A Special Report on Assessment Equity in the Town of Roxbury
Delaware County, New York

Prepared by:
The Central Research Group, Inc.
Bob Breglio, MRP
Director of G.I.S. & Assessment

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Executive Summary

- Assessment roll equity has an inverse relationship with time and it has been too many years since the town has performed a town-wide re-assessment of properties.

- The Town of Roxbury housing is not equitably assessed and the overall roll is highly inequitable. Values have been set using 1978 cost tables but all properties have not all appreciated at the same rate over the past 33 years.

- Many inequities have crept into the residential portion of the roll due to the fact that not all types of housing have been appreciating at the same rate since the last revaluation. The breakdown of price per square foot values for different types of housing reveals that all housing needs to be reviewed to insure that each owner pays his or her fair share of property and school taxes, no more and no less. Different styles of home have not appreciated at the same rate, which is resulting in a rising inequity in the residential portion of the roll.

- Land values per acre are very different in small areas and land tables need to be created and all values need to be reviewed in a systematic manner.

- Reviewing all properties at the same time is required to insure that the town assessment roll is returned to a state of equity. Looking at individual properties will not insure that all properties are fairly assessed unless ALL properties are reviewed within the same narrow time frame.

- The New York State Office of Real Property Tax Services has published Uniform Assessment Standards, two of which state that a roll should be at full value and that an update revaluation should be conducted every three to four years to maintain equity. The Assessor needs independence of action and adequate resources to comply with these standards.
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Introduction

The Town of Roxbury is located in the northeastern portion section of Delaware County [Figure 1]. Town population declined from 2,509 in 2000 to an estimate of 2,364 in 2009. The location of the town within the county is shown in Figure 2, below.

This report is an outgrowth of assessment equity reports for other municipalities. This study was conducted by the Director of G.I.S. & Assessment of the Central Research Group, Inc. who is also a practicing assessor in Schoharie County as well as a Geographic Information System [G.I.S.] professional with wide experience with Real Property System data throughout upstate New York.

The report will be used as the baseline for presentations to the Town Board and the public about the concerns in the present roll and the need for a revaluation to restore assessment equity.

The data used in this analysis are from the property assessment roll prepared by the Town of Roxbury Assessor’s Office and stored in the Real Property System [RPS] database at the county level. Parcel shapes and Real Property System [RPS] data were obtained from the Delaware County Planning Department.

Maps are displayed using MapInfo Geographic Information Systems [GIS] software.
Understanding Real Property System [RPS] Data

The Real Property System has a wealth of systematically collected data for a municipality. Land use is detailed in the property classification codes while housing condition is contained in the residential sub-module of the system. Land use codes are updated on a yearly basis while property condition is usually from the year a municipality conducted its most recent revaluation. Since the vintage [age] of housing condition data varies greatly across municipalities, a visual verification of a housing sample should be done where the housing data are over three years old.

Land use and housing condition were obtained from the Real Property System [RPS]. In order to better understand the structure of the property classification system and how overall housing condition is estimated, excerpts from the Assessor's Manual - Volume 6 - Commercial, Residential, Farm and Vacant Land Data Collection and the Assessor's Manual - Volume 7 - Valuation Reference Manual were obtained from the State Office of Real Property Services [ORPS] website [http://www.orps.state.ny.us].

Property Classification System

The system of classification consists of numeric codes in nine categories. Each category is composed of divisions, indicated by the second digit, and subdivisions (where required), indicated by a third digit. The total number of property classes runs to hundreds.

The nine categories are:

100 - Agricultural - Property used for the production of crops or livestock.
200 - Residential - Property used for human habitation. Living accommodations such as hotels, motels, and apartments are in the Commercial category - 400.
300 - Vacant Land - Property that is not in use, is in temporary use, or lacks permanent improvement.
400 - Commercial - Property used for the sale of goods and/or services.
500 - Recreation & Entertainment - Property used by groups for recreation, amusement, or entertainment.
600 - Community Services - Property used for the well being of the community.
700 - Industrial - Property used for the production and fabrication of durable and nondurable man-made goods.
800 - Public Services - Property used to provide services to the general public.
900 - Wild, Forested, Conservation Lands & Public Parks - Reforested lands, preserves, and private hunting and fishing clubs.

To illustrate the divisions [second digit] and subdivisions [third digit], the 200 class [residential] is further broken down into subcategories, as follows:

210 - One Family Year-Round Residence - A one family dwelling constructed for year-round occupancy (adequate insulation, heating, etc.).

