

RESIDENTIAL

Section G

QUALITY GRADE OR CLASS

The quality grade of materials and workmanship is the one most significant variable to be considered in estimating the replacement cost of a structure. Two buildings may be built from the same general plan, each offering exactly the same facilities and with the same specific features, but with widely different cost due entirely to the quality of materials and workmanship used in their construction. For instance, the cost of a dwelling constructed of high quality materials and with the best of workmanship throughout can be more than twice that of one built from the same floor plan but with inferior materials and workmanship prevailing.

The following schedule has been developed to distinguish between variations in cost. This schedule represents the full range of conventional dwelling construction. The basic specifications for each grade, as to type of facilities furnished is relatively constant; that is, each has a specific type of heating system, two bathrooms, kitchen unit, and other typical living facilities, but with variable quality of materials and workmanship prevailing.

The basic grade represents cost of construction using average quality materials, with average workmanship. The majority of dwellings erected fall within one class above and one class below the base grade of C. The layman or professional appraiser can readily distinguish between these classes. The three classes of quality grade for this group of dwellings have been established as follows:

GRADE	QUALITY	FACTOR
C+	ABOVE AVERAGE	110%
C	AVERAGE	100%
C-	BELOW AVERAGE	95%

In order to justify variation in cost, maintain uniformity and retain complete control throughout the cost range, we have established these base grades. The pricing spread of 20% ± between each grade is based upon the use of better grade materials and higher quality workmanship from C Grade to B Grade. B Grade dwellings are found to have better individual features and interior finish, which reflects approximately 25% higher costs than C Grade. Likewise, the D Grade dwelling would be constructed of approximately 15% less quality than C Grade, due to the type of materials used and workmanship. Consequently, better quality of construction or construction of cheaper quality can be comparatively observed.

To cover the entire range of dwelling construction, three additional classes of dwellings above the three base grade dwellings must be considered along with one grade dwelling below the base three grades.

The three base grades above are:

GRADE	QUALITY	FACTOR
AAA	SUPERIOR	350%
AA	EXCELLENT	250%
A	VERY GOOD	155%

The A, AA and AAA Grade dwelling incorporates the best quality of materials and workmanship. Construction costs of AAA Grade dwellings usually run 350% and higher than the cost of C Grade dwellings. The prestige type and the mansion, or country estate-type homes are usually in this class. The AA Grade dwellings having exceptional architectural style and design are generally the custom built homes and are 250% better in overall construction than the C Grade dwellings. The A Grade dwellings having outstanding architectural style and design are generally the custom built homes and are 155% better in overall construction than the C Grade dwellings.

The dwelling of the cheapest quality construction built of low-grade materials and is the E Grade quality, with a factor of 55% compared to C Grade.

These eight (8) established base grades or classes of quality will cover the entire range of dwelling construction, from the cheapest to the finest in quality.

USE OF GRADE FACTORS

The grading method is based on C Grade as standards of quality and design. Differences in quality grade level from the highest grade to the lowest grade are established by means of grade factor multipliers. Since not all dwellings are constructed to fall into one of the precise grade levels with no adjustments, it becomes necessary to further refine our grading system. It is not unusual for conventional houses to be built incorporating qualities that fall above or below these established grades. If the house that is being appraised does not fall exactly on a specific grade, but should be classified within that grade, the use of Grade Factor Symbols (+ or -) will allow for recognition of specific differences.

Example: - A dwelling with outstanding architectural style and design, constructed with the finest quality materials and workmanship throughout, superior quality interior finish, with extensive built-in features, deluxe heating system and high-grade lighting and plumbing fixtures may be graded A+. The A+ Grade places this house in the Excellent Quality range. The + part of the A+ Grade places this house one level above the A Grade category. Grade A+ has a multiplier of 165%. Thus, once you have priced this house to the base level of C, a multiplier of 165% would be applied to adjust the C Grade base level to adjust to the A+ Grade level you desired.

The same approach would apply should you have a house constructed with a very cheap grade of materials, usually culls and seconds, and very poor quality workmanship resulting from unskilled, inexperienced, do-it-yourself type labor.

Minimal code, low-grade mechanical features and fixtures may be graded E. The E Grade places this house in the Poor Quality range. Grade E has a multiplier of 55%. Once you have priced this house to the base level of "C", a multiplier of 55% would be applied to adjust the C Grade base level down to the E Grade level you desired.

NOTE: The quality factor ultimately selected is to represent a composite judgment of the overall Quality Grade. Generally, the quality of materials and workmanship is fairly consistent throughout the construction of a specific building; however, since this is not always the case, it is frequently necessary to weigh the quality of each major component in order to arrive at the proper overall Quality Grade; equal consideration must also be given to any additions which are constructed of materials and workmanship inconsistent with the quality of the main building.

The appraiser must use extreme caution not to confuse Quality and Condition when establishing grades for older houses in which a deteriorated condition may have a noticeable effect on their appearance. Grades should be established on the original quality of construction; as if a new dwelling, and not be influenced by physical condition. Proper grading must reflect replacement cost of new buildings. Bear in mind a house should always retain its initial grade of construction, regardless of its present deteriorated condition.

RESIDENTIAL COST SCHEDULES

The Cost Approach to value lends itself best to property valuation for tax purposes for two principle reasons.

- 1) Appraisals for Ad Valorem purposes require separate land value estimates.
- 2) The Cost Approach can be applied to all classes of property.

The use of one approach to the exclusion of others is contrary to the appraisal process. The approach outlined in this manual includes cost schedules which have been developed and are supported through analysis and incorporation of economic factors indicated by all three approaches to value; Cost, Income and Market.

The following cost schedules are based on a model residence constructed using typical components, average quality workmanship and materials, consisting of one thousand three hundred (1300) square feet, one full bath, central heating system and crawl space.

All adjustments from base specifications are included in the following schedules.

AAA Quality Dwellings

These dwellings are constructed of the finest quality materials and workmanship, exhibiting unique and elaborate architectural styling and treatment, and having all the features typically characteristic of mansion-type homes.

BASE SPECIFICATIONS

FOUNDATION: Brick or reinforced concrete foundation walls on concrete footings with interior piers.

EXTERIOR WALLS: Stone, brick veneer, stucco, log, or frame siding. All exterior walls will be of high quality and constructed with much detail and workmanship. Ample insulation and numerous openings for windows and doors are typical.

ROOF: Slate, tile, cedar shake, or architectural asphalt shingles on quality sheathing with well braced rafters having various slopes and ridges.

INTERIOR FINISH: The interior of these homes is of the highest custom design and construction with much attention given to fine detail and master craftsmanship.

FLOORS: Heavy construction utilizing wood or steel joists and sub floor with the best quality combination of hardwoods, ceramic tile, terrazzo, marble or granite tile, vinyl, or luxurious carpeting.

PLUMBING: A combination of high quality fixtures, good quality materials, and skilled workmanship; considered typical and adequate for the type of construction, generally exceeding a total of twelve fixtures.

CLIMATE CONTROL: A heating system equal to forced air with ample capacity and insulated ductwork throughout. Air conditioning is included as a part of the specifications; however, this item is considered an add-on item and is excluded from base pricing.

ELECTICAL: Good quality wiring, maximum electrical outlets and expensive light fixtures.



Grade AAA

Grade AAA



Grade AAA



AA Quality Dwellings

These homes are architecturally designed and custom built by contractors who specialize in good quality construction. Extensive detail is given to ornamentation with the use of good grade materials and skilled craftsmanship. Homes of this quality are located in affluent areas that will enhance and benefit the home the most.

