



FY2026 Assessment:

How Residential Property Was Valued

A Step-by-Step Guide from the
Lowell Board of Assessors

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Table of Contents

Topic:	Page(s)
Welcome to the FY2026 Assessment Information Guide	3-5
Reading Your Property Record Card	6-9
How Building and Land Values are Calculated	10-11
Residential Building Styles	12
Grading Adjustment Methodology	13
Subarea Description Codes	14-16
FY2026 Residential Land Valuation Tables	17
FY2026 Single Family Building Tables	18-20
FY2026 Depreciation Tables	21
FY2026 Condominium Complex Adjustment Tables	22-29

Welcome to the FY2026 Assessment Information Guide

The Assessors' Office is committed to providing clear, accurate, and transparent information about how property assessments are developed in the City of Lowell. Each year, thousands of residents rely on the assessment process to ensure that property taxes are distributed fairly and equitably. Our goal is to help you understand **how your FY2026 assessment was determined, what data is used, and how assessments fit within the overall tax structure of the City.**

Property assessment can feel complex, especially when market conditions shift or when values change from year to year. This guide is designed to simplify the process and answer the most common questions we receive from property owners. Whether you're a longtime homeowner, a new resident, or simply curious about how the system works, we hope this resource provides the clarity and confidence you deserve.

FY2026 Is an Interim Adjustment Year

FY2026 is classified as an **Interim Adjustment Year** under Massachusetts law. This means that all property values in the City are reviewed and updated to ensure they reflect **current market conditions** as of the assessment date, **January 1, 2025.**

In these years, assessors analyze the most recent valid real estate sales, review property data, and apply adjustments to ensure assessments remain equitable across all neighborhoods and property types.

Interim years help maintain fairness in the tax system by ensuring assessments stay connected to actual market trends, even between full state certifications.

Understanding the Assessment Process

Massachusetts has one of the most transparent and uniform assessment systems in the country. Every community must reassess all real and personal property every year to ensure equity, accuracy, and compliance with statewide standards.

Annual Reassessment

Even in non-certification years, all cities and towns must update assessments to reflect:

- Market conditions
- Verified sales activity
- Property improvements or changes
- Updated income and cost data

Five-Year Certification

Every fifth year, the Massachusetts Department of Revenue (DOR) performs an in-depth review of a community's assessment practices. This is known as **Certification** and includes:

- Auditing valuation methodologies
- Verifying data accuracy
- Confirming equity between property classes
- Ensuring compliance with statutes

Lowell's most recent Certification was in **FY2022**, and the next Certification will occur in **FY2027**.

During the interim years—including FY2026—the Assessors' Office follows the same statutory standards but without the full audit component.

What's New for FY2026

Each fiscal year brings new data and updated market indicators. For FY2026, several important factors shaped the City's assessments:

- **Updated Market Data**

FY2026 assessments rely heavily on **calendar year 2024 residential sales**, along with appropriate commercial, industrial, and condominium data. These sales are analyzed in depth to understand market appreciation, neighborhood trends, and property characteristics that influence value.

- **Market Responsiveness**

The FY2026 assessments reflect a real estate market that continued to show activity through 2024—though trends varied by property type. These changes may affect values differently across neighborhoods depending on buyer demand, inventory levels, and interest rate environments.

The 2024 real estate market in Lowell continued to show appreciation, with rising sale prices reflecting strong buyer demand and the City's ongoing desirability as a place to purchase a home.

- **Assessments Do NOT Determine Taxes**

A key point for all taxpayers:

Changes in assessed value do not determine changes in your tax bill.

Property taxes are driven by the **City's annual budget**.

Assessments determine only *how* the tax levy is distributed fairly among all taxpayers.

- **Goal: Fairness and Accuracy**

Every adjustment made to FY2026 assessments—whether increases or decreases—is grounded in real market behavior. Our objective is not to raise or lower taxes, but to ensure that each property is assessed at a fair and equitable value relative to similar properties across the City.

- **Accessing Your Assessment:**

You can view your current assessed value and download a copy of your Property Record Card (field card) by visiting the City of Lowell website. Go to **Departments → Assessing → Lowell Assessments**, then search your property by address, owner name, or parcel ID.

READING YOUR PROPERTY RECORD CARD (Front of Card)

Property Location # STREET NAME 1		Map ID: ###/###/### 2		Bldg Name: Sec # 1 of 1		State Use: 1010 3			
Vision ID: #####		Account #: #####		Bldg #: 1		Card #: 1 of 1			
CURRENT OWNER		TOPO	UTILITIES	STRT/ROAD	LOCATION	CURRENT ASSESSMENT			
OWNER NAME		4				Description	Code	Appraised	Assessed
MAILING ADDRESS						RESIDENTL	1010	233,200	233,200
LOWELL MA 01850						RES LAND	1010	130,800	130,800
						RESIDENTL	1010	400	400
						Total		364,400	364,400
SUPPLEMENTAL DATA		Alt Prol ID		Tract		226		LOWELL, MA	
FLAG		GIS Id		Block		5		6	
Ward		Precinct		Units					
Zone		Historic Di		Broom					
GIS ID		Assoc Pid#							
RECORD OF OWNERSHIP		BK-VOL/PAGE	SALE DATE	Q/U	V/I	SALE PRICE	VC	PREVIOUS ASSESSMENTS (HISTORY)	
CURRENT OWNER	#####	###	###-###-####	U	I		1	1A	Year
PREVIOUS OWNER	#####	###	###-###-####	U	I	1,600	1	1A	Code
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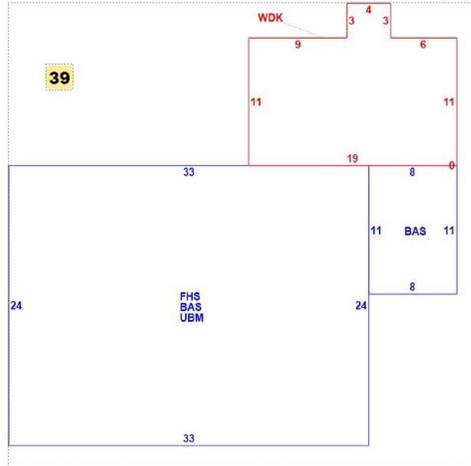
READING YOUR PROPERTY RECORD CARD (Front of Card - Continued)

