# **TOWN OF OSSINING**

2016 Reassessment Project



The Job of the Monitor



Michael Haberman Associates, Inc.





### **JOB OF THE MONITOR**

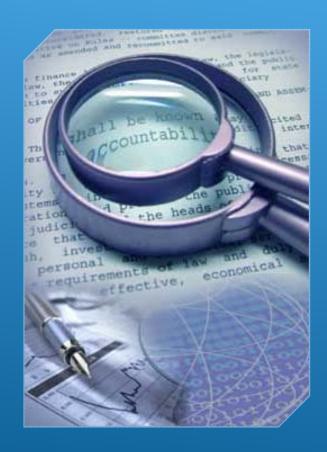
Provide Oversight of the Project From Start to Finish

Participate in all Monthly Status Meeting

Assure Efficiency Through Teamwork

Added Layer of Quality Control

**Assure Compliance** 



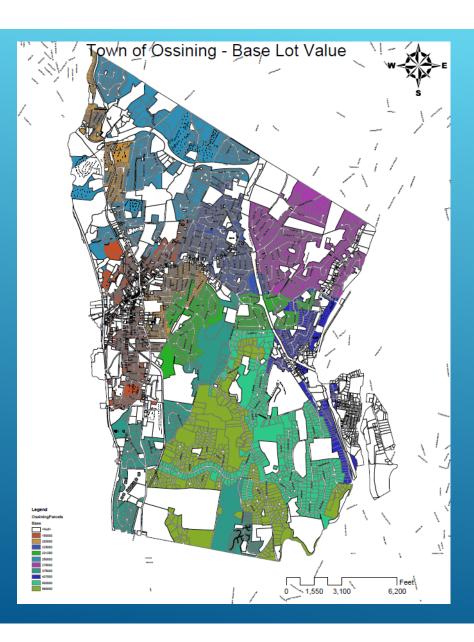
# PROVIDE OVERSIGHT START TO FINISH

- Monitor Timeline
- Town's Advocate
  - Open Communication
    - ☐ Technical Assistance
      - Valuation Oversight
        - Public Relations



# ADDED LAYER OF QUALITY CONTROL

- Together But Separate
- Audit Training Classes
- Audit Field Inspections
- Assure Accurate Neighborhood Delineation
- Independent Data Collection
- □ Review Modeling
- Valuation Conclusions Analysis,
- □ Field Review of Data and Values



### **NEIGHBORHOOD DELINEATION**

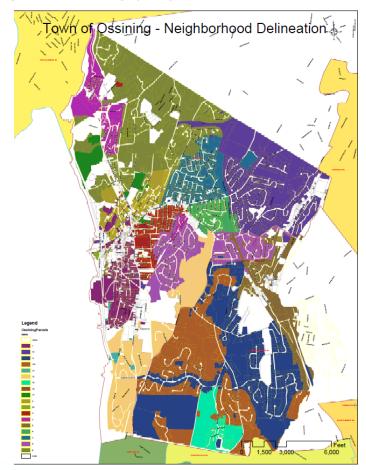
The is an example of GIS mapping utilized for neighborhood delineation and sales verification.



Town of Ossining	
Neighborhoods	
Row Labels 💌	Count of NBHD
∃0	
Briarcliff Manor	102
Ossining □1	07:
Ossining	90:
<b>∃2</b>	
Ossining	27:
⊟3	
Ossining	63
□4 Ossining	18
□5	10.
Briarcliff Manor	36
Ossining	
<b>□6</b>	
Ossining	38
□ <b>7</b>	105
Ossining	105
Briarcliff Manor	40
<b></b> 9	
Ossining	57:
□10	
Briarcliff Manor	74:
Ossining	/4.
Briarcliff Manor	87
□12	
Briarcliff Manor	
Ossining	25:
□ 13 Briarcliff Manor	22
□ 15	22
Briarcliff Manor	12
□16	
Ossining	9:
□ 17	
Ossining	41
□ 18 Briarcliff Manor	13
□19	13.
Briarcliff Manor	19
⊒ 20	
Briarcliff Manor	8
□ 21 O-sisiss	44
Ossining	44
Ossining	51
<b>∃23</b>	
Briarcliff Manor	1
Ossining	48
☐ (blank)  Briarcliff Manor	
Briarcliff Manor	
Silarciiii ividiloi	
Ossining	
Ossining Poughkeepsie	

Town of Ossi	nıng		
Parcel Count	Count %	Parcel AV	AV %
7,168	73.80%	\$178,615,853	70.43%
2,545	26.20%	\$74,973,912	29.57%
Roll Section	Count %	<u>AV %</u>	
1	95.25%	81.78%	
3	0.13%	0.66%	
5	0.25%	2.60%	
6	0.14%	0.51%	
8	4.24%	<u>14.45%</u>	
	100.00%	100.00%	
	Count	AV	
Residential	7,168	178,615,853	57.60%
Commercial	2,545	\$74,973,912	24.18%
Taxable State	13	2,052,454	
Franchise	25	8,075,129	
Utility	14	1,566,274	
Exempt	432	\$44,807,305	14.45%
	10,197	310,090,927	100.00%
Page Bronortions	Count	AV	A\/ 0/
Base Proportions Homestead	<u>Count</u> 7,168	AV 178,615,853	AV % 67.33%
Non-Homestead	2,597	\$86,667,769	32.67%
NOII-HOIIIESIEaU	2,397	265,283,622	32.01 %

# EXAMPLES OF WORK PRODUCT UTILIZED DURING THE PROJECT



Sheet Name	Work Completed	Description of the Edit Check	Results
Summary Sheet	Done	Summary of Grade, Condition, and Style	Summary Only
Potential Kitchen Errors	Done	Compares kitchen count to LUC and number of living units	10 potential issues found
Potential Story Height	Done	Compares the style to the story height	All OK
SL and RR no Finished Basement	Done	Identifies all split levels and raised ranches with no finished basement	1 potential issue found
SL and RR with REC	Done	Identifies all split levels and raised ranches with REC space	2 issues found
MGFA Greater than SFLA	Done	Identifies all properties where the MGFA is greater than the SFLA	All OK
Full Bath Potential Errors	Done	Compares the number of full bathrooms with the building size	3 issues found
Half Bath Potential Errors	Done	Compares the number of half bathrooms with the building size	All OK
Fireplace Potential Errors	Done	Compares the number of fireplaces with the building size	All OK
Net Lower Level	Done	Compares the net lower level by subtracting the garage square footage (looking for properties with a 25% difference, but all properties are shown in the report)	14 Potential Issues
Style-Age	Done	Compare the style with the year build	81 potential Issues
Basement Garage	Done	Compares raised ranches and split level property with basement	All OK
		New to Old Reports	
New GLA vs Old GLA	Done	Compares the new GLA to the old GLA of all properties, except raised ranches and split levels	118 Issues.
Story New to Old	Done	Compares the new story height to the old story height.	78 issues.
Style New to Old	Done	Compares the new style to the old style.	84 issues.
LUC New to Old	Done	Compares the new LUC to the old LUC.	14 issues
Kitchen New to Old	Done	Compares the Kitchen count to the old Kitchen count.	12 issues.
Full Bath New to Old	Done	Compares the new bath count to the old bath count.	61 issues.
Half Bath New to Old	Done	Compares the new half bath count to the old half bath count.	53 issues
		Missing Data Checks	
LUC	Done	Check to ensure all records have a LUC.	All OK
Year Built	Done	Check to ensure all records have a Year Built.	2 issues
Style	Done	Check to ensure all records have a Style.	All OK
Story Height	Done	Check to ensure all records have a Story Height.	All OK
Bathroom	Done	Check to ensure all records have at least 1 Bathroom.	All OK
SFLA	Done	Check to ensure all records have a SFLA.	3 issues
Grade	Done	Check to ensure all records have a Grade.	3 issues
Condition	Done	Check to ensure all records have a Condition.	3 issues
Kitchen	Done	Check to ensure all records have at least 1 Kitchen.	All OK

### **DATA EDIT REPORTS**

This is the summary page from a residential edit report. Edit reports are delineated by section.