BASE SPECIFICATIONS

FOUNDATION: Brick or reinforced concrete foundation walls on concrete footings with interior piers.

EXTERIOR WALLS: Stone, brick veneer, stucco, log, or frame siding. All exterior walls will be of high quality and constructed with much detail and workmanship. Ample insulation and numerous openings for windows and doors are typical.

ROOF: Slate, tile, cedar shake, or architectural asphalt shingles on quality sheathing with well braced rafters having various slopes and ridges.

INTERIOR FINISH: The interior of these homes is of the highest custom design and construction with much attention given to fine detail and master craftsmanship.

FLOORS: Heavy construction utilizing wood or steel joists and sub floor with the best quality combination of hardwoods, ceramic tile, terrazzo, marble or granite tile, vinyl, or luxurious carpeting.

PLUMBING: A combination of high quality fixtures, good quality materials, and skilled workmanship; considered typical and adequate for the type of construction, generally exceeds a total of twelve fixtures.

CLIMATE CONTROL: A heating system equal to forced air with ample capacity and insulated ductwork throughout. Air conditioning is included as a part of the specifications; however, this item is considered an add-on item and is excluded from base pricing.

ELECTICAL: Good quality wiring, maximum electrical outlets and expensive light fixtures.



Grade AA

Grade AA



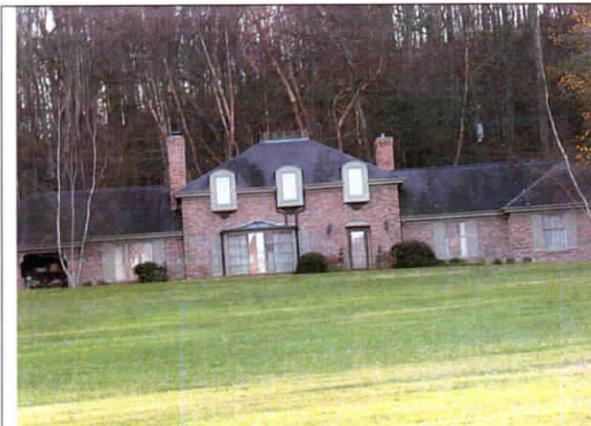
Grade AA



Grade AA



Grade AA



Grade AA

A Quality Dwellings

These homes are architecturally designed and custom built by contractors who specialize in good quality construction. Extensive detail is given to ornamentation with the use of good grade materials and skilled craftsmanship. Homes of this type are located in areas that are specifically developed for this level of quality.

BASE SPECIFICATIONS

FOUNDATION: Brick or reinforced concrete foundation walls on concrete footings with interior piers.

EXTERIOR WALLS: Stone, brick veneer, stucco, log, or frame siding. All exterior walls will be of good quality and constructed with detail and workmanship. Ample insulation and adequate openings for windows and doors is typical.

ROOF: Slate, tile, cedar shake, or architecture asphalt shingles on quality sheathing with well braced rafters having various slopes and ridges.

INTERIOR FINISH: The interior of these homes is of good design and good construction with much attention given to detail and good quality craftsmanship.

FLOORS: Heavy construction utilizing wood or steel joists and sub floor with a good quality combination of hardwoods, ceramic tile, marble or granite tile, vinyl, or good quality carpeting.

PLUMBING: A combination of good quality fixtures, good quality materials, and skilled workmanship; considered typical and adequate for the type of construction, generally exceeds a total of twelve fixtures.

CLIMATE CONTROL: A heating system equal to forced air with ample capacity and insulated ductwork throughout. Air conditioning is included as a part of the specifications; however, this item is considered an add-on item and is excluded from base pricing.

ELECTICAL: Good quality wiring, maximum electrical outlets and expensive light fixtures.



Grade A



Grade A



Grade A

B Quality Dwellings

These homes are architecturally designed and built by contractors who specialize in good quality construction. Much detail is given to ornamentation with the use of good grade materials and skilled workmanship. Custom built homes normally fall into this classification.

BASE SPECIFICATIONS

FOUNDATION: Brick or reinforced concrete foundation walls on concrete footings with interior piers.

EXTERIOR WALLS: Stone, brick veneer, stucco, log, or frame siding. All exterior walls will be of good quality and constructed with detail and workmanship. Ample insulation and adequate openings for windows and doors is typical.

ROOF: Slate, tile, cedar shake, or architecture asphalt shingles on quality sheathing with well braced rafters having various slopes and ridges.

INTERIOR FINISH: The interior of these homes is of good design and good construction and good quality workmanship.

FLOORS: Moderate construction utilizing wood or steel joists and sub floor with a good combination of hardwoods, ceramic tile, vinyl, or good quality carpeting.

PLUMBING: A combination of quality fixtures, quality materials, and skilled workmanship; considered typical and adequate for this type of construction, generally has at least eight fixtures.

CLIMATE CONTROL: A heating system equal to forced air with ample capacity and insulated ductwork throughout. Air conditioning is included as a part of the specifications; however, this item is considered an add-on item and is excluded from base pricing.

ELECTICAL: Good quality wiring, maximum electrical outlets and good light fixtures.



Grade B



Grade B



Grade B

Grade B



Grade B



Grade B

C Quality Dwellings

These homes are designed and built by contractors who specialize in average quality construction. Adequate detail is given to ornamentation with the use of average grade materials and typical workmanship. Homes of this type are located in areas that are specifically developed for this level of quality. These homes represent the prevalent quality.

BASE SPECIFICATIONS

FOUNDATION: Brick or reinforced concrete foundation walls on concrete footings with interior piers.

EXTERIOR WALLS: Stone, brick veneer, stucco, log, or frame siding. All exterior walls will be average quality and constructed with detail and workmanship. Ample insulation and adequate openings for windows and doors is typical.

ROOF: Tile, cedar shake, or asphalt shingles on average quality sheathing with frame trusses and having typical slopes.

INTERIOR FINISH: The interior of these homes is of average design and average construction with attention given to detail and average quality workmanship.

FLOORS: Moderate construction utilizing wood or steel joists and sub floor with an average combination of hardwoods, ceramic tile, vinyl, or average quality carpeting.

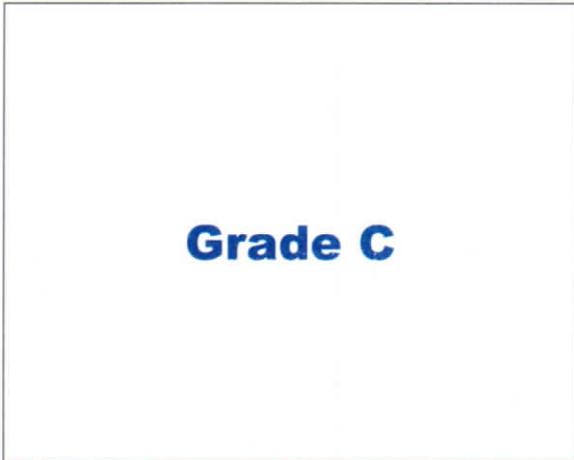
PLUMBING: A combination of average quality fixtures, average quality materials, and workmanship; considered typical and adequate for the type of construction, generally does not exceed a total of ten fixtures.

CLIMATE CONTROL: A heating system equal to forced air with ample capacity and insulated ductwork throughout. Air conditioning is included as a part of the specifications; however, this item is considered an add-on item and is excluded

ELECTICAL: Average quality wiring, adequate electrical outlets and average light fixtures from base pricing.