8. **Other Assessments:** This section is generated by the City. Typically, any Betterment will be found in this section.
9. **Appraised Value Summary:** This section provides a full overview of all Buildings, Extra Features, Outbuildings, Land and Special Land Values. Each line item is shown rather than a lump total value.
10. **Assessing Neighborhood:** This shows the neighborhood and sub neighborhood the parcel falls into.
11. **Notes:** The notes provide the City with generalizations about the property such as the color, the interior and exterior general conditions and any other items the City wishes to include. All notes are descriptive and have no value attributed.
12. **Building Permit Record:** Any Building Permits taken out on the property will be recorded here. City generated field.
13. **Visit/Change History:** Any visit to the property by the City, Agent of the City, MLS data or other reliable sources can be recorded here. Descriptive only, no value is generated.
14. **Use Code/Use Description:** This (as in item #3) refers to the type of property that is being valued. The land use code of 1010, for example, is generating a description of Single-Family Model 01. Model 01 will be described in further detail on item # 29.
15. **Zone:** Descriptive only, City generated based on the zoning ordinances of the city. Please see City Zoning Ordinances for further descriptions.
16. **Units:** These are land units expressed in Square Footage and/or in Acreage. The number of units in this category will total the property's lot size.
17. **SF/AC:** SF refers to Square Feet and AC refers to Acres.
18. **Unit Price:** The price per unit that is generated by the model. The base price will increase as the number of units under 60,000 SF decreases. This is called the "Land Curve", or in simple terms, an economy of scale. Just because one person has one acre and the next-door neighbor has a half-acre, does not mean that the neighbor's land is worth half.
19. **Size Adjustment:** If utilized, this discount is applied to a larger tract of land.
20. **S.A. (Site Index):** This is a location adjustment that is applied to the property's land value. This code will generate a multiplier to the left called Location Adjustment. This Factor will act as a multiplier to the base rate/unit price. For example, a Site Index of 5 is generally a multiplier of 1.00, which indicates an average site. However, a Site Index of 8 is a multiplier of 1.35, which when multiplied to the base rate will have a positive effect on value.
21. **Condition:** This is another multiplier to the equation that is put on the property for special circumstances or conditions about the land, e.g., a property with significant wetlands. These issues, depending on severity, can generate a condition factor that decreases the value of the property. Generally, a notation will be made (item 24) as to why the Condition Factor was applied.
22. **Nbhd:** This code indicates what neighborhood the parcel is in.
23. **Nbhd Adj:** This is a neighborhood adjustment that is applied to the property's land value. This code will generate a multiplier to the left called Location Adjustment. This Factor will act as a multiplier to the base rate/unit price.
24. **Notes:** This area is to document any unique circumstances that would impact the land value
25. **Location Adjustment:** This is a neighborhood adjustment that is applied to the property's land value. This code will generate a multiplier or factor. This Factor will act as a multiplier to the base rate/unit price.
26. **Adj. Unit Price:** This is the final price per unit that is based on the multipliers across the line:
Units X Unit Price X I Factor (Site Index) X Acre Discount X C. Factor) = Adjusted Unit Price.
27. **Land Value:** The adjusted unit price X the units (item # 16).
28. **Total Land Value:** This is the total valuation of all land lines added together.

READING YOUR PROPERTY RECORD CARD (Back of Card)

Property Location: ## STREET NAME Account # ##### Map ID: ### / ## / ### Bldg Name: State Use: 1010
 Vision ID: ##### Blgd # 1 Sec # 1 of 1 Card # 1 of 1 Print Date: 12/26/2023 6:06:00 P

CONSTRUCTION DETAIL										CONSTRUCTION DETAIL (CONTINUED)									
Element	Cd	Description								Element	Cd	Description							
Style:	04	Cape Cod: 29																	
Model:	01	Residential: 30																	
Grade:	03	Average: 31																	
Stories:	1.5	1 1/2 Stories																	
Occupancy:	1																		
Exterior Wall 1:	25	Vinyl Siding																	
Exterior Wall 2:																			
Roof Structure:	03	Gable/Hip:																	
Roof Cover:	03	Asph/F. Gls/Cmp:																	
Interior Wall 1:	05	Drywall/Sheet:																	
Interior Wall 2:	04	Plywood Panel:																	
Interior Flr 1:	12	Hardwood:																	
Interior Flr 2:	14	Carpet:																	
Heat Fuel:	03	Gas:																	
Heat Type:	05	Hot Water:																	
AC Type:	01	None:																	
Total Bedrooms:	04	4 Bedrooms:																	
Total Bthrms:	1																		
Total Half Baths:	1																		
Total Xtra Fixtrs:	6	6 Rooms:																	
Bath Style:	02	Average:																	
Kitchen Style:	02	Average:																	
CONDO DATA										COST / MARKET VALUATION									
Parcel Id:		C								Owne:	0.0								
Adjust Type:										Code:									
Condo Flr:										Description:									
Condo Unit:										Factor%:									
Building Value New:		333,095:								45									
Year Built:		1957:								46									
Effective Year Built:		1993:								47									
Depreciation Code:		G:								48									
Remodel Rating:																			
Year Remodeled:		30:								49									
Depreciation %:		0:								50									
Functional Obsol:		0:								51									
External Obsol:		1:								52									
Trend Factor:		70:								53									
Condition:		233,200:																	
Condition %:																			
Percent Good:																			
RCNLD:																			
Dep % Ovr:																			
Dep Ovr Comment:																			
Misc Imp Ovr:																			
Misc Imp Ovr Comment:																			
Cost to Cure Ovr:																			
Cost to Cure Ovr Comment:																			
OB - OUTBUILDING & YARD ITEMS(L) / XF - BUILDING EXTRA FEATURES(B)																			
Code	Description	L/B	Units	Unit Price	Yr Bld	Cond.	Cd	% Cd	Grade	Grade Adj	Appr. Value								
SHD1	SHED FRAME	L	80	8.00	2001			60.0		0	400								
32	33	34	35	36				37			38								
BUILDING SUB-AREA SUMMARY SECTION																			
Code	Description	L/B	Units	Unit Price	Yr Bld	Cond.	Cd	% Cd	Grade	Grade Adj	Appr. Value								
WDK:	Deck, Wood		0					221			22								
FHS:	Half Story, Finished		475					792			475								
BAS:	First Floor		880					880			880								
UBM:	Basement, Unfinished		0					792			158								
40	41		42					43			44								
Totl Gross Liv / Lease Area			1,355					2,685			1,535								



- 29. Style:** Describes the style of the property.
- 30. Model:** Describes the model of the property type, e.g., Vacant, Residential, Commercial, Industrial, Condominium, and Multi Family.
- 31. Grade:** Describes the quality of construction of the building. This grade is derived from various costs services, local builders and recent sale properties.
- 32. Outbuilding/Extra Feature Code:** The type of outbuilding and extra features of the property. Items inside the dwelling are extra features (e.g., fireplaces), while items outside the dwelling are outbuildings (e.g., sheds, barns, patios, etc.)
- 33. Description:** The description of the outbuilding and or extra feature.
- 34. L/B:** This identifies a Land item "L" (outbuilding, detached from the main structure) or a Building item "B" (extra feature inside the main structure).
- 35. Units:** Describes the number of units of the outbuilding and or extra feature.
- 36. Unit Price:** A price per unit based on the cost to replace as new.
- 37. % Condition:** The condition of the outbuilding, regardless of year built. Extra features inside the structure will be at 100% then depreciated at the same rate as the main structure. Extra Features will multiply X Overall % Condition.

READING YOUR PROPERTY RECORD CARD (Back of Card-Continued)

- 38. Appraised Value:** This is the appraised value of the outbuilding and/or extra features. This is derived by Units X Unit Price X % Condition.
- 39. Sketch:** This is the actual exterior measurement of the structure. The sketch will show all floor levels and will include any attached items such as garages and wood decks.
- 40. Sub-Area Code:** This is the code for each item on #39 (Sketch).
- 41. Sub-Area Description:** This is the description of each code from #39.
- 42. Living Area:** This is the calculated space of each code that is finished.
- 43. Gross Area:** This is the calculated space of each code finished or not.
- 44. Effective Area:** Effective area is an adjusted area used as a unit of comparison that takes into account all sub areas of the structure. Each sub area's gross area is adjusted at the same percentage that the unit cost is adjusted. The calculation of effective area allows for the calculation of the total replacement cost of the building in one direct step.
- 45. Adjusted Base Rate:** This is the price per square foot of living area to replace as new.
- 46. AYB:** Actual Year Built of the structure.
- 47. EYB:** Effective Year Built of the structure. This indicates the level the home has been maintained.
- 48. Dep. Code:** Depreciation Code. This is the code that indicates how well maintained the home has been. Example, if a home built in 1975 has had only the basic updates and maintenance over the years; the Code may be A for Average. However, if the same home had recently been fully remodeled and immaculately maintained over the years, its effective age is newer and so the Code may be VG for Very Good.
- 49. Dep %:** This is the percentage of depreciation the home is experiencing. This is derived from the analysis of sales of various aged homes as well as observances of the appraiser.
- 50. Functional Obsolescence:** This would be an additional depreciation allowance for poor functionality of the home. Poor layout of the home would be an example of allowable functional obsolescence.
- 51. External (Economic) Obsolescence:** This would be additional depreciation allowance for external issues that are affecting the property such as a residential home abutting commercial property.
- 52. Overall Condition:** This would be the Dep % minus any Functional or Economic Obsolescence to give a final, overall depreciation.
- 53. Appraised Value:** This is the Overall Condition X the Replacement Cost

How Building and Land Values Are Calculated

Property assessments are displayed in two parts—**building value** and **land value**—to show how each component contributes to a property’s total worth.

