

# Risk Management & Tort Defense's Property Valuation Matrix Valuation Request Form Instructions

State agencies and university campuses may request RMTD perform a Property Valuation Matrix appraisal by submitting a request. Access the Property Valuation Matrix valuation request form [HERE](#). Instructions and definitions for the completion of this form are below.

---

Not all combinations of Occupancy Type, Construction Class, Quality, and Content Rate are valid or available. Choose the closest available combination.

## **1. Provide your contact information for the return of results**

Provide your contact information. Matrix results will be returned to you.

## **2. Provide your agency/entity/campus name**

Provide your agency, entity, or campus name to help identify the property.

## **3. Provide the Property Name exactly as used in PCIIS**

Provide the name of the building exactly as it is reported through in PCIIS.

If the building is not yet reported in PCIIS, provide the name which will be used to identify this building once reported through PCIIS.

## **4. Provide building information using one to three Sections**

You may choose to section a single building to evaluate different areas of the building.

Sectioning may be due to significant differences in occupancies, construction, quality, seismic adjustment, shape, and/or content level. See each factor below for definitions.

**Example 1:** An example of sectioning may be a Department of Transportation district office which commonly consists of administrative offices in front of automotive shops under one roof. This single building may be ideal for sectioning due to the significant differences of Occupancy Types. You may provide information for the office space as Section 1, and information for the shop space as Section 2. If this building also has extensive laboratory space you may provide information for this space as Section 3. A single building may be evaluated by up to three sections. The sum of the Areas (gross square footage) of the sections must equal the Area of the entire building.

**Example 2:** Another example of sectioning may be due to significant differences in construction, quality, seismic adjustment, shape, and/or content level. Each section may have any combination of these factors. You may choose to provide information as sections for the following:

Construction Class: See Construction Class definitions below. A building may have significant differences in construction classes due to additions or renovations to a portion of the building. You may choose to section this building.

Quality: See Qualities below. The overall quality of a building may differ significantly for portions due to additions, renovations, or other causes. You may choose to section a building if this is applicable.

Seismic Adjustment: See Seismic Adjustment definition below. A portion of a building may have seismic reinforcing and bracing. Typically this is done for an entire building and not portions. If applicable you may choose to section a building due to this factor.

Shape: See Shape Adjustment definitions below. If a portion of an otherwise rectangular building has a complex or irregular shape you may choose to section this building.

Content Level: See Content Level definitions in Occupancy Type section below. An example may be a laboratory where a portion of the lab spaces are adequately equipped with a small amount or no expensive equipment, while another portion has high concentrations of expensive equipment. By definition the Content Level for these two portions are Low and High. You may choose to section this building. Not all content levels are applicable to every occupancy.

Provide building information as Section 1 if the building is uniform throughout. The building will be evaluated as one single section.

Provide information by Sections if the building has distinct differences in occupancy, construction, quality, or other factors as discussed above. Up to 3 sections may be used per building.

## 5. Provide the Occupancy Type of each Section

Provide the Occupancy Type of each section. Not all combinations of Occupancy Type, Construction Class, Quality, and Content Rate are valid or available. Choose the closest available combination.

Occupancy types and definitions differ and are expanded from PCIIS. Review all Occupancy Types and definitions prior to use.

Available Content Levels are provided in the definitions.

<b>Occupancy Type</b>	<b>Definition:</b>
Airport Hangar - Maintenance	This is a building for the maintenance and repair of aircraft. The better quality maintenance hangars have complete repair facilities with support offices and better interior finishes. Only the MEDIAN content value applies to this category. Aircraft are not included.
Airport Hangar - Storage	This is a building for the storage of aircraft. The better quality storage hangars have limited facilities for light servicing and repair of aircraft. Only the MEDIAN content value applies to this category. Aircraft are not included.
Airport Hangar – T	This is a building for the storage of aircraft. Typically the building is T-shaped and houses a single aircraft. The building could also consist of nested T-shaped hangars housing multiple aircraft. Since the building is used solely for housing aircraft, there are NO CONTENT values to this category.
Armory	This is a building designed for military training typically made up of a central drill room surrounded by offices, locker rooms, classrooms, storage, kitchen, and support facilities. Only the MEDIAN content value applies to this category.
Barn - Equipment Shop/Storage	This type of building is designed for the storage and service of equipment. The better qualities have limited shop and office areas. Only the MEDIAN content value applies to this category.
Barn - General Purpose	This is a barn for the housing of livestock with stalls, hay and grain storage and other uses. Typically earth floor, wood or metal frame, and includes pens, gates, rails, etc. NO CONTENT value applies to this category.