Grade C



Grade C



Grade C



Grade C

Grade C



Grade C



Grade C



Grade C

D Quality Dwellings

These homes are usually built of fair quality materials with expense-saving construction. Economy built homes would normally fall into this classification.

BASE SPECIFICATIONS

FOUNDATION: Brick or concrete block walls on concrete footings.

EXTERIOR WALLS: Stone, brick veneer, stucco, log, or frame siding. All exterior walls are average quality or less and constructed with minimal detail and workmanship. Insulation is minimal and openings for windows and doors are typical.

ROOF: Light weight asphalt shingles on adequate sheathing and frame trusses with minimal slope.

INTERIOR FINISH: The interior of these homes is below average design and construction with limited attention given to detail and quality workmanship.

FLOORS: Low cost construction utilizing wood or steel joists and sub floor with some hardwoods, vinyl, and/or low quality carpeting.

PLUMBING: A combination of fair quality fixtures and typical quality materials and workmanship; considered typical and adequate for this type of construction, normally has eight fixtures or less.

CLIMATE CONTROL: A heating system equal to forced air with minimal capacity and ductwork throughout. Air conditioning is not a part of the specifications. This item is excluded from base pricing and should be added if applicable.

ELECTICAL: Adequate quality wiring, minimal electrical outlets and low cost light fixtures.



Grade D

Grade D



Grade D



E Quality Dwellings

These homes are constructed of low quality materials and usually designed not to exceed minimal building code. Little detail is given to interior or exterior finish. They are usually built for functional use only. Homes of this type are not specifically located within developments, but may be built as in-fill housing.

BASE SPECIFICATIONS

FOUNDATION: Brick or concrete block foundation walls on concrete footings, piers, or concrete slab.

EXTERIOR WALLS: Stone, brick veneer, stucco, log, frame siding, or concrete block. All walls are cheaply constructed with minimal detail and workmanship. Little or no insulation and minimal windows and doors are typical.

ROOF: Light weight asphalt shingles, roll roofing, or metal on plywood sheathing and frame trusses with minimal slope.

INTERIOR FINISH: The interior of these homes is of fair design and construction with low cost materials. Little attention is given to detail and quality workmanship.

FLOORS: Low cost construction utilizing wood or steel joists and sub floor with some hardwoods, vinyl, and/or low quality carpeting.

PLUMBING: A combination of fair quality fixtures, typical quality materials, and workmanship; considered adequate for the type of construction. Generally not more than a total of five fixtures.

CLIMATE CONTROL: A heating system equal to forced air with minimal capacity and ductwork throughout. Air conditioning is not a part of the specifications. This item is excluded from base pricing and should be added if applicable.

ELECTICAL: Minimal quality wiring, limited electrical outlets and inexpensive lighting.



Grade E

Grade E



Grade E

RES-D RES DWELLING MAIN AREA RATES

BASE AREA	FRAME OR EQUAL	MASONRY & FRAME	BRICK OR EQUAL	STONE OR EQUAL	STUCCO OR EQUAL	LOG OR EQUAL	CONC BLK OR EQUAL
400	168.45	173.50	178.56	181.92	173.50	176.87	151.61
500	147.01	151.42	155.83	158.77	151.42	154.36	132.31
600	132.72	136.70	140.68	143.34	136.70	139.36	119.45
650	127.22	131.03	134.85	137.39	131.03	133.58	114.49
700	122.51	126.19	129.86	132.31	126.19	128.64	110.26
750	118.43	121.98	125.54	127.90	121.98	124.35	106.59
800	114.85	118.29	121.74	124.04	118.29	120.59	103.36
850	111.70	115.05	118.40	120.63	115.05	117.29	100.53
900	108.90	112.16	115.43	117.61	112.16	114.35	98.01
950	106.39	109.58	112.77	114.90	109.58	111.71	95.75
1000	104.13	107.26	110.38	112.46	107.26	109.34	93.71
1050	102.09	105.16	108.21	110.26	105.16	107.19	91.89
1100	100.23	103.24	106.25	108.26	103.24	105.24	90.21
1150	98.54	101.50	104.45	106.43	101.50	103.47	88.69
1200	96.99	99.90	102.81	104.75	99.90	101.84	87.29
1250	95.56	98.43	101.29	103.20	98.43	100.34	86.01
1300	94.24	97.06	99.90	101.78	97.06	98.95	84.82
1350	93.02	95.81	98.61	100.46	95.81	97.67	83.72
1400	91.89	94.65	97.40	99.24	94.65	96.48	82.70
1450	90.83	93.56	96.27	98.09	93.56	95.37	81.74
1500	89.84	92.54	95.22	97.02	92.54	94.33	80.85
1550	88.91	91.58	94.25	96.02	91.58	93.36	80.02
1600	88.05	90.70	93.33	95.10	90.70	92.45	79.24
1650	87.24	89.86	92.48	94.23	89.86	91.60	78.52
1700	86.48	89.07	91.67	93.40	89.07	90.80	77.83
1750	85.75	88.33	90.90	92.61	88.33	90.04	77.18
1800	85.07	87.62	90.17	91.88	87.62	89.32	76.57
1850	84.43	86.96	89.49	91.18	86.96	88.65	75.99
1900	83.82	86.33	88.85	90.53	86.33	88.01	75.44
1950	83.24	85.74	88.24	89.90	85.74	87.40	74.92
2000	82.70	85.18	87.66	89.31	85.18	86.84	74.42
2050	82.17	84.64	87.11	88.75	84.64	86.28	73.95
2100	81.67	84.12	86.57	88.20	84.12	85.75	73.50
2150	81.20	83.63	86.07	87.70	83.63	85.26	73.08
2200	80.75	83.17	85.59	87.20	83.17	84.79	72.67
2250	80.31	82.72	85.13	86.74	82.72	84.33	72.28
2300	79.89	82.29	84.69	86.29	82.29	83.88	71.90
2350	79.50	81.88	84.26	85.86	81.88	83.48	71.55
2400	79.12	81.49	83.86	85.45	81.49	83.08	71.21
2450	78.76	81.12	83.49	85.06	81.12	82.70	70.89
2500	78.40	80.76	83.11	84.67	80.76	82.32	70.56
2600	77.74	80.07	82.40	83.96	80.07	81.63	69.97

Haywood County 2017**Schedule of Values**

2700	77.13	79.44	81.76	83.31	79.44	80.99	69.42
2800	76.57	78.87	81.17	82.69	78.87	80.40	68.91
2900	76.04	78.32	80.61	82.12	78.32	79.84	68.44
3000	75.55	77.82	80.08	81.60	77.82	79.33	68.00
3100	75.09	77.34	79.59	81.09	77.34	78.84	67.58
3200	74.66	76.89	79.14	80.63	76.89	78.39	67.19
3300	74.25	76.47	78.70	80.19	76.47	77.96	63.64
3400	73.87	76.08	78.30	79.78	76.08	77.56	63.32
3500	73.51	75.72	77.92	79.39	75.72	77.19	63.01
3600	73.16	75.36	77.55	79.01	75.36	76.82	65.85
3700	72.84	75.02	77.21	78.67	75.02	76.48	65.55
3800	72.53	74.71	76.88	78.34	74.71	76.16	65.28
3900	72.25	74.41	76.59	78.03	74.41	75.86	65.03
4000	71.98	74.14	76.29	77.73	74.14	75.57	64.79