#	JUR	PARID	ADRNO	ADRSTR	CITYNAME	LUC	STYLE	STORIES	Old Story
4	5542	104.07-1-20	34	BEECHWOOD	BRIARCLIFF MANOR		10:ROW	1	2
8	5542	104.07-1-41	2	BEECHWOOD	BRIARCLIFF MANOR	210	15:TOWN HOUSE	2	2.5
				REVOLUTIONAR					
9	5542	104.07-1-51	50	Υ	BRIARCLIFF MANOR	210	07:MANSION	2.7	2.5
				REVOLUTIONAR					
11	5542	104.07-1-56	36	Υ	BRIARCLIFF MANOR	210	07:MANSION	2.5	2
12	5542	104.07-1-59	40	MARLBOROUGH	BRIARCLIFF MANOR	280	08:OLD STYLE	1.7	2
							06:CONTEMPORA		
15	5542	104.07-1-7	444	RIVER	BRIARCLIFF MANOR	210	RY	1	2
							06:CONTEMPORA		
23	5542	104.08-1-41	40	NICHOLS	BRIARCLIFF MANOR	210	RY	1	2
							06:CONTEMPORA		
24	5542	104.08-1-43	50	LAW	BRIARCLIFF MANOR	210	RY	1.7	1.5
25	5542	104.08-1-48	759	LONG HILL	BRIARCLIFF MANOR	210	05:COLONIAL	2	1.5
26	5542	104.08-1-49	739	LONG HILL	BRIARCLIFF MANOR	210	08:OLD STYLE	1.9	1.5
45	5542	104.08-1-81	57	RIDGECREST	BRIARCLIFF MANOR	210	05:COLONIAL	2	1
47	5542	104.08-1-86	111	RIDGECREST	BRIARCLIFF MANOR	210	05:COLONIAL	2	1
48	5542	104.08-1-87	151	RIDGECREST	BRIARCLIFF MANOR	210	05:COLONIAL	2	1
49	5542	104.08-1-9	909	LONG HILL	BRIARCLIFF MANOR	210	02:RAISED RANCH	1	2
62	5542	104.11-1-4	322	RIVER	BRIARCLIFF MANOR	210	01:RANCH	1	2
63	5542	104.11-1-52	279	RIVER	BRIARCLIFF MANOR	210	04:CAPE COD	1.5	1

## **DATA EDIT REPORTS**

Example of a edit report comparing old story height to newly recorded story height.

### **Commercial Data Verification**

Commercial data verification was based on a random selection of properties. Each was compared to data as collected by Tyler, noting inconsistencies in inventory.

Statistical analysis was also completed comparing data as it existed on the Ossining Assessment Roll and what was recorded by Tyler. Large variations were flagged for further review.

#### 89.20-3-42

#### 9 Wolden Road

Apartments - Garden/Residential 4 Family

Topography and traffic are not is listed. Topography is sloping upward from the street level to the rear (east). Wolden Road is a thru-road and Ossining High School is on the opposite side of the road. Covered Parking is listed as '0', though there is a two car garage which is not listed. All other reported data appears accurate.



#### 90.15-2-14, 15, 16, 19

534 North State Road

Warehouse

The photo on the card is incorrect. It is a photo of the building located on lot 90.15-2-17. All other reported data appears accurate. Building is located on lot 19. Lots 14, 15, 16 are vacant.



### **Residential Data Verification**

In an effort to focus residential data verification, statistical analysis was completed focusing on predetermined edits.

The two properties to the right are examples of the kind of inconsistencies discovered.

#### FIELD REVIEW AND INSPECTION -

By identifying anomalies in the office we were able to select properties to inspect in the field.

- 44 Stone Ave (90.13-1-50) No entry,
  - o Changed from ranch as per Ossining to 1 story old style part finished attic.
  - o 210 LUC, Two kitchens on the card, one living unit
  - Rear detached garage appears to be converted into living area, labeled as garage.







- 36 Stone Ave (90.13-1-46) Owner requested appointment
  - Listed as 1 story colonial. There is a chance that the property owner will not allow inspection at a later time. All available information must be collected when possible



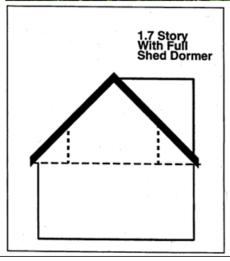
## Residential Data Verification

During the field reviews it was discovered Tyler viewed certain property styles differently than the local assessor.

- 11 and 13 Ramapo Rd (90.13-3-31 & 30.13-3-30) Both Measured and Listed. Houses next to each other.
  - o 11 Ramapo Rd listed as 1.5 stories no attic, has full rear dormer. As per Tyler manual







