

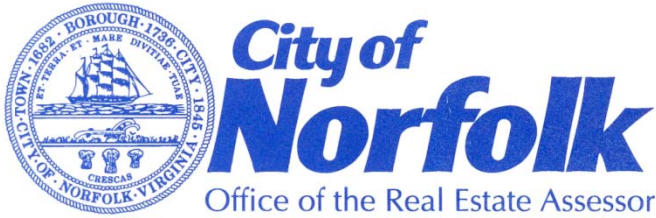
Office of the Real Estate Assessor

Annual Report

Fiscal Year July 2011



N O R F O L K



October 25, 2011

The Honorable City Council
City of Norfolk
Norfolk, Virginia 23510

Dear Council Members:

It is a pleasure to provide you with this annual report from the office of the Real Estate Assessor for fiscal year 2010-2011. The information contained herein will cover an array of topics such as parcel counts and values, ratio statistics, historical and projected assessment trends and our plans for the future.

The economic climate and, more specifically, the local real estate market, continues to present unique and difficult challenges for us. For the second year in a row, real estate values have declined and property owners are concerned that assessments aren't being decreased enough. The 2011 reassessment was based on sales that occurred during 2010 and sales data we've received so far in 2011 indicates that a downward trend persists.

My on-going focus is to engage and empower the employees so that they can envision what can be and then make important contributions toward that vision. Through monthly meetings with senior staff and periodic meetings with teams and those employees assigned to special projects, we continue to make significant progress in the areas of technology, public relations, sales verification and validation, record management and, most important, creating an environment that is conducive to achieving a high level of standards and producing quality results.

The Assessor's office is judged not only by the accuracy, consistency and fairness of its assessment roll, but by its public image as well. It continues to be one of my primary objectives that all property owners, taxpayers and citizens be treated with the highest degree of courtesy and professionalism. I will continue to maintain an "Open Door" policy to ensure that all matters are addressed in a timely manner and resolved efficiently and effectively. During the last fiscal year, this office responded to a total of 18,391 phone calls and served 1,253 walk-in customers. This does not include the hundreds of customers who came in to use the public computer terminals.

I wish to thank all those departments and employees who have supported our endeavors this past year. In IT, Jay TeWalt has provided excellent assistance in keeping our department web page current and Fraser Picard has enabled this office to be the first to obtain and use the Web based version of Pictometry. Most especially, I would like to thank and give kudos to my dedicated employees who work hard to meet head on all challenges they face and achieve every goal and deadline that we set.

Page 2
The Honorable City Council
October 25, 2011

I hope you find this report informative and enlightening.

Respectfully,

Deborah K. Bunn, CAE
Real Estate Assessor

2011 LAND BOOK INFORMATION

The 2011 Real Estate Land Book was certified on August 1, 2011 and distributed as required to all affected parties. The following pages will include break outs of relevant information depicted in a manner that will help define the state of real property and related values in the City of Norfolk.

The overall land book totals are as follows:

Land Value	\$ 6,061,554,300
Improvement Value	<u>11,775,519,300</u>
Total Value	\$17,837,073,600

Vacant Land

The assessed value of 7,050 vacant parcels effective July 1, 2011 is \$372,358,900. This figure represents a decrease of \$21,678,900 or -5.5% from FY10. Part of this difference is due to a reduction of 183 parcels from FY10 due to new improvements, as well as administrative merges where an improved parcel was combined with one or more contiguous parcels titled in the same owner name. We continue to do this throughout the City in order to more fairly value excess land that serves as parking lots to commercial businesses, ingress/egress to improved parcels, and excess, non-buildable land that abuts improved parcels.

Residential Improved Parcels

The assessed value of 56,845 residential parcels, including condominiums, effective July 1, 2011 is \$12,052,092,600. This figure represents a decrease of \$501,399,800 or -3.99% from FY10. This includes the changes made due to reassessment, the addition of one hundred and sixty-four (164) new dwellings, five hundred and nineteen (519) properties that had additions or repairs to them, ninety-one (91) dwellings still under construction or renovation on July 1st, the reduction in value resulting from the demolition of improvements on one hundred and seven (107) properties, fire damage to twenty (20) structures and one (1) property that had catastrophic loss damage. Reductions after the printing of the Land Book, due to Board of Review actions, amount to \$278,900.

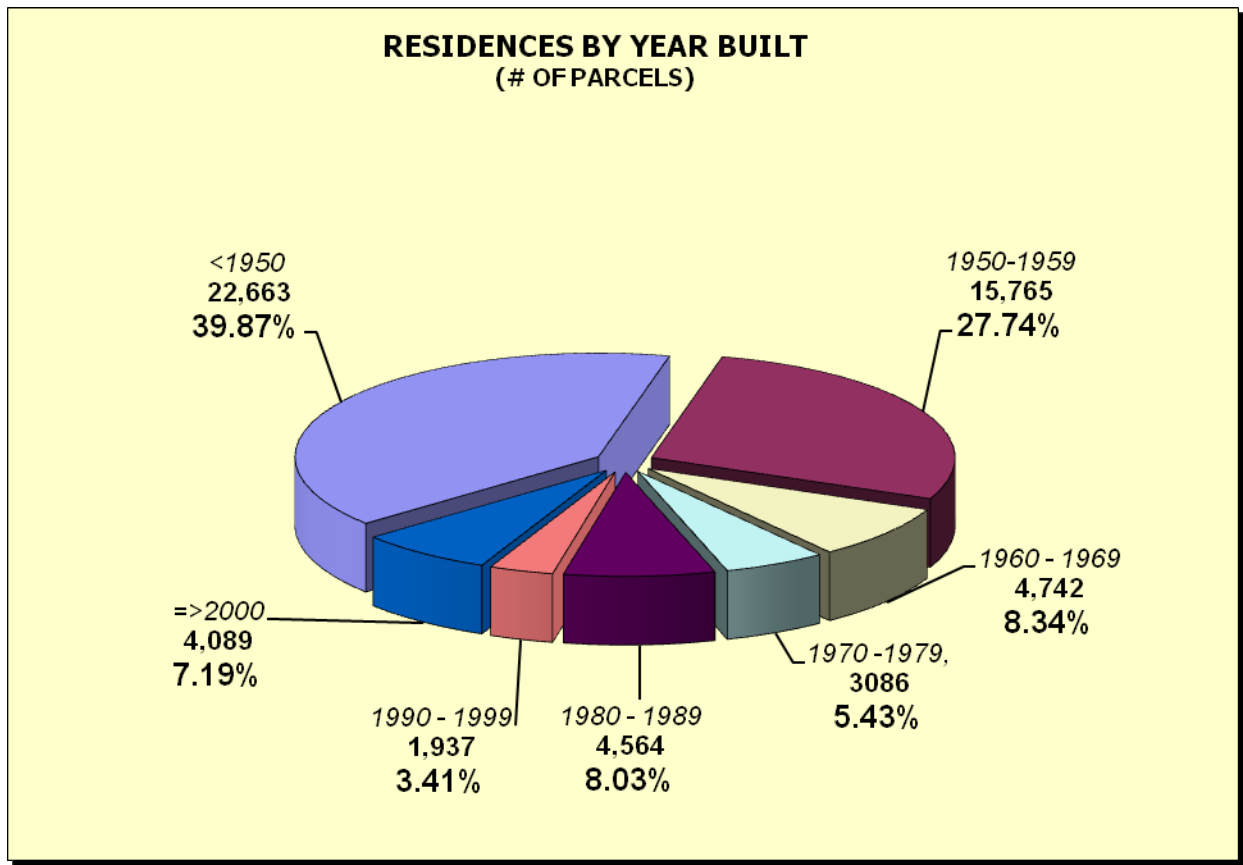
New Buildings	(164)	\$ 29,878,200
Additions & Repairs	(519)	\$ 10,804,100
Partials	(91)	\$ 8,879,900
Demolitions	(107)	<u>\$ 7,818,400</u>
Fire Damage	(20)	<u>\$ 1,144,900</u>
Catastrophic Damage	(1)	<u>\$ 35,000</u>
Total Growth		\$ 40,563,900
Reassessment		<u>\$ 460,835,900</u>
Total Change		<u>\$ 501,399,800</u>

