

APPRAISAL REPORTS

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Free online maps add visual clarity

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Just as property photos help a client visualize the subject, maps can also add depth and perspective to an appraisal report. For the most part, appraisal reports are filled with large volumes of data, so adding some visual clarity helps tell the story. It enables the client to visually orientate themselves to the subject property, comparables, neighborhood and region.

The typical maps included in an appraisal report include plat, neighborhood, regional and location maps indicating the property location and comparables. Realizing that most appraisers already include these maps, this article will focus on other maps that can add clarity and substance to an appraisal.

There are many other mapping programs available via web-based sources. The best part about these online maps is that they are usually accessible at no cost.

PROPERTY MAPS ADD LEND CLARITY

Whatever map might be needed to help clarify a point, chances are, there is something available online that will dramatically improve the client's ability to understand and follow the logical highest and best use conclusions, while helping support your final reconciliation.

Maps can also help the appraiser highlight some of the important factors in the report, such as critical areas, wetland or buffers, flood zones, sloping topography, location of structures and soil composition. These maps can add perspective and help the client make business decisions regarding flood, soil, topography, image, wetland/critical areas, noxious weeds and zoning in a meaningful manner.

FLOOD MAPS

Understandably, clients will want to know if the subject property is located in a flood zone. Flood maps are available on the Federal Emergency Management Administration (FEMA) website through their Map Service Center. To access these maps, simply visit their website at <http://msc.fema.gov>.

Once on the site, enter the subject property address and click on view. The site makes it fairly simple to create a FIRMette (Flood Insurance Rate Map). First, click on the "make a FIRMette" option. Once you identify the location of your property on the map, you can move the red square to its exact location on the map and click on either the Adobe PDF or Image File tab to save the file to your desktop or a document file.



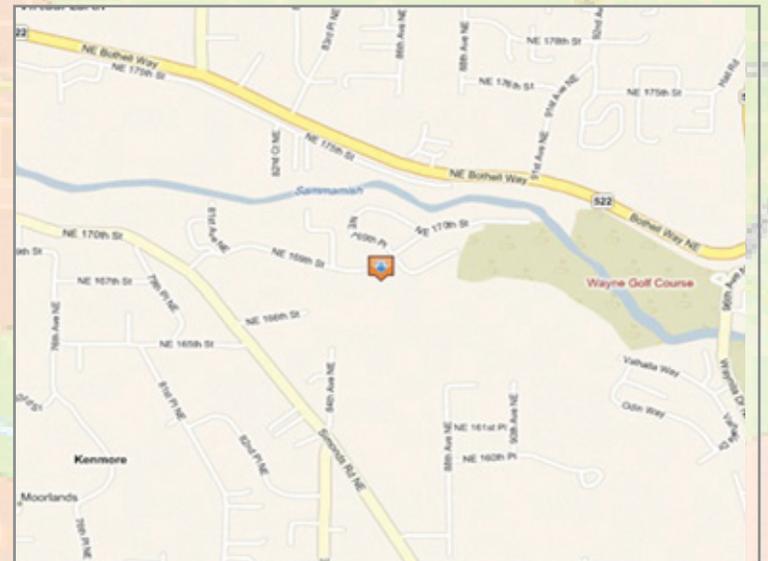
Flood maps are available through FEMA at <http://msc.fema.gov>