# **Valuation Models**

### Example of valuation models reviewed

PARID	ST# Street	Ext Owner	NBH D LUC UVUNIT Acres	D STORIES STYLE YRBLT Yr Remod E	GRAD CD  OXTWALL SELA E U # Bed F Bath S date PRICE S Valid MKTVA	LIDICOMP1 DATE1 PRICES	ADJ1 DIST1 COM	IP2 DATE2	PRICE2 ADI2 DIST2 COMP3	DATES PRICES ADJS DISTS COMP4	DATE4 PRICE4 ADJ4 DIST4 COMP	DATES PRICES ADJS	DISTS Land Value Cost Value N	dkt Value Final Value Prior Value Value Metho	Sales New/
2.191-86-1 2.191-86-2.SA	400 CYRUS FIELD	RD KAPLAN, MICHAEL J.	3A4 210 1 1.04	1 2 05 1984 2001	01 2476 B- AV 4 3 9/19/2014 960,000 X Valid	1 2.191-86-1 9/19/2014 960,	00 947,390 45 6.60-	-39-15.8 6/24/2019	1,200,000 918,000 170 3.100-97-52	7/28/2014 650,000 806,610 174 6.60-39-15.2	8/8/2014 1,465,000 1,100,450 179 6.80-6	41 8/6/2014 979,000 949,240	179 589,600 1,124,430	949,100 949,100 888,889 Market	0.99 1.07
2.191-86-2.SA 2.191-86-5.1.SA	300 CYRUS FIELD 200 CYRUS FIELD	RD BOECKELMAN, JOANNE M	3A4 311 2.29 3A4 311 1 0.01										74,420 74,420 330 330	74,420 279,693 Cost 330 1.916 Cost	0.27
2.191-86-5.2.SA	0 CYRUS FIELD	RD DING, MIN RD GOLDSMITH, DEENA DR BAKAR, MEUSSA M.	344 311 054										17 550 17 550	17 550 22 989 Cost	0.76
3.100-100-1 3.100-100-18.SA	33 HCKORYHILL 33 HCKORYHILL	DR BAKAR, MEUSSA M. DR REITH, DWAYNE	3A4 210 1 0.18 3A4 210 1 0.12		01 1808 C+ GD 3 2 4/23/2012 527,500 X 0 01 2926 C+ GD 4 2	3.100-98-10 5/28/2015 768/	00 634,930 45 3.100	0-76-9 6/11/2015	580,000 640,470 75 3.100-97-52 650,000 635,310 71 3.100-76-9	7/28/2014 650,000 466,580 94 6.80-82-17 6/11/2015 580,000 809,200 97 6.80-82-17	2/12/2015 675,000 630,590 111 6.80-7 2/12/2015 675,000 799,320 118 3.60-3			634,010 634,010 613,027 Market 802,740 802,740 413,793 Market	1.03
3.100-100-2	46 OVERLOOK	RD MEILMAN, SHELLEY	3A4 210 1 0.19	1 2 05 1962	01 2521 C+ GD 4 2	3.100-98-10 5/28/2015 768/	00 730,000 31 3.100	0-97-52 7/28/2014	650,000 561,650 77 3.100-76-9	6/11/2015 580,000 735,540 88 6.80-82-17	2/12/2015 675,000 725,660 113 6.80-7	15 6/19/2014 820,000 795,930	124 301,600 796,450	729,080 729,080 860,153 Market	0.85
3.100-100-20 3.100-100-3	27 HICKORYHILL 34 OVERLOOK	DR ANKER, JUDY RD RICHARDS, STEVEN	3A4 210 1 0.22 3A4 210 1 0.19	1 1 02 1962	01 2594 C+ GD 5 3 03 2649 C+ AV 4 3	3.140-126-18 5/4/2015 667/	00 648,090 25 3.140	0-126-20 3/31/2014	750,000 757,980 78 3.100-97-48 510,000 586,970 106 3.140-126-20	3/17/2014 660,000 691,860 81 6.20-4-54 3/31/2014 750,000 707,560 111 3.100-97-48	4/30/2015 620,000 627,890 104 6.90-8 3/17/2014 660,000 641,440 119 3.60-3	21 12/15/2014 695,000 657,000	126 313,300 669,330	668,790 668,790 860,153 Market 615,240 615,240 601,533 Market	0.78
3.100-100-4.SA	28 OVERLOOK	RD FLYNN, WILLIAM J	344 210 1 012	1 1 02 1962	03 2332 C+ GD 3 2	3.140-126-18 5/4/2015 667/	00 576,930 32 3,140	0-126-20 3/31/2014	750.000 686.820 80 3.100-97-48	3/17/2014 660.000 620.700 81 6.20-4-54	4/30/2015 620.000 556.730 102 6.90-8	21 12/15/2014 695.000 585.840	127 274.300 574.760	598.400 598.400 421.456 Market	1.42
3.100-101-1		DR LEE, WEI CHOW DR DEUTSCH, HENRY W	3A4 210 1 0.18		03 2523 C+ GD 4 2 03 2838 C+ GD 5 2				750,000 786,740 109 3.100-97-48 750,000 747,910 76 3.100-97-48	3/17/2014 660,000 720,620 117 6.90-85-21 3/17/2014 660,000 681,790 88 6.20-4-54	12/15/2014 695,000 685,760 125 3.60-3 4/30/2015 620,000 617,820 105 6,90-8			698,850 698,850 597,701 Market	0.79
3.100-101-2 3.100-101-3	7 BEECHWOOD	CT BARNHARD, ELIZABETH M	3A4 210 1 0.19 3A4 210 1 0.19	1 1 02 1963	01 2780 C+ AV 4 3	3.140-126-18 5/4/2015 667/	00 603,820 68 3.140	0-126-20 3/31/2014	750,000 713,710 101 3.60-34-10	6/23/2014 510,000 593,120 112 3.100-97-48	3/17/2014 660,000 647,590 114 3.60-3	6 9/26/2014 425,000 524,370	117 301,600 623,280	658,790 658,790 833,333 Market 621,710 621,710 802,682 Market	0.77
		CT LIPTAK, DAVID	3A4 210 1 0.19 3A4 210 1 0.2	1 2 05 1962	01 2518 C+ GD 4 3 03 1771 C+ GD 3 2 9/19/2013 560,000 X Valid	3.100-76-9 6/11/2015 580/	00 736,840 66 3.100	0-97-52 7/28/2014	650,000 562,950 78 3,100-98-10 560,000 580,650 105 6,30-15-11	5/28/2015 768,000 731,300 83 3.100-93-1.2 6/30/2015 625,000 600,650 112 3.100-74-27	4/15/2015 899,900 689,140 98 3.60-3 10/18/2013 515,000 694,180 117 6.20-4	36 7/11/2014 800,000 574,770	112 301,600 765,570	692,590 692,590 687,739 Market 644,360 644,360 618,774 Market	1.01
3.100-101-5		AVE SPINIELLO, ROMEO	3A4 210 1 0.11	1 2 08 1900	05 17/1 C+ GD 3 2 9/19/2013 560,000 X Vali 06 1999 C AV 3 1 3/9/2012 404,000 X 0	d 3.60-33-1 3/19/2015 500/ 3.60-31-12 9/17/2014 533.	00 627,940 66 3.100 00 294,320 148 3.100	0-101-5 9/19/2015 0-86-2 7/1/2015	350,000 387,820 157 6.80-72-8	7/8/2014 455,000 314,630 167 3.100-86-7	10/18/2013 515,000 694,180 117 6:20-4 8/22/2013 481,500 374,320 169 6:70-5	7 8/27/2014 710,000 711,980 7 8/27/2014 419,000 349,990	123 305,500 635,020 172 243,360 464,930	356,760 356,760 419,540 Market	0.85
3.100-102-3	33 SOUTHFIELD	AVE ANITA DENARDO LIV. TRUST	3A4 220 2 0.11	1 2 08 1900	03 1794 C AV 5 2	3.100-80-11 5/29/2014 515/	00 408,090 172 3.60-	-31-12 9/17/2014	533,700 292,270 179 3.100-86-2	7/1/2013 350,000 385,770 188 6.80-72-8	7/8/2014 455,000 312,580 194 3.100-	5-7 8/22/2013 481,500 372,270	195 243,360 435,700	367,930 367,930 455,939 Market	0.81
		AVE SUYAMA, MIKIKO AVE SALVATORELU TRUST. ILVA	3A4 220 2 0.11 3A4 220 2 0.11	1 2 08 1890	03 1570 C AV 4 2 03 2463 C AV 4 3				533,700 278,320 179 3.100-86-2 533,700 313,350 215 6.80-78-17	7/1/2013 350,000 371,820 186 6.80-72-8 2/6/2015 550,000 294.510 219 6.50-23-24	7/8/2014 455,000 298,630 194 3.100- 9/5/2014 500,000 324,990 222 6.80-7.	5-7 8/22/2013 481,500 358,320 8 7/8/2014 455.000 333.660	294 243,360 425,280 226 243,360 456,550	354,410 354,410 488,506 Market 339,150 339,150 488,506 Market	0.73
3 100-102-6	45 SOUTHFIELD	AVE MCGOVERN, NOELEEN	3A4 220 2 0.11 3A4 210 1 0.11	1 2 08 1900	03 1528 C AV 2 2	3.60-31-12 9/17/2014 533,	00 270,920 149 3.100	0-86-2 7/1/2019	350,000 364,420 155 6.80-72-8	7/8/2014 455,000 291,230 165 3.100-86-7	8/22/2013 481,500 350,920 167 6.70-9	7 8/27/2014 419,000 326,590	175 243,360 415,730	334,590 334,590 402,299 Market	0.83
3.100-102-7 3.100-102-8	51 SOUTHFIELD	AVE BROCCOU REALTY LLC	3A4 220 2 0.11	1 2 08 1890	06 1789 C AV 4 2	3.100-80-11 5/29/2014 515/	00 388,060 173 3.60-	-31-12 9/17/2014	533,700 272,240 182 3.100-86-2	7/1/2013 350,000 365,740 192 6.80-72-8	7/8/2014 455,000 292,550 194 3.100-	5-7 8/22/2013 481,500 352,240	196 243,360 405,730 7,800 13,300	348,500 348,500 411,877 Market 13,300 19,157 Cost	0.85
3.100-102-9		AVE SEMAN, JOAN	3A4 210 1 0.11 3A4 210 1 0.17	1 2 08 1900	03 1485 C AV 4 1	3.100-86-2 7/1/2013 350/	00 346,150 151 3.60-	-31-12 9/17/2014	533,700 252,650 153 6.70-50-7	8/27/2014 419,000 308,320 164 6.30-11-21	12/4/2014 490,000 336,670 169 6.80-7.	8 7/8/2014 455,000 272,960	176 243,360 423,220	317,360 317,360 367,816 Market	0.86