   NOTE: If not constructed for year-round occupancy, see code 260.

220 - Two Family Year-Round Residence - A two family dwelling constructed for year-round
occupancy.

230 - Three Family Year-Round Residence - A three family dwelling constructed for year-round occupancy.

240 - Rural Residence with Acreage - A year-round residence with 10 or more acres of land; it may have up to three year-round dwelling units.

241 - Primarily residential, also used in agricultural production
242 - Recreational use

250 - Estate - A residential property of not less than 5 acres with a luxurious residence and auxiliary buildings.

260 - Seasonal Residences - Dwelling units generally used for seasonal occupancy; not constructed for year-round occupancy (inadequate insulation, heating, etc.). If the value of the land and timber exceeds the value of the seasonal dwelling, the property should be listed as forest land (see category 900).

NOTE: If constructed for year-round occupancy, see code 210.

270 - Mobile Home - A portable structure built on a chassis and used as a permanent dwelling unit.

271 - Multiple Mobile Homes - More than one mobile home on one parcel of land; not a commercial enterprise [Note: commercial mobile home parks are coded as 416].

280 - Residential - Multi-Purpose/Multi-Structure

281- More than one residential dwelling on one parcel of land. May be a mixture of codes 210's, 220's, and 230's, or all one type.
283 - A residence which has been partially converted or adapted for commercial use (e.g., residence with small office in basement). Primary use is residential.

Housing Condition

Overall housing condition is estimated as Poor, Fair, Normal, Good or Excellent for assessment purposes.

Condition

This is used to record an estimate of the interior and exterior condition of the main residence structure. The following codes are used to estimate interior condition:

1 - Poor - Severely dilapidated structure with no functional utility and considerable physical deterioration. This structure is uninhabitable and is often found abandoned.
2 - *Fair* - Interior will require some maintenance. Some major repairs may be necessary but the property generally is inhabitable even though physical deterioration is evident and functional utility is reduced.

3 - *Normal* - Most properties exhibit this condition. Normal "wear and tear" is evident with only minor signs of deterioration. Functional utility is normal, as are the living conditions present.

4 - *Good* - This is a "like new" appearance. Many new homes which have only been inhabited for a short period exhibit this condition. No repairs of any consequence exist. Recent renovation is usually the cause of this condition in older properties.

5 - *Excellent* - Indicates the interior of the structure is new in appearance and use. New construction and renovation just completed usually are the only residence interiors in this condition. Few, if any other structures will exhibit this condition because no physical deterioration or diminished functional utility can exist.

When determining the interior condition consider the following items:

- walls and ceilings; interior finish; flooring; fixtures in bath and kitchen areas;
- electrical, heating and plumbing systems.

When determining exterior condition consider the following items:

- exterior finish; roofing; foundations; chimneys; windows and doors.

After considering both the exterior and interior condition separately, the Depreciation Tables should be consulted. In most cases both the interior and exterior condition will be similar and the resultant remaining percentage good will be evident. If the rare case of different conditions for interior and exterior exists, average the resultant remaining percentage good from the Depreciation Tables to calculate an overall rate.

*Overall Condition*

This utilizes all of the information gathered for interior and exterior conditions in one lump estimate of condition. It is applicable to commercial and yard improvements and farm structures. Since only one overall condition estimate is made for both interior and exterior, only one depreciation table must be consulted for the resultant remaining percentage good.
The author used inventory data from the Real Property System [RPS]. Value data are from the current assessment roll.

Land use for the Town of Roxbury is shown in Figure 3 on page 19. Residential housing accounts for almost fifty-six percent of the almost 3,235 parcels in the town. Vacant land is second, at almost thirty-three percent of the total. Forest land is over four percent of the total while three percent are commercial.

From an acreage perspective, the land breakdowns are somewhat different. Residential acreage is over forty percent of the total. Forest land is second, at almost twenty-five percent. Vacant land is a close third, at over twenty-three percent. Agricultural land is over seven percent.

One family homes are sixty-eight percent of residential housing stock. Rural residential w/Acreage are over sixteen percent. Seasonal residences are over six percent while manufactured housing/s are six percent.

Residential housing condition for the town is portrayed in Figure 4 on page 20. Normal condition was reported for sixty-seven percent of residential housing while sixteen percent were described as in Fair condition. Almost fifteen percent are shown as in Good condition while less than two percent are described as in Poor condition. Six homes are evaluated as in Excellent condition.