LIVESHARCH MAPS

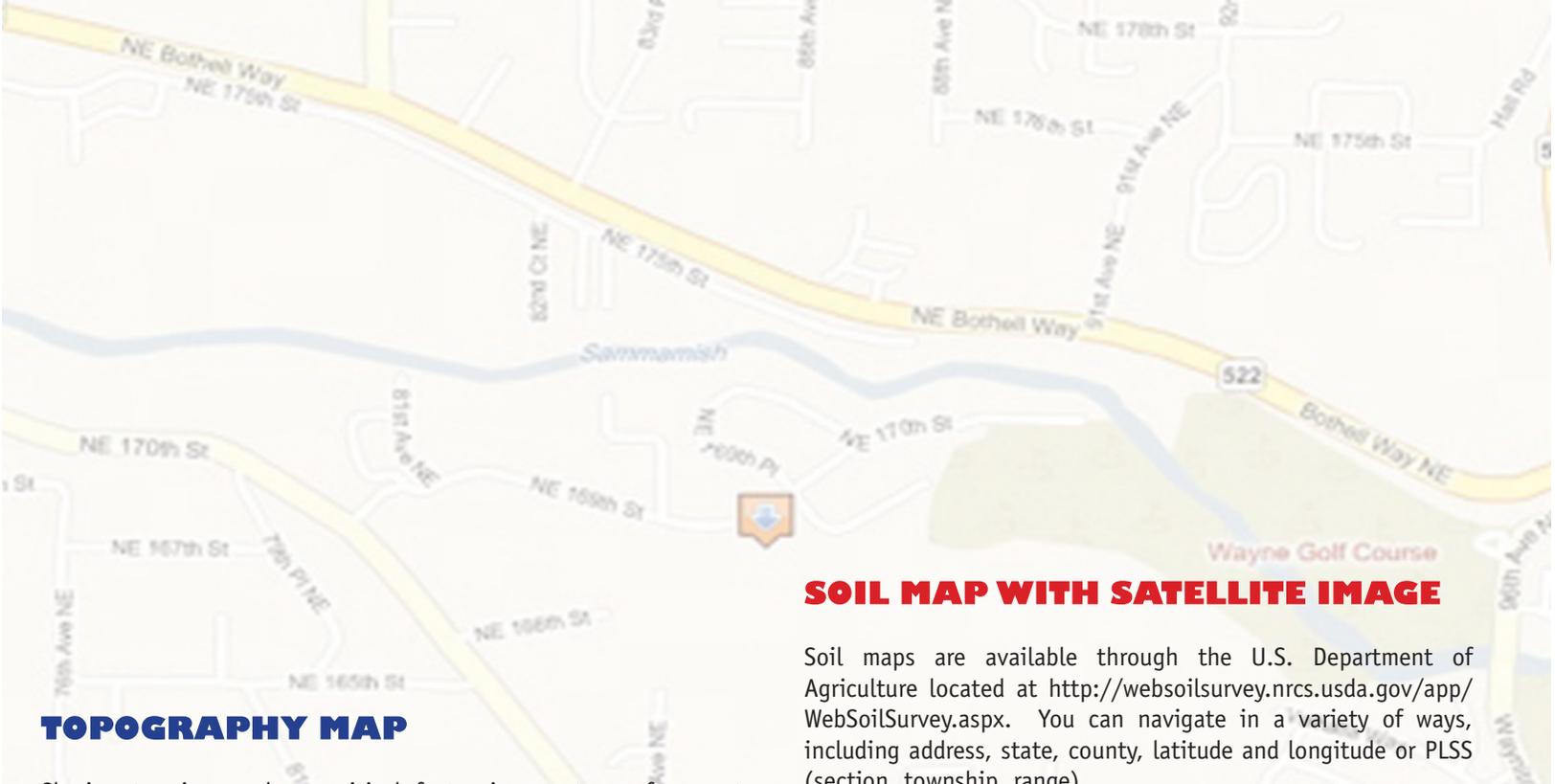
To indicate where a property is located within a neighborhood or regional area, Livesearch maps can be a valuable resource.

This type of map is particularly helpful if you want to emphasize where a subject property is located relative to a particular point of interest addressed in the appraisal report. An area map can help the reader visualize the neighborhood boundaries or other geographical features, such as lakes, rivers, golf courses, state routes, freeways or minor streets.

Livesearch maps can be found at <http://www.maps.live.com>. After you type in an address, a map will appear along with a print tab located on the upper right portion of the map. When you click it, a new window will open. Now you can easily save the image by right clicking your mouse on the map and selecting "Save Picture As." Simply name the picture and save it to your desktop or in a document file that you have clearly named for this report.



Area maps showing local features and boundaries can be found at <http://www.maps.live.com>



SOIL MAP WITH SATELLITE IMAGE

Soil maps are available through the U.S. Department of Agriculture located at <http://websoilsurvey.nrcs.usda.gov/app/WebSoilSurvey.aspx>. You can navigate in a variety of ways, including address, state, county, latitude and longitude or PLSS (section, township, range).

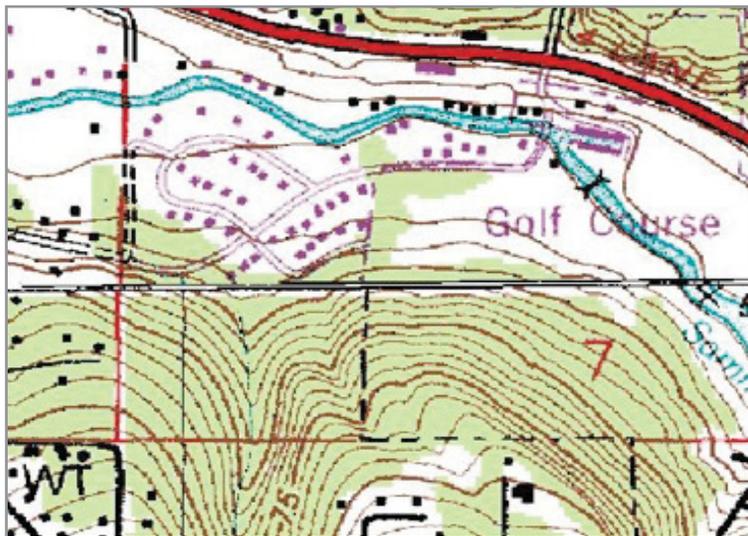
Once on the site, insert the property address by clicking on the "Quick Navigation" tab and selecting the address. Click on the button to define the AOI (area of interest) by the polygon above the map, which lets you outline the parcel. Click on the map to start tracing the polygon over the area of interest and double click to close the polygon. Then select the "Soil Map" tab located toward the top of the screen and move your mouse arrow into the center of map. Right click to save the picture for your report. You can also print the map by selecting "Printable Version."