RES-MD RES MODULAR MAIN AREA RATES

BASE AREA	FRAME OR EQUAL	MASONRY & FRAME	BRICK OR EQUAL	STONE OR EQUAL	STUCCO OR EQUAL	LOG OR EQUAL	CONC BLK OR EQUAL
400	151.61	156.16	160.70	163.74	156.16	159.19	136.45
500	132.31	136.28	140.25	142.89	136.28	138.93	119.08
600	119.45	123.03	126.62	129.00	123.03	125.42	107.50
650	114.50	117.94	121.37	123.66	117.94	120.23	103.06
700	110.26	113.57	116.88	119.08	113.57	115.77	99.24
750	106.59	109.79	112.98	115.11	109.79	111.92	95.93
800	103.36	106.46	109.57	111.64	106.46	108.53	93.03
850	100.53	103.54	106.55	108.57	103.54	105.56	90.48
900	98.01	100.95	103.89	105.85	100.95	102.91	88.21
950	95.75	98.63	101.49	103.41	98.63	100.54	86.17
1000	93.72	96.54	99.35	101.22	96.54	98.41	84.35
1050	91.89	94.65	97.40	99.24	94.65	96.48	82.70
1100	90.22	92.93	95.63	97.43	92.93	94.73	81.20
1150	88.68	91.34	94.01	95.78	91.34	93.11	79.81
1200	87.29	89.90	92.53	94.27	89.90	91.65	78.56
1250	86.01	88.59	91.16	92.88	88.59	90.31	77.41
1300	84.82	87.36	89.91	91.60	87.36	89.06	76.34
1350	83.72	86.23	88.74	90.42	86.23	87.91	75.35
1400	82.70	85.18	87.66	89.31	85.18	86.84	74.42
1450	81.74	84.20	86.65	88.28	84.20	85.83	73.57
1500	80.86	83.29	85.71	87.33	83.29	84.90	72.78
1550	80.03	82.44	84.83	86.44	82.44	84.03	72.03
1600	79.24	81.62	84.00	85.59	81.62	83.20	71.32
1650	78.52	80.87	83.23	84.80	80.87	82.45	70.67
1700	77.83	80.16	82.50	84.05	80.16	81.72	70.05
1750	77.19	79.51	81.82	83.36	79.51	81.05	69.47
1800	76.57	78.87	81.17	82.69	78.87	80.40	68.91
1850	75.99	78.27	80.55	82.07	78.27	79.79	68.39
1900	75.44	77.71	79.97	81.48	77.71	79.21	67.90
1950	74.92	77.16	79.41	80.91	77.16	78.67	67.43
2000	74.42	76.66	78.89	80.38	76.66	78.14	66.98
2050	73.95	76.17	78.39	79.86	76.17	77.65	66.56
2100	73.51	75.72	77.92	79.39	75.72	77.19	66.16
2150	73.08	75.27	77.47	78.93	75.27	76.73	65.77
2200	72.67	74.85	77.03	78.49	74.85	76.30	65.40
2250	72.28	74.46	76.62	78.07	74.46	75.89	65.06
2300	71.90	74.06	76.22	77.66	74.06	75.50	64.71

Haywood County 2017**Schedule of Values**

2350	71.55	73.69	75.84	77.27	73.69	75.13	64.40
2400	71.21	73.34	75.48	76.91	73.34	74.77	64.09
2450	70.88	73.01	75.13	76.55	73.01	74.42	63.79
2500	70.56	72.68	74.79	76.21	72.68	74.09	63.50
2600	69.97	72.07	74.17	75.57	72.07	73.47	62.98
2700	69.43	71.51	73.59	74.98	71.51	72.90	62.49
2800	68.91	70.98	73.05	74.42	70.98	72.36	62.02
2900	68.44	70.50	72.54	73.91	70.50	71.86	61.59
3000	67.99	70.02	72.07	73.43	70.02	71.39	61.19
3100	67.58	69.60	71.63	72.99	69.60	70.96	60.82
3200	67.19	69.21	71.22	72.57	69.21	70.55	60.47
3300	66.82	68.83	70.83	72.17	68.83	70.16	60.14
3400	66.48	68.47	70.47	71.79	68.47	69.80	59.83
3500	66.15	68.13	70.12	71.44	68.13	69.46	59.54
3600	65.85	67.82	69.79	71.12	67.82	69.14	59.26
3700	65.56	67.53	69.50	70.81	67.53	68.84	59.01
3800	65.29	67.25	69.21	70.51	67.25	68.55	58.76
3900	65.03	66.98	68.93	70.22	66.98	68.28	58.53
4000	64.77	66.72	68.66	69.96	66.72	68.01	58.30

RES-CRS RES - CONVERTED RESIDENCE

BASE AREA	FRAME OR EQUAL	MASONRY & FRAME	BRICK OR EQUAL	STONE OR EQUAL	STUCCO OR EQUAL	LOG OR EQUAL	CONC BLK OR EQUAL
400	168.45	173.50	178.56	181.92	173.50	176.87	151.61
500	147.01	151.42	155.83	158.77	151.42	154.36	132.31
600	132.72	136.70	140.68	143.34	136.70	139.36	119.45
650	127.22	131.03	134.85	137.39	131.03	133.58	114.49
700	122.51	126.19	129.86	132.31	126.19	128.64	110.26
750	118.43	121.98	125.54	127.90	121.98	124.35	106.59
800	114.85	118.29	121.74	124.04	118.29	120.59	103.36
850	111.70	115.05	118.40	120.63	115.05	117.29	100.53
900	108.90	112.16	115.43	117.61	112.16	114.35	98.01
950	106.39	109.58	112.77	114.90	109.58	111.71	95.75
1000	104.13	107.26	110.38	112.46	107.26	109.34	93.71
1050	102.09	105.16	108.21	110.26	105.16	107.19	91.89
1100	100.23	103.24	106.25	108.26	103.24	105.24	90.21
1150	98.54	101.50	104.45	106.43	101.50	103.47	88.69
1200	96.99	99.90	102.81	104.75	99.90	101.84	87.29
1250	95.56	98.43	101.29	103.20	98.43	100.34	86.01
1300	94.24	97.06	99.90	101.78	97.06	98.95	84.82
1350	93.02	95.81	98.61	100.46	95.81	97.67	83.72
1400	91.89	94.65	97.40	99.24	94.65	96.48	82.70
1450	90.83	93.56	96.27	98.09	93.56	95.37	81.74
1500	89.84	92.54	95.22	97.02	92.54	94.33	80.85
1550	88.91	91.58	94.25	96.02	91.58	93.36	80.02
1600	88.05	90.70	93.33	95.10	90.70	92.45	79.24
1650	87.24	89.86	92.48	94.23	89.86	91.60	78.52
1700	86.48	89.07	91.67	93.40	89.07	90.80	77.83
1750	85.75	88.33	90.90	92.61	88.33	90.04	77.18
1800	85.07	87.62	90.17	91.88	87.62	89.32	76.57
1850	84.43	86.96	89.49	91.18	86.96	88.65	75.99
1900	83.82	86.33	88.85	90.53	86.33	88.01	75.44
1950	83.24	85.74	88.24	89.90	85.74	87.40	74.92
2000	82.70	85.18	87.66	89.31	85.18	86.84	74.42
2050	82.17	84.64	87.11	88.75	84.64	86.28	73.95
2100	81.67	84.12	86.57	88.20	84.12	85.75	73.50
2150	81.20	83.63	86.07	87.70	83.63	85.26	73.08
2200	80.75	83.17	85.59	87.20	83.17	84.79	72.67
2250	80.31	82.72	85.13	86.74	82.72	84.33	72.28
2300	79.89	82.29	84.69	86.29	82.29	83.88	71.90
2350	79.50	81.88	84.26	85.86	81.88	83.48	71.55
2400	79.12	81.49	83.86	85.45	81.49	83.08	71.21
2450	78.76	81.12	83.49	85.06	81.12	82.70	70.89
2500	78.40	80.76	83.11	84.67	80.76	82.32	70.56
2600	77.74	80.07	82.40	83.96	80.07	81.63	69.97