Figure 5 [page 21] displays housing style for the town. Old style and ranch homes are the most often reported housing style, at over nineteen and eighteen percent of the total, respectively. This is followed by contemporaries, at over fifteen percent. Town houses are almost seven percent of the total, followed closely by cape cods, at six percent. Log homes are more than five percent.

The year a structure is built can impact its value in the market, so Figure 6, on page 22, breaks down the age of residential housing in the town. Almost forty percent of housing was built since 1980, followed by those built between 1960 and 1979, at almost twenty-five percent. Almost thirteen percent were built between 1900 and 1939, while ten percent were built prior to 1900. Over seven percent were built between 1940 and 1959.

Figure 7 [page 23] shows the square footage of housing in town. Homes that are between 1,000 and 1,499 square feet are the largest grouping in town, at thirty-three percent of all housing. Homes that between 1,500 and 1,999 square feet are the next largest cohort, at twenty-four percent of the housing. Homes that are between 2,000 and 2,999 square feet are sixteen percent of homes. Almost sixteen percent of home were under 1,000 square feet while less than five percent were 3,000 square feet of larger.

Figure 8, on page 24, displays the full value of land per acre. This figure was determined by taking the land value for a parcel, dividing it by the current equalization rate [30%), multiplying it by 100 and then dividing by the acreage in the Real Property System.

Almost twenty-five percent of parcels were valued below $2,500 an acre, followed closely by those at between $5,000 and $9,999 an acre, at almost twenty-five percent. Over twenty-four percent were valued between $2,500 and $4,999 an acre. Over sixteen percent of parcels had a full value of between $10,000 and $24,999 an acre. Six percent were valued between $25,000 and $49,999 an acre. Three percent had a value greater than $50,000 an acre.
One would expect areas of similar lot size to have a similar value per acre and that seems to be somewhat the case in the town. The full value land breakdown is shown in the box on the right [Figure 8-1].

The State Highway 23 of the Hamlet of Grand Gorge is shown in Figure 8-2, below. The property class code is shown for each parcel. One family homes are shown with code of 210. Two family homes are a 220 code. Vacant land is in the 300 property class. Commercial properties are in the 400 class. A more detailed look at each property class can be found on the ORPTS website at: http://www.orps.state.ny.us/assessor/manuals/vol6/ref/prclas.htm

You can see some variation in the full value per acre as you move along Route 23. Some improved properties are at less than $2,500 an acre while improved properties close by are at over $50,000 an acre. A more detailed study need to be done to determine the reason(s) for the large variations.

Figure 8-1, Full Value per Acre

Full Value Land per Acre
Source: Real Property System Data

- Less Than $2,500/Acre (802)
- $2,500 to < $5,000/Acre (795)
- $5,000 to < $10,000/Acre (799)
- $10,000 to < $25,000/Acre (525)
- $25,000 to < $50,000/Acre (201)
- $50,000 to $266,667/Acre (107)

You can see some variation in the full value per acre as you move along Route 23. Some improved properties are at less than $2,500 an acre while improved properties close by are at over $50,000 an acre. A more detailed study need to be done to determine the reason(s) for the large variations.

Figure 8-2, State Highway 23 Area of the Hamlet of Grand Gorge

Figure 8-3, also on the next page, Hamlet of Roxbury along State Highway 30. Here again, there is some variation in full value per acre for similar parcels that need to be investigated further.

Figure 8-4, also on the next page, shows the Deer Run Road area of the town. While this section of town seems to have less variability in the value per acre the reason(s) for the variability that is there should be investigated further.

Figure 8-5, on page 8, displays the Hubbells Corner and Hardscrabble Road area. Here again, there seems to be some variability in the land value per acre that should be analyzed further.
Figure 8-3, Hamlet of Roxbury

Figure 8-4, Deer Run Road Area
Figure 8-5, Hubbells Corner/Hardscrabble Road Area

Figure 8-6, below, displays the Johnson Hollow Road/ Fist-O-Funk Blvd. Area. The values seem to be more consistently in the $2,500 to <$5,000 an acre and $5,000 to <$10,000 an acre but there are still a few outliers that need further investigation.
Figure 9, on page 25, details housing full value per square foot of living space for the residential sector of the town. This is computed by taking the improvements value [total assessment minus land assessment], dividing it by the current equalization rate [30%], multiplying it by 100 and then dividing by the square footage of the home.