Adjustments to the Land Book

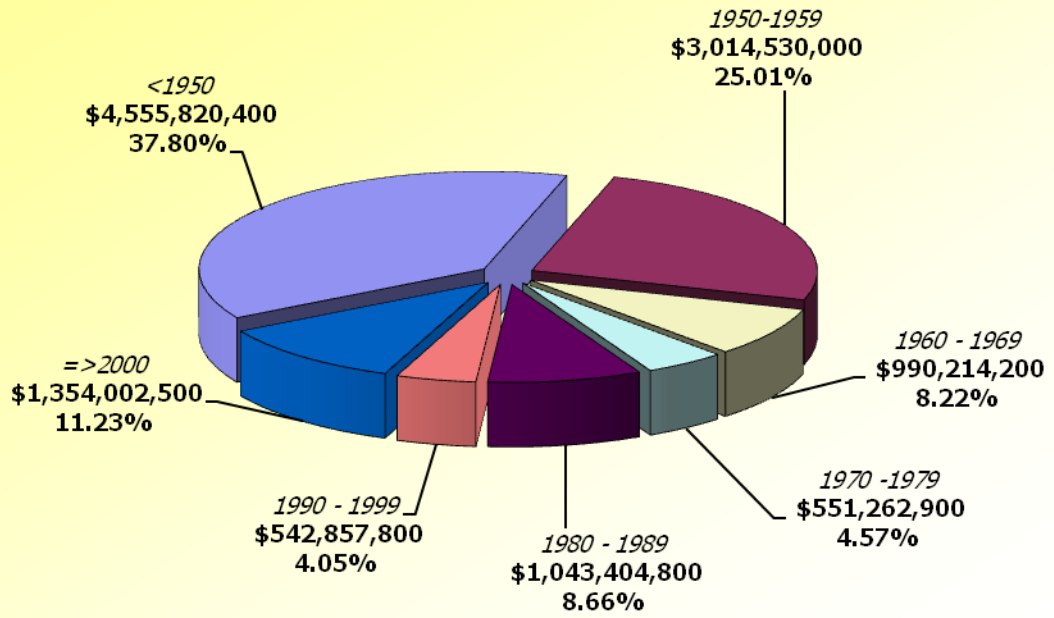
Board of Review (9)	\$ 278,900
Net Change	<u>\$ 501,678,700</u>

RESIDENCES BY YEAR BUILT

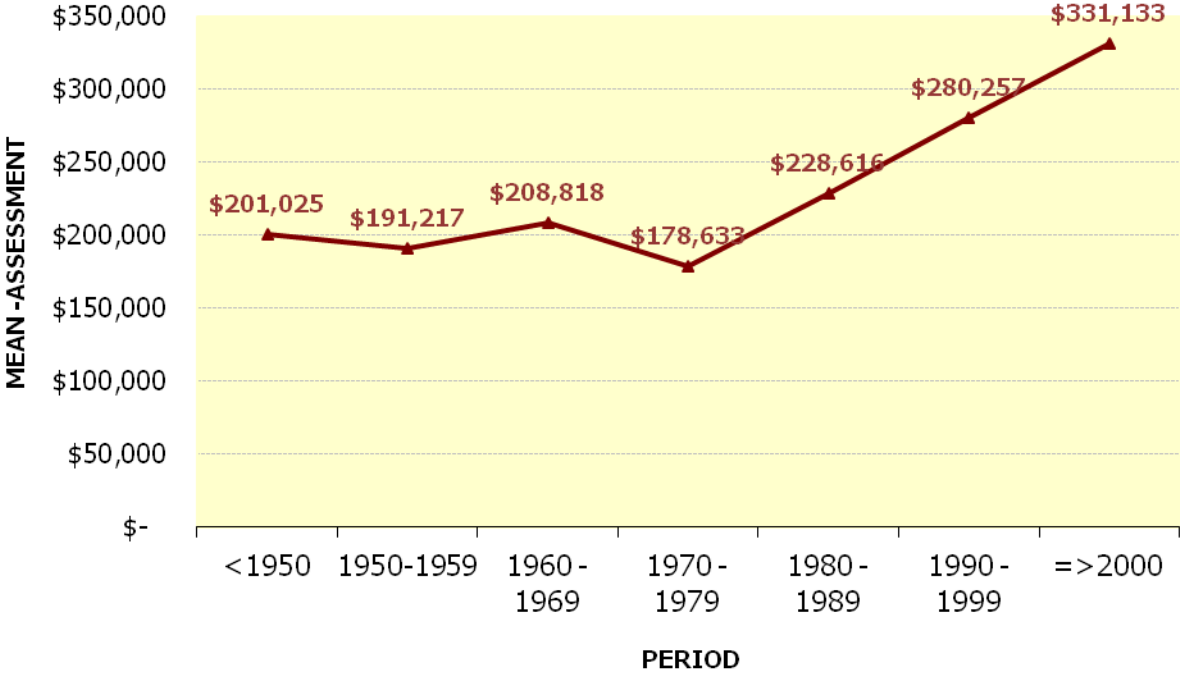
Period	Parcels	% of Total	Assessed Value	% of Total	Mean
<1950	22,663	39.87%	\$ 4,555,820,400	37.80%	\$ 201,025
1950-1959	15,765	27.74%	\$ 3,014,530,000	25.01%	\$ 191,217
1960 - 1969	4,742	8.34%	\$ 990,214,200	8.22%	\$ 208,818
1970 -1979	3,086	5.43%	\$ 551,262,900	4.57%	\$ 178,633
1980 - 1989	4,564	8.03%	\$ 1,043,404,800	8.66%	\$ 228,616
1990 - 1999	1,937	3.41%	\$ 542,857,800	4.05%	\$ 280,257
=>2000	4,089	7.19%	\$ 1,354,002,500	11.23%	\$ 331,133
Total	56,845	100%	\$ 12,052,092,600	100%	\$ 212,017



**RESIDENCES BY YEAR BUILT
(ASSESSED VALUE)**



MEAN VALUE BY YEAR BUILT



Commercial Improvements

The assessed value of 3,205 commercial/industrial properties, effective July 1, 2011, is \$3,961,217,600. This figure represents a decrease of \$153,053,600 or -3.72% over FY10. During 2010-2011 there were nine (9) new commercial/industrial buildings completed. These new structures included the Harris Teeter Market in Ghent and a CVS Pharmacy on East Little Creek Road. Alterations and additions were completed on six (6) existing properties and partial values were placed on eight (8) incomplete construction projects. Structures on twenty (20) properties were demolished and no properties had assessment reductions due to fire or catastrophic loss damage. Reductions after the printing of the Land Book due to Board of Review actions amount to \$2,858,000.

New Buildings	(9)	\$ 5,705,800
Additions & Repairs	(6)	\$ 347,000
Partials	(8)	\$ 12,292,400
Demolitions	(20)	<u>\$ 4,430,400</u>
Total Growth		\$ 13,914,800
Reassessment		<u>\$ 139,138,800</u>
Total Change		<u>\$ 153,053,600</u>
<u>Adjustments to Land Book</u>		
Board of Review	(5)	<u>\$ 2,858,000</u>
Net Change		<u>\$ 166,709,500</u>

Apartments

The assessed value of 955 apartment properties, effective July 1, 2011, is \$1,451,404,500. This figure represents an increase of \$38,551,500 or 2.73% over FY10. During 2010-2011 there were three (3) new apartment properties completed. Reductions after the printing of the Land Book due to Board of Review actions amount to \$426,700.

New Buildings	(3)	\$ 12,873,600
Reassessment		<u>\$ 25,677,900</u>
Total Change		\$ 38,551,500
<u>Adjustments to Land Book</u>		
Board of Review	(1)	<u>\$ 426,700</u>
Net Change		<u>\$ 38,124,800</u>

Reassessment v Growth Recap

Residential:

	2010	2011	\$ Change	% Change
Reassessment			\$ 541,963,700	-4.32%
Growth			\$ 40,563,900	0.32%
Residential Overall	\$ 12,553,492,400	\$ 12,052,092,600	\$ 501,399,800	-4.00%

Commercial:

	2010	2011	\$ Change	% Change
Reassessment			\$ 166,968,400	-4.06%
Growth			\$ 13,914,800	0.34%
Commercial Overall	\$ 4,114,271,200	\$ 3,961,217,600	\$ 153,053,600	-3.72%

Apartments:

	2010	2011	\$ Change	% Change
Reassessment			\$ 25,677,900	1.82%
Growth			\$ 12,873,600	0.91%
Apartments Overall	\$ 1,412,853,000	\$ 1,451,404,500	\$ 38,551,500	2.73%

Vacant Land:

	2010	2011	\$ Change	% Change
Reassessment			\$ 21,678,900	-5.50%
Growth			N/A	
Vacant Land Overall	\$ 394,037,800	\$ 372,358,900	\$ 21,678,900	-5.50%