Haywood County 2017**Schedule of Values**

2700	77.13	79.44	81.76	83.31	79.44	80.99	69.42
2800	76.57	78.87	81.17	82.69	78.87	80.40	68.91
2900	76.04	78.32	80.61	82.12	78.32	79.84	68.44
3000	75.55	77.82	80.08	81.60	77.82	79.33	68.00
3100	75.09	77.34	79.59	81.09	77.34	78.84	67.58
3200	74.66	76.89	79.14	80.63	76.89	78.39	67.19
3300	74.25	76.47	78.70	80.19	76.47	77.96	63.64
3400	73.87	76.08	78.30	79.78	76.08	77.56	63.32
3500	73.51	75.72	77.92	79.39	75.72	77.19	63.01
3600	73.16	75.36	77.55	79.01	75.36	76.82	65.85
3700	72.84	75.02	77.21	78.67	75.02	76.48	65.55
3800	72.53	74.71	76.88	78.34	74.71	76.16	65.28
3900	72.25	74.41	76.59	78.03	74.41	75.86	65.03
4000	71.98	74.14	76.29	77.73	74.14	75.57	64.79

RES-B&B RES BED & BREAKFAST MA RATES

BASE AREA	FRAME OR EQUAL	MASONY & FRAME	BRICK OR EQUAL	STONE OR EQUAL	STUCCO OR EQUAL	LOG OR EQUAL	CONC BLK OR EQUAL
400	168.45	173.50	178.56	181.92	173.50	176.87	151.61
500	147.01	151.42	155.83	158.77	151.42	154.36	132.31
600	132.72	136.70	140.68	143.34	136.70	139.36	119.45
650	127.22	131.03	134.85	137.39	131.03	133.58	114.49
700	122.51	126.19	129.86	132.31	126.19	128.64	110.26
750	118.43	121.98	125.54	127.90	121.98	124.35	106.59
800	114.85	118.29	121.74	124.04	118.29	120.59	103.36
850	111.70	115.05	118.40	120.63	115.05	117.29	100.53
900	108.90	112.16	115.43	117.61	112.16	114.35	98.01
950	106.39	109.58	112.77	114.90	109.58	111.71	95.75
1000	104.13	107.26	110.38	112.46	107.26	109.34	93.71
1050	102.09	105.16	108.21	110.26	105.16	107.19	91.89
1100	100.23	103.24	106.25	108.26	103.24	105.24	90.21
1150	98.54	101.50	104.45	106.43	101.50	103.47	88.69
1200	96.99	99.90	102.81	104.75	99.90	101.84	87.29
1250	95.56	98.43	101.29	103.20	98.43	100.34	86.01
1300	94.24	97.06	99.90	101.78	97.06	98.95	84.82
1350	93.02	95.81	98.61	100.46	95.81	97.67	83.72
1400	91.89	94.65	97.40	99.24	94.65	96.48	82.70
1450	90.83	93.56	96.27	98.09	93.56	95.37	81.74
1500	89.84	92.54	95.22	97.02	92.54	94.33	80.85
1550	88.91	91.58	94.25	96.02	91.58	93.36	80.02
1600	88.05	90.70	93.33	95.10	90.70	92.45	79.24
1650	87.24	89.86	92.48	94.23	89.86	91.60	78.52
1700	86.48	89.07	91.67	93.40	89.07	90.80	77.83
1750	85.75	88.33	90.90	92.61	88.33	90.04	77.18
1800	85.07	87.62	90.17	91.88	87.62	89.32	76.57
1850	84.43	86.96	89.49	91.18	86.96	88.65	75.99
1900	83.82	86.33	88.85	90.53	86.33	88.01	75.44
1950	83.24	85.74	88.24	89.90	85.74	87.40	74.92
2000	82.70	85.18	87.66	89.31	85.18	86.84	74.42
2050	82.17	84.64	87.11	88.75	84.64	86.28	73.95
2100	81.67	84.12	86.57	88.20	84.12	85.75	73.50
2150	81.20	83.63	86.07	87.70	83.63	85.26	73.08
2200	80.75	83.17	85.59	87.20	83.17	84.79	72.67
2250	80.31	82.72	85.13	86.74	82.72	84.33	72.28
2300	79.89	82.29	84.69	86.29	82.29	83.88	71.90
2350	79.50	81.88	84.26	85.86	81.88	83.48	71.55
2400	79.12	81.49	83.86	85.45	81.49	83.08	71.21
2450	78.76	81.12	83.49	85.06	81.12	82.70	70.89
2500	78.40	80.76	83.11	84.67	80.76	82.32	70.56

Haywood County 2017**Schedule of Values**

2600	77.74	80.07	82.40	83.96	80.07	81.63	69.97
2700	77.13	79.44	81.76	83.31	79.44	80.99	69.42
2800	76.57	78.87	81.17	82.69	78.87	80.40	68.91
2900	76.04	78.32	80.61	82.12	78.32	79.84	68.44
3000	75.55	77.82	80.08	81.60	77.82	79.33	68.00
3100	75.09	77.34	79.59	81.09	77.34	78.84	67.58
3200	74.66	76.89	79.14	80.63	76.89	78.39	67.19
3300	74.25	76.47	78.70	80.19	76.47	77.96	63.64
3400	73.87	76.08	78.30	79.78	76.08	77.56	63.32
3500	73.51	75.72	77.92	79.39	75.72	77.19	63.01
3600	73.16	75.36	77.55	79.01	75.36	76.82	65.85
3700	72.84	75.02	77.21	78.67	75.02	76.48	65.55
3800	72.53	74.71	76.88	78.34	74.71	76.16	65.28
3900	72.25	74.41	76.59	78.03	74.41	75.86	65.03
4000	71.98	74.14	76.29	77.73	74.14	75.57	64.79