Twenty-five percent of residential housing is valued at between $75 and less than $100 a square foot. Another twenty-four percent are valued between $50 and < $75 a square foot. Over twenty-one percent are between $100 and <$150 a square foot. Fifteen percent are between $25 and <$50 a square foot while less than three percent are greater than $150 a square foot and less than three percent are under $25 a square foot.

Figure 9-1, at right, details the breakdown in housing value from the map.

Figure 9-2, below, shows the upper section of state Highway 23 in the Hamlet of Grand Gorge. Values for housing are mostly in the <$25 and $25 to <$50 a square foot ranges, although there are some homes in the $75 to <$100 range as well as two ranch homes that are at more than $100 a square foot. One manufactured housing parcel is at more than $150 a square foot. A more focused analysis of these homes should be conducted to determine the reason(s) for the differences.

Figure 9-3, on the next page, displays the lower section of State Highway 23 in the Hamlet of Grand Gorge. Most homes are from less than $25 a square foot to less than $75 a square foot. Two homes are between $75 and <$100 a square foot [one old style and one ranch] while a manufactured home is about $150 a square foot. These discrepancies should be further investigated.
Figure 9-4, Upper Section of the Hamlet of Roxbury

Figure 9-4, below, displays the full value per square foot of housing in the upper section of Roxbury. Values here run the gamut of from less than $25 a square foot for some old style homes to over $150 a square foot for three ranch homes and a contemporary. Interestingly, two new homes on Crest Drive [a Log Home and Cape cod] are assessed for basically the same per square foot as an older Cape Cod and an older Ranch. The variations should be further investigated.
Figure 9-5, below, displays the central portion of the Hamlet of Roxbury. Here again, there seems to be some variation in price per square foot that need to be further investigated.
Figure 9-6, above, looks at the Deer Run Road area of the town. Most homes here are in the higher ranges per square foot but there is still some variation that should be examined further.

Figure 9-7, above, looks at the Hubbells Corner/Hardscrabble Road area of the town. Full values here seem to be lower than in other areas of the town. There is some variation within home style that should be investigated further.

Figure 9-8, on the next page, displays the Johnson Hollow Road/Fist-O-Funk Blvd. Area of the town. There is a lot of variation in the full value per square foot of living space in this area that should be investigated further.

Neighborhoods are an important consideration in a town since those boundaries help to define the sales comparables that are used to estimate a property’s value. Figure 10, on page 26, displays the neighborhood codes for the town. According to the Office of Real Property Tax Services [ORPTS], neighborhood boundaries are used to delineate geographical areas within an assessing unit for valuation purposes. A unique code is assigned to each delineated area. Geographical neighborhood boundaries are influenced by such factors as: homogeneity; land use; social trends, and; economic trends. In most locales, a neighborhood is a discrete geographic area. Figure 10-1, at right, displays the neighborhood codes.

<table>
<thead>
<tr>
<th>T. Roxbury Neighborhoods</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>4801 [Roxbury Hamlet]</td>
<td>(332)</td>
<td></td>
</tr>
<tr>
<td>4802 [Roxbury Rural]</td>
<td>(1891)</td>
<td></td>
</tr>
<tr>
<td>4803 [Grand Gorge Rural]</td>
<td>(669)</td>
<td></td>
</tr>
<tr>
<td>4804 [Grand Gorge Hamlet]</td>
<td>(194)</td>
<td></td>
</tr>
<tr>
<td>4806 [Roxbury Run]</td>
<td>(143)</td>
<td></td>
</tr>
</tbody>
</table>

Figure 10-1, Neighborhood Codes
The Town of Roxbury is divided into five neighborhoods: The Hamlet of Grand Gorge; the Hamlet of Roxbury; the rural areas around each hamlet, and; the Roxbury Run Town house area. The neighborhoods seem to make sense from a valuation point of view and will be helpful if a revaluation is attempted in the near future.