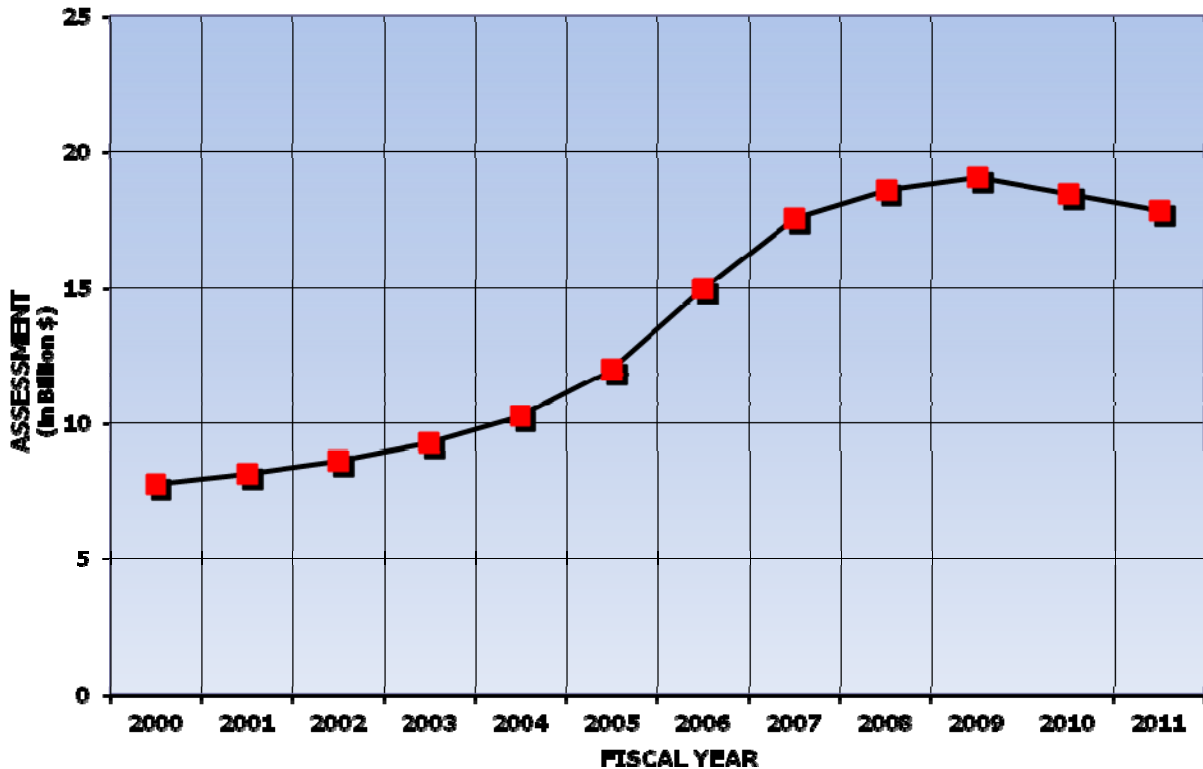
All Property Types:

	2010	2011	\$ Change	% Change
Reassessment			\$ 704,933,100	-3.82%
Growth			\$ 67,352,300	0.37%
All Types Overall	\$ 18,474,654,400	\$ 17,837,073,600	\$ 637,580,800	-3.45%

ANNUAL PERCENTAGE CHANGE IN ASSESSED VALUE

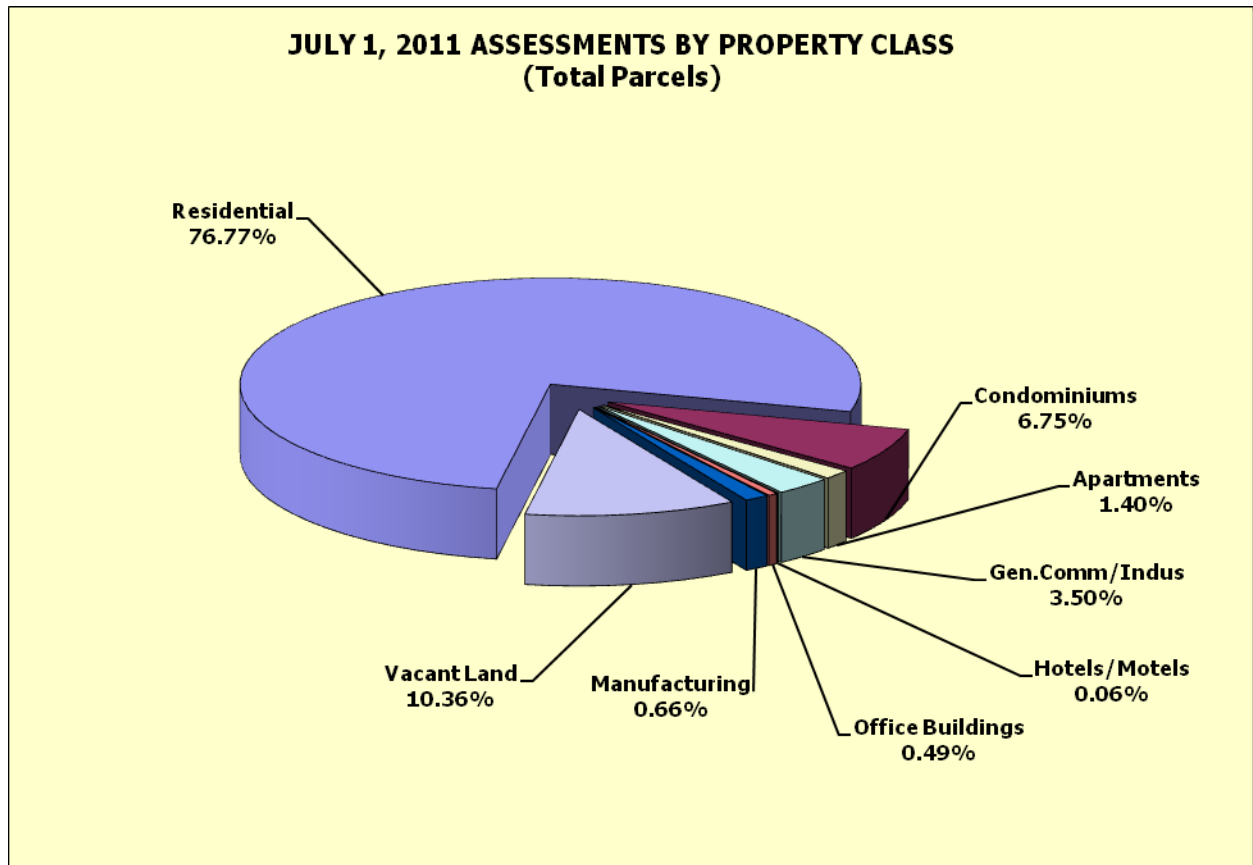
FISCAL YEAR	ASSESSMENT	\$ CHANGE	% CHANGE
2000	\$ 7,785,683,420	\$ 301,552,370	4.03%
2001	\$ 8,148,617,600	\$ 362,934,180	4.66%
2002	\$ 8,629,372,980	\$ 480,755,380	5.9%
2003	\$ 9,278,524,800	\$ 649,151,820	7.52%
2004	\$ 10,255,685,100	\$ 977,160,300	10.53%
2005	\$ 11,976,038,230	\$ 1,720,353,130	16.77%
2006	\$ 14,953,815,900	\$ 2,977,777,670	24.86%
2007	\$ 17,568,811,900	\$ 2,614,996,000	17.49%
2008	\$ 18,583,731,469	\$ 1,014,919,569	5.78%
2009	\$ 19,066,505,100	\$ 482,773,631	2.59%
2010	\$ 18,474,654,400	\$ -591,850,700	-3.10%
2011	\$ 17,837,073,600	\$ -637,580,800	-3.45%

**Annual Percentage Change
In Assessed Value**

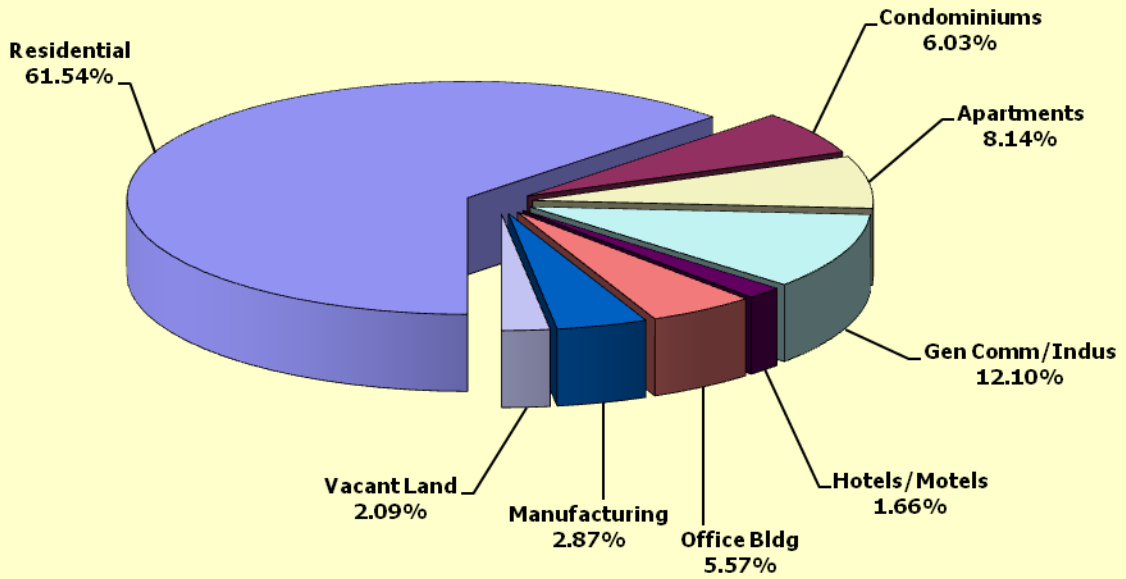


JULY 1, 2011 ASSESSMENTS BY PROPERTY CLASS

Class	# Parcels	% Total Parcels	Assessed Value	% Total Value
Residential	52,248	76.77%	\$ 10,976,612,500	61.54%
Condominiums	4,597	6.75%	\$ 1,075,480,100	6.03%
Apartments	955	1.40%	\$ 1,451,404,500	8.14%
General Comm/Indus	2,380	3.50%	\$ 2,158,915,600	12.10%
Hotels/Motels	43	0.06%	\$ 296,874,300	1.66%
Office Buildings	331	0.49%	\$ 993,343,300	5.57%
Manufacturing	451	0.66%	\$ 512,084,400	2.87%
Vacant Land	7,050	10.36%	\$ 372,358,900	2.09%
Total	68,055	100%	\$ 17,837,073,600	100.00%



**JULY 1, 2011 ASSESSMENTS BY PROPERTY CLASS
(Total Assessed Value)**



PROPERTY TRANSFERS

During the 2010-11 fiscal year, there were 6,509 property transfers in the City of Norfolk, representing an aggregate sale price of \$1,362,804,672 and an aggregate assessed value of \$1,420,401,500. These numbers represent all deeds, including those with \$0 as the consideration (deeds of correction, name changes, etc.)