	349 ASHFORD	AVE LAWE, NOREEN	3A4 210 1 0.17	1 2 08 1880	01 1526 C AV 4 2	3.60-31-12 9/17/2014 533.	00 276.220 159 6.80-	-72-8 7/8/2014	455.000 296.530 170 3.100-86-2	7/1/2013 350,000 369,720 170 6.70-51-2	6/9/2015 508,500 377,480 171 6.50-2	24 9/5/2014 500,000 287,860	171 246,830 425,770	328,150 328,150 486,590 Market	0.67
3.100-74-11	30 KING 28 KING	ST GUERRERO, WILLIAM E ST MAUNARI, ROBERT	3A4 210 1 0.12 3A4 220 2 0.11	1 1.5 04 1954 1 2 05 1960	03 1682 C AV 3 2 06 2250 C AV 6 2 02 1442 C GD 3 2	3.60-33-1 3/19/2015 500/ 3.100-80-11 5/29/2014 515/	00 435,980 78 3.100 00 590,180 75 3.100	0-86-7 8/22/2013 0-98-10 5/28/2019	481,500 485,410 112 6.70-51-2 768,000 544,290 141 6.110-97-4	6/9/2015 508,500 506,670 114 6.110-101-6 8/29/2014 620,000 585,460 160 6.110-97-5	8/26/2014 569,000 532,640 117 6.80-7 7/1/2014 765,000 721,490 163 3,100-	5-9 6/11/2015 580.000 549.830	163 270.400 553.750	480,840 480,840 517,241 Market 575,160 575,160 672,414 Market	0.93
3.100-74-12	22 KING	ST FINNERTY, STEPHEN	3A4 210 1 0.11	1 1 01 1953	02 1442 C GD 3 2	3.140-126-18 5/4/2015 667/	00 490,270 104 3.60-	-34-6 9/26/2014	425,000 410,820 105 6.20-4-32	6/12/2015 651,000 572,900 111 3.100-74-12	8/2/2013 490,000 508,790 115 3.60-3	7 4/30/2014 550,000 568,150	116 270,400 504,130	511,390 511,390 536,398 Market	0.95
3.100-74-13 3.100-74-14	16 KING 17 NORTHEIEID	ST SCHNEIDERMAN, JERRY	3A4 210 1 0.11	1 2 05 2001	03 2560 C+ AV 4 3 06 1448 C AV 3 1	3.100-98-10 5/28/2015 768/ 3.100-86-2 7/1/2013 350/	00 765,300 57 3.100	0-97-52 7/28/2014	650,000 596,950 69 3.100-76-9 490,000 401,700 159 6.70-50-7	6/11/2015 580,000 770,840 75 3.60-32-36 8/27/2014 419,000 373,350 166 3.60-34-6	7/11/2014 800,000 608,770 93 3.100- 9/26/2014 425,000 284,420 168 3.60-3	3-1.2 4/15/2015 899,900 723,140 12 9/17/2014 533,700 317,680	99 270,400 750,250 168 270,400 454,200	724,500 724,500 720,307 Market 377,400 377,400 448,276 Market	1.01
3.100-74-15	23 NORTHFIELD	AVE REID, ALETA E	3A4 210 1 0.11	1 1 08 1923	06 1222 C AV 3 1 03 1271 C AV 3 1	3.100-86-2 7/1/2013 350/	00 371,790 122 6.30-	-11-21 12/4/2014	490,000 362,310 156 6,70-50-7	8/27/2014 419.000 333.960 164 3.60-31-12	9/17/2014 533,700 278,290 169 3,60-3	6 9/26/2014 425.000 245.030	169 270,400 417,860	340.450 340.450 386.973 Market	0.88
3.100-74-16	25 NORTHFIELD	AVE FIROR, FRANK	3A4 210 1 0.17 3A4 210 1 0.12 3A4 220 2 0.11 3A4 210 1 0.11	1 2 08 1880	00 100 100 100 100 100 100 100 100 100	3.60-31-12 9/17/2014 533,	00 271,450 148 3.100	0-86-2 7/1/2013	350,000 364,950 150 6.80-72-8 515,000 543,150 102 6.30-15-11	7/8/2014 455,000 291,760 166 6.70-50-7 6/30/2015 625,000 449,620 114 6.50-28-5	8/27/2014 419,000 327,120 167 3.100- 3/6/2015 449,000 463,290 116 6.20-4	5-7 8/22/2013 481,500 351,450 8/25/2014 710,000 560,950	168 270,400 418,710	335,090 335,090 319,540 Market	1.05
3.100-74-17	21 BLANCHARD	AVE WALSH TRUST, ELEEN	3A4 210 1 0.11	1 1.5 04 1954	03 1412 C GD 4 1	3.60-33-1 3/19/2015 500/	00 451,050 51 3.100	0-74-27 10/18/2019	515,000 517,290 108 6.50-28-5	3/6/2015 449,000 437,430 110 6.30-15-11	5/6/2015 449,000 465,290 116 6.20-4 6/30/2015 625,000 423,760 116 6.20-4	8/25/2014 710,000 535,090	123 270,400 490,050	472,150 472,150 500,000 Market	0.94
3.100-74-19	27 BLANCHARD	AVE ZYCH, JOSEPH	3A4 210 1 0.11 3A4 210 1 0.23	1 1.7 04 1956	03 1519 C GD 4 2 01 1456 C AV 3 1	3.60-33-1 3/19/2015 500/	00 482.030 40 3.100	0-74-27 10/18/2019	515.000 548.270 104 6.30-15-11	6/30/2015 625.000 454.740 110 3.100-101-5	9/19/2013 560.000 434.740 117 6.50-2	5 3/6/2015 449,000 468,410	117 270,400 494,570	477,450 477,450 524,904 Market	0.91
3.100-74-2	74 KING 31 RIANCHARD	NANNA TRUST, ANNA	3A4 210 1 0.23 3A4 210 1 0.11		no 2000 C GD A 2	3.60-33-1 3/19/2015 500/ 3.60-33-1 3/19/2015 500/	00 448,490 82 3.100 00 551,250 50 3.100	0-86-7 8/22/2013 0-74-27 10/18/2013	481,500 497,920 114 6.50-28-5 515,000 617,490 109 6.30-15-11	3/6/2015 449,000 434,870 115 6.110-101-6 6/30/2015 625,000 523,960 109 3.100-101-5	8/26/2014 569,000 545,150 115 6:30-1 9/19/2013 560,000 503.960 115 6:20-4	21 12/4/2014 490,000 501,940 8/25/2014 710,000 635,290	118 276,010 483,370 124 270,400 520,750	491,020 491,020 505,747 Market 568,760 568,760 605,364 Market	0.97
3.100-74-21	33 BLANCHARD	AVE GEARY, STEPHANIE M.	3A4 210 1 0.27 3A4 210 1 0.15	1 1 01 1957	01 1040 C AV 3 1 1 03 1731 C AV 4 2	3.60-34-6 9/26/2014 425,	00 349,420 87 3.60-	34-7 4/30/2014	550,000 506,750 100 6.80-75-17	12/12/2014 445,000 391,590 110 6.30-14-3	9/15/2014 575,000 511,480 116 6.50-2	1 10/15/2014 525,000 501,860	119 277,310 446,530	471,270 471,270 530,651 Market	0.89
	41 BLANCHARD 45 BLANCHARD	AVE JULKA, BHUPINDER SINGH	3A4 210 1 0.15	1 17 04 1954	03 1731 C AV 4 2		00 466,960 78 3.100		481,500 516,390 113 6.70-51-2 550,000 421,750 114 3.100-86-7	6/9/2015 508,500 537,650 114 6.110-101-6	8/26/2014 569,000 563,620 114 6.80-7	17 2/6/2015 550,000 417,550	116 273,410 510,420	510,220 510,220 534,483 Market 514,160 514,160 601,533 Market	0.65
3.100-74-24	51 BLANCHARD	AVE BARBONE JR, DANIEL	3A4 210 1 0.14 3A4 210 1 0.14	1 19 04 1954	03 1869 C AV 4 2 03 1701 C GD 4 2	3.60-33-1 3/19/2015 500/	00 500,000 63 3.100	0-74-27 10/18/2019	515,000 566,240 104 6.30-15-11	6/30/2015 625,000 472,710 113 6.50-28-5	3/6/2015 449,000 486,380 118 6.20-4		121 273,090 564,290	521,110 521,110 568,966 Market	0.92
3.100-74-25	55 BLANCHARD	AVE ROEMER, DANIEL F	3A4 210 1 0.14 3A4 210 1 0.18	1 2 05 1954 2007	03 2098 C+ GD 4 2 03 2138 C GD 4 3		00 666,920 51 3.100 00 577,560 113 6.50		768,000 661,380 57 3.100-97-52	7/28/2014 650,000 493,030 82 6.80-82-17 6/11/2015 580,000 622.460 133 3.100-101-5	2/12/2015 675,000 657,040 106 6.10-1 9/19/2013 560.000 530.270 156 3.100-	3 6/11/2015 850,000 595,080	122 273,090 650,360	647,580 647,580 733,716 Market	08
	65 BLANCHARD	AVE CHAN, LANTI AVE SANTIAGO, JASON	3A4 210 1 0.18 3A4 210 1 0.15	1 1.9 04 1954	03 1581 C 60 4 2 10/18/2013 515.000 X Valid				515,000 531,000 100 630-15-11	6/30/2015 625,000 622,460 133 3.100-101-5 6/30/2015 625,000 437,470 112 6.50-28-5	3/5/2015 449,000 451,140 121 3,100-		160 274,390 591,840 121 273,410 504,800	589,250 589,250 630,268 Market 460,980 460,980 544,061 Market	0.00 (0.85
3.100-74-28.1	67 BLANCHARD	AVE MURTHY, SHEKAR	3A4 210 1 0.15 3A4 210 1 0.36	1 2 05 2008	01 3280 B AV 4 4	3.100-93-1.2 4/15/2015 899,	00 989,300 53 3.100	0-83-7 9/8/2014	1,050,000 1,018,280 81 3.60-32-36	7/11/2014 800,000 874,930 109 6.80-58-12.4	6/16/2014 1,230,000 1,147,240 131 6.60-3	15.8 6/24/2015 1,200,000 974,500	135 280,240 1,016,010	1,005,790 1,005,790 919,540 Market	1/0
