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### **SUBAREAS/SKETCH**

**Finished Basements:** The sketch will be labeled FBL, FBA or FBG if the basement is 100% finished. If the Basement is only partially finished, the sketch is labeled UBM and the Finish is labeled in the Alt Areas with the corresponding percent of finish. Basements will be considered finished if they have three of the following four factors:

1. Finished Walls
2. Finished Floors
3. Finished Ceiling
4. Heat

The quality of the finished basements will be as follows:

<b><u>Code</u></b>	<b><u>Description</u></b>
FBL	Low Qlty. Finish
FBA	Avg. Qlty. Finish
FBG	Good Qlty. Finish/Walkout

**Attics:** Attics should be listed over BAS as EAF or EAU. Attics should be listed over FUS as UAT or FAT.

**Room Counts:** The total number of rooms and bedrooms above grade, except the bathrooms, will be included in the room count. In raised ranches and splits, note the basement room types but do not include in the total room count. All baths will be picked up regardless of location.

**Cathedral/Vaulted Ceilings:** Cathedral ceiling is reserved for when the first floor is open through the floor above, usually front foyers in colonials and replaces an upper story. Vaulted ceiling is reserved for one level areas where the interior roof follows the lines of what you see from the outside. Use subarea code CTH for cathedral and VLT for vaulted.

**Upper Stories:** Use the following codes for upper stories:

<u>Code</u>	<u>Utility</u>
FUS	90%-100%
TQS	65%-90%
FHS	40%-65%
EAF	20%-40%

**Barns:** Attached barns will be sketched.

**Porches:** Use sub area code FEP if the enclosed porch has finished walls, floors and ceiling. Use sub area code UEP if the enclosed porch is not finished on the interior or is minimally finished. Use sub area code FOP for all open porches.

**Patios:** Do not sketch patios. All patios will be listed in the outbuilding section as PAT1 or PAT2.

**Photos:** Photos will be shot of all dwelling units. If possible, the photo should be shot from a slight angle to expose two sides of the dwelling. Structure should fill 70% of the image area and exclude individuals and vehicle license plates.

**Items Not Picked Up:** We will not be collecting data for residential fences, driveways, portable outside hot tubs, canvas garages and inflatable pools. Please make notes of gravel/dirt driveways and portable hot tubs.

**Refusals:** If refused entry, make estimates on the interior. If not allowed to measure, estimate sizes and sub areas. Use good judgement when estimating. Add corresponding visit history code and make appropriate notes. Any threats or unusual circumstances should be reported to the City and KRT Management immediately.

**General Notes:** Any pertinent comments the property owner makes should be noted. Note items not visible from the exterior such as wet basements/sump pumps, renovations, deferred maintenance and odd layouts or designs. Also make note of special land circumstances such as views, topography, wetlands, easements, etc.

**Conduct:** Remember, you are not only representing KRT Appraisal in the field but also the City of Bangor. Always conduct yourself in a professional manner. Do not discuss taxes, property values, errors on the card or make flattering comments about the home. Do not argue with the property owner. If the owner is hostile, politely leave and contact the City and KRT Management. You are the most visible representative of the City and providing good public relations is an important part of your job. When in doubt... Please ASK!