RES-CTT RES CONDO/TWNHSE/TIME SHARE MA
RATE

BASE AREA	FRAME OR EQUAL	MASONRY & FRAME	BRICK OR EQUAL	STONE OR EQUAL	STUCCO OR EQUAL	LOG OR EQUAL	CONC BLK OR EQUAL
400	151.61	156.16	159.19	159.19	156.16	159.19	136.45
500	132.31	136.28	138.93	138.93	136.28	138.93	119.08
600	119.45	123.03	125.42	125.42	123.03	125.42	107.50
650	114.50	117.94	120.23	120.23	117.94	120.23	103.06
700	110.26	113.57	115.77	115.77	113.57	115.77	99.24
750	106.59	109.79	111.92	111.92	109.79	111.92	95.93
800	103.36	106.46	108.53	108.53	106.46	108.53	93.03
850	100.53	103.54	105.56	105.56	103.54	105.56	90.48
900	98.01	100.95	102.91	102.91	100.95	102.91	88.21
950	95.75	98.63	100.54	100.54	98.63	100.54	86.17
1000	93.72	96.54	98.41	98.41	96.54	98.41	84.35
1050	91.89	94.65	96.48	96.48	94.65	96.48	82.70
1100	90.22	92.93	94.73	94.73	92.93	94.73	81.20
1150	88.68	91.34	93.11	93.11	91.34	93.11	79.81
1200	87.29	89.90	91.65	91.65	89.90	91.65	78.56
1250	86.01	88.59	90.31	90.31	88.59	90.31	77.41
1300	84.82	87.36	89.06	89.06	87.36	89.06	76.34
1350	83.72	86.23	87.91	87.91	86.23	87.91	75.35
1400	82.70	85.18	86.84	86.84	85.18	86.84	74.42
1450	81.74	84.20	85.83	85.83	84.20	85.83	73.57
1500	80.86	83.29	84.90	84.90	83.29	84.90	72.78
1550	80.03	82.44	84.03	84.03	82.44	84.03	72.03
1600	79.24	81.62	83.20	83.20	81.62	83.20	71.32
1650	78.52	80.87	82.45	82.45	80.87	82.45	70.67
1700	77.83	80.16	81.72	81.72	80.16	81.72	70.05
1750	77.19	79.51	81.05	81.05	79.51	81.05	69.47
1800	76.57	78.87	80.40	80.40	78.87	80.40	68.91
1850	75.99	78.27	79.79	79.79	78.27	79.79	68.39
1900	75.44	77.71	79.21	79.21	77.71	79.21	67.90
1950	74.92	77.16	78.67	78.67	77.16	78.67	67.43
2000	74.42	76.66	78.14	78.14	76.66	78.14	66.98
2050	73.95	76.17	77.65	77.65	76.17	77.65	66.56
2100	73.51	75.72	77.19	77.19	75.72	77.19	66.16
2150	73.08	75.27	76.73	76.73	75.27	76.73	65.77
2200	72.67	74.85	76.30	76.30	74.85	76.30	65.40
2250	72.28	74.46	75.89	75.89	74.46	75.89	65.06
2300	71.90	74.06	75.50	75.50	74.06	75.50	64.71

2350	71.55	73.69	75.13	75.13	73.69	75.13	64.40
2400	71.21	73.34	74.77	74.77	73.34	74.77	64.09
2450	70.88	73.01	74.42	74.42	73.01	74.42	63.79
2500	70.56	72.68	74.09	74.09	72.68	74.09	63.50
2600	69.97	72.07	73.47	73.47	72.07	73.47	62.98
2700	69.43	71.51	72.90	72.90	71.51	72.90	62.49
2800	68.91	70.98	72.36	72.36	70.98	72.36	62.03
2900	68.44	70.50	71.86	71.86	70.50	71.86	61.59
3000	67.99	70.02	71.39	71.39	70.02	71.39	61.19
3100	67.58	69.60	70.96	70.96	69.60	70.96	60.82
3200	67.19	69.21	70.55	70.55	69.21	70.55	60.47
3300	66.82	68.83	70.16	70.16	68.83	70.16	60.14
3400	66.48	68.47	69.80	69.80	68.47	69.80	59.83
3500	66.15	68.13	69.46	69.46	68.13	69.46	59.54
3600	65.85	67.82	69.14	69.14	67.82	69.14	59.26
3700	65.56	67.53	68.84	68.84	67.53	68.84	59.01
3800	65.29	67.25	68.55	68.55	67.25	68.55	58.76
3900	65.03	66.98	68.28	68.28	66.98	68.28	58.53
4000	64.77	66.72	68.01	68.01	66.72	68.01	58.30

RES-MGH RES MIGRANT HOUSING MA RATES

BASE AREA	FRAME OR EQUAL	MASONRY & FRAME	BRICK OR EQUAL	STONE OR EQUAL	STUCCO OR EQUAL	LOG OR EQUAL	CONC BLK OR EQUAL
400	88.24	90.89	93.53	95.30	90.89	92.65	79.42
500	77.01	79.32	81.63	83.17	79.32	80.86	69.31
600	69.52	71.61	73.69	75.08	71.61	73.00	62.57
650	66.64	68.64	70.64	71.97	68.64	69.97	59.98
700	64.17	66.10	68.02	69.30	66.10	67.38	57.75
750	62.03	63.89	65.75	66.99	63.89	65.13	55.83
800	60.16	61.96	63.77	64.97	61.96	63.17	54.14
850	58.51	60.27	62.02	63.19	60.27	61.44	52.66
900	57.04	58.75	60.46	61.60	58.75	59.89	51.34
950	55.73	57.40	59.07	60.19	57.40	58.52	50.16
1000	54.55	56.19	57.82	58.91	56.19	57.28	49.10
1050	53.48	55.08	56.69	57.76	55.08	56.15	48.13
1100	52.50	54.08	55.65	56.70	54.08	55.13	47.25
1150	51.62	53.17	54.72	55.75	53.17	54.20	46.46
1200	50.80	52.32	53.85	54.86	52.32	53.34	45.72
1250	50.05	51.55	53.05	54.05	51.55	52.55	45.05
1300	49.36	50.84	52.32	53.31	50.84	51.83	44.42
1350	48.72	50.18	51.64	52.62	50.18	51.16	43.85
1400	48.13	49.57	51.02	51.98	49.57	50.54	43.32
1450	47.58	49.01	50.43	51.39	49.01	49.96	42.82
1500	47.06	48.47	49.88	50.82	48.47	49.41	42.35
1550	46.58	47.98	49.37	50.31	47.98	48.91	41.92
1600	46.12	47.50	48.89	49.81	47.50	48.43	41.51
1650	45.70	47.07	48.44	49.36	47.07	47.99	41.13
1700	45.30	46.66	48.02	48.92	46.66	47.57	40.77
1750	44.92	46.27	47.62	48.51	46.27	47.17	40.43
1800	44.56	45.90	47.23	48.12	45.90	46.79	40.10
1850	44.23	45.56	46.88	47.77	45.56	46.44	39.81
1900	43.91	45.23	46.54	47.42	45.23	46.11	39.52
1950	43.60	44.91	46.22	47.09	44.91	45.78	39.24
2000	43.32	44.62	45.92	46.79	44.62	45.49	38.99
2050	43.04	44.33	45.62	46.48	44.33	45.19	38.74
2100	42.78	44.06	45.35	46.20	44.06	44.92	38.50
2150	42.53	43.81	45.08	45.93	43.81	44.66	38.28
2200	42.29	43.56	44.83	45.67	43.56	44.40	38.06
2250	42.07	43.33	44.59	45.44	43.33	44.17	37.86
2300	41.85	43.11	44.36	45.20	43.11	43.94	37.67
2350	41.64	42.89	44.14	44.97	42.89	43.72	37.48
2400	41.44	42.68	43.93	44.76	42.68	43.51	37.30
2450	41.25	42.49	43.73	44.55	42.49	43.31	37.13
2500	41.07	42.30	43.53	44.36	42.30	43.12	36.96
2600	40.72	41.94	43.16	43.98	41.94	42.76	36.65
2700	40.40	41.61	42.82	43.63	41.61	42.42	36.36
2800	40.11	41.31	42.52	43.32	41.31	42.12	36.10