3.100-74-29.1	73 BLANCHARD AVE 69 BLANCHARD	DENIKE, PATRICIA AVE SESKIN IFANETTE	3A4 210 1 0.53	1 1.7 04 1954 1 2 05 2008	03 1456 C AV 3 1 11/2/2011 300,000 X 01 4218 B AV 6 4	3.60-33-1 3/19/2015 500/ 3.100.83.7 9/8/2014 1.050/	00 538,210 102 6.110 00 1.321.500 106 3.100	0-101-6 8/26/2014	569,000 634,870 133 6.80-78-17 899,900 1,292,520 123 6,60,39,15,8	2/6/2015 550,000 488,800 134 6.50-28-5 6/24/2015 1.200,000 1.227,720 124 6.60,30,15.2	3/6/2015 449,000 524,590 134 6.70-5 8/8/2014 1.465,000 1.460,120 137 6.60-3	2 6/9/2015 508,500 608,900 15.9 6/6/2014 1.365,000 1.482,240	137 434,200 648,000 137 399,100 1,412,540	556,670 556,670 593,870 Market 1 349 220 1 349 220 984 674 Market	137
3.100-74-3	70 KING	ST STECHER, VERA J	3A4 210 1 0.48	1 1.7 04 1954	04 1456 C AV 3 1		00 482,850 109 3.60-		500,000 429,400 119 6.50-28-5	3/6/2015 449,000 415,780 125 3.100-86-7	8/22/2013 481,500 478,830 126 6.110-	01-6 8/26/2014 569,000 526,060	130 284,140 483,330	472,260 472,260 544,061 Market	0.87
	77 BLANCHARD 81 BLANCHARD	AVE ERCOLE, DONNA MARIE	3A4 210 1 0.37 3A4 210 1 0.37	1 1.7 04 1954 1 1.7 04 1954	01 1456 C GD 3 2 03 1456 C AV 3 2	3.60-33-1 3/19/2015 500/	00 462,030 41 3.100		515,000 528,270 102 6.30-15-11 508,500 494,730 107 3,100-86-7	6/30/2015 625,000 434,740 111 6.50-28-5 8/22/2013 481.500 423,420 113 6.80-28-17	3/6/2015 449,000 448,410 116 3.100-	01-5 9/19/2013 560,000 414,740 01-6 8/26/2014 569,000 520,700	120 280,560 504,090	458,370 458,370 542,146 Market	0.85
3.100-74-32	3 CYRUS	PL ROTHOLZ, STEVEN			03 1188 C AV 3 1 1 01 3063 C+ AV 4 2	3,60-34-6 9/26/2014 425/	00 402,230 86 3,60-	34-7 4/30/2014	550.000 559.560 102 6.80-75-17	12/12/2014 445,000 444,400 110 6.80-62-10	9/11/2014 610,000 531,340 116 6.30-1	3 9/15/2014 575,000 564,290	116 313,300 507,530		0.83
	60 KING 73 CYRUS	ST ADLER, JUDA	3A4 210 1 0.37 3A4 210 1 0.42	1 2 05 1830			00 575,200 130 6.80+ 00 1,022,460 44 3.60-		738,000 609,880 174 6.80-54-3	3/13/2014 838,000 660,230 176 6.50-31-40 9/8/2014 1.050.000 1.051.440 116 6.60-39-15.8	8/19/2013 486,400 591,050 176 3.100-	0-11 5/29/2014 515,000 691,020	186 280,560 625,720	624,330 624,330 647,550 Market 1,033,800 1,033,800 667,582 Market	0.05
	73 CYRUS 0 UNDERCUFF	PL NEWMAN, ERICA PL PRETNAR, SYLVESTER	3A4 210 1 0.42 3A4 311 0.66		03 3244 B AV 4 3	3.100-93-1.2 4/15/2015 899,	00 1,022,460 44 3.60-	-32-36 7/11/2014	800,000 908,090 79 3:100-83-7	9/8/2014 1,050,000 1,051,440 116 6.60-39-15.8	6/24/2015 1,200,000 1,007,660 122 6.10-1	3 7/30/2014 1,245,000 1,107,830	122 323,230 1,073,280 331,030 331,030	1,033,800 1,033,800 662,582 Market 331,030 30,654 Cost	10.80
	23 SUMMIT	TER TIADEN, GABRIELLE	3A4 210 1 0.42	1 2 08 1928	06 2009 B- GD 3 2				550,000 515,320 128 6.30-15-11	6/30/2015 625,000 537,440 141 6.70-51-2	6/9/2015 508,500 635,420 148 6.50-2				0.81
3.100-74-44 2.100-74-45 SA	8 SUMMT	TER GENERALE SON, PIERO	3A4 210 1 0.23 3A4 210 1 0.89	1 2 06 1984	01 2435 8- AV 4 3 01 2851 8- AV 4 3	6.70-53-4 2/27/2015 749,	00 815,770 108 6.804	-67-1 6/30/2014 0.00 10 5/30/2014	821,135 767,550 127 3.60-29-4.1	4/9/2014 825,000 926,730 142 3.100-76-9	6/11/2015 580,000 863,050 147 3.140-	26-18 5/4/2015 667,000 833,770	148 317,050 806,650	841,010 841,010 823,755 Market 820,680 820,680 651,341 Market	1.02
3.100-74-5	66 KING	ST CORLUKA, GEORGE	3A4 210 1 0.17	1 2 05 1982	01 2160 C AV 4 2	3.100-98-10 5/28/2015 768/	00 591,380 44 3.100	0-76-9 6/11/2015	580,000 596,920 69 3.100-97-52	7/28/2014 650,000 423,030 94 6.80-82-17	2/12/2015 675,000 587,040 111 6.110-	7-4 8/29/2014 620,000 632,550	122 274,060 605,890	590,460 500,450 779,693 Market	0.76
	11 SUMMIT 50 KING	TER GOM, KAZUHRO	3A4 210 1 0.1 3A4 210 1 0.15		03 1824 C+ AV 3 2 03 1863 C AV 3 2	3.100-76-9 6/11/2015 580/	00 435,760 161 3.100	0-98-10 5/28/2019	768,000 430,220 165 6.80-82-17 481,500 524,240 114 6.110-101-6	2/12/2015 675,000 425,880 183 3.100-97-52 8/26/2014 569,000 571,420 115 6.20-51-2	7/28/2014 650,000 261,870 188 6.110- 6/9/2015 508.500 545.500 115 6.80-7		190 3,250 318,010 116 273,410 500,390	430,650 430,660 17,241 Morket	24.98 0.91
3.100-74-67SA	42 HILIDALE	RD RICH, CHRISTOPHER		1 2 05 1987	03 3161 B- AV 5 2	3.100-98-10 5/28/2015 768/	00 903,540 55 3.100	0-97-52 7/28/2014	650,000 735,190 71 3.100-76-9	6/11/2015 580,000 909,080 110 3.60-32-30	3/18/2014 1,080,000 953,150 119 3.60-3	36 7/11/2014 800,000 747,010	123 286,090 946,940	881,390 881,390 833,333 Market	1.06
	44 KING 40 BBOOKSIDE	ST DI DONATO TRUST, ELIZABETH	3A4 210 1 0.14	1 1.7 04 1955	01 1456 C AV 4 1	6.30-11-21 12/4/2014 490/	00 465,340 109 3.60-	-33-1 3/19/2019	500,000 411,890 117 6.50-28-5	3/6/2015 449,000 398,270 123 3.100-86-7	8/22/2013 481,500 461,320 127 6.110-	01-6 8/26/2014 569,000 508,550	129 273,090 465,260 231,400 231,400	455,050 455,060 485,506 Market 231,400 260,536 Cost	0.93
	40 BROOKSIDE 307 ASHFORD	AVE SYANANONDH, WASHIRA		1 15 04 1939	03 1374 C AV 3 1	3.60-33-1 3/19/2015 500/	00 404,700 120 3.100	0-86-7 8/22/2013	481.500 454.130 124 6.80-72-8	7/8/2014 455.000 394.440 126 6.30-11-21	12/4/2014 490.000 458.150 127 6.70-5	2 6/9/2015 508 500 475 390	129 246 180 419 360	446 730 446 730 461 686 Market	0.97
3.100-74-75SA	56 BROOKSIDE	IN KAY, CATHERINE LIBERATORE	3A4 210 1 0.03	1 1.7 04 1939	03 1568 C+ GD 3 2	3.60-33-1 3/19/2015 500/	00 513,110 68 6.30-	-15-11 6/30/2019	625,000 485,820 117 6.50-28-5 481.500 464.990 114 6.70-51-2	3/6/2015 449,000 499,490 119 6.80-78-17	2/6/2015 550,000 463,700 119 3.100- 8/26/2014 569,000 512,220 120 6.50-2	1-27 10/18/2013 515,000 579,350	120 239,200 510,600	506,630 506,630 170,498 Market	2.97
3.100-74-78.5A 3.100-74-8	40 KING	ST GRENCI GINOS		1 15 04 1956 1 15 04 1954	03 1403 C AV 4 2 01 1248 C AV 4 2	3.60-33-1 3/19/2015 500/	00 415,560 75 3.100	.51.2 6/9/2015	481,500 464,990 114 6.70-51-2 508 500 475 820 110 3 100-86-7	6/9/2015 508,500 486,250 114 6.110-101-6 8/22/2013 481 500 454 610 113 6.110-101-6	8/26/2014 569,000 512,220 120 6.50-2 8/26/2014 569,000 501,840 117 6.50-2		121 232,830 447,740 118 273,000 454,020		1.64
3.100-74-80	323 ASHFORD	AVE MUSUMECI, CARMELO	3A4 210 1 0.36	1 1 03 1958	01 2130 C AV 3 3	3.60-34-10 6/23/2014 510/	00 509,190 67 3.60		425,000 440,440 77 3.60-32-14	11/14/2013 530,000 559,690 109 3.60-34-7	4/30/2014 550,000 597,770 111 3.140-	86-18 5/4/2015 667.000 519.890	117 253.010 527.700	529,330 529,330 542,146 Market	0.98
3 100-74-81. SA 3 100-74-83 FA	0 ASHFORD 323 ASHFORD	AVE MUSUMECI, CARMELO	3A4 210 1 0.09 3A4 210 1 0.34		04 1036 C AV 1 1 1 01 1921 C AV 3 2	3.60-33-1 3/19/2015 500/	00 340,120 131 6.50-	-28-5 3/6/2019 0.86-2 7/1/2019	449,000 326,500 138 6,70-50-7 350,000 435,360 162 6,80-72-8	8/27/2014 419,000 365,220 145 6.30-11-21 7/8/2014 455,000 362,120 167 3,100,86.7	12/4/2014 490,000 393,570 145 3.100- 8/22/2013 481,500 421,860 170 6.80-2	1-27 10/18/2013 515,000 406,360 17 2/6/2015 550,000 323,020	547 249,470 385,280 173 265 980 497 480	372,230 372,230 145,862 Market 387,400 387,400 584,291 Market	2.55