Barn - Material Storage	This type of building is designed for the storage of materials or commodities. NO CONTENT value applies to this category.
Barn - Stables	This is a barn for the care and housing of horses. Typically earth floor and include stalls. Better quality stables have some concrete floors and finished rooms. NO CONTENT value applies to this category.
Cabin - Bath House	This is a building primarily used for showering but usually has restroom facilities and may have small changing areas. NO CONTENT applies to this category.
Cabin – Bunkhouse	These are any cabin or bunkhouse type dwellings, primarily with a wood frame. Only the MEDIAN content value applies to this category. Contents include typical amounts of beds, dressers, chairs, etc.
Car Wash	This drive-thru type structures used for self-washing vehicles. NO CONTENT value applies to this category. Equipment is not included and should be added as Special Content.
Carport	These are open front multi-bay carports. NO CONTENT value applies to this category.
Chapel	These are buildings used primarily for worship but often have meeting, kitchen, and office facilities. Towers, clocks, and bells are not included. Only the MEDIAN content value applies to this category.
Clinic	These are medical practice centers for examination and minor treatment. HIGH content value is a clinic with one or more expensive X-ray machines, and/or extensive office areas. MEDIAN content value is a clinic with a moderate amount of medical instruments, and/or inexpensive X-ray system(s), similar to a dental clinic. Office areas are not extensive. LOW content value is a clinic with examination rooms only, the equipment is privately owned.
Cottage (Residential)	These are small residential buildings, typically of wood frame construction. NO CONTENT value applies to this category, as they are typically property of the residents.
Courthouse	These are buildings made up of courtrooms, and include judge's benches, seating and witness stands. HIGH content value would be in small buildings, where the courthouse also serves as the primary office building. MEDIAN content value is for a courthouse with additional space devoted to office areas. LOW content value is for buildings housing courtrooms only.
Garage, Residential - Detached	This is a detached vehicle garage accessory to a residential occupancy. NO CONTENT value applies to this category.
Garage, Service Center	This is a building for the maintenance and repair of vehicles as well as general shop buildings. HIGH content value is for a sophisticated repair shop, with extensive truck/car lifts and diagnostic equipment. MEDIAN content value is an average vehicle repair shop. LOW content value is for a small shop with less sophisticated diagnostic equipment, and few or no lifts.
Garage, Vehicle Storage	This is a parking structure used solely for housing vehicles and typically has only partial exterior walls. NO CONTENT value applies to this category.
Government Building	These are state government centers, composed of offices, courthouses, small police stations, etc. HIGH content value has extensive offices, pc's, and small open areas. MEDIAN content value has more open office areas and common areas. LOW content value is heavily weighted towards courtroom buildings, extensive open areas, and inexpensive offices.
Granary	This is a structure sheltering agricultural commodities. NO CONTENT value applies to this category.
Greenhouse	These are for a commercial (institutional) greenhouse with glass or translucent plastic panels.