These figures are separated for demonstration only. What matters for FY2026 is the **total assessed value**, which must reflect a **reasonable estimate of the property’s market value as of January 1, 2025**.

- **Remember:** The *combined* value—not the individual land or building components—is the basis for taxation
- and must meet state requirements for fairness and accuracy.

Residential Building Valuation Model

This model uses a standardized cost approach that is then refined to reflect the property’s actual features and condition.

Building Valuation Steps

1. Beginning square-foot price

A base construction cost for a typical home of similar style and size.

2. ± Adjustments for physical characteristics

Adjustments reflect features that add or reduce value, such as:

- Bedrooms & bathrooms
- Quality of construction
- Type of flooring
- Fireplaces
- Finished basements or attics
- Garages, porches, decks, etc.

3. = Adjusted cost per square foot

4. Adjusted cost per square foot × building square footage

Produces the preliminary replacement cost of the structure.

5. – Building depreciation

Accounts for age, condition, and normal physical wear.

6. = ✓ Building Value

Land Valuation Model

Land is valued using market-supported unit prices that vary by neighborhood and site characteristics.

Land Valuation Steps

1. Land units × unit price

(Lot size translated into a standardized unit value.)

2. × Land condition adjustment

Reflects topography, usability, site limitations, or excess/deficit land.

3. × Location adjustment

Accounts for neighborhood desirability, access, and market trends.

4. = ✓ Land Value

Putting It All Together: Total Assessed Value

Although land and building values are shown separately, the **total assessed value** is the figure that matters. It represents the property's **fair cash value**, which must be:

- **Reasonable**
- **Equitable**
- **Reflective of the real estate market as of January 1, 2025**

This combined value forms the basis of the FY2026 assessment.

BUILDING STYLES

Below is an explanation of typical styles of single-family residential houses.

Ranch

This style was built generally after 1940's, although some houses were built earlier and could fall within this category. A ranch is a one-story house, which is usually rambling and low to the ground with a low-pitched roof.

Split - Level

Generally built after 1940's. The living area is on two or more levels with each level offset to others by up to a half-story (usually 3-6 steps). It can be a front-to-back or side-to-side split or a combination of the two.

Colonial

Traditional design built from 1700's to present. Generally, 2 or 2 ½ stories with balanced openings along the main façade. Second floor overhangs are common. Newer colonials attempt to imitate this classic New England design.

Cape Cod

Generally built from the 1920's to the present. Built "close to the ground" with simple lines. A high roof ridge often supplemented with full or partial dormers may provide a second level of living area, but not a full upper story. Generally, a gable roof.

Bungalow

Most bungalows were built in the early 1900's. A small, one-story design often seen with an expansion attic area and/or dormers. Usually with an open or enclosed front porch. Narrow across the front and deep from front to back.

Conventional

An older type of house with no particular architectural design. Story heights generally range from 1.5 to 2.5 stories.

Modern or Contemporary

Constructed since 1940's WWII. One-story, two-stories or split-level. Characterized by large windows, open planning, horizontal lines and simple details.

Raised Ranch

Typically has stairs up and down from the front entry, with the main living area on the upper level. The basement area is situated on or partially below the ground level and is usually partially or totally finished.

Victorian

Traditional architectural design built during the 19th century and early 20th century. Design may include hip or mansard roof with slate tiles, two to three story heights with fenestration of unbalanced openings along main façade, a large open porch wrapping around two or three sides of house, with handcrafted mantels, dentil molding or cookie cutter details. Usually have a turret or widow's walk on the top floor.

GRADING ADJUSTMENT METHODOLOGY

QUALITY ADJUSTMENT RATING

INTRODUCTION

A pure replacement cost system of valuation relies only on quality of materials, design and workmanship in quality grade determinants. It has been said that the three most important considerations in purchasing real estate are Location, Location and Location. Unfortunately, a pure cost system does not address what might be a major value ingredient on improvement values (Neighborhood and Location). Yes, materials, design and workmanship should be the primary quality grade determinant, but the neighborhood's appeal, or lack thereof, may have a secondary impact. An extreme example of this is that the so-called \$300,000 home in the \$500,000 neighborhood will usually bring more than its pure replacement cost. Since Vision Appraisal Technology's Appraisal System is a combination of Cost/Market Appraisal Systems, quality grades may need to vary slightly among similar neighborhoods.

QUALITY GRADING GUIDELINES

THE FOLLOWING IS A GUIDELINE USED TO DETERMINE GENERAL QUALITY SPECIFICATIONS FOR EACH GRADE:

- Grade 11-10:** Residences of the highest quality, designed to be unique stately homes. They are normally built by an architect to the exact needs of the client and with unique and elaborate styling. Constructed with the finest quality materials and workmanship throughout the dwelling. Superior to Excellent quality interior finish and built-in features. Costs represent the highest cost in residential construction.
- Grade 9-8:** Residences of very good quality are typical of those built in desirable locations and are frequently individually designed. Attention has been given to interior refinements and detail. Exteriors may have some custom ornamentation.
- Grade 7-6:** Residences of good quality in above average locations and may be built for an individual owner. Design is usually from standard plans. Building is constructed with good quality materials and above average workmanship throughout. Moderate architectural treatment.
- Grade 5-3:** Residences of average quality. Buildings constructed with average quality materials and workmanship throughout, conforming to the base specifications used to develop the pricing schedule. Minimal architectural treatment.
- Grade 2-1:** Residences constructed with poor quality materials and fair workmanship throughout. Void of architectural treatment.

Examples of the subarea's description CODES (not all codes are listed):

<u>CODE</u>	<u>DESCRIPTION</u>	<u>CRITERIA</u>
BAS	Base/First Floor	First or primary floor, heated, finished living area.
BGR	Basement Garage	Garage entry is located underneath the First-floor entry to home via the Basement
CAN	Canopy	A roof structure with no finished floors or walls underneath.
CTH	Cathedral Ceiling	A ceiling which is two levels in height.
EAF	Expansion Attic- Finished	A high-pitched attic roof generally found on Cape style homes. Quality of interior finish nearly equal or equal to main floor living area. May or may not have dormer coverage not exceeding 25% of total roof area Useable floor space equals 30-50% due to roofline constraints.
EAU	Expansion Attic- Unfinished	Same as EAF except no interior finish.
FAT	Finished Attic	Access via permanent stairway, low pitched roof; quality of finish less than main living area. Generally found on third floor level.
FBM	Finished Basement	Below grade level finished area that is similar in quality to the upper level(s).
FCP	Framed Carport	Roof type structure large enough to cover an automobile. Generally, two walls or more exposed to weather.
FEP	Framed Enclosed Porch	Typically, uninsulated and unheated or marginally heated. Seasonal living area with finished walls, floors and ceiling.
FGR	(Frame Garage)	Structure large enough for automobile storage with interior framing finished with wall and ceiling cover. (Certain projects, used on all above grade garages.)