3.100-74-85	323 ASHFORD	AVE FLOOD-COHEN, GINA	3A4 210 1 0.38	1 2 08 1870	03 2481 8, 60 3 2	6.80-78-17 2/6/2015 550/	00 507,250 137 3.60	-33-1 3/19/2019	500,000 556,660 145 3,60-31-12	9/17/2014 533,700 526,090 147 6.50-23-24	9/5/2014 500,000 537,730 154 3.100-	5-7 8/22/2013 481,500 606,090	158 267,280 655,850	543,960 543,960 789,272 Market	0.69
	331 ASHFORD 335 ASHFORD	AVE DELASHO, MORRIS	3A4 210 1 0.24	1 1 03 1966	01 2473 C AV 4 3 0 0 1288 C AV 3 2	3.60-34-10 6/23/2014 510/	00 529,210 82 3.60	34-6 9/26/2014	425,000 460,460 90 3.140-126-18	\$/4/2015 667,000 539,910 98 3.60-32-14 \$/4/2015 667,000 431,050 118 3.100-92-48	11/14/2013 530,000 579,710 114 3.60-3 3/17/2014 660,000 474,820 121 3.60-3	7 4/30/2014 550,000 617,790	116 249,110 526,210 123 248,130 425,990	549,300 549,300 525,820 Market 438,420 438,420 536,398 Market	1.04
3 100-74-87	335 ASHFORD 339 ASHFORD	AVE WENDROW, WENNYY	3A4 210 1 0.21 3A4 210 1 0.24	1 2 05 2003	03 2842 C+ AV 4 2	3.100-97-52 7/28/2014 650	00 420,350 88 3.60- 00 621,840 76 3.100	0-93-1.2 4/15/2019	99,900 748,030 77 3,100-98-10	5/4/2015 667,000 431,050 118 3.100-97-48 5/28/2015 768,000 790,190 83 3.60-32-36	3/17/2014 660,000 474,820 121 3.60-3 7/11/2014 800,000 633,660 87 3.100-		90 249,110 771,990	748,120 748,120 775,287 Market	0.82
3.100-74-89	323 ASHFORD	AVE CORNYN, WILLIAM	3A4 210 1 1.17	1 1.7 08 1900	06 1400 D PR 3 2 03 1719 C- AV 3 2	6.80-70-10 6/17/2014 395/	00 165,050 222 3.100	0-86-2 7/1/2013	350,000 196,940 351 3.60-31-12	9/17/2014 533,700 103,440 378 8.110-61-34	2/27/2015 585,000 57,890 391 6:50-3	40 8/19/2013 486,400 119,290	394 170,250 328,880	170,250 170,250 534,483 Market	0.32
3 100-74-9	36 KING 0 ASHFORD	ST LANCELLOTTI, PATRICK AVE LAWE, NOREEN	3A4 210 1 0.19 3A4 312 0.07	1 2 05 1954		3:100-80-11 5/29/2014 515/	D 489,790 121 3.100	0-98-10 5/28/2019	788,000 443,900 127 6.110-97-4	8/29/2014 620,000 485,070 128 3.60-31-12	9/17/2014 533,700 373,970 130 6.110-	7-5 7/1/2014 765,000 621,100	235 274,710 494,510 9,100 13,100	475,440 473,440 590,038 Market 13.100 24.904 Cost	0.80
3 100-75-1	54 GOULD	AVE AKKER, SERGEY	3A4 210 1 0.12	1 2 08 1900	06 1506 C+ GD 2 1	3.60-33-1 3/19/2015 500,	00 385,820 131 3.60	-31-12 9/17/2014	533,700 355,250 136 3.100-86-7	8/22/2013 481,500 435,250 137 6.80-78-17	2/6/2015 550,000 336,410 139 6.80-7	8 7/8/2014 455,000 375,560	141 272,440 509,200	383,580 383,580 434,866 Market	0.53
3 100-75-2	3 BYRON 63 CANDROOV	PL SALVATION ARMY	3A4 210 1 0.14	1 2 05 1961	03 1674 C GD 4 2	3.100-98-10 5/28/2015 768/	00 535,410 72 3.100	0.76-9 6/11/2019	580,000 540,950 103 3,100-97-52	7/28/2014 650,000 367,060 126 6.80-82-17 7/28/2014 650,000 383,400 109 6.80-82-17	2/12/2015 675,000 531,070 126 6:50-2 2/12/2015 675,000 547,410 117 6:50-2	7 6/24/2014 630,000 630,550	130 273,090 559,390	537,780 537,780 659,004 Market	0.82
3.100-75-4	65 SANDROCK	AVE UNARES LIFE EST, EUFEMIA	3A4 210 1 0.15	1 2 05 1950	03 1586 C AV 5 2	3.60-31-12 9/17/2014 533,	00 415,710 114 3.100	0-80-11 5/29/2014	515,000 531,530 122 3.100-98-10	5/28/2015 768,000 485,640 127 6.110-97-4	8/29/2014 620,000 526,810 128 6.110-	7-5 7/1/2014 765,000 662,840	132 273,410 497,300	515,180 515,180 605,364 Market	0.85
3 100-75-5	62 GOULD	AVE STROBEL DANIEL	3A4 210 1 0.13 3A4 210 1 0.12	1 1 01 1957	03 1264 C- GD 3 2 03 1196 C- GD 5 2	3.60-34-6 9/26/2014 425/	00 359,800 113 6.20-	4-32 6/12/2019	651,000 521,880 113 3.140-126-18	5/4/2015 667,000 439,250 116 3.100-74-12 8/2/2013 490,000 450,280 118 3.100.126.18	8/2/2013 490,000 457,770 117 6:30-1 5 5/4/2015 667,000 431,760 118 6:30-1	10 8/14/2014 530,000 458,150	121 272,760 468,420	454,140 454,140 544,061 Market	0.83
3 100-75-6	67 NORTHFIELD	AVE DEERY, LAURENCE E	3A4 210 1 0.12 3A4 210 1 0.23	1 17 04 1956	03 1196 C- GD 5 2 03 1558 C AV 4 3	3.60-33-1 3/19/2015 651,	314,590 114 3.60 00 468,400 72 6.70	51-2 6/9/2014	925,000 352,330 114 5:100-74-12 508.500 539.090 113 6,80-78-17	8/2/2013 490,000 450,280 118 3.140-126-18 2/6/2015 550,000 418,990 119 6.50-23-24	9/5/2014 500,000 449,470 124 6 50.2	4 5/2/2014 520,000 450,660 4 5/2/2014 520,000 508,450	129 276,010 497,020	485,780 485,780 528,796 Market	0.96
3 100-76-10	42 GOULD	AVE HARMAN, DIANE	3A4 210 1 0.23	1 1 01 1953	03 768 D+ AV 2 1	3.60-34-6 9/26/2014 425/	00 247,370 99 3.60	-34-7 4/30/2014	550,000 404,700 111 6.80-75-17	12/12/2014 445,000 289,540 116 6.30-14-3	9/15/2014 575,000 409,430 122 6.50-2	1 10/15/2014 525,000 399,810	123 276,010 379,520	372,480 372,480 392,720 Market	0.95
3 100-76-11	30 GOULD	AVE PETRETTI MARY UFE ESTATE	3A4 210 1 0.11 3A4 220 2 0.23	1 2 05 1953 2008	01 2520 8- GD 5 4	3.100-76-9 6/11/2015 580)	00 747,850 85 3.100	0-97-52 7/28/2014	650,000 573,960 92 3,100-98-10	5/28/2015 768,000 742,310 93 6.10-1-13	6/11/2015 850,000 676,010 106 3.100-	8-1.2 4/15/2015 899,900 700,150	110 270,400 770,340	707,460 707,460 766,284 Market	0.92
3 100-76-2	71 NORTHFIELD	AVE PETRETTI, PAUL J	3A4 210 1 0.11	1 19 04 1938	01 2543 C+ GD 4 3	3,60-33-1 3/19/2015 500/	00 648,470 103 6.50	31-21 9/18/2014	620,000 695,250 124 6.80-78-17	2/6/2015 550,000 599,060 128 6.30-15-11	6/30/2015 625,000 621,180 137 6.50-2	24 9/5/2014 500,000 629,540	145 270,400 647,030	637,940 637,940 655,172 Market	0.97
3 100-76-3	17 SANDROCK	AVE CHRAKUZHIYIL, SURESHBABU	3A4 210 1 0.11	1 1 02 1979	01 2128 C AV 3 3	3.140-126-18 5/4/2015 667/	00 528,570 98 3.100	0-97-48 3/17/2014	660,000 572,340 108 3,60-34-10	6/23/2014 510,000 517,870 117 3.140-126-20	3/31/2014 750,000 638,460 122 3.60-2	4.1 4/9/2014 825,000 621,530	131 270,400 533,470	566,360 566,360 568,966 Market	1.00
3 100-76-4.1	25 SANDROCK	AVE LAKSHMINARYANAN, VIJAYKRISHNA	3A4 210 1 0.11 3A4 215 1 0.11	1 2 05 2007	03 2508 B- AV 4 3	3.103-76-9 6/11/2015 580) 3.60-32-36 7/11/2014 800	20 710,490 70 3.100 00 714,170 71 3.100	0-96-40 5/28/2019 0-93-1.2 4/15/2019	899,900 828,540 72 3,100-97-52	7/28/2014 650,000 536,540 91 3.60-32-36 7/28/2014 650,000 702,350 92 3.100-68-10	5/28/2015 768,000 870,700 96 3.100-	5-1.2 4/15/2015 899,900 662,730 5-9 6/11/2015 580,000 876.240	105 270,400 829,900	826,330 826,330 886,973 Market	0.93
3.100-76-5	35 SANDROCK	AVE MACKAY LIFE EST., DORIS	3A4 210 1 0.17	1 2 05 2010 1 1 08 1925	03 1174 C AV 3 1	3.100-86-2 7/1/2013 350/	00 369,310 122 6.30	-11-21 12/4/2014	490,000 359,830 153 6.70-50-7	8/27/2014 419,000 331,480 160 3.60-34-6	9/26/2014 425,000 242,550 166 3.60-3	12 9/17/2014 533,700 275,810	168 274,060 408,410	338,120 338,120 408,046 Market	0.83
3.100-76-6	43 SANDROCK 45 SANDROCK	AVE BOVA, ELEANOR V	3A4 210 1 0.11 3A4 210 1 0.12	1 2 05 1960	05 1642 C GD 3 2 03 1440 C GD 3 1	3.100.98.10 5/28/2015 500,	30 504,530 61 3.100 30 506,760 91 3.100	0.74-27 10/18/2013	515,000 570,770 105 6.90-15-11 580,000 512,300 122 6.50,28,7	6/34/2014 630.000 601.000 138 6.80.82.17	3/13/2015 449,000 490,910 117 6.20-4 2/13/2015 675,000 502,420 139 6.110	8/25/2014 710,000 588,570	12U 270,400 525,660 143 272,440 527,540	525,670 525,670 586,207 Market 521 100 521 100 536 398 Market	0.90