	NO CONTENT value applies to this category.
Hatchery	This is a building used for fish hatching. It includes office and support spaces. Use higher qualities for buildings with built-in raceways. Only the MEDIAN content value applies to this category.
Hospital, General	This is a full general hospital, with operating rooms, and radiology departments. HIGH content value would include extensive radiology, one or more CAT scans and/or nuclear magnetic resonance imaging technologies. Otherwise the content type should be MEDIAN.
Hospital, Nursing Home	This is a hospital or hospital wing devoted to patient care only. There may be some medical equipment, but there are no operating rooms or radiology departments. Only the MEDIAN content value applies to this category.
Industrial Engineering (Research & Dev.)	This is an industrial research & development building which may contain some manufacturing or assembly areas but is similar to an office occupancy in the partitioning and finishing of spaces. Lab areas may also be found in this type but not in large quantity nor containing the extensive cabinetry and piping found in research labs. See Office type for content description.
Jail	This is a complete jail facility, with some office areas, kitchen equipment, and exercise equipment rooms. HIGH content value would be found in a smaller facility, where offices take up much of the building space.* MEDIAN content value is a typical jail facility; includes the security system.* LOW content value is for a high-occupancy jail; most of the building area is devoted to jail cells, with little in the way of furnishings.* <i>*Increase Quality factor to account for more secure facilities.</i>
Juvenile Hall	This is a complete juvenile housing facility, with day rooms, classrooms, a kitchen and possibly a courtroom. Only the MEDIAN content value applies to this category.
Laboratory - Commercial & Research	Structural values include laboratory piping and built-in lab benches. HIGH content value is for a fully equipped chemical or biological laboratory, with a high concentration of expensive analyzers. MEDIAN content value applies to moderately equipped labs with a fair amount of expensive equipment. LOW content value applies to adequately equipped labs with a small amount or no expensive equipment. Typical state or county laboratory contents would probably fall in the LOW range.
Laundry Plant	This represents central laundry and dry cleaning plants excluding all equipment. NO CONTENT value applies to this category.
Library	The content value in library is for shelving, carrels, office furnishings and microfilm reader/printers. Only the MEDIAN content value applies to this category. The value of books, films, and periodicals and similar inventory/collections must be added separately as Special Content or Fine Arts if appropriate.
Lodge	These are residential type buildings generally of a rustic design with multiple sleeping units. There may also be a lobby and other common areas such as a kitchen and dining room. Structural values are for typical wood frame or masonry lodges. Only the MEDIAN content value applies to this category.
Multiple Residence - Dormitory	This refers to a dormitory type building which has sleeping rooms and share bathrooms. There may also be common areas for recreation and socializing. Only the MEDIAN content value applies to this category.
Multiple Residence - Apartment Hi-Rise	This refers to any apartments more than three stories with each dwelling unit having its own kitchen and bath. Only the MEDIAN content value applies to this category.
Multiple Residence - Town Houses	This refers to one to three-story town houses and duplexes sharing a common wall and each dwelling unit having their own entrance. Only the MEDIAN content value applies to this category.
Museum	This refers to a typical state/county museum.

	<p>Only the MEDIAN content value applies to this category. Content values include only display cases, small office areas, gift shops, etc. Not included are fine arts, exhibits, collections, inventory, etc., which should be reported as Fine Art or Special Content.</p>
Office	<p>This category covers many of the buildings owned by state government including, engineering buildings, social service buildings, and computer centers. Typical copiers, office machines, and PC's are included in this category.</p> <p>HIGH content value is for buildings with concentrated furnishings including movable partitions and personal computers/word processors in the place of typewriters. The furniture does not have to be top of the line if the concentration is high. It also applies to areas with high quality furniture (such as executive offices) but ONLY if there are not large areas of open spaces.</p> <p>MEDIAN content value covers most office occupancies. It includes executive offices with large open spaces, and engineering offices with individual rooms, many with personal computers. It also includes offices with few personal computers, but a compact furniture arrangement.</p> <p>LOW content value is for offices with inexpensive furniture and/or a fair amount of space devoted to each office. It could also be an office area with a compact arrangement, but with manual typewriters instead of electric typewriter/personal computers.</p>
Other	<p>This category covers buildings which do not fall under any other occupancy. When possible another category should be selected.</p> <p>Only the MEDIAN content value applies to this category.</p>
Plants [Power Plant]	<p>This refers to a typical power plant found at a university, prison, or some complex.</p> <p>Only the MEDIAN content value applies to this category.</p>
Police Station	<p>This is for a police station with limited holding facilities. Also see Jail facility.</p> <p>Only the MEDIAN content value applies to this category.</p>
Pump House	<p>This is a structure sheltering pumping equipment.</p> <p>NO CONTENT value applies to this category.</p>
Quonset [Quonset Warehouse]	<p>This refers to any prefabricated metal storage structure mounted on a cement pad, with no interiors and minimal electricity and heating.</p> <p>Only the MEDIAN content value applies to this category.</p>
Residence - Historical	<p>This refers to the above grade area of an historically significant residence. See the Residence - Single Family Basement category.</p> <p>NO CONTENT value applies to this category.</p>
Residence - Log Home	<p>This refers to a single family residence with log exterior walls. See the Residence - Single Family Basement category.</p> <p>NO CONTENT value applies to this category.</p>
Residence - Single Family	<p>This refers to the above grade area of a single family residence. See the Residence - Single Family Basement category.</p> <p>NO CONTENT value applies to this category.</p>
Residence - Single Family Basement	<p>This refers to the basement of a single family residence.</p> <p>QUALITY: Low Cost = Unfinished, Average = Semi-Finished, Good = Finished Game Room, Excellent = Finished High Value.</p> <p>NO CONTENT value applies to this category.</p>
Roadside Rest Area	<p>This refers to any state run rest area. Structural values include all plumbing fixtures, and a small amount of signage.</p> <p>NO CONTENT value applies to this category.</p>
School - Academic (College) Library	<p>This refers to a college library including special studies, research or collection libraries.</p> <p>Only the MEDIAN content value applies to this category. The value of books, films, and periodicals and similar inventory/collections must be added separately as Special Content or Fine Arts if appropriate.</p>
School - Classrooms	<p>This refers to a standard classroom building. There may also be some ancillary offices. These generally do not include shops, labs, or studios.</p> <p>Only the MEDIAN content value applies to this category.</p>