Examples of the subarea's description CODES (not all codes are listed):

<u>CODE</u>	<u>DESCRIPTION</u>	<u>CRITERIA</u>
FHS	Finished Half-Story	An upper-level story with 50-70% of the floor area available due to roof line constraints. On a conventional style, the roof eaves are typically cut at the mid-height of the windows. On Cape style, typically an EAF with dormer coverage greater than 25% and not exceeding 50%.
FLL	Finished Lower Level	Below grade level which at the level of finish as the upper level(s) of the home and has extensive windows and doors.
FOP	Framed Open Porch	A roof structure with floors with at least one of its sides exposed to the weather.
FST	Finished Storage Utility	Low quality storage area with finished interior (not common).
FUS	Finished Upper Story	Upper floor level living space with full ceiling height and finished interior.
MDK	Masonry Patio/Deck	Brick Patio or Deck
PTO	Patio	Typically of concrete
RRM	Rec Room	Finished living area that is partially or fully below grade and has a level of finish that is inferior to the upper level(s).
TQS	Three-Quarter Story	Finished upper level living area with 70-90% of the floor area available due to roof line constraints. Use on Capes that have greater than 50% dormer coverage, or Conventional styles where eaves cut window above the mid-point height.
UAT	Unfinished Attic	Same as FAT except that the interior is unfinished. Again, must have permanent stairway, or else do not list.
UBM	Unfinished Basement	Below grade unfinished area.
UEP	Unfinished Enclosed Porch	Structure that is tight to the weather, however, having no interior finish.

Examples of the subarea's description CODES (not all codes are listed):

<u>CODE</u>	<u>DESCRIPTION</u>	<u>CRITERIA</u>
UGR	Unfinished Garage (Underground Garage)	Structure large enough to house an automobile with interior framing exposed. (On certain projects used on all garages below ground level.)
UHS	Unfinished Half-Story	Same as FHS, except interior unfinished.
UST	Utility Storage Unfinished	Unfinished area utilized for storage.
WDK	Deck	An open deck with no roof. Made of wood or composite material.

FY 2026 Residential Land Valuation Tables

Site Index Table:

Site Index	Influence Factor
1	0.600
2	0.700
3	0.800
4	0.950
5	1.000
6	1.050
7	1.100
8	1.150
9	1.200

Neighborhood (Nbhd) Adj Factors:

Code	Nbhd Adj Factor	Code	Nbhd Adj Factor
1001	1.200	4002	0.850
1003	1.050	5001	0.650
1004	0.860	6001	0.900
2001	1.200	6002	0.950
2002	1.400	6003	0.900
2003	1.270	6004	0.950
2004	1.170	6005	0.950
2005	1.100	6006	0.840
2006	0.890	7001	1.100
2007	1.070	7002	1.350
3001	1.000	7003	1.350
3002	1.100	7004	1.280
3003	0.950	7005	1.080
3004	1.130	7006	0.900
4001	1.150		

Land Curve Parameters:

Class	Area in Square Feet	Price
Residential	1,000	\$110.70
Residential	2,000	\$59.28
Residential	3,000	\$44.80
Residential	4,000	\$35.66
Residential	5,000	\$30.29
Residential	6,000	\$26.57
Residential	7,000	\$23.93
Residential	8,000	\$22.05
Residential	9,000	\$20.55
Residential	10,000	\$19.13
Residential	12,000	\$16.22
Residential	15,000	\$13.32
Residential	17,000	\$11.92
Residential	20,000	\$10.35

FY 2026 Single Family Building Tables

Building Style Base Rates:

Building Style	Base Rate
Ranch	\$233.00
Split Level	\$210.00
Raised Ranch	\$235.00
Contemporary	\$207.00
Bungalow	\$230.00
Cape Cod	\$224.00
Colonial	\$210.00
Conventional	\$240.00

Building Grade Adjustments:

Grade	Factor
1	-0.250
2	-0.015
3	0.000
4	0.100
5	0.210
6	0.330
7	0.460
8	0.610
9	0.800
10	1.000
11	1.250

Building Size Curve:

Size Adjustment Factor	
Building Area (SF)	Size Factor
400	1.640
500	1.596
600	1.543
800	1.505
1,000	1.477
1,200	1.443
1,600	1.404
2,000	1.381
2,500	1.355
3,300	1.323
5,000	1.284

FY 2026 Single Family Building Tables (Continued)

Siding		Roofing Material		Heat Type	
Minimum	-0.160	Metal/Tin	0.000	None	-0.050
Comp./Wall Brd	-0.130	Rolled Compos	-0.010	Fir Furn/Space	-0.030
Below Average	-0.100	Asph/F Gls/Cmp	0.000	Hot Air-no Duc	-0.030
Single Siding	-0.020	Tar & Gravel	0.000	Forced Air-Duc	0.000
Average	0.000	Corrugated Asb	0.000	Hot Water	0.000
Board & Batten	0.000	Asbestos Shing	0.000	Steam	-0.010
Asbest Shingle	-0.020	Concrete Tile	0.010	Electr Basebrd	-0.030
Wood on Sheath	0.000	Clay Tile	0.030	Radiant	0.000
Logs	0.000	Enam Mtl Shing	0.000		
Above Average	0.030	Wood Shingle	0.020	Bedrooms	
Clapboard	0.000	Slate	0.030	0 Bedrooms	-0.100
Cedar or Redwd	0.000	Rubber	0.010	1 Bedroom	-0.070
Pre-Fab Wood	-0.020	Interlock	0.020	2 Bedrooms	-0.050
Wood Shingle	0.000	Custom Metal	0.020	3 or more Bedrooms	0.000
Concr/Cinder	-0.050	Vinyl	0.010		
Stucco on Wood	0.000				
Stucco/Masonry	0.000	Roof Type		Remodel Ratings	
Asphalt	-0.040	Flat	-0.005	Cosmetic	0.070
Brick Veneer	0.040	Shed	-0.010	Minor	0.200
Brick/Masonry	0.040	Gable/Hip	0.000	Moderate	0.350
Stone/Masonry	0.080	Wood Truss	0.000	Major	0.500
Precast Panel	0.000	Salt Box	0.010	Total	0.750
Pre-cast Concr	0.000	Mansard	0.010		
Reinforc Concr	0.000	Gambrel	0.010		
Vinyl Siding	0.000	Irregular	0.030		
Aluminum Sidng	0.000	Rigid Frm/BJst	0.000		
Pre-finish Metl	-0.010	Steel Frm/Trus	0.000		
Glass/Thermo.	0.000	Bowstring Trus	0.000		
		Reinforc Concr	0.000		
		Prestres Concr	0.000		
Flooring Material		Wall Material			
Dirt/None	-0.100	Minim/Masonry	-0.100		
Minimum/Plywd	-0.050	Wall Brd/Wood	-0.030		
Concr-Finished	-0.050	Plastered	0.000		
Concr Abv Grad	-0.050	Plywood Panel	-0.030		
Vinyl/Asphalt	-0.020	Drywall/Sheet	0.000		
Inlaid Sht Gds	-0.020	Cust Wd Panel	0.030		
Cork Tile	0.000	K PINE/A WD	0.020		
Average	0.000	Minim/Masonry	-0.100		
Pine/Soft Wood	0.010	Wall Brd/Wood	-0.030		
Terrazzo Monol	0.000	Plastered	0.000		
Ceram Clay Til	0.020	Plywood Panel	-0.030		
Hardwood	0.020	Drywall/Sheet	0.000		
Parquet	0.020	Cust Wd Panel	0.030		
Carpet	0.000	K PINE/A WD	0.020		
Quarry Tile	0.020				
Terrazzo Epoxy	0.000				
Precast Concr	-0.050				
Slate	0.020				
Marble	0.040				

FY 2026 Single Family Building Tables (Continued)

Extra Features:

Code	Description	Unit Type	Unit Price
A/C	Air Condition	S.F.	\$2
ELV1	Passenger Elevator	Units	\$20,000
FPL1	Fireplace 1 ST	Units	\$2,200
FPL2	Fireplace 1.5 ST	Units	\$2,500
FPL3	Fireplace 2 ST	Units	\$2,800
FPO	Extra FPL Opening	Units	\$800
GEN	Generator	Units	\$5,000
KITCH	Extra Kitchen	Units	\$5,000
SNA	Sauna	S.F.	\$80

Outbuildings/Yard Items:

Code	Description	Unit Type	Unit Price	Code	Description	Unit Type	Unit Price	Code	Description	Unit Type	Unit Price
BRN1	Barn 1 Story	S.F.	\$10	FGR2	Garage-Good	S.F.	\$20	SPL3	Gunite	S.F.	\$20
BRN2	Barn 1S/Bsmt	S.F.	\$13	FGR3	Garage- Poor	S.F.	\$13	SPL5	Oval Pool	Unit	\$75
BRN3	Barn w/Loft	S.F.	\$13	FGR4	Garage w/Loft Avg	S.F.	\$20	SPL6	Rectang.	S.F.	\$10
BRN4	Barn+Lft+Bmt	S.F.	\$15	FGR5	Garage w/Loft - Good	S.F.	\$24	WDK	Wood Deck	S.F.	\$5
BRN5	Barn 2 Story	S.F.	\$15	FGR6	Garage w/Loft - Poor	S.F.	\$17				
BRN6	Barn 2 Story w/Bsmt	S.F.	\$17	FOP	Screen House	S.F.	\$7				
BTH1	Bath House/Cabana	S.F.	\$14	GAZ	Gazebo	Unit	####				
BTH2	Bath House w/Plumbing	S.F.	\$20	PAT1	Patio - Avg	S.F.	\$3				
CAB1	Cabin-Minimal	S.F.	\$22	PAT2	Patio - Good	S.F.	\$5				
CNP3	Canopy w/Patio	S.F.	\$15	SHD1	Shed Frame	S.F.	\$8				
DCK1	Dock	S.F.	\$25	SHD2	Shed w/Lights	S.F.	\$9				
FCP	Carport	S.F.	\$8	SPL1	Pool-Ingr	S.F.	\$18				
FGR1	Garage-Avg	S.F.	\$16	SPL2	Vinyl/Plastic	S.F.	\$15				

FY2026 Depreciation Tables (Residential)

Code	AYB	Eff Age	Code	AYB	Eff Age	Code	AYB	Eff Age
E	2025	0	VG	2025	0	G	2025	0
E	2024	0	VG	2024	0	G	2024	0
E	2023	1	VG	2023	1	G	2023	1
E	2022	2	VG	2022	2	G	2022	2
E	2021	3	VG	2021	3	G	2021	3
E	2020	4	VG	2020	4	G	2020	4
E	2019	5	VG	2019	5	G	2018	6
E	2018	6	VG	2018	6	G	2017	7
E	1994	8	VG	2017	7	G	2016	8
E	1984	10	VG	2016	7	G	2015	8
E	1979	13	VG	2015	7	G	2014	9
E	1969	16	VG	2014	8	G	2013	9
E	1959	19	VG	2013	8	G	2010	11
			VG	2010	9	G	2005	13
			VG	2005	10	G	1999	14
			VG	1999	11	G	1994	16
			VG	1994	12	G	1989	18
			VG	1989	14	G	1984	21
			VG	1984	17	G	1979	23
			VG	1979	19	G	1969	27
			VG	1969	23	G	1959	30
			VG	1959	26	G	1949	33
			VG	1949	29			
Code	AYB	Eff Age	Code	AYB	Eff Age	Code	AYB	Eff Age
A	2025	0	F	2025	0	P	2025	0
A	2024	1	F	2024	1	P	2024	1
A	2023	1	F	2023	1	P	2023	1
A	2022	2	F	2022	2	P	2022	2
A	2021	3	F	2021	2	P	2021	3
A	2020	4	F	2020	4	P	2020	5
A	2019	5	F	2019	5	P	2019	6
A	2018	6	F	2018	6	P	2018	7
A	2017	7	F	2017	7	P	2017	8
A	2016	8	F	2016	8	P	2016	9
A	2015	9	F	2015	10	P	2015	12
A	2014	10	F	2014	11	P	2014	13
A	2013	11	F	2013	13	P	2013	15
A	2010	13	F	2010	16	P	2010	18
A	2005	17	F	2005	19	P	2005	24
A	1999	19	F	1994	32	P	1999	29
A	1994	22	F	1989	32	P	1994	33
A	1989	24	F	1984	36	P	1989	35
A	1984	27	F	1979	39	P	1984	38
A	1979	30	F	1969	42	P	1979	41
A	1969	34	F	1959	45	P	1969	44
A	1959	37	F	1949	48	P	1959	47
A	1949	40				P	1949	50

FY2026 Condominium Complex Adjustment Tables*

Code	Complex	Complex Adjustment		Code	Complex	Complex Adjustment
3	MARKET	1.000		C370	110 BRANCH 1	1.190
4	MT WASH	1.070		C373	W ADAMS IN	1.690
5	SHERMAN	1.000		C374	WATERFR LOFT COM	0.750
6	SUTHERLAND	1.460		C392	491 DUTTON PRI	1.100
C110	491 Dutton Com Units	1.000		C396	PERRY ST CONDO	1.400
C115	FLYNN BLDG	0.620		C43	MCAVOY COM	1.050
C120	1250 BLDG CNDO 1	1.420		C451	CITY SQ (C)	1.200
C125	MONTREAL ST	0.630		C452	SUN C KEARNEY	1.800
C128	128 WARREN ST	0.900		C458	MARSTON CONDOS 1	1.000
C136	35 MAPLE ST B	0.850		C459	CABOT ST CONDOS	1.450
C140	DL PAGE BLDG	1.000		C46	FISKE CONDOS	1.000
C141	RIVEREDGE MED	0.700		C460	HAMILTON XING	1.000
C153	MARKET GALLERY COM	0.740		C472	226 CENTRAL ST CONDO 1	1.000
C16	16 MERRIMACK	1.200		C473	12-14 CARLTON ST	1.500
C171	1717 MIDDLESEX	1.100		C482	257-259 SO. ST CON 1	1.100
C175	OLDE CANAL DR	1.200		C524	ACRE CROSSING COMMERCIAL CONDOMINIUM	1.000
C177	241 PAWTUCKET	0.800		C526	LOFT 19 CONDOMINIUM (COM)	1.000
C194	ROGERS ST OFF	1.000		C527	WYMAN'S EXCHANGE	1.000
C20	ST JOHNS MED.	1.050		C561	APPLETON MILL 5	1.000
C21	WESTERN AVE CN	0.500		C8	MURHPY BLDG 1	1.430
C210	210 STEDMAN PK	1.380		C81	NAPPING BLDG	0.570
C212	STEDMAN PK	2.900		C94	194 STEADMAN	1.000
C219	219 CENTRAL ST	0.850		R1	BRUNWOOD CONDO	0.970
C22	KEARNEY SQ	1.750		R10	WINDSOR VLLGE	1.380
C23	WESTERN AV B	1.100		R100	HAMBLETT II CT	0.830
C234	BAGSHAW MILLS COM	1.000		R101	AVERY CONDO	0.900
C242	DANBURY CONDO	1.050		R102	HARVARD PLACE	1.050
C243	MT PLESANT IND	1.240		R103	523-525 HIGH S	0.800
C250	125 LAWRENCE	1.000		R104	HIGHLAND PL	0.900
C261	BROADWAY COM	1.000		R105	PRESIDNTL PARK	1.160
C269	91 MAPLE ST BU	0.850		R106	MAPLE CREST	1.000
C275	LOWELL MED LEA	2.050		R107	370 RIVERSIDE	1.180
C281	MOLLERS LOFT	0.950		R108	99-101 HOLLIS	1.060
C286	MERR ST CONDOS COM	1.780		R109	D&A CONDOS	1.060
C287	DUTTON ST	1.000		R11	47-49 ARNOLD	1.060
C329	FAIRBURN COM	0.900		R110	GRAND MANOR 1	1.030
C341	LOW COTTON	1.000		R111	WYNDMERE EST	0.920
C350	CLAFLIN BLOCK COM	1.400		R112	VICTORIA PLACE	1.070
C352	BURKE BLDG COM	1.800		R113	JUNIPER PLACE	0.930

*Condominium building tables mirror the residential building tables with the exception of complex adjustment. These adjustments are applied to account for the market and are developed by analyzing all the sales within a complex or similar complex.