### **Valuation Testing**

Looking at data in a multiple of ways in order to discover inconsistencies

### Multiplication

$$(2.5 \times 10^{17}) \times (5.0 \times 10^{14})$$

Multiply these two ..

$$(2.5 \times 10^{17}) \times (5.0 \times 10^{14})$$

...And then add these two together

$$2.5 \times 5.0 = 12.5$$
  
 $17 + 14 = 31$ 

$$12.5 \times 10^{31} = 1.25 \times 10^{32}$$

### Division

$$\frac{2.5 \times 10^{17}}{5.0 \times 10^{14}}$$

Just divide these two... 
$$2.5 \cdot 10^{17}$$
 Then subtract the bottom from the top.

$$2.5 / 5.0 = 0.5$$
  
 $17 - 14 = 3$ 

$$0.5 \times 10^3 = 5.0 \times 10^2$$

Statistics- Sales from	m 7-1-14 to 7-11-	-15*
Statistic		Result
Number of Sales (n)		58
Total Assessed value	\$	51,740,010
Total Sale Price	\$	53,555,985
Average Assessed Value	\$	892,069
Average Sale Price	\$	923,379
Mean Ratio		0.969
Median Ratio		0.965
Weighted Mean Ratio		1.005
Weighted Mean		0.9661
Coefficient of Dispersion (COD)		4.83%
Price-related Differential (PRD)		0.965
* Using sales from "Statistics Data-One Ye	ar" sheet	

Average SFLA by Neighborhood							
Neighborhood	Average SFLA	Standard Deviation of SFLA	Count of SFLA				
1	2,422	Has a zero value	1				
5	2,023	677	308				
6	1,637	528	5				
8	2,329	621	384				
11	2,853	915	432				
13	3,613	1,583	141				
15	2,883	467	119				
11A	4,017	1,698	343				
13T	2,665	823	37				
5T	1,780	98	24				
Grand Total	2,861	1,280	1794				

Sale Ratio By Neighborhood						
Neighborhood	# of Sales	Average Ratio				
5	8	99.2%				
8	7	97.0%				
11	14	96.2%				
13	7	99.7%				
15	7	96.4%				
11A	10	96.2%				
13T	4	93.2%				
5T	1	94.9%				
Grand Total	58	96.9%				

Sale Ratio By Style				
Style	# of Sales	Average Ratio		
1	6	96.4%		
2	3	99.9%		
3	4	95.5%		
4	6	103.7%		
5	24	96.6%		
6	4	95.0%		
8	4	95.4%		
15	5	93.6%		
19	2	96.3%		
Grand Total	58	96.9%		

Sale Ratio By Neighborhood/Style				
Neighborhood / Style	# of Sales	Average Ratio		
5	8	99.2%		
1	1	95.8%		
2	1	112.7%		
4	1	100.9%		
5	1	103.1%		
8	4	95.4%		
8	7	97.0%		
2	1	90.3%		
3	1	100.5%		
4	2	98.9%		
5	3	96.9%		
11	14	96.2%		
1	5	96.5%		
2	1	96.8%		
3	3	93.8%		
4	1	111.3%		
5	4	93.5%		
13	7	99.7%		
4	2	106.1%		
5	4	97.3%		
19	1	96.6%		
15	7	96.4%		
5	5	97.4%		
6	2	94.0%		
11A	10	96.2%		
5	7	96.2%		
6	2	96.0%		
19	1	96.0%		
13T	4	93.2%		
15	4	93.2%		
5T	1	94.9%		
15	1	94.9%		
Grand Total	58	96.9%		

Average Assessment

Neighborhood	Average of Building assessment/ SFLA	Average of Total assessment/ SFLA	Aver	age of APRTOT	Number of Properties
1	\$50	\$171	\$	414,680.00	1
5	\$107	\$307	\$	582,429.99	308
6	\$110	\$251	\$	394,514.00	5
8	\$111	\$223	\$	508,618.75	384
11	\$135	\$309	\$	844,638.77	432
13	\$137	\$271	\$	943,884.47	141
15	\$154	\$248	\$	709,651.76	119
11A	Some have 0 values	Some have 0 values	\$	1,301,475.63	343
13T	\$231	\$271	\$	725,573.51	37
5T	\$201	\$256	\$	455,443.33	24
Grand Total	Some have 0 values	Some have 0 values	\$	804,731.61	1794

Statistical Analysis Arrayed in multiple views in an effort to discover inconsistencies in data

	Average SFLA by Style						
Style	Average SFLA	Standard Deviation of SFLA	Count				
1	2,048	769	305				
2	2,390	665	160				
3	2,431	619	190				
4	2,635	848	140				
5	3,447	1,199	606				
6	3,337	871	201				
7	10,132	2,764	7				
8	2,270	1,349	98				
9	700	Has a zero value	1				
12	0	Has a zero value	1				
14	2,131	751	3				
15	2,317	775	61				
19	4,436	3,250	21				
(blank)							
<b>Grand Total</b>	2,861	1,280	1794				

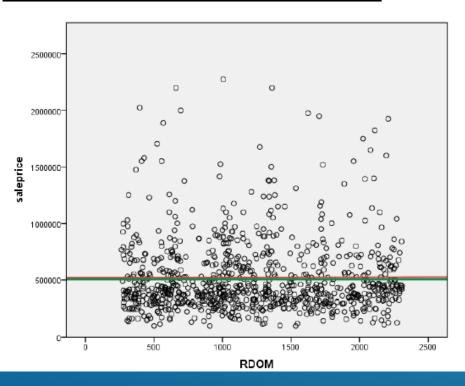
Ca	_			liers	
Sal	e	U	uι	liers.	

APRTOT	APRBLDG	APRLAND	PARID	ADRNO	ADRSTR	ADRSUF	Sale Price	Sale Code	Ratio
40216	159000	243160	97.12-1-15	132	HOLBROOK	RD	90000	0	4.468444444
56314	303940	259200	105.13-2-44	1	ELIZABETH	CT	47000	0	11.98170213
57358	311980	261600	105.13-2-9	9	BERKLEY	CT	49805	0	11.51651441
86253	318610	543920	97.20-1-35	99	LAW	RD	150000	0	5.7502
145565	819410	636240	105.14-1-7.1	57	OLD SLEEPY HOLLOW	RD	550000	X	2.646636364
180727	1006650	800620	104.16-1-4	140	TOWER HILL	RD	975000	0	1.853610256
197201	1089470	882540	104.08-1-97	22	RIDGECREST	RD	1000000	X	1.97201

#### Sale Population

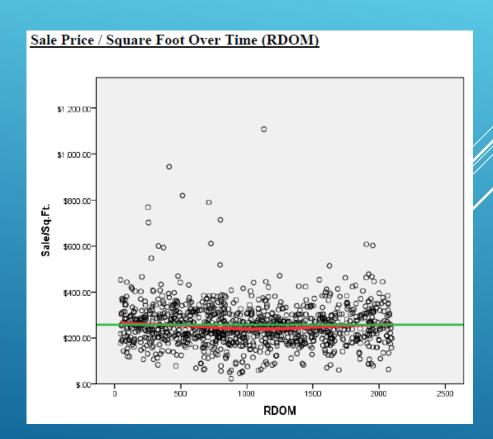
Sales were researched in the Town of Ossining for the period of January 2010 through August 2015. Market analysis indicated a relatively flat market as displayed in the scatter plot below, requiring no time adjustment. Preliminary sales analysis was completed removing apparent non-arm's length transactions. Additional sales scrubbing was performed through inner Quartile Trimming producing 833 usable sales for the Cost Approach and 831 for the Market Approach.

#### Sale Price Over Time (Reverse Days on Market - RDOM)



### **Sales Over Time**

(Relatively flat over time)



### **Key Statistical Measures Utilized by NYS ORPTS**

**Weighted Mean; Weighted Average**—An average in which each value is adjusted by a factor reflecting its relative importance in the whole before the values are summed and divided by their number.

Weighted Mean is the Method Utilized by NYS ORPTS to Test Level of Assessment (LOA)

Preferred range 95% to 105%

**Coefficient of Dispersion (COD)**—The average deviation of a group of numbers from the median expressed as a percentage of the median. In ratio studies, the average percentage deviation from the median ratio.