School - Fieldhouse	This refers to large structures designed for indoor and outdoor sports and practice facilities. The better quality events centers include more support spaces for spectators and team facilities. Only the MEDIAN content value applies to this category.
School - Gymnasium	This refers to a gymnasium and includes athletic, recreation, health and physical fitness occupancies where the design is of a gymnasium type with a basketball court as the focal point. There may also be shower/dressing, fitness rooms, offices, and classrooms. Only the MEDIAN content value applies to this category.
School - Physical Education Building	This refers to an athletic facility with a greater proportion of instructional areas, classrooms, and offices than found in a standard gymnasium occupancy. There may also be multiple sports floors/courts, shower/dressing, and fitness rooms. Only the MEDIAN content value applies to this category.
School - Science (Lab)	This refers to a science classroom and lab building. Only the MEDIAN content value applies to this category.
School - Technical Trades	This refers to a vo-tech type building which includes many large classrooms and shops. There may also be administrative offices and other ancillary spaces. Only the MEDIAN content value applies to this category.
Shed (Agricultural)	Typically a very simple shelter with earth floor, and wood or metal construction. Includes pens, gates, rails, etc. NO CONTENT value applies to this category.* <i>*Stored content and inventory should be reported as Special Content.</i>
Storage Warehouse	This is a warehouse for the storage of supplies, parts, inventories, police evidence, etc. HIGH content value is a complete warehouse with extensive shelving, cabinets, and small office areas.* MEDIAN content value is a warehouse in which part of the storage is not on shelves or in cabinets, but merely on the floor or pallets. However, most of the area is devoted to shelving and/or cabinets.* LOW content value is for small equipment sheds and warehouses in which almost all of the storage is on the floor or pallets.* <i>*Stored content and inventory should be reported as Special Content.</i>
Trailer	This is a relocatable type building used for offices. Only the MEDIAN content value applies to this category.

## 6. Choose one Construction Class per Section

Indicate the Construction Class of each section. Not all combinations of Construction Class, Occupancy Type, Quality, and Content Rate are valid or available. Choose the closest available combination.

Construction classes differ and are expanded from PCIIS. See all definitions prior to use.

Construction Class	Definition
A – Fire-Protected Steel	Construction is of a steel frame. The frame is protected from fire by an insulating material such as masonry, concrete, plaster, or applied fire protectant. <u>Exterior walls</u> are typically panels or curtains of masonry, concrete, studs and stucco, or glass. <u>Floors and Roof</u> are typically concrete on steel decking or concrete slabs. <u>Interior walls</u> are typically block or masonry, or partitions.
B – Reinforced Concrete	Construction is of a reinforced concrete frame. Elements of the frame may be precast or formed concrete. <u>Exterior walls</u> are typically panels or curtains of masonry, concrete, metal, glass, or stone. Exterior walls may be load bearing. <u>Floor and Roof</u> are typically concrete slabs. <u>Interior walls</u> are typically concrete, block, or masonry.
C – Joisted Masonry	Construction is of masonry material such as block, brick, stone, adobe, clay tile, or concrete. <u>Exterior walls</u> are similar construction and may be load bearing. Concrete, steel or wood columns, bond beams or pilasters may be present in non-load bearing walls for support. <u>Floors and Roof</u> are typically supported by steel or wood trusses.

D – Wood Frame	Construction is of wood stud. <u>Exterior walls</u> are typically a covering of the wood stud construction such as wood siding, stucco, shingles, stone veneer, brick, or other material. <u>Floors and Roof</u> are typically supported on wood joists or trusses.
S – Metal Lightweight / Prefabricated	Construction is steel studs or prefabricated structural members. <u>Exterior walls</u> are typically of steel studs with panel or sheet covering. <u>Floors and Roof</u> are typically supported on steel joists or beams.

**7. Choose one Quality Rate per Section**

Indicate the Quality of each section. Not all combinations of Quality Rate, Occupancy Type, and Construction Class are available. Choose the closest available combination.

Quality ratings relate to the quality of the building and construction and are open to interpretation. The quality of content and furnishings do not influence the Quality Rating.

