

## Appraisal Guidelines

### Site

**Describe the following pertinent characteristics in this section:**

- Denote actual lot dimensions.
- Identify specific zoning (MF2, R7.5, etc.) with simple explanation (single family).
- Address market acceptance of *private* maintenance of off-site improvements and/or utilities, if applicable. Private roads must be explained and the maintenance agreement considered and disclosed.
- Discuss any known easements/encroachments.
- Identify the FEMA map panel number, the specific flood zone and respective panel date, or include a copy of the flood map showing this information and the property's approximate location. If the subject property is located in a designated flood zone, a flood map is mandatory.
- Any illegal use should include statement concerning if it can be rebuilt.

### Description of Improvements/Comments

- Describe the condition and quality, as well as any atypical features and amenities exhibited by the subject improvements.
- Repair requirements or other adverse factors should be fully described.
- Repair requirements should be individually listed and a contributory value assigned.
- Upgrades and remodeling should be explained in detail, particularly if the subject has been adjusted for quality, lower effective age/superior condition and/or upgrades.
- Reason for any adjustments should be fully comprehensible to the underwriter/reviewer.
- Noted functional factors, such as super-adequacy or over-improvement, should be addressed and reflected appropriately in all approaches to value.