Tables 1 through 5, below, look at the full value price per square foot for the five most popular styles of housing in the town. All the values were derived by taking the land value away from the total assessed value, dividing by the current equalization rate [30%], multiplying by 100 and then dividing by the square footage of the house. A more detailed description of the different home styles can be found at:

http://www.orps.state.ny.us/assessor/manuals/vol6/rfv/sect08.htm#buildingstyle

Table 1, below, displays the low, high and average price per square footage for the 387 homes described as old style. The values are broken down into year built periods for ease of analysis. Old style homes built in the pre 1900 period have a high price per square foot of $288.46, a low price per square foot value of $3.70, with an average price per square footage of $60.56. Old styles with a year built of between 1900 and 1939 have high, low and average price per square foot values of $340.61, $4.08 and $55.04, respectively. Old style homes built between 1940 and 1959 have a high value of $126.82, low value of $12.02 and an average value of $54.34, respectively. There is less variation in the high and low values per square foot in the homes built between 1940 and 1959. Those built between 1960 and 1979 have a high value of $143.94, a low value of $1.10 and an average value of $75.02. Newer old style homes have less variation and a lower average value. There is a lot of variation in these numbers that needs to be investigated further.
Since one of the criteria for a neighborhood relates to economic trends, a further study should be done to break out old style homes by neighborhood to see if there are differences in the valuation of old style homes between neighborhoods.

Table 2, on the next page, exhibits the values for homes described as ranch homes. There are some homes described as ranch that were built before 1900, something that is very unusual. Those built before 1900 have a high full value price per square foot of $77.78, a low value of $34.83 and an average value of $53.76. Ranches built between 1900 and 1939 show a high, low and average price per square foot of $119.60, $24.59 and $66.65, respectively. Those built between 1940 and 1959 are at $172.24, $9.35 and $79.38, respectively. Those built between 1960 and 1979 have a high value of $186.36, a low value of $0.00 and an average value of $87.67. Those built between 1980 and 1999 have a high value of $309.81, a low value of $31.62 and an average value of $110.12. Ranch homes built since 2000 have a high, low and average value of $142.12, $46.18 and $106.68, respectively. The large discrepancies need to be further studied.

Table 3, also on the next page, looks at contemporary style homes in the town. The vast majority of these homes have been built since 1960. The 1960-1979 price per square foot numbers are $164.93 for a high, $24.03 for a low and $101.30 for an average. The 1980-1999 cohort has a high value of $272.71, a low value of $6.11 and an average value of $100.90. Those built since 2000 have a high value of $232.55, a low value of $68.91 and an average value of $123.63. The large variations need to be further studied.
### Table 2
Town of Roxbury  
Full Value per Square Foot - Ranch Style Houses by Year Built

<table>
<thead>
<tr>
<th>Year Built</th>
<th>High</th>
<th>Low</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-1900</td>
<td>$77.78</td>
<td>$34.83</td>
<td>$53.76</td>
</tr>
<tr>
<td>1900-1939</td>
<td>$119.60</td>
<td>$24.59</td>
<td>$66.65</td>
</tr>
<tr>
<td>1940-1959</td>
<td>$172.24</td>
<td>$9.35</td>
<td>$79.38</td>
</tr>
<tr>
<td>1960-1979</td>
<td>$186.36</td>
<td>$0.00</td>
<td>$87.87</td>
</tr>
<tr>
<td>2000-2010</td>
<td>$142.12</td>
<td>$46.18</td>
<td>$108.68</td>
</tr>
</tbody>
</table>

Source: Real Property System Data

### Table 3
Town of Roxbury  
Full Value per Square Foot - Contemporary Homes by Year Built

<table>
<thead>
<tr>
<th>Year Built</th>
<th>High</th>
<th>Low</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-1900</td>
<td>$108.97</td>
<td>$42.89</td>
<td>$75.93</td>
</tr>
<tr>
<td>1900-1939</td>
<td>$97.81</td>
<td>$97.81</td>
<td>$97.81</td>
</tr>
<tr>
<td>1940-1959</td>
<td>$95.83</td>
<td>$58.55</td>
<td>$77.19</td>
</tr>
<tr>
<td>1960-1979</td>
<td>$164.93</td>
<td>$24.03</td>
<td>$101.30</td>
</tr>
<tr>
<td>1980-1999</td>
<td>$272.71</td>
<td>$6.11</td>
<td>$100.90</td>
</tr>
<tr>
<td>2000-2010</td>
<td>$232.55</td>
<td>$68.91</td>
<td>$123.83</td>
</tr>
</tbody>
</table>

Source: Real Property System Data
Town house full value prices per square foot are shown in Table 4, below. The values show much less variation than some of the other style homes. Those built between 1960 and 1979 have a high value of $101.35, a low value of $63.10 and an average value of $79.11. Those built between 1980 and 1999 have less variability and a lower average value per square foot. A more in depth study needs to be completed looking at the values of all styles of homes in the town.