Of the total transfers, 946 were **foreclosures**, representing an aggregate sale price of \$169,805,525. The 2011 aggregate assessment for those same parcels is \$197,818,200. As a comparison, there were 853 **foreclosures** in fiscal year 2009-10, representing an aggregate sale price of \$136,059,796 and a 2009-10 aggregate assessment of \$146,247,900. In addition to actual lending institution mortgage foreclosures, there were also 101 recorded **short sales** and 881 **bank sales after a foreclosure**. The total number of distressed sales for 2010-11 was 1,928.

Year	Number of Foreclosures	Aggregate Sale Price	Aggregate Assessment	Overall Ratio
2010-11	946	\$169,805,525	\$197,818,200	1.165%
2009-10	853	\$136,059,796	\$146,247,900	1.075%
2008-09	536	\$97,803,951	\$103,599,200	1.059%
2007-08	458	\$77,352,000	\$84,907,400	1.098%
2006-07	144	\$21,606,400	\$24,173,500	1.12%

Year	Number of Short Sales	Aggregate Sale Price	Aggregate Assessment	Overall Ratio
2010-11	101	\$17,285,367	\$21,878,600	1.266%

Year	Number of After Foreclosure Sales	Aggregate Sale Price	Aggregate Assessment	Overall Ratio
2010-11	881	\$85,367,161	\$148,488,400	1.739%

APPEAL PROCESS

Each year, the Assessor's office mails a reassessment notice for every property in the City. The first step in the appeal process is for the property owner to discuss the new value with the staff appraiser responsible for the neighborhood in question. Requests for a review can be made in person by visiting the office or by contacting the office through mail, e-mail or telephone. Many times the property owner will provide new or corrected information that will result in a value change. If, however, the property owner is not satisfied with the results of the informal review, he or she has the right to appeal to the Real Estate Board of Review.

With the adoption of the ordinance that established specific informal and formal appeal periods, this process continues to be managed better by both the Assessor's office and the Board of Review. This year, there were a total of 172 appeals, compared to 184 appeals in 2010. Nineteen (19) appeals were withdrawn either before or during the hearing. By property class, the appeals break down as follows:

Residential Condos	46 appeals
Residential	47 appeals
Commercial/Industrial	54 appeals
Apartments	6 appeals

Of these 153 appeals, 137 were sustained and 15 were awarded reductions. The majority of reductions awarded were on residential properties. At the direction of the Board, no value changes were posted in the system until the conclusion of the hearings in late August. This resulted in corrections being made to the published Land Book in the amount of \$3,554,600.

VALUE REDUCTIONS AWARDED BY CATEGORY

Property Type	# Parcels	Proposed Value	BOR Value	Value Change
Residential Condos	3	\$ 1,910,000	\$ 1,834,400	(\$75,600)
Residential	6	\$ 1,803,000	\$ 1,608,700	(\$194,300)
Commercial/Industrial	5	\$ 22,002,500	\$19,144,500	(\$2,858,000)
Apartments	1	\$ 8,271,700	\$ 7,845,000	(\$ 426,700)
Totals	15	\$ 33,987,200	\$30,432,600	(\$3,554,600)

EXEMPT PROPERTIES

The Constitution requires that all property, except that specifically exempted, is to be taxed. The exemption of properties is provided for in Article X, Section 6. Exemptions can be categorized by either classification or designation.

As shown in Section 58.1-3606, exemptions by classification include properties owned by the federal, state, and local governments, property owned by churches and religious bodies and used for worship or for residence of a minister, non-profit private or public cemeteries as well as other similar entities.

Exemptions by designation, as listed in Section 58.1-3607 through 58.1-3650, include properties owned by organizations such as the American National Red Cross, Boy Scouts and Girl Scouts of America, etc. Virginia law allows the City Council to adopt an ordinance to designate certain properties of certain organizations as being exempt from local property taxes, and the procedure for considering such designation is set forth in section 24-212.5 of the Norfolk City Code. Among other things, in considering requests for the exemption by designation, the City Council is required to review various characteristics of the requesting organization and to consider any such request at a public hearing prior to adopting any such ordinance.

During the 2010-11 fiscal year, there were one hundred and twenty (120) parcels reclassified from Taxable to Exempt status resulting in \$31,940,400 of assessed value being removed from the tax rolls. Among the properties being awarded tax exempt status were those owned by ODU, The City of Norfolk, Norfolk Redevelopment and Housing Authority, USA, Harbor Walk Home Owners Association and Sentara Hospital. Additionally, a total of ninety-six (96) parcels were reclassified from Exempt to Taxable status, resulting in \$15,303,600 in assessed value being added to the tax rolls. The majority of these newly taxable parcels are properties sold by NRHA, VHDA and USA.

	Number of Parcels	Assessment Change
Exempt to Taxable	96	\$15,303,600
Taxable to Exempt	120	(\$31,940,400)
Net Results	216	(\$16,636,800)

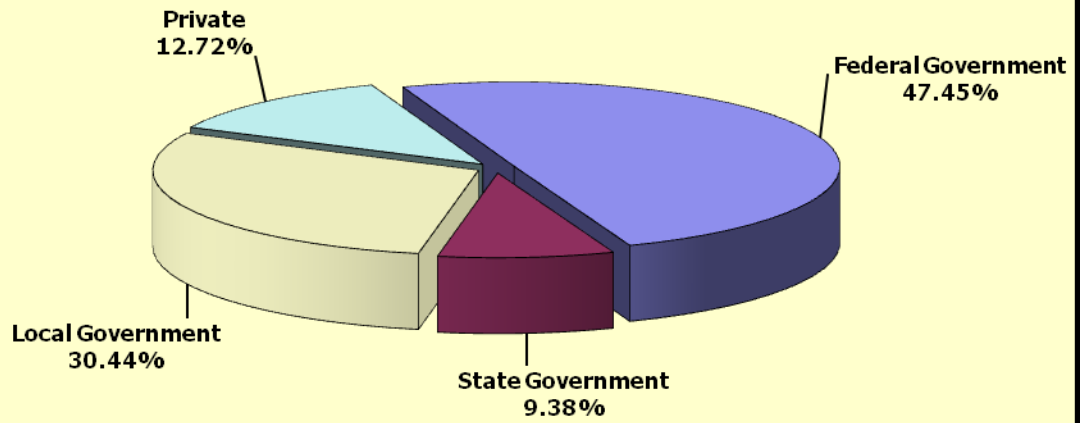
The above changes resulted in an annual net loss of \$184,668 in tax dollars.

The following are the various categories of real property exempt from local real estate taxes:

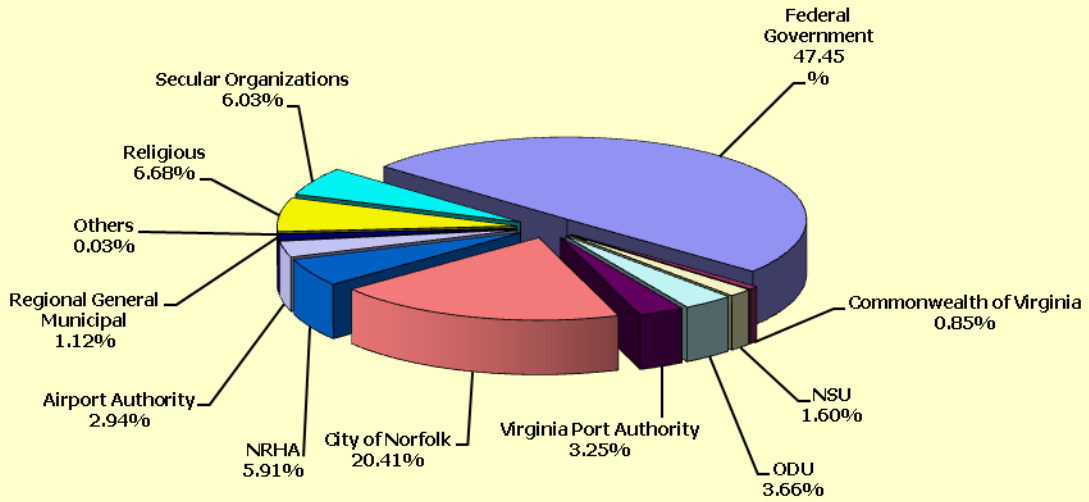
Main Category	# Parcels	Total Assessment
Federal Government	76	\$5,031,254,400
State Government	833	\$994,984,400
Local Government	3442	\$3,227,714,700
Private	1057	\$1,349,139,200
TOTAL EXEMPT	5408	\$10,603,092,700