Quality Ratings
Excellent
Very Good
Good
Average
Fair
Low Cost
Cheap

**8. Provide the City the property is most proximate**

Indicate the city in which the building resides or which it is most proximate. Choose from the 129 Montana communities available.

RM TD’s Property Valuation Matrix is not available for properties located outside Montana.

**9. Provide the gross square footage of each Section**

Provide the area (gross square footage) of each section.

Measurements should be exterior and NOT interior floor space. All usable, unusable, and common spaces of the entire building should be included.

Multiple Floors - The area of a property with multiple floors equals the sum of the gross square footages of each floor. Each floor may be evaluated as a separate section if differences make this applicable.

When reporting Sections, the sum of the areas of the sections must equal the total gross square footage of the entire building.

**10. Choose up to 3 Adjustment Factors per Section**

Up to three additional factors may be included per section for adjustment of the value. If no additional factors apply, select ‘None’. See Adjustment Factors and definitions below.

Adjustment Factor	Options	Definition
None	Yes / No	Select this Adjustment Factor if no other Adjustment Factor applies
Lifeline:	Yes / No	Select this Adjustment Factor if the building/section is designed to withstand

		earthquake, high wind, or similar events
Remoteness:	None	Select this Adjustment Factor if the building is located within 40 miles of Billings, Missoula, Great Falls, Bozeman, Butte, or Helena
	Remote1	Select this Adjustment Factor if the building is located within 40 miles of Kalispell, Havre, Miles City, Livingston, or Glendive
	Remote2	Select this Adjustment Factor if None and Remote1 above do not apply
Seismic:	Yes / No	Select this Adjustment Factor if the building is located within an active seismic region
Shape:	Shape1	Select this Adjustment Factor if the building/section has a rectangular building shape
	Shape2	Select this Adjustment Factor if the building/section has an <b>L</b> , <b>T</b> or <b>U</b> building shape
	Shape3	Select this Adjustment Factor if the building/section has a complex or irregular building shape
Site:	Site1	Select this Adjustment Factor if access to the worksite is moderately challenging or has limited access (hills, unpaved roads, wilderness, etc.)
	Site2	Select this Adjustment Factor if access to the worksite is highly challenging or has limited access (hills, unpaved roads, wilderness, etc.)

### 11. Choose one Content Rate for each Section

Choose one Content Rate per section. See Occupancy Type definitions for description of valid and allowable Content Rates. Not all combinations of Content Rate and Occupancy Type are valid or available. Choose the closest available combination.

When content values do not apply, consider reporting content as Special Content.

The following are never considered when calculating Standard Content. Contact Risk & Loss Control Specialist, Aric Curtiss at 444-3486 / [ACurtiss@mt.gov](mailto:ACurtiss@mt.gov), with question of items which may be included/excluded in valuations. The owner should determine the values of these items and consider reporting values as Special Content or under other lines of coverage where appropriate.

- Library Books, Exhibits & Collections
- Mid-size & Mainframe Computer Systems
- Telephone Systems
- Vehicles, Watercraft & Aircraft
- Inventories & Stored Items
- Specialized Equipment
- Home Furnishings & Property of Others
- Atypical Items

### 12. Fax completed form to RMTD at 444-2592

Loss control staff will provide your information to RMTD's Property Valuation Matrix. Some combinations of factors above may not be valid. In this instance, loss control staff will interpolate your provided information and contact you if additional information is needed. Replacement cost estimates will be produced for the structure and standard content of each section. These values may be summed to account for the entire building. Loss control staff will contact you with the valuation results.

### 13. Once you receive results

Review the replacement cost estimates produced by RMTD's Property Valuation Matrix.

If you accept the values, refer to risk exposure reporting instructions for information on updating values. Agencies are not able to make changes to values in PCIIS and must contact Risk Finance Specialist, Kristie Rhodes at 444-4509 / [Krhodes@mt.gov](mailto:Krhodes@mt.gov). RMTD will review the requested changes and update PCIIS if approved by RMTD.

If you do not accept the values, contact Risk & Loss Control Specialist, Aric Curtiss at 444-3486 / [ACurtiss@mt.gov](mailto:ACurtiss@mt.gov). Refinements may be made to features you had provided and the building can be re-evaluated by the Property Valuation Matrix.

**Contact Risk & Loss Control Specialist, Aric Curtiss at 444-3486 / [ACurtiss@mt.gov](mailto:ACurtiss@mt.gov) with any questions regarding Risk Management & Tort Defense's Property Valuation Matrix or any property valuations issues.**