Tip: If you hold down the "Ctrl" button when you select "View," this will create a PDF that you can either print or save to add to your report. Highlight the page using the text select tool, then right click to copy into your report.

TOPOGRAPHY MAP

Sloping terrain can be a critical factor in any type of property development. Including a topographic map in an appraisal report can help a client visualize the sloping terrain and determine whether there is a buildable pad. It can also be used in conjunction with a wetland/critical area map for estimating building setbacks. Topographic maps are available at <http://terraserver-usa.com/advfind.aspx>.

Once on the site, insert the subject property address and highlight topo map. Click download above the aerial photo tab and right click on the map image. Then save the picture as a jpeg file on your desktop or in your documents (be certain to label the map) so you can later insert it into your file.



Topographical maps are available at <http://terraserver-usa.com/advfind.aspx>

U.S. Department of Agriculture soil maps offer detail on landform, parent material, temperature and other valuable data.

WETLAND/CRITICAL AREA MAP

Building regulations usually require setback from wetland or critical areas. Unfortunately, this could significantly limit the ability to develop and will typically affect the highest and best use. By including a wetland map in your report, you will help the reader visualize the proximity of the wetland area. It can help pinpoint where a limit in the density is probable, or whether a critical area will alter the potential amount of development.

The map shown here was done through a local search and created from King County iMaps. The web address is at <http://www.kingcounty.gov/operations/gis/Maps/iMAP.aspx>. To create this type of map, click on Start iMap and once it loads, click on property search button on the left column and then type in the parcel number. To access the critical area map, select a different map set using the drop down menu located below the map display, and select "Sensitive Areas." Then right click the map to save it. In order to add the legend below the map, click on the print button to the left of the map. The first map page should be the map itself, and the second page should be the legend. Scroll down to page two and change the page size to 100%. Using the graphic select tool button, highlight the legend description and right click to copy and insert into your report.

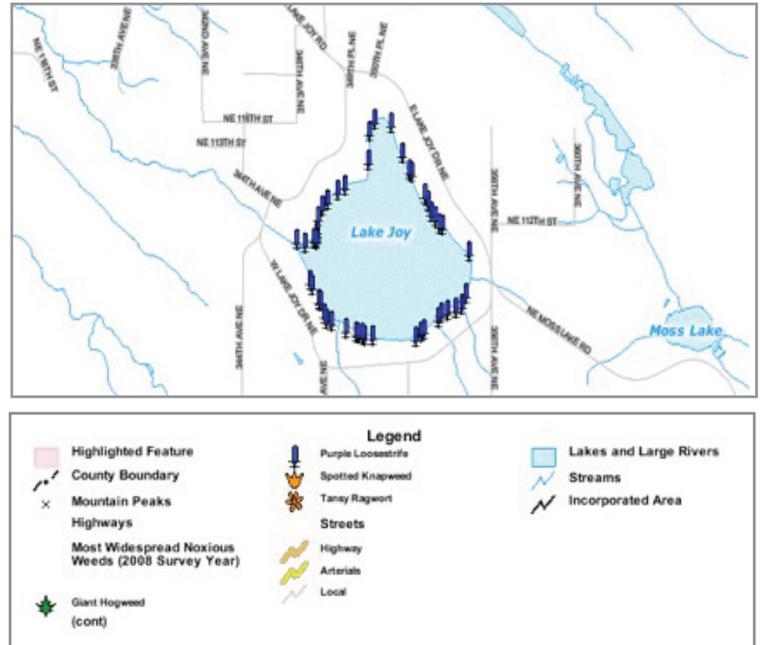


A wetland map is particularly helpful when potential restrictions on development may be a factor.

NOXIOUS WEED MAP

It is a good thing to become familiar with all the available maps for your area. For example, I found that King County has a noxious weed map that shows the degree of infestation of noxious weeds for a particular area. Since these maps are not accessible through one single site, start with a Google search.

The map below was particularly valuable in an appraisal that was required as part of a divorce proceeding. The residence was located on Lake Marcel. Unfortunately, the other appraiser's comparables were all located on Lake Joy! After presenting the noxious weed map in court, we won the case.



IN SUMMARY

Color maps give the reader a visual break, especially in lengthy appraisal reports. They add depth and enhance the reader's perspective by highlighting elements that logically support the highest and best use for the site.

If there is a map you need, it is likely to be available online. Be sure to explore your local county map web sites and familiarize yourself with what is readily accessible. Ideally, you will be able to utilize various maps to support your conclusions throughout an appraisal report, while facilitating comprehension for your clients. While you may not require specialized maps in every report, it is always good to explore your options! 🌟