Sub Category	# Parcels	Total Assessment
Federal Government	76	\$5,031,254,400
Commonwealth of Virginia	555	\$90,785,200
Norfolk State University	22	\$170,176,900
Old Dominion University	252	\$388,943,500
Virginia Port Authority	4	\$345,078,800
City of Norfolk	1,953	\$2,164,645,100
NRHA	1,325	\$627,003,200
Norfolk Airport Authority	82	\$312,778,200
Regional General Municipal	76	\$119,234,200
Others	6	\$4,054,000
Religious	825	\$708,781,000
Secular Organizations	232	\$640,358,200
TOTAL EXEMPT	5,408	\$10,603,092,700

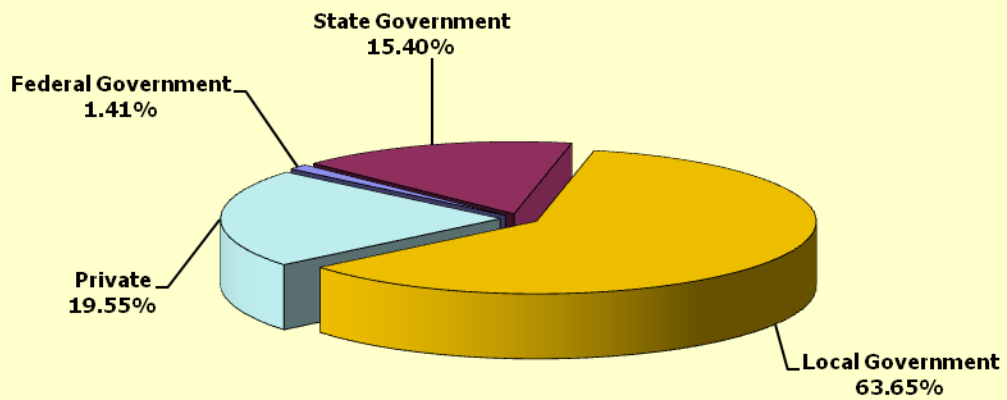
EXEMPT by Classification or Designation
FY 2010 - 2011
(Total Assessment)



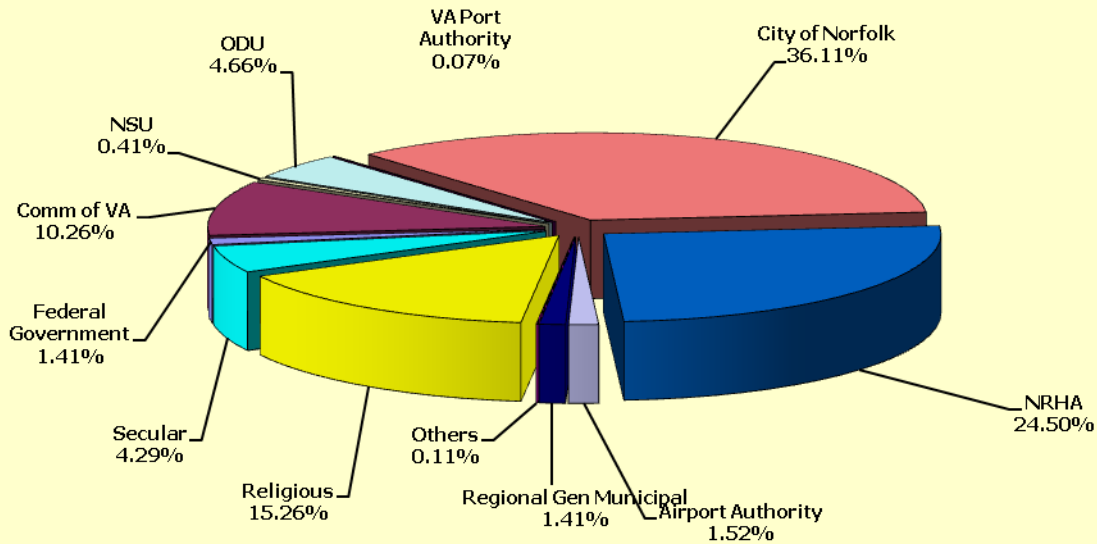
**EXEMPT by Classification or Designation
by Sub-Category
FY 2010-2011
(Total Assessment)**



**EXEMPT by Classification or Designation
FY 2010 - 2011
(# Parcels)**



**EXEMPT by Classification or Designation
by Sub-Category
FY 2010 - 2011
(# Parcels)**

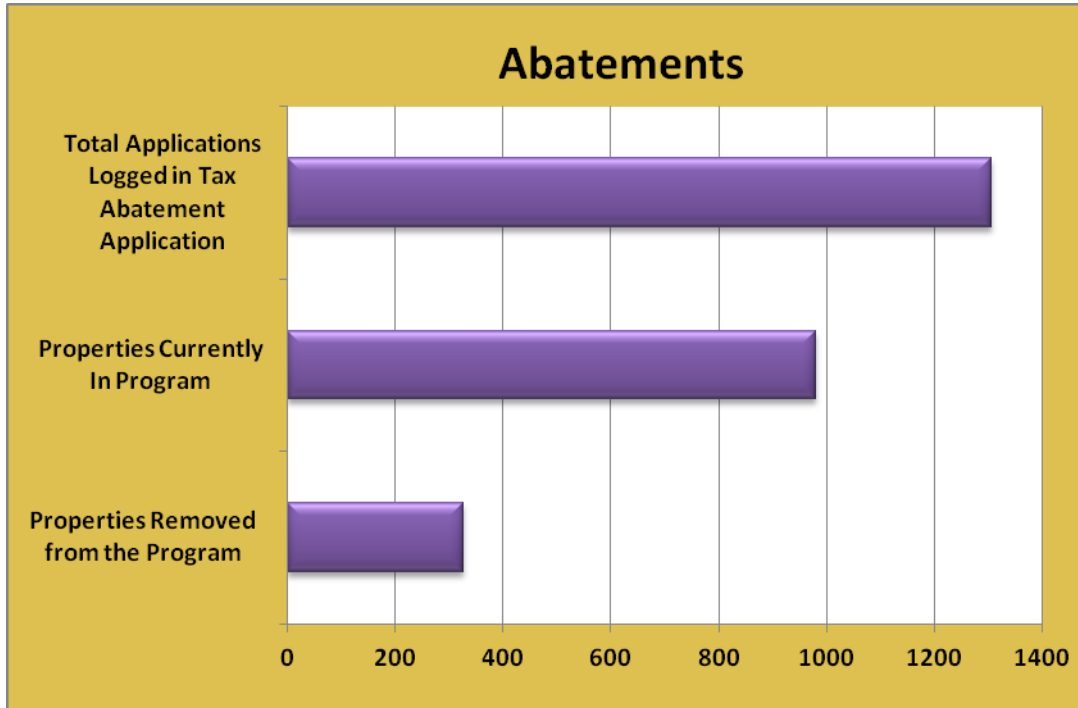


TAX ABATEMENT PROGRAM

This office continues to administer the Tax Abatement Program for rehabilitated properties first adopted in 1998. Entry to this program is gained by filing an application with the Real Estate Assessor prior to the start of renovation activities. Upon receipt of the application, the type and extent of work to be performed is analyzed and verified and the property is inspected to ensure that the records in the Assessor's database are correct and the current assessment is accurate. The property is then evaluated and a decision made as to eligibility for admission. Follow up field inspections, including the taking of photographs, are made periodically during the renovation period. Upon completion of the renovations, a final inspection is made and a new value calculated. If all program guidelines are met, the real estate tax attributable to the increased assessment due to the renovations is fully abated for a period of ten (10) years and then phased out over the next four (4) years for a total abatement period of fourteen (14) years.