FY2026 Condominium Complex Adjustment Tables*

Code	Complex	Complex Adjustment	Code	Complex	Complex Adjustment
R114	HARVARD CROSSG	1.020	R15	BARKER SOUTH	1.000
R115	101 SPARKS ST	1.160	R150	RIVERSIDE TWN	1.230
R116	MEADOW BROOK	1.300	R151	MIDLAND ST CND	0.660
R117	ROSEBUSH	0.750	R152	252 FLETCHER S	0.650
R118	WILMACK CONDO	0.750	R153	MARKET GALLERY	1.690
R119	WEDGEWOOD EST	1.130	R154	ST FRANCIS CND	1.150
R12	AUSTIN SQUARE	0.940	R155	PAWT FALLS TWN	0.810
R120	1250 BLDG COND	0.960	R156	EI KAREH YARD	1.000
R121	BRIARWOOD	1.420	R157	HOLLISTON	1.080
R122	LENOX CONDO	0.690	R158	LYONCREST	1.260
R123	10-12 LIGHTS	1.090	R159	EL KAREH PLACE	1.330
R124	LIPTON ARMS	1.420	R16	BARKER WEST	0.950
R125	16 LOMBARD ST	0.930	R160	ABBEY	1.050
R126	ROGERSON PL	0.920	R161	W. B. LAMSON E	1.060
R127	KAITIE PL CNDO	0.920	R162	NESMITH CONDO	1.080
R128	SWEDE VILLAGE	1.160	R163	250 NESMITH	1.380
R129	FRANCIS GATEHS	1.000	R164	STORYHILLS CND	0.950
R13	B STREET CONDO	1.090	R165	HALL ESTATES	0.810
R130	MAMMOTH RD 1	1.100	R166	NEWHALL	1.280
R131	215 MAMMOTH	0.980	R167	PUTNAM HOUSE	1.170
R132	COLONIAL VIL	1.010	R168	MANOR VIEW	1.150
R133	GREYSTONE MNR	0.970	R169	ORLEANS ST CN	1.120
R134	WHITTIER CNDO	1.270	R17	BARKER EAST	0.990
R135	MAPLE ST CNDO	0.750	R170	CARLA EST II	1.090
R136	ADAMS ST CNDO	0.950	R171	BELVIDERE TWN	1.200
R137	CANAL PLACE	0.860	R172	CAMELOT COURT	1.300
R138	ROSEMONT TERR	1.240	R173	VESPER TWNHSE	1.190
R139	124 MARTIN ST	1.260	R174	COUNTRY CLUB	1.170
R14	HERITAGE PLACE	0.950	R175	WATERVIEW PLC	1.140
R140	D.L.PAGE	1.000	R176	RIVERVIEW VIL	1.170
R141	CANADA ST CNDO	1.000	R177	BY ST CONDOS	1.000
R142	CHRISTIAN II E	1.250	R178	PINE GROVE EST	1.040
R143	CHRISTIAN I E	0.900	R179	PINE HILL	1.040
R144	DALLAS ESTATES	1.050	R18	TIMBERLEE	0.960
R145	COMMONS	1.170	R180	DUTTON GALLERY	1.570
R146	RIVERSIDE COND	1.100	R181	137 PINE ST	1.250
R147	VILLAGE TWNHS	0.800	R182	LADDS GALLERY	1.400
R148	CROSS POINT	1.250	R183	MARLBOROUGH AR	1.500
R149	VILLAGE	0.960	R184	230 FLETCHER S	0.950

*Condominium building tables mirror the residential building tables with the exception of complex adjustment. These adjustments are applied to account for the market and are developed by analyzing all the sales within a complex or similar complex.

FY2026 Condominium Complex Adjustment Tables*

Code	Complex	Complex Adjustment	Code	Complex	Complex Adjustment
R185	QUEBEC HS	1.390	R22	BEACON PLACE	1.550
R186	PLEASANT MANOR	0.650	R220	BROWN MAYNARD	0.840
R187	PLEASANT ST	1.050	R221	ROBERTSON HOUS	0.900
R188	DAN-SCOTT	0.950	R222	CHURCHILL EST	0.800
R189	POWELL PL	1.400	R223	KEITH ACADEMY	1.020
R19	HIDDEN WAY	1.320	R224	HIGHLAND PL	0.960
R190	BROOKSIDE HS	1.340	R225	333 UNIVERSITY	1.000
R191	RIVERSIDE HS	1.250	R226	63 MANCHESTER	1.150
R192	OLDE BROOK VIL	1.030	R227	ROUND HOUSE 1	1.160
R193	LOWELL-ROGERS	1.120	R228	CENTRE PL CNDS	1.030
R194	CANAL PL III	1.600	R229	WALDO EST	1.020
R195	SUTTON VILLAGE	1.290	R23	BEACON ST	1.220
R196	CARLA EST I	1.120	R230	69 MANCHESTER	1.070
R197	HIGHLAND EST I	1.300	R231	WALKER ST EST	1.100
R198	WILDER HS	1.160	R232	WALKER PL	1.020
R199	MERRIMACK HS	1.100	R233	GRIFFEN PL	0.800
R2	CASTLE ARMS	1.080	R234	BAGSHAW MILLS	1.100
R20	ACTON WOODS	1.000	R235	CARRIAGE HS	0.770
R200	WANNALANCIT VI	1.240	R236	WENTWORTH AV	1.070
R201	SCHOOLVIEW	1.060	R237	WESTVIEW CNDO	1.240
R202	CARLA EST III	1.070	R238	WHIDDEN EST	0.900
R203	CORNELIA PL	1.000	R239	WHITE ST VILLA	1.310
R204	SMITHCREST	1.170	R24	ADAM HILL	1.000
R205	SHAW PL	1.150	R240	VIAU CNDO	0.920
R206	SPRINGHOUSE	0.920	R241	WHITNEY HGTS	0.960
R207	RIVERVIEW	1.180	R242	75 MANCHESTER	1.050
R208	CONCORD VIEW E	1.150	R243	JNS CONDOS	1.040
R209	STATE ST MANOR	0.880	R244	13-15 WILDER	1.500
R21	RESERVOIR HGTS	1.050	R245	19-21 WILDER	1.400
R210	66 SUTHERLAND	1.120	R246	20-22 WILDER	1.400
R211	14 LEVERETT ST	0.880	R247	25-27 WILDER	1.480
R212	414 FLETCHER S	1.050	R248	32-34 WILDER	1.420
R213	CONTEMP CNDO	1.380	R249	37-39 WILDER	1.400
R214	STEVENS ST	1.110	R25	BEAVERBROOK	1.130
R215	BEVERLY HGTS	1.120	R250	WIDLER ST	1.060
R216	HIGHLAND EST I	1.260	R251	HIGHLAND CNDOS	0.520
R217	WEDGEMERE CT	1.150	R252	WILLARD CREST	1.220
R218	122 WOODLAND P	1.280	R253	GRAND MANOR	1.150
R219	78 WOODLAND PK	1.100	R254	20 WOODLAND PK	1.080