BASE AREA	FRAME OR EQUAL	MASONRY & FRAME	BRICK OR EQUAL	STONE OR EQUAL	STUCCO OR EQUAL	LOG OR EQUAL	CONC BLK OR EQUAL
2900	39.83	41.02	42.22	43.02	41.02	41.82	35.85
3000	39.57	40.76	41.94	42.74	40.76	41.55	35.61
3100	39.33	40.51	41.69	42.48	40.51	41.30	35.40
3200	39.10	40.27	41.45	42.23	40.27	41.06	35.19
3300	38.89	40.06	41.22	42.00	40.06	40.83	35.00
3400	38.69	39.85	41.01	41.79	39.85	40.62	34.82
3500	38.50	39.66	40.81	41.58	39.66	40.43	34.65
3600	38.32	39.47	40.62	41.39	39.47	40.24	34.49
3700	38.16	39.30	40.45	41.21	39.30	40.07	34.34
3800	38.00	39.14	40.28	41.04	39.14	39.90	34.20
3900	37.84	38.98	40.11	40.87	38.98	39.73	34.06
4000	37.70	38.83	39.96	40.72	38.83	39.59	33.93

BASE PRICE FOR SCHEDULE RES-D SINGLE FAMILY RESIDENCE

WALL HEIGHT	BASE PRICE	BASE SPECIFICATIONS
	\$94.24	STORY HEIGHT: FIRST FLOOR AREA 1300 SQUARE FEET
		FOUNDATION/BASEMENT: CONTINUOUS FOOTING
		EXTERIOR WALLS: VINYL SIDING OR EQUAL
		PARTITIONS: ADEQUATE FOR SEPARATION OF ROOMS/STORAGE AREAS
		FRAMING: WOOD JOIST
REMARKS/ADDITIONAL FEATURES:		FLOOR COVER/FINISH: VINYL/CARPET
ADD FOR FIREPLACES		INTERIOR FINISH: DRYWALL/PANEL
GARAGES/PORCHES/BASEMENT AREAS		HEATING/COOLING: FORCED HOT AIR OR EQUAL
ADDITIONAL PLUMBING		PLUMBING: 5 PLUMBING FIXTURES
ADD FOR COOLING SYSTEM		

BASE PRICE FOR SCHEDULE RES-MD MODULAR RESIDENCE

WALL HEIGHT	BASE PRICE	BASE SPECIFICATIONS
	\$ 84.82	STORY HEIGHT: FIRST FLOOR AREA 1300 SQUARE FEET
		FOUNDATION/BASEMENT: CONTINUOUS FOOTING
		EXTERIOR WALLS: VINYL SIDING OR EQUAL
		PARTITIONS: ADEQUATE FOR SEPARATION OF ROOMS/STORAGE AREAS
		FRAMING: WOOD JOIST
REMARKS/ADDITIONAL FEATURES:		FLOOR COVER/FINISH: VINYL/CARPET
ADD FOR FIREPLACES		INTERIOR FINISH: DRYWALL/PANEL
GARAGES/PORCHES/BASEMENT AREAS		HEATING/COOLING: FORCED HOT AIR OR EQUAL
ADDITIONAL PLUMBING		PLUMBING: 5 PLUMBING FIXTURES
ADD FOR COOLING SYSTEM		

**BASE PRICE FOR SCHEDULE RES-CRS CONVERTED RESIDENCE
(FORMER DWELLING CONVERTED TO COMMERCIAL USE)**

WALL HEIGHT	BASE PRICE	BASE SPECIFICATIONS
	\$ 94.24	STORY HEIGHT: FIRST FLOOR AREA 1300 SQUARE FEET
		FOUNDATION/BASEMENT: CONTINUOUS FOOTING
		EXTERIOR WALLS: VINYL SIDING OR EQUAL
		PARTITIONS: ADEQUATE FOR SEPARATION OF ROOMS/STORAGE AREAS
		FRAMING: WOOD JOIST
REMARKS/ADDITIONAL FEATURES:		FLOOR COVER/FINISH: VINYL/CARPET
ADD FOR ATTACHMENTS ADD FOR EXTRA PLUMBING ADD FOR COOLING SYSTEM		INTERIOR FINISH: DRYWALL/PANEL
		HEATING/COOLING: FORCED HOT AIR
		PLUMBING: 5 PLUMBING FIXTURES

**BASE PRICE FOR SCHEDULE RES-B&B BED & BREAKFAST
(FORMER DWELLING CONVERTED TO B&B USE)**

WALL HEIGHT	BASE PRICE	BASE SPECIFICATIONS
	\$ 94.24	STORY HEIGHT: FIRST FLOOR AREA 1300 SQUARE FEET
		FOUNDATION/BASEMENT: CONTINUOUS FOOTING
		EXTERIOR WALLS: VINYL SIDING OR EQUAL
		PARTITIONS: ADEQUATE FOR SEPARATION OF ROOMS/STORAGE AREAS
		FRAMING: WOOD JOIST
REMARKS/ADDITIONAL FEATURES:		FLOOR COVER/FINISH: VINYL/CARPET
ADD FOR ATTACHMENTS ADD FOR EXTRA PLUMBING ADD FOR COOLING SYSTEM		INTERIOR FINISH: DRYWALL/PANEL
		HEATING/COOLING: FORCED HOT AIR
		PLUMBING: 5 PLUMBING FIXTURES

BASE PRICE FOR SCHEDULE RES-CTT CONDO/TOWNHOUSE

WALL HEIGHT	BASE PRICE	BASE SPECIFICATIONS
	\$ 84.82	STORY HEIGHT: FIRST FLOOR AREA 1300 SQUARE FEET
		FOUNDATION/BASEMENT: CONTINUOUS FOOTING
		EXTERIOR WALLS: VINYL SIDING OR EQUAL
		PARTITIONS: ADEQUATE FOR SEPARATION OF ROOMS/STORAGE AREAS
		FRAMING: WOOD JOIST
REMARKS/ADDITIONAL FEATURES:		FLOOR COVER/FINISH: VINYL/CARPET
ADD FOR ATTACHMENTS		
ADD FOR EXTRA PLUMBING		
ADD FOR COOLING SYSTEM		
		INTERIOR FINISH: DRYWALL/PANEL
		HEATING/COOLING: FORCED HOT AIR
		PLUMBING: 5 PLUMBING FIXTURES

BASE PRICE FOR SCHEDULE RES-MHG MIGRANT HOUSING

WALL HEIGHT	BASE PRICE	BASE SPECIFICATIONS
	\$49.36	STORY HEIGHT: FIRST FLOOR AREA 1300 SQUARE FEET
		FOUNDATION/BASEMENT: CONTINUOUS FOOTING
		EXTERIOR WALLS: VINYL SIDING OR EQUAL
		PARTITIONS: ADEQUATE FOR SEPARATION OF ROOMS/STORAGE AREAS
		FRAMING: WOOD JOIST
REMARKS/ADDITIONAL FEATURES:		FLOOR COVER/FINISH: VINYL/CARPET
ADD FOR ATTACHMENTS		INTERIOR FINISH: DRYWALL/PANEL
ADD FOR EXTRA PLUMBING		HEATING/COOLING: FORCED HOT AIR
ADD FOR COOLING SYSTEM		PLUMBING: 5 PLUMBING FIXTURES

RES-BSMT-DWG. . . RES BASEMENT AREA RATE (DWELLING)