![Table 4](image)

Table 4
Town of Roxbury
Full Value per Square Foot - Town House Homes by Year Built
All Town Houses are in Neighborhood 4805

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>$101.35</td>
<td>$80.20</td>
</tr>
<tr>
<td>Low</td>
<td>$63.10</td>
<td>$58.66</td>
</tr>
<tr>
<td>Average</td>
<td>$79.11</td>
<td>$71.40</td>
</tr>
</tbody>
</table>

Source: Real Property System Data

Table 5, on the next page, looks at Cape Cod style homes. Those built between 1900 and 1939 have a high value per square foot of $81.68, a low value of $14.56 and an average value of $52.94. Those built between 1940 and 1959 have a high value of $118.97, a low value of $34.11 and an average value of $73.36. Those built between 1960 and 1979 have a high low and average of $133.55, $18.97 and $79.20, respectively. Those built between 1980 and 1999 have a high value of $155.06, a low value of $60.01 and an average value of $99.25. Those built since 2000 have a high value of $148.84, a low value of $80.88 and an average value of $110.25. This style of home has less variability than other styles but a thorough analysis of all housing in town should be done to determine the reason(s) for the variability.

Table 5
Cape Cod homes

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>$81.68</td>
<td>$118.97</td>
<td>$133.55</td>
<td>$155.06</td>
<td>$148.84</td>
</tr>
<tr>
<td>Low</td>
<td>$14.56</td>
<td>$34.11</td>
<td>$18.97</td>
<td>$60.01</td>
<td>$80.88</td>
</tr>
<tr>
<td>Average</td>
<td>$52.94</td>
<td>$73.36</td>
<td>$79.20</td>
<td>$99.25</td>
<td>$110.25</td>
</tr>
</tbody>
</table>

Table 6, also on the next page, displays the average value per square foot for all styles of housing. Log homes have the highest average value per square foot, followed by contemporary homes. Ranch homes have the third highest average full value per square foot, followed by raised ranches and cape cod style homes.

Overall, there is far too much variability in the values that needs to be studied in more depth as part of an effort to make the assessment roll more equitable.
Table 5
Town of Roxbury
Full Value per Square Foot - Cape Cod Style Homes by Year Built

<table>
<thead>
<tr>
<th>Year Built</th>
<th>High</th>
<th>Low</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1900</td>
<td>$72.71</td>
<td>$72.71</td>
<td>$72.71</td>
</tr>
<tr>
<td>1900-1939</td>
<td>$81.68</td>
<td>$14.56</td>
<td>$52.94</td>
</tr>
<tr>
<td>1940-1959</td>
<td>$118.97</td>
<td>$34.11</td>
<td>$73.36</td>
</tr>
<tr>
<td>1960-1979</td>
<td>$133.55</td>
<td>$18.97</td>
<td>$79.20</td>
</tr>
<tr>
<td>1980-1999</td>
<td>$155.06</td>
<td>$60.01</td>
<td>$99.67</td>
</tr>
<tr>
<td>2000-2010</td>
<td>$148.84</td>
<td>$80.88</td>
<td>$110.25</td>
</tr>
</tbody>
</table>

Source: Real Property System Data

Table 6
Town of Roxbury
Average Price per Square Foot by Style

Source: Real Property System Data
**Initial Impressions**

The Town of Roxbury appears to have a very inequitable assessment roll and some areas need further analysis. There is a lot of variability in the full value of land and the full value per square foot of homes needs to be reviewed in a holistic manner. Looking at homes one at a time will not fix the underlying problems with the assessment roll.

The New York State Office of Real Property Tax Services [ORPTS] publishes various assessment statistics each year. One of the reasons for publishing equalization rates is that tax bills for school and counties need to be computed using full value estimates. The Town of Roxbury has an equalization rate for 2011 of 30.00. This means that, on average, ORPS statistical programs have determined that the town’s assessments are at 30.00% of full value. These numbers are arrived at using field appraisals by ORPS staff as well as an analysis of actual arms’ length sales in the town compared to their assessment at the time of sale.