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FY2026 Condominium Complex Adjustment Tables*

Code	Complex	Complex Adjustment	Code	Complex	Complex Adjustment
R255	81 MANCHESTER	1.120	R290	BLOSSOM ST	0.900
R256	W THIRD ST CON	0.970	R291	CANAL PLACE II	1.510
R257	87 MANCHESTER	1.010	R292	HARMONY WY C	1.000
R258	BELVIDERE HILL 1	1.200	R293	HIGHLAND SQ	1.020
R259	MELROSE AV CON	1.100	R294	74 FELTON ST C	1.100
R26	HIGHLAND COURT	1.080	R295	82 FELTON ST C	1.200
R260	GATE HOUSE	1.220	R296	129 MANCHSTR V	1.050
R261	55 LUPINE CNDO	1.140	R297	105 MANCHSTR V	1.050
R262	DRACUT ST COND	0.930	R298	CARMINE CONDO	1.130
R263	AYER LOFTS	1.690	R299	CORNER C	1.570
R264	HILDRETH ST TW	1.010	R3	PARKVIEW PLACE	1.480
R265	HABITAT-SUMMER	1.040	R30	WYNDMERE PLACE	1.150
R266	63 LUPINE CNDO	1.020	R300	56 GARDNER AVE	1.090
R267	MEADOWCFT PL	0.950	R301	100 MANCHSTR V	1.050
R268	CITY HGTS	1.220	R302	CORRIGAN AVE	0.720
R269	MT VERNON EST	1.130	R303	DOWNEAST CRS C	1.150
R27	BENNETT PLACE	1.000	R304	BICKFORD AVE	0.920
R270	66-68 SHERMAN	1.000	R305	COBURN COURT	1.000
R271	74-76 SHERMAN	1.000	R306	STROMQUIST AVE	0.900
R272	20TH ST CNDO	0.900	R307	GATEWAY CONDOS	1.230
R273	47 W 6TH ST	0.950	R308	CRYSTAL PLACE	1.120
R274	23 WAUGH ST	1.170	R309	NORTH ST CONDO	1.600
R275	WEED ST CNDO	0.900	R31	APPLE BLOSSOM	0.910
R276	COBURN ST CNDO	1.000	R310	KELSEY'S WAY	1.240
R277	VERNON HGTS	0.980	R311	KEYSTONE GARD	0.910
R278	JC CONDOS	0.900	R312	OLYMPIC ESTATE	1.060
R279	13-15 WALKER P	0.900	R313	ERICA ESTATES	1.150
R28	SILVA ESTATES	1.250	R314	DANA WAY TOWNH	1.320
R280	14-16 WALKER P	0.900	R315	ARTIST'S ALLEY	1.300
R281	MOLLERS LOFT-R	0.880	R316	7-9-11 NESMITH	1.150
R282	HARRISON PL	1.080	R317	HILDRETH ST CR	1.150
R283	93 MANCHSTR VL	1.050	R318	SCHOOL ST C	0.900
R284	99 MANCHSTR VL	1.050	R319	78-80 NEW YORK	1.090
R285	123 MANCHSTR V	0.950	R32	BOLTON ST CNDO	0.970
R286	MERR ST CONDOS	1.600	R320	SARATOGA ST C	1.350
R287	DUTTON PLACE	1.100	R321	135 MANCHSTR V	1.080
R288	ANDOVER ARMS	1.090	R322	PORTER TER C	1.110
R289	56-58 WAVERLY	1.550	R323	SPRUCE RUN C	1.260
R29	EMERALD ESTATE	1.090	R324	14 WANNALANCIT	1.500

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R325	GROVE PL CON	1.090	R362	MT WASH EST	1.100
R326	LAFAYETTE ST C	0.980	R363	FT HILL PL	1.070
R327	VISOCCHI EST	0.980	R364	14/16 SUTTLE	1.350
R328	JERSEY C	1.100	R365	430-432 E MER	0.920
R329	FIARBURN RES	1.240	R366	RIVERS EDGE	1.320
R33	B.C.FOUCAR	0.510	R367	HUNTOON EST	0.980
R330	74-76 NEW YORK	1.230	R368	LURANA PL	1.960
R331	111 MANCHSTR V	1.050	R369	VICTORIAN PL	1.700
R332	117 MANCHSTR V	1.050	R37	CANTERBERRY VL	1.390
R333	395 RIVERSIDE	1.000	R370	110 BRANCH	0.970
R334	SCHOOLHOUSE	0.900	R371	RENASSIANCE	1.780
R335	86-92 W SIXTH	1.120	R372	255 SCH ST	0.820
R336	84-86 SENECA	1.000	R374	WATERFR LOFT	1.890
R337	127 HILDRETH	1.140	R375	345 AIKEN AV	1.000
R338	MOODY ST CON	0.650	R376	ACTON PL CON	1.000
R339	MT VERNON ST C	1.000	R377	BEECH ST CON	1.050
R34	126 BOWDEN ST	0.850	R378	CHAMBER EST	1.100
R340	STEVO CONDO	0.900	R379	SUMMER PL	1.050
R343	UP COTTON	1.500	R38	PARK PLACE	1.080
R344	DESCHENEUX	1.200	R380	MAMMOTH RD	1.000
R345	RIVERBEND	1.000	R381	SUFFOLK X II	1.000
R346	34/5 BOSTON RD	1.050	R382	FT HILL	1.020
R347	E MEADOW RD C	1.100	R383	AVS	0.800
R348	RIVER FRONT ES	0.890	R384	RED RIVER	1.000
R349	37 COSGROVE ST	1.050	R385	PLEASANT VIEW	1.000
R35	ROUND HOUSE	0.950	R386	THORNDIKE PL	1.070
R350	CLAFLIN BLOCK	1.560	R387	413 WALKER	0.990
R351	213 BRANCH ST	1.350	R388	94-96 4TH AVE	1.040
R352	BURKE BLDG	1.730	R389	34-36 BILL ST	1.050
R353	BELVIDER FALLS	1.230	R39	ENGLISH HOLLOW	0.960
R354	424-426 E MER	1.060	R390	RIVER MEADOW	1.150
R355	WASHINGTON	0.900	R391	444 RIVERSIDE	1.050
R356	SUFFOLK CR	0.900	R393	MAITLAND AV	0.960
R357	524-526 SCH ST	1.200	R395	JEAN AV	1.450
R358	LIMERICK EST	1.100	R397	FALLS VIEW	1.040
R359	MARYKNOLL	1.130	R398	151 PRINCETON	1.100
R36	GEORGETOWN N	1.230	R399	449 WESTFORD	0.800
R360	1835 MIDD ST	1.060	R4	LEDGEBROOK VLG	1.180
R361	GALWAY EST	0.990	R40	HAMPTON EST	1.220