Coefficient of Dispersion (COD) Well a Model Predicts Values as Compared to Sales (Appraisal Uniformity) Preferred Range 5% to 10%

**Price-Related Differential (PRD)**—The mean divided by the weighted mean. The statistic has a slight bias upward. Price-related differentials above 1.03 tend to indicate assessment regressivity; price-related differentials below 0.98 tend to indicate assessment progressivity.

PRD	Interpretation	Favors	Type of Valuation Bias
0.95 to 1.03	Low- and high-value properties are appraised equally	Neither	None
<0.98	High-value properties are over-appraised	Low-value properties	Progressive
>1.03	High-value properties are under appraised	High-value properties	Regressive

#### Sales Ratio Analysis (Market Approach/Sales)

A basic sales ratio study was completed utilizing the 831 sales as deemed usable for the period of January 2010 to August 2015. The study included Weighted Mean / Price Relative Differential (PRD) / Coefficient of Dispersion (COD) conclusions. The data was analyzed on an aggregate basis and then stratified by Neighborhood, Style, Grade, CDU and Condition. Results are as follows.

#### Statistical Analysis on an Aggregate Basis

Case Processing

#### Summary

	Count
Overall	831
Excluded	1
Total	832

#### Ratio Statistics for MKTVAL / sale price

	Price Related	Coefficient of
Weighted Mean	Differential	Dispersion
.990	1.024	.113

#### Determination of Analysis

Weighted Mean of .99 is well within the acceptable range of .95 to 1.05.

Price Related Differential (PRD) of 1.024 is somewhat high but within the acceptable range of .97 to 1.03

Coefficient of Dispersion (COD) of .113 is slightly high, but well below the maximum level of .15

#### Analysis Stratified by Neighborhood Code

Case Processing Summary

Case Processing Summary			
		Count	Percent
NBHD	1	36	4.3%
	10	79	9.5%
	11	59	7.1%
	11A	55	6.6%
	13	35	4.2%
	15	30	3.6%
	2	42	5.1%
	3	72	8.7%
	4	31	3.7%
	5	47	5.7%
	6	55	6.6%
	7	104	12.5%
	8	77	9.3%
	9	109	13.1%
Overall		831	100.0%
Excluded	i	1	
Total		832	

Stratified by Neighborhood Code displays neighborhood 15 is outside of the preferred Weighted Mean range of .95 to 1.05. NHs 11, 13, & 5 display slightly high PRD values and NH 1 displays a high COD value.

Ratio Statistics for MKTVAL / sale price

		Price Related	Coefficient of
Group	Weighted Mean	Differential	Dispersion
1	1.014	1.018	.148
10	1.022	1.007	.096
11	.987	1.034	.128
11A	1.000	1.011	.093
13	.965	1.033	.093
15	.926	1.011	.072
2	1.020	1.013	.115
3	1.010	1.012	.112
4	.985	1.023	.124
4 5	1.000	1.032	.135
6	1.000	1.028	.139
7	1.006	1.018	.108
8	.976	1.018	.118
9	.974	1.021	.100
Overall	.990	1.024	.113

#### Analysis Stratified by Grade

Case Processing Summary

		Count	Percent
GRADE	A	13	1.6%
	A-	14	1.7%
	A+	5	0.6%
	В	125	15.0%
	B-	82	9.9%
	B+	34	4.1%
	C	382	46.0%
	C-	11	1.3%
	C+	146	17.6%
	D	8	1.0%
	X	4	0.5%
	X-	7	0.8%
Overall		831	100.0%
Excluded		1	
Total		832	

Properties classified as A- & C- are below the preferred Weighted Mean lower limit of .95. Properties classified as C-, D, X & X- are slightly above the preferred PRD limit of 1.03. Grade X- properties display a COD of .155 slightly higher than the preferred limit of .15

Ratio Statistics for MKTVAL / sale price

Group	Weighted Mean	Price Related Differential	Coefficient of Dispersion
A	.956	1.018	.109
A-	.920	1.024	.124
A+	.958	1.009	.038
В	.960	1.013	.097
B-	1.023	1.021	.126
B+	.994	1.006	.084
С	.995	1.020	.117
C-	.944	1.044	.104
C+	1.023	1.015	.108
D	1.023	1.033	.124
×	1.004	1.033	.116
X-	.986	1.030	.155
Overall	.990	1.024	.113

#### Analysis Stratified by Style

Case Processing Summary

Case Processing Summary			
		Count	Percent
STYLE	01	109	13.1%
	02	70	8.4%
	03	70	8.4%
	04	112	13.5%
	05	202	24.3%
	06	56	6.7%
	08	183	22.0%
	09	3	0.4%
	13	4	0.5%
	15	12	1.4%
	19	10	1.2%
Overall		831	100.0%
Excluded	i	1	
Total		832	

#### Ratio Statistics for MKTVAL / sale price

		Price Related	Coefficient of
Group	Weighted Mean	Differential	Dispersion
01	.997	1.030	.131
02	.972	1.010	.087
03	1.008	1.008	.091
04	.995	1.016	.116
05	.983	1.028	.111
06	1.000	1.014	.093
08	.985	1.032	.122
09	.897	1.10 <del>4</del>	.202
13	1.108	1.003	.100
15	1.008	1.034	.117
19	.994	1.016	.091
Overall	.990	1.024	.113

#### Style 01 Ranch 02 Raised Ranch Split Level 04 Cape Cod 05 Colonial 06 Contemporary 07 Mansion 08 Old Style 09 Cottage 10 Row 11 Log Home 12 Duplex 13 Bungalow 14 Other 15 Town House 16 A-Frame 17 Manufactured 18 Condo 19 Tudor

"Ranch" & "Old Style" properties display slightly high PRD values. The remaining styles with out of range values are deemed unreliable due to the low sampling.

#### Analysis Stratified by CDU

Case Processing Summary

	Count	Percent
CDU AV	551	66.3%
EX	26	3.1%
FR	27	3.2%
GD	218	26.2%
PR	1	0.1%
VG	8	1.0%
Overall	831	100.0%
Excluded	1	
Total	832	

Ratio Statistics for MKTVAL / sale price

Ratio Statistics for MKTVAL / sale price				
		Price Related	Coefficient of	
Group	Weighted Mean	Differential	Dispersion	
AV	.985	1.023	.112	
EX	1.016	1.026	.146	
FR	1.013	1.002	.116	
GD	.993	1.032	.111	
PR	1.069	1.000	.000	
VG	.966	1.013	.063	
Overall	.990	1.024	.113	

Code	CDU
AV	Average
EX	Excellent
FR	Fair
GD	Good
P-	Poor-
PR	Poor-
TT	NBHD DFLT CDU
UN	Unsound
V-	Every Poor-
VG	Very Good
VP	Very Poor

Properties deemed "Good" have a PRD value slightly higher than the preferred limit of 1.03. Properties classified as Excellent have a COD value nearing the higher preferred limit.

#### Analysis Stratified by LUC

Case Processing Summary

		Count	Percent
LUC	210	762	91.7%
	215	6	0.7%
	220	50	6.0%
	230	11	1.3%
	250	1	0.1%
	280	1	0.1%
Overall		831	100.0%
Excluded		1	
Total		832	

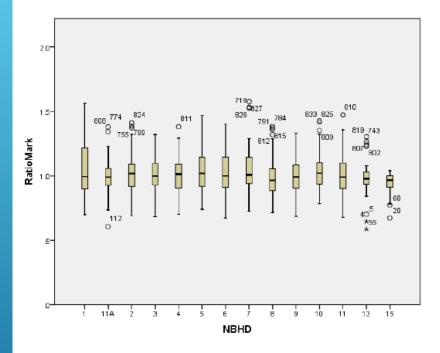
Code	Land Use Code Definition	
210	One Family Year-Round Residence	
215	One Family Res w/ Accessory Apartment	
220	Two Family Year-Round Residence	
230	Three Family Year-Round Residence	
250	250 Estates - Luxurious Residence	
280	Multiple Residences on one parcel	

Ratio Statistics for MKTVAL / sale price

Group	Weighted Mean	Price Related Differential	Coefficient of Dispersion
	Ť		
210	.987	1.022	.111
215	1.001	1.027	.087
220	1.060	1.015	.130
230	1.009	.998	.105
250	.862	1.000	.000
280	.970	1.000	.000
Overall	.990	1.024	.113

Due to low samples of LUC 215, 250 & 280 indicated results are deemed unreliable

#### **Boxplot (Outlier Indication)**



This Boxplot displays slightly more outliers than that of the Cost Approach Still indicating relatively tightly grouped ratios on a per neighborhood basis.



#### New York State Office of Real Property Tax Services (ORPTS)



### **ASSURE COMPLIANCE**

No Matter What You Live in, it Will be Assessed at Market Value. NYSORPTS Will Test The accuracy of the Revaluation Project Including:

- Accurate Inventory
- Valuation Conclusions
- Statistical Analysis

It's The Responsibility of the Monitor to Assure Compliance in All These Areas. Guaranteeing a Successful Revaluation Project.

# 2016 Town of Ossining Revaluation Project

Your Participation Will Assure a Successful Revaluation of Your Homes and Businesses

Thank You For Coming and we Look Forward to Working With You

From the Team of Michael Haberman Associates, Inc.