ORPS also computes Coefficients of Dispersion [COD] each year to determine the equity of an assessment roll. It is impossible for sales to mirror assessments exactly, since assessing is a craft and not an absolute science. The COD estimates the variability in a roll. A rural town such as Roxbury is assumed to be equitable if the COD is 20% or less. This means that a property with a $100,000 value is actually assessed somewhere between $80,000 and $120,000. The COD for Roxbury for 2010, using sales and appraisals, was 36.45% for all properties and 22.79% for residential properties. This means that a property worth $100,000 is assessed anywhere between and $63,550 and $136,450 while a home worth $100,000 is assessed anywhere between $77,210 and $122,790. The 36.45% COD for all properties shows that there is far more variation with all other types of properties than for residences. These variations occur over time since not every property appreciates at the same rate. The overall roll is now clearly inequitable. It has been over thirty years since the town has done a revaluation. Inventory has been collected and/or verified over the last few years so the base data is in place for a revaluation.

A concentrated education campaign should be started in 2012 so that property owners will understand that the purpose of a revaluation is to make sure that all properties are equitably assessed and that each owner pays his or her fair share of the taxes, no more and no less. A revaluation should probably be undertaken for the 2014 assessment roll.
Figure 3
Town of Roxbury Land Use and Housing Options

T. Roxbury Housing Options
Source: Real Property System Data
- One Family Home: 1225
- One Family W/Accessory Apt.: 5
- Two Family Home: 16
- Three Family Home: 4
- Rural Residential w/Acreage: 289
- Rural Res., Some Ag. Use: 7
- Seasonal Residence: 117
- Manufactured Housing: 97
- Multi. Man. Hsgs.: 9
- Multiple Residences: 26
- Incidental Commercial Use: 8

T. Roxbury Land Use
Source: Real Property System Data
- Agricultural: 58
- Vacant Land: 1062
- Commercial: 94
- Rec. & Entertainment: 4
- Community Services: 43
- Industrial: 3
- Public Services: 21
- Forest Lands: 141

Prepared by: The Central Research Group, Inc.
Shapefile Supplied by: Delaware County Planning Department
Figure 4
Town of Roxbury Housing Condition

T. Roxbury Residential Housing Condition
Source: Real Property System Data

- Poor Condition (29)
- Fair Condition (292)
- Normal Condition (1209)
- Good Condition (267)
- Excellent Condition (6)

Prepared by: The Central Research Group, Inc.
Shapefile Supplied by: Delaware County Planning Department
Figure 5
Town of Roxbury Housing Style

T. Roxbury Housing Style
Source: Real Property System Data

- Older Trailer (101)
- A-Frame (10)
- Bungalow (15)
- Cabin [CC1] (24)
- Cape cod (110)
- Colonial (86)
- Contemporary (278)
- Cottage (69)
- Duplex (1)
- Log home (100)
- Mansion (2)
- Manuf'd Housing (88)
- Old style (351)
- Other style (70)
- Raised ranch (35)
- Ranch (331)
- Split level (12)
- Townhouse (120)

Prepared by: The Central Research Group, Inc.
Shapefile Supplied by: Delaware County Planning Department
Figure 6
Town of Roxbury
Housing by Year Built

Roxbury Residential by Year Built
Source: Real Property System Data
- Older Trailer (102)
- Prior to 1900 (180)
- 1900 to 1939 (229)
- 1940 to 1959 (136)
- 1960 to 1979 (444)
- 1980 to 1999 (568)
- 2000 to 2010 (144)

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Shapetiles Supplied by: Delaware County Planning Department
Figure 8
Town of Roxbury
Full Value per Acre

Full Value Land per Acre
Source: Real Property System Data
- Less Than $2,500/Acre (802)
- $2,500 to <$5,000/Acre (795)
- $5,000 to <$10,000/Acre (799)
- $10,000 to <$25,000/Acre (525)
- $25,000 to <$50,000/Acre (201)
- $50,000 to $266,667/Acre (107)

Full value is calculated by dividing the land assessment by the current equalization rate [30%], multiplying by 100 and then dividing by the acreage in the Real Property System.
Figure 9
Town of Roxbury
Housing by Full Value per Square Foot

Full Value per Square Foot
Source: Real Property System Data
- Older Trailer (108)
- Less Than $25/Sq.Ft. (60)
- $25 to <$50/Sq.Ft. (279)
- $50 to <$75/Sq.Ft. (443)
- $75 to <$100/Sq.Ft. (459)
- $100 to <$150/Sq.Ft. (396)
- Greater Than $150/Sq.Ft. (58)

Prepared by: The Central Research Group, Inc.
Shapefile Supplied by: Delaware County Planning Department