Currently, 980 properties are enjoying abated assessments in the amount of \$159,598,000. During the past year, twenty-eight (28) applications for the Tax Abatement Program were received. One (1) was not accepted because construction had already begun and two (2) were not accepted because the work would not have increased the value by the required percentage. Also, during the year, fifty-three (53) properties were removed from the program – thirteen (13) because of ownership transfers, nine (9) due to delinquent taxes, six (6) due to work not being completed within the required period of time, one (1) because the

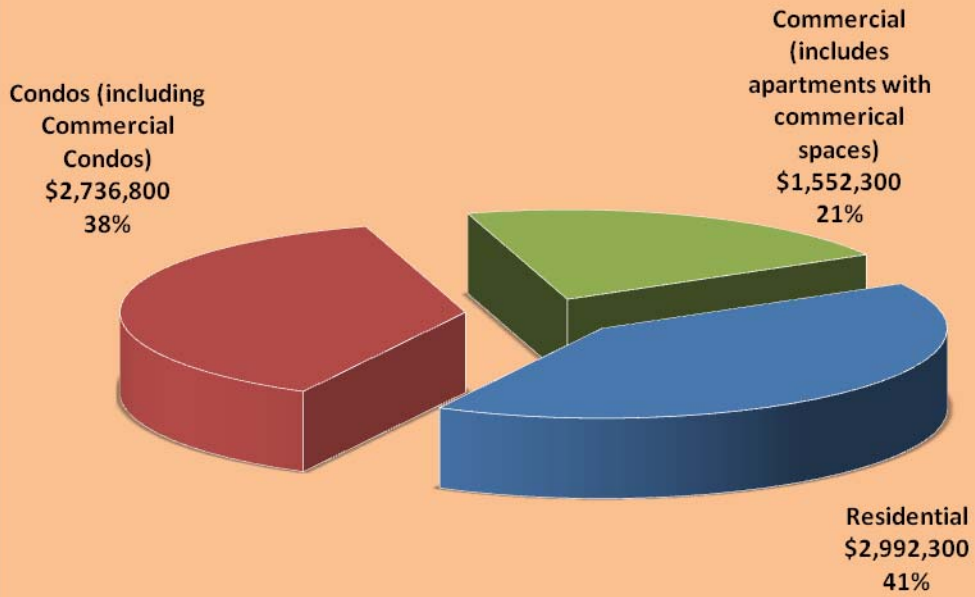
work did not increase the assessed value by the required percentage and twenty-four (24) because the owner owned more than the allowable number of condominium units.



The breakdown of properties **approved** for the program **during this past year** is:

Residential	\$2,992,300
Condos (including commercial)	\$2,736,800
Commercial	\$1,552,300
Abated Amount for 2010 - 2011	\$7,281,400

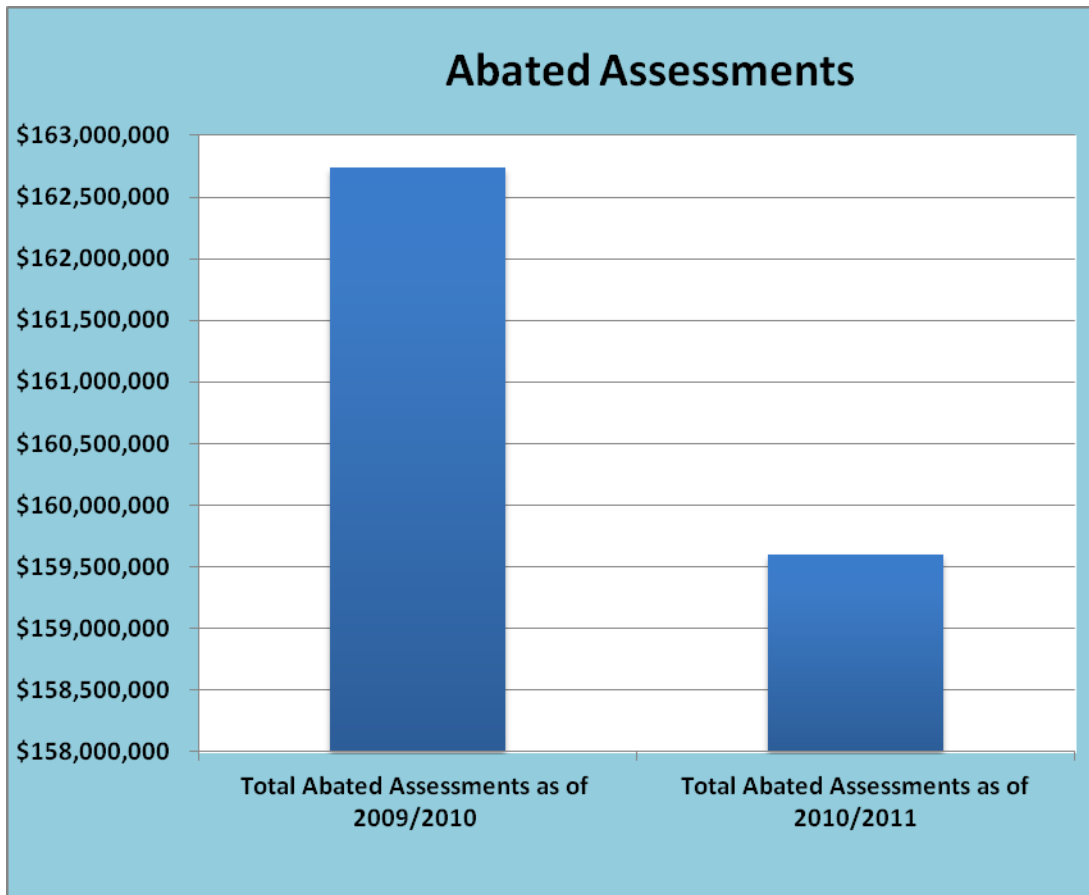
Abated Amount for 2010/2011
\$7,281,400



Total Amount Abated (Excluding Removals)

Total Abated Assessments for 2009 - 2010 \$162,743,700

Total Abated Assessments for 2010 - 2011 \$159,598,000



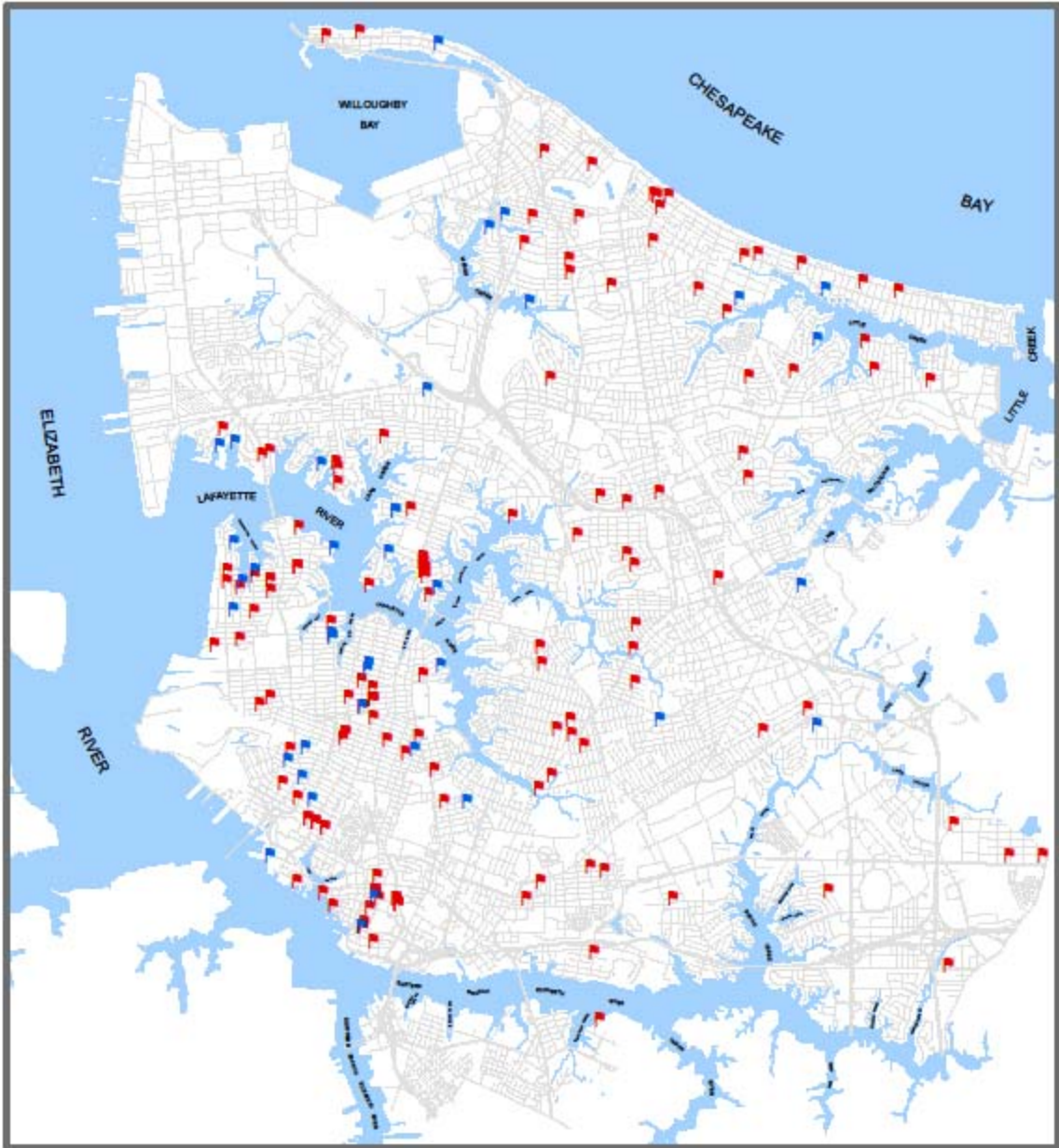
Maps on the following pages depict the distribution of abated properties throughout the City.