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R400	251 WILDER	1.400	R436	69-71 EUGENE	1.850
R401	CLIFTON ST	1.050	R437	203 CIRCUIT AV	1.150
R402	8-10 ROBINSON	1.000	R438	ROGERS FH #7	1.000
R403	93-95 CONGRESS	0.850	R439	LOFT 27	0.820
R404	NESMITH XING	1.200	R44	MAPLEWOOD MNR	0.950
R405	YASMIN	1.000	R440	94-95 ORLEANS	1.100
R406	1016 MIDDLESEX	1.100	R441	85 FT HILL	1.030
R407	EVERGREEN PRE	1.160	R442	235 STACKPOLE	1.090
R408	MILLVIEW EST	1.060	R443	55-57 4TH ST	1.260
R409	BUTLER EST	0.880	R444	45-58 OAK ST	1.000
R41	BRIDGE ST CNDS	0.550	R445	ROGERS FH #8	0.900
R410	GRANDVIEW	1.370	R446	ROGERS FH #9	1.030
R411	15-17 MAITLAND	1.000	R447	909 LAWRENCE	1.000
R412	FORT HILL 1	0.910	R448	210 HIGH ST	1.350
R413	W 3RD ST PKG	1.000	R449	348 PAWT ST	0.900
R414	TRIO @ MARKET	1.950	R45	OLDE CAMBRIDGE	0.870
R415	105 AGAWAM	1.230	R450	183 STACKPOLE	1.000
R416	185 BRANCH	1.530	R451	CITY SQ (R)	1.650
R417	FORT HILL 5	1.020	R452	SUN R KEARNEY	1.250
R418	44 WALKER ST	0.990	R453	ROGER FH #4	1.000
R419	450 WESTFORD	1.000	R454	30-32 HIGHLAND	1.000
R42	BRIDGESIDE	1.100	R455	CONCORD XING	1.090
R420	WIGGINS LEDGE	1.020	R456	9-11 SAGAMORE	1.000
R421	INA ST CONDOS	1.100	R457	APPLETON MILLS	0.450
R422	ACTON PL II	0.860	R458	MARSTON CONDOS	1.000
R423	AMERICAN TEX	1.280	R46	FISKE CONDO	1.450
R424	SMITHFIELD X	1.080	R461	FT HILL CONDO	0.980
R425	40 ANDREWS ST	1.300	R462	28-30 CIRCUIT AV CON	1.030
R426	COTTONHOUSE II	1.340	R463	103-105 SCHOOL ST	1.350
R427	ROGERS FH II	1.000	R464	RESERVOIR CONDOS 3RD	0.940
R428	ROGERS FH III	0.890	R465	159-161 PARKVIEW AVE	1.200
R429	241 METHUEN ST	1.070	R466	49-55 ROCK AVE CONDO	1.000
R43	MCEVOY BLDG RE	0.480	R467	72 VARNEY ST CONDOS	1.000
R430	CONCORD FALLS	1.230	R468	249-251 W LONDON ST	1.000
R431	PARKER ST CON	1.250	R469	759 STEVENS ST CON	1.420
R432	WRIGHT ST CON	0.900	R47	CARVEVALE ESTS	1.550
R433	6 HARVARD ST	1.000	R470	FAIRFIELD	1.160
R434	REDMILL CON	0.980	R471	133-135 WILLIE ST	1.000
R435	350-352 WILDER	1.150	R472	226 CONTRAL ST CONDO	1.000

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R473	71-75 GATES ST	0.950	R509	KITSON HOUSE CONDOS	0.830
R474	CITY POINT CONDO	1.190	R51	CLARE ST CNDS	0.680
R475	116-118 ANDREWS X	1.040	R510	61-69 ROCK ST CONDOS	0.960
R476	124-126 ANDREWS X	1.150	R511	9-11 KENSINGTON ST	0.850
R477	130-132 ANDREWS X	0.960	R512	400 BROADWAY ST CONDOS	0.870
R478	136-138 ANDREWS X	1.070	R513	MCINTIRE ESTATES CONDO	0.860
R479	144-146 ANDREWS X	1.090	R514	34-38 CLIFTON ST CONDOS	0.970
R48	CHELMSFORD HGT	1.230	R515	19-21 HUDSON ST CONDO	1.230
R480	180-182 MOORE X	1.010	R516	156 WILDER ST CONDOS	1.350
R481	71-73 ROCK ST CON	0.850	R517	IRVING CROSSING CONDOS	1.130
R482	257-259 SO. ST CON	1.100	R518	70-72 MANCHESTER ST CONDOS	1.040
R483	BOWERS EST CON	1.250	R519	497-499 HIGH ST	0.930
R484	VARNEY EST CON	1.030	R52	CRAWFORD CNDS	0.870
R485	4-6 BERNIER ST	1.200	R520	LAWRENCE STREET CONDOMINIUM	0.950
R486	DANIELS ST CONDOS	1.700	R521	ALLEN HOUSE CONDOMINIUM	1.310
R487	RES AT KEARNEY SQ	1.240	R522	65-67 WELLINGTON AVE CONDO	1.280
R488	42 MANSUR ST CON	1.500	R523	COURT ST CONDOMINIUM	1.120
R489	MILL CITY XING CON	1.110	R524	ACRE CROSSING RESIDENTIAL CONDOMINIUM	1.000
R49	CHELMSFORD ST	0.890	R525	BUNKER HILL CONDOMINIUM	1.000
R490	TALBOT SQ CONDO	1.160	R526	LOFT 19 CONDOMINIUM (RES)	1.900
R491	55-57 PARKER ST	1.300	R527	CORNERSTONE CONDOMINIUM	1.000
R492	BUTLER AVE CONDO	0.850	R528	1514 GORHAM ST	1.100
R493	284-288 MAMMOTH RD	1.000	R53	CUMBERLAND RD	1.230
R494	31-33 WILDER RD COND	1.250	R54	DOANE TOWERS	1.070
R495	OSGOOD ST CONDOS	1.060	R55	DOVER HOUSE	0.970
R496	ELLIS AVE CONDOS	1.180	R56	DUNFEY ST	0.950
R497	WARE ST CONDOS	1.030	R57	ACTON WOODS I	1.100
R498	HARRISON ST CONDOS	1.030	R58	EAST MEADOW	0.790
R499	QUEBEC PL	1.100	R59	MEADOW LEDGE	1.090
R5	BEAVER RUN	0.830	R6	LINCOLN HGHTS	0.800
R50	WINTER EST I	0.850	R60	DUNROVIN CNDO	1.140
R500	SOUTHERN ESTATES	0.920	R61	HOYT CARRIAGE	0.890
R501	165-167 ADAMS ST	0.700	R62	E.MERRIMACK ST	1.530
R502	9 DUNBAR AVE CONDOS	1.280	R63	HIGHLAND CT	0.900
R503	NESMITH ST CONOO	0.750	R64	DOUGLAS TNWHS	1.120
R504	LAWRENCE ST CONDOS	1.300	R65	EATON PLC III	0.840
R506	25-27 CLIFTON ST	1.120	R66	CHENEY ALLEN P	1.300
R507	EXTER ST CONDOS	1.140	R67	CHRISTIAN HILL	0.930
R508	CIRCUIT AVE CONDOS	1.150	R68	ELEVENTH ST CN	0.790

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R69	CHRIST HILL 4	0.900
R7	ANGLE HOLLOW	1.030
R70	CATHERWDS MILK	0.950
R71	EPPING ST CNDO	1.020
R72	EUGENE ST	1.040
R73	ACTIONWOODS II	1.100
R74	GEORGE'S CNDO	0.920
R75	FARMLAND EST	1.070
R76	CARDINAL CT	1.080
R77	WINTER EST II	1.350
R78	FELTON ST	1.120
R79	FELTON WOOD	1.260
R8	MURPHY BLDG	1.000
R80	WMSBURG CNDO	1.390
R81	FIFTH AVE CNDO	0.770
R82	HUNTS FALLS	0.910
R83	S&S CONDOS	0.720
R84	WALKWAY	1.150
R85	194 FLETCHER S	0.800
R86	ACTONWOODS III	1.100
R87	FOREST PARK	1.080
R88	PALMER PLACE	0.680
R89	FRED ST	0.690
R9	ARMAND CONDO	1.400
R90	FRYE ST CNDO	0.750
R91	GARDNER ST CN	0.800
R92	GASTON TERR	1.120
R93	MERCIER BROS	1.040
R94	HAMBLET CT	0.920
R95	NORTH POINT	1.120
R96	ST PETERS SCHL	0.820
R97	CONCORD MDWS	0.980
R98	FULLER FARM	1.140
R99	BELVIDERE HILL	1.140

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