July 2011

■ Active and Expired Abatements





July 2011

- Parcels Removed From Tax Abatement Program
- Pending Abatements (Work Not Complete Yet)



SPECIAL PROJECTS

Sales Verification & Validation

The uncertainty of the real estate market continues to be a challenge in a process that requires assessments to reflect 100% of market value. Although 2011 assessments were based on sales that occurred during calendar year 2010, the market is continuing to decline in many neighborhoods, causing questions and concerns from property owners who are seeing 2011 assessments that exceed distressed sale prices and listing prices for homes currently for sale in their neighborhoods. My staff has begun to analyze 2011 sales for the 2012 reassessment, utilizing deed records, sales verification questionnaires, the multiple listing service and physical inspections. More and more consideration has to be given to foreclosures, sales after foreclosures and short sales. In some neighborhoods, those are the only types of sales or listings and they are having a noticeable impact on market value.

Neighborhood Review

This past spring, we completed phase three of our comprehensive neighborhood review plan. During that time a total of 5,234 residential and 490 commercial properties were inspected from the public right of way. We will continue these annual inspections throughout the City until all properties have been updated in our database.

New Mass Appraisal Tool

We have developed a new multiple regression modeling technique known as Geographic Attribute Weighted Regression (GAWR) that uses statistical analysis and mathematical weighting to value residential properties, while measuring accuracy and uniformity. It is our desire to apply this technique both in our review as well as in the valuation process. This technique's preliminary exposure has garnered national recognition for my staff in the field of mass appraisal and we look forward to its continued development and application.

Annual Land Book

During the last fiscal year, we began providing all land books (annual and quarterly) electronically. This "green" initiative has saved both employee time and the cost of paper.

Archiving of Property Records

This past year we were lucky to have Miss Morgan Ramos as a summer intern. Through her dedicated efforts in the short time she was with us, she was able to scan and catalog over 2,500 historical property record cards and over 500 closed permit worksheets. In conjunction to this project, we now have Laserfiche integration in the entire office, enabling staff to browse approximately 55,000 archived property record cards.

PUBLIC RELATIONS

Speaking Engagements

I believe that public education regarding the assessment process is a benefit to both the City and the property owners. To that end, I will continue my speaking engagements before civic leagues, homeowner groups and any other entity desirous of learning about the functions of the Real Estate Assessor's Office. During the last year, presentations were made to the following local civic leagues:

East Tanners Creek
Middletowne Arch
Old Huntersville
Larrymore Lawns

Assessor's Web Site and Norfolk Air

A new website for the Office of the Real Estate Assessor went live on December 4, 2009. In conjunction with Norfolk Air, which went live on the Internet on January 21, 2010, the public now has access to an enormous amount of information at its fingertips. The sites are both comprehensive and user friendly, providing current information for real property and much more. With the continued help of Fraser Picard in IT, the real estate portion of Norfolk Air is being redesigned in order to provide more comprehensive and up to date property information.

Customer Service

During the past year, this office served over **19,644** customers, including property owners, fee appraisers, title searchers, attorneys and real estate agents. Approximately **1,253** citizens were served at our counter and another **18,391** were served on the telephone. Many others sought our help through fax, mail and e-mail. We will continue to strive for excellence in our service to the public.

Again this year, we mailed assessment notices to all property owners on the same day - March 4, 2011. Temporary phone clerks were used to work a phone bank set up with a special number to handle calls related only to the reassessment. Within a few weeks of mailing notices, over **700** calls were logged into a database for appraiser follow up. This eliminated the need for paper phone messages and, since the appraisers weren't being called directly, they could plan their schedules to maximize efficiency and productivity.

ASSESSMENT CHANGES BY NEIGHBORHOOD

The following is a breakdown by neighborhood of the percentage of change for land, building and total values from 2010 to 2011. The neighborhood numbers are **residential** only and are broken down further into non-water front (00extension), waterfront (50extension) and water view (55extension).

NBHD #	Neighborhood Name	Land %	Bldg %	Total %
110100	Willoughby	-20	-3	-14
110150	Willoughby - Water Front	<-0.5	-10	-5
110200	Ocean View	<-0.5	-3	-2
110250	Ocean View - Water Front	-20	-3	-12
110300	Pinewell	<-0.5	-9	-6
110400	Pinewell By The Bay	0	-3	-2
110450	Pinewell By The Bay - Water Front	0	-12	-7
110500	Bayview	1	-3	-2
110550	Bayview - Water Front	0	-2	-1
110600	Capeview	-10	-4	-6
110650	Capeview - Water Front	0	-4	-1
110700	Shore Drive (West)	<-0.5	-3	-1
110750	Shore Drive (West) - Water Front	<-0.5	-2	-1
110800	E. Ocean View (New)	-3	1	<-0.5
110850	E. Ocean View (New) - Water Front	0	2	1
110900	Bay Breeze	-28	-2	-12
110950	Bay Breeze - Water Front	-5	-2	-3
120100	Ridgewell (Ocean View)	-2	-6	-4
120200	Pamlico	0	-8	-5
120300	Lenox	<0.5	-8	-5
120400	Commodore Park	0	-11	-8
120450	Commodore Park - Water Front	0	-11	-7
120500	Hampton Gardens	0	-5	-3
120600	Albemarle	0	-13	-8
120700	Oceanair	0	<0.5	<0.5
120800	Bayview Park	0	-4	-3
120850	Bayview Park - Water Front	0	-3	-2
120900	Willoughby Terrace	<-0.5	-11	-7
130100	Glenwood Park	0	-3	-3
130300	Lochaven	0	-3	-2
130350	Lochaven - Water Front	0	-2	-1
130355	Lochaven - Water View	0	-3	-2
130400	North Meadowbrook	0	-4	-3
130500	Meadowbrook	-10	-3	-6
130550	Meadowbrook - Water Front	0	-3	-2
130600	Riverfront	0	-3	-2
130650	Riverfront - Water Front	0	-3	-1
130700	North Titustown	0	3	3

NBHD #	Neighborhood Name	Land %	Bldg %	Total %
130800	North Shore Point	0	-4	-2
130850	North Shore Point - Water Front	<0.5	-3	-1
130900	Rose Gardens	0	-26	-18
131000	Pinehurst	0	-4	-3
131055	Pinehurst - Water View	0	-3	-2
131100	Colony Point	0	-14	-10
131150	Colony Point - Water Front	0	-3	-2
131200	South Titustown	0	-4	-3
131300	Oak Grove	0	-4	-3
131350	Oak Grove - Water Front	0	-12	-7
131400	Talbot Park	0	-3	-2
131450	Talbot Park - Water Front	0	-5	-3
131500	River Point	0	-13	-9
131550	River Point - Water Front	0	-10	-5
140100	Edgewater	-6	-4	-5
140150	Edgewater - Water Front	-2	-3	-3
140155	Edgewater - Water View	-2	-2	-2
140200	West Larchmont	-5	-3	-4
140255	West Larchmont - Water View	2	-7	-3
140300	East Larchmont	<-0.5	-12	-8
140350	East Larchmont - Water Front	0	-2	-1
140400	Edgemere	0	-3	-1
140500	Lamberts Point	11	-2	1
140600	Colley Avenue	<0.5	-2	-1
140650	Colley Avenue - Water Front	0	-6	-4
140700	North Colonial Place	0	-7	-5
140750	North Colonial Place - Water Front	0	-4	-2
140755	North Colonial Place - Water View	0	-8	-6
140800	Riverview	0	-17	-13
140850	Riverview - Water Front	<0.5	-8	-4
140855	Riverview - Water View	0	-9	-7
140900	South Colonial Place	0	-5	-4
140955	South Colonial Place - Water View	0	-7	-5
141000	Virginia Place	0	-7	-6
141100	Villa Heights	0	-6	-5
141200	Park Place	0	-2	-1
141300	Glen Haven	-7	-4	-6
141350	Glen Haven - Water Front	-7	-4	-6
141400	Cruser Place	0	-3	-2
141500	North Larchmont	-12	-5	-8
141550	North Larchmont - Water Front	-12	-5	-9
150100	West Ghent	<-0.5	-5	-3
150300	Ghent	0	-9	-6
150400	Botetourt Gardens	0	-11	-8
150600	Mowbray Arch	0	-2	-2
150650	Mowbray Arch - Water Front	0	-2	-1

NBHD #	Neighborhood Name	Land %	Bldg %	Total %
150700	Downtown College Place	0	-3	-2
150755	Downtown College Place - Water View	0	-3	-2
150800	Ghent Commons	0	-2	-2
151000	Historic Downtown	0	-3	-2
151050	Historic Downtown - Water Front	0	1	<0.5
160100	West Berkley	1	-6	-4
160200	East Berkley	<0.5	-2	-1
160300	Campostella	<0.5	-3	-2
160400	Campostella Heights	<-0.5	-8	-5
160450	Campostella Heights - Water Front	0	-8	-4
160500	Newton Park	0	-9	-7
170100	Monticello Village	0	-8	-6
170200	Oakdale	0	-10	-6
170300	Colonial Heights	0	-4	-3
170400	Snug Harbor	<-0.5	-4	-3
170450	Snug Harbor - Water Front	-2	-4	-4
170500	Cherokee Heights	0	-6	-5
170550	Cherokee Heights - Water Front	0	-6	-4
170600	Forrest Park	0	-5	-3
170650	Forest Park - Water Front	0	-5	-3
170700	South Bayview	0	-8	-6
170800	Denby Park	0	-5	-3
170900	Lincoln Park	13	-8	-5
171000	Miller Heights	0	-3	-3
171100	Mamie Properties	0	-4	-3
171200	Washington Park	14	-8	-5
180100	Suburban Park	0	-4	-3
180200	Suburban Acres	0	-4	-2
180250	Suburban Acres - Water Front	<0.5	-3	-2
180300	Granby Park	0	-13	-9
180400	Cromwell Farms	0	-9	-6
180450	Cromwell Farms - Water Front	0	-12	-7
180500	Roland Park	0	-3	-2
180550	Roland Park - Water Front	0	-4	-3
180600	Lakewood	0	-12	-9
180650	Lakewood - Water Front	0	-2	-1
180700	Bolling Brook	0	-2	-1
180800	Ellsworth	-1	-5	-3
180850	Ellsworth - Water Front	-3	-4	-4
180900	East Bevedere	0	-4	-3
180950	East Belvedere - Water Front	0	-8	-5
190150	Baecher Point - Water Front	0	-1	-1
190200	New Lafayette Shores	0	-2	-2
190250	New Lafayette Shores - Water Front	0	-2	-2
190300	Kent Park	<0.5	-9	-6
190350	Kent Park - Water Front	5	-9	-4

NBHD #	Neighborhood Name	Land %	Bldg %	Total %
190400	Old Lafayette Shores	0	-4	-3
190500	Winona	0	-6	-4
190550	Winona - Water Front	0	-7	-3
190600	Willard Park	0	-3	-2
190700	Lafayette Residence Park	10	-2	2
190750	Lafayette Residence Park - Water Front	0	-2	-1
190800	Gowrie Park	<-0.5	-7	-3
190850	Gowrie Park - Water Front	3	-10	-5
190900	Lafayette Terrace	0	-9	-6
191000	Lafayette Park	0	-7	-5
191100	Lindenwood	0	-2	-2
191200	Belmont Place	-1	-13	-9
191300	West Ballentine	0	-8	-6
191400	East Ballentine	0	-3	-2
191500	Holly Point	0	-4	-3
191550	Holly Point - Water Front	0	-3	-2
191600	Sunshine Homes	0	-5	-3
191700	Barraud Park	0	-5	-4
200100	Huntersville	<0.5	<-0.5	<-0.5
200200	St. Julian - Princess Anne Road	0	-3	-2
200300	Haynes Tract	<-0.5	-10	-7
200400	North Brambleton	0	-5	-4
200500	Middletown Arch	0	-12	-10
200600	South Brambleton	0	5	4
200700	Chesterfield	<-0.5	-7	-5
200755	Chesterfield - Water View	0	-2	-1
200800	Stonebridge	<-0.5	-11	-9
200900	Broad Creek	0	-4	-3
201000	Attucks Square	0	-3	-3
201100	New Huntersville	0	-2	-2
201200	Spartan Village	0	-12	-10
201300	The Village of Broadcreek	0	-1	-1
210100	Belaire	-1	-12	-7
210150	Belaire - Water Front	0	-9	-6
210200	Wedgewood	0	-4	-3
210300	Tarrallton	0	-5	-3
210350	Tarrallton - Water Front	-10	-5	-7
210400	North Camellia	-5	-9	-8
210450	North Camellia - Water Front	-10	-8	-9
210500	Camellia Shores	-5	-4	-4
210550	Camellia Shores - Water Front	-9	-3	-6
210600	East Ocean View - Redmon Road	0	-8	-5
210650	East Ocean View - Redmon Road - Water Front	0	-10	-6
210655	East Ocean View - Redmon Road - Water View	0	-10	-5
220100	East Little Creek Road	0	-5	-4

NBHD #	Neighborhood Name	Land %	Bldg %	Total %
220200	Larrymore Lawns	0	-4	-3
220300	Hunters Chase	0	-3	-3
220350	Hunters Chase - Water Front	0	-3	-2
220400	North Saratoga	0	-3	-2
220450	North Saratoga - Water Front	0	-3	-2
220500	Camellia Acres	<-0.5	1	<0.5
220600	East Lynne	-10	-8	-9
220650	East Lynne - Water Front	-10	-4	-6
220700	South Saratoga	0	-4	-3
220750	South Saratoga - Water Front	0	-3	-2
220800	Meadowbrook Forrest	0	-4	-3
220850	Meadowbrook Forrest - Water Front	-15	-4	-9
220900	Lakeland/Bromley	0	-9	-6
220950	Lakeland/Bromley - Water Front	0	-8	-5
221000	Glengariff	0	-3	-3
221050	Glengariff - Water Front	0	-4	-3
221100	Azalea Acres	0	-8	-6
221150	Azalea Acres - Water Front	0	-8	-5
221155	Azalea Acres - Water View	0	-7	-5
221200	Idlewood/Loam Street	0	-3	-2
221300	South Azalea Acres	0	-3	-2
221350	South Azalea Acres - Water Front	0	-3	-2
221500	Wilburn Farms	0	-4	-3
221550	Wilburn Farms - Water Front	0	-4	-2
221600	The Gardens	0	-3	-2
221650	The Gardens - Water Front	0	-3	-1
230100	Oakwood Terrace	0	-3	-2
230200	Oakmont - St. Andrews Place	0	-4	-4
230300	Coronado	0	-4	-3
230400	Norview/Townhouses	0	-2	-2
230500	Rosemont	0	-5	-4
230600	Greenhill Farms	0	-7	-6
230700	Sewells Gardens	0	-9	-6
230800	Norfolk Gardens	0	-5	-4
230900	East Norview	<-0.5	-3	-3
231000	Norview	0	-4	-3
240100	Estabrook	<-0.5	-7	-5
240200	Greenwood	<-0.5	-8	-5
240300	Brandon Place	<-0.5	-4	-3
240400	Norvella Heights	0	-4	-3
240500	Elmhurst	<-0.5	-3	-2
240600	Overbrook	0	-12	-8
240700	Pennsytown	0	-4	-3
240800	North Fox Hall	<0.5	-4	-3
240900	Coleman Place	0	-8	-5
241000	Fox Hall	0	-4	-3

NBHD #	Neighborhood Name	Land %	Bldg %	Total %
241100	Norvella Heights	0	-3	-3
241200	West Estabrook	0	-4	-2
241300	South Coleman Place	<-0.5	-10	-8
241400	Estabrook Park	<-0.5	-13	-8
250100	Lansdale	0	-8	-6
250200	Lansdale East	0	-3	-2
250400	Fox Hall/Norcova	0	-4	-3
250450	Fox Hall/Norcova - Water Front	0	-4	-3
250500	River Oaks	0	-9	-7
250600	Raby Road	0	-4	-3
250700	Tucker Place	0	-4	-3
250900	Broad Creek Shores/Anna Street	0	-3	-2
250950	Broad Creek Shores/Anna Street - Water Front	0	-3	-2
251000	Poplar Halls	<-0.5	-4	-3
251050	Poplar Halls - Water Front	0	-3	-2
251100	Ingleside Terrace	0	-4	-3
251200	Waverly/Stuart Circle	0	-3	-2
251250	Waverly/Stuart Circle - Water Front	0	-1	-1
251300	Sandy Bay/Halter Lane	0	-3	-2
251350	Sandy Bay/Halter Lane - Water Front	0	-3	-2
251400	Ingleside	8	-9	-4
251450	Ingleside - Water Front	1	-7	-4
251500	Elizabeth Park	0	-4	-3
251550	Elizabeth Park - Water Front	-4	-4	-4
251600	Wayside Manor	0	-13	-9
251700	South Easton Place	0	-4	-3
251800	North Easton Place	0	-2	-2
251900	Woodbine	0	-4	-2
251950	Woodbine - Water Front	0	-4	-2
252000	River Forest Shores	2	-7	-5
252050	River Forest Shores - Water Front	-2	-6	-5
252100	Pleasant Point	0	-3	-2
252150	Pleasant Point - Water Front	0	-3	-2
252200	Arch Cove Court	3	-4	-2
252250	Arch Cove Court - Water Front	4	-3	-1
252300	South Ingleside	-3	-3	-3
252350	South Ingleside - Water Front	-2	-3	-2
252400	Lansdale North	0	-4	-3
252550	Rivers Edge - Water Front	0	1	<0.5
260100	Janaf Place	0	-8	-6
260200	Admiralty Acres	0	6	4
260300	Lake Terrace	0	-4	-3
260350	Lake Terrace - Water Front	0	-4	-2
260500	Fairlawn Estates	0	-4	-3
260600	Maple Hall/Hollywood	<-0.5	-9	-6
260800	Stoney Point	37	-3	1

NBHD #	Neighborhood Name	Land %	Bldg %	Total %
260900	North Glenrock	2	-7	-3
261000	South Glenrock	1	-6	-4
				Decrease
				Increase