BASE AREA	FINISHED RATE	UNFIN RATE	REC ROOM RATE
400	54.86	23.60	39.33
500	50.75	20.59	35.35
600	45.82	18.59	31.91
650	43.91	17.82	30.59
700	42.30	17.16	29.46
750	40.88	16.59	28.48
800	39.64	16.09	27.62
850	38.56	15.64	26.86
900	37.59	15.26	26.18
950	36.73	14.91	25.59
1000	35.95	14.59	25.04
1050	35.24	14.30	24.55
1100	34.61	14.04	24.10
1150	34.01	13.81	23.71
1200	33.48	13.59	23.32
1250	32.99	13.39	22.98
1300	32.53	13.20	22.66
1350	32.11	13.02	22.36
1400	31.71	12.87	22.10
1450	31.35	12.73	21.84
1500	31.01	12.58	21.60
1550	30.69	12.45	21.38
1600	30.39	12.33	21.18
1650	30.12	12.22	20.98
1700	29.85	12.11	20.79
1750	29.60	12.01	20.63
1800	29.37	11.91	20.46
1850	29.15	11.83	20.31
1900	28.94	11.74	20.15
1950	28.73	11.66	20.02
2000	28.55	11.58	19.89
2050	28.37	11.51	19.76
2100	28.19	11.44	19.64
2150	28.03	11.37	19.53
2200	27.87	11.31	19.42
2250	27.72	11.25	19.32
2300	27.58	11.19	19.22
2350	27.45	11.13	19.12
2400	27.31	11.09	19.03
2450	27.19	11.03	18.94

2500	27.07	10.98	18.85
2600	26.84	10.89	18.70
2700	26.63	10.80	18.55
2800	26.43	10.73	18.41
2900	26.25	10.65	18.28
3000	26.08	10.58	18.16
3100	25.92	10.52	18.05
3200	25.77	10.46	17.95
3300	25.63	10.40	17.85
3400	25.50	10.35	17.77
3500	25.38	10.30	17.68
3600	25.26	10.25	17.59
3700	25.15	10.21	17.51
3800	25.04	10.16	17.45
3900	24.94	10.12	17.37
4000	24.85	10.09	17.30

RESIDENTIAL ATTACHMENTS

LIVING AREA ADDITIONS

Tables are provided for various residential attachment rates to allow for pricing of individual additions and mechanical or other features.

Residential living area additions will be valued by including the size of the addition in the calculated main living area to allow for residential size factor and quality grade adjustments to be applied to the replacement cost of the total living area.

Finished upper stories (FUS) will be converted to living area and included in the total calculated main living area to allow for residential size factor and quality grade adjustments to be applied to the replacement cost of the total living area.

Unfinished upper stories (UUS) will be priced based on the table listed within this section.

In the event that a living area addition is under construction and the living area addition is less than 100% complete; the following table will be applied to the incomplete living area and adjusted based on the actual % complete.

RES-AA ATTACHED ADDITION RATES

BASE AREA	FRAME OR EQUAL	MASONRY & FRAME	BRICK OR EQUAL	STONE OR EQUAL	STUCCO OR EQUAL	LOG OR EQUAL	CONC BLOCK OR EQUAL
200	66.45	68.45	70.45	70.45	68.45	69.75	59.80
400	63.45	65.35	67.25	67.25	65.35	66.60	57.10
600	60.40	62.25	64.00	64.00	62.25	63.45	54.35
800	57.40	59.15	60.80	60.80	59.15	60.25	51.65
1000	54.35	56.00	57.60	57.60	56.00	57.05	48.90
1200	51.65	53.20	54.75	54.75	53.20	54.25	46.50

RESIDENTIAL GARAGES

The following tables are provided for the valuation of attached residential garages that are attached to single story dwellings; rates are provided for residential garages with finished and unfinished bonus rooms.

RES-BGF BONUS ROOM/GARAGE FINISHED

BASE AREA	FRAME OR EQUAL	MASONRY & FRAME	BRICK OR EQUAL	STONE OR EQUAL	STUCCO OR EQUAL	LOG OR EQUAL	CONC BLOCK OR EQUAL
200	57.90	59.65	61.25	61.25	59.65	60.75	52.00
400	52.65	54.25	55.75	55.75	54.25	55.25	47.50
600	47.85	49.30	50.75	50.75	49.30	50.25	43.05
800	43.05	44.35	45.65	45.65	44.35	45.20	38.75
1000	38.75	39.90	41.05	41.05	39.90	40.70	34.85
1200	34.85	35.90	36.95	36.95	35.90	36.50	31.35

RES-BGU BONUS ROOM/GARAGE UNFINISHED

BASE AREA	FRAME OR EQUAL	MASONRY & FRAME	BRICK OR EQUAL	STONE OR EQUAL	STUCCO OR EQUAL	LOG OR EQUAL	CONC BLOCK OR EQUAL
200	52.90	54.65	56.25	56.25	54.65	55.75	47.00
400	47.65	49.25	50.75	50.75	49.25	50.25	42.50
600	42.85	44.30	45.75	45.75	44.30	45.25	38.05
800	38.05	39.35	40.65	40.65	39.35	40.20	33.75
1000	33.75	34.90	36.05	36.05	34.90	35.70	29.85
1200	29.85	30.90	31.95	31.95	30.90	31.50	26.35

RES-GF GARAGE FINISHED

BASE AREA	FRAME OR EQUAL	MASONRY & FRAME	BRICK OR EQUAL	STONE OR EQUAL	STUCCO OR EQUAL	LOG OR EQUAL	CONC BLOCK OR EQUAL
200	30.20	32.45	33.55	33.55	32.45	33.20	28.50
400	28.75	29.50	30.50	30.50	29.50	30.20	25.90
600	26.20	27.00	27.75	27.75	27.00	27.50	23.60
800	23.60	24.30	25.00	25.00	24.30	24.80	21.25
1000	21.25	21.90	22.50	22.50	21.90	22.30	19.10
1200	19.10	19.65	20.25	20.25	19.65	20.00	17.25

RES-GU GARAGE UNFINISHED

BASE AREA	FRAME OR EQUAL	MASONRY & FRAME	BRICK OR EQUAL	STONE OR EQUAL	STUCCO OR EQUAL	LOG OR EQUAL	CONC BLOCK OR EQUAL
200	25.65	26.40	27.20	27.20	26.40	26.95	23.05
400	23.30	24.00	24.70	24.70	24.00	24.45	21.00
600	21.20	21.85	22.50	22.50	21.85	22.25	19.10
800	19.10	19.65	20.25	20.25	19.65	20.05	17.20
1000	17.25	17.75	18.25	18.25	17.75	18.10	15.50
1200	15.50	15.95	16.45	16.45	15.95	16.25	13.95

ATTIC (FINISHED LIVING AREA) OVER ADDITIONS

The following attachment codes apply to dwellings with upper story living area as well as living areas above various additions:

CODE	DESCRIPTION
ACP	ADDITION/CARPORT
AEP	ADDITION/ENCLOSED PORCH
AGF	ADDITION/GARAGE FINISHED
AGU	ADDITION/GARAGE UNFINISHED
AOP	ADDITION/OPEN PORCH
ASP	ADDITION/SCREENED PORCH

These living areas will be included in the total calculated main living area to allow for residential size factor and quality grade adjustments to be applied to the replacement cost of the total living area.

RESIDENTIAL ATTACHMENTS

RES-BZ BREEZEWAY

AREA	BASE RATE
25	31.00
50	28.15
100	25.60
300	23.05
500	20.75

RES-CAM CANOPY METAL

AREA	BASE RATE
25	11.75
50	10.75
100	9.75
300	8.75
500	7.85

RES-CAW CANOPY WOOD

AREA	BASE RATE
25	13.10
50	11.90
100	10.80
300	9.75
500	8.75

RES-CD COVERED DECK

AREA	BASE RATE
25	28.50
50	25.85
100	25.50
300	21.20
500	19.00

RES-CP CARPORT

AREA	BASE RATE
200	18.95
400	17.20
600	15.50
800	13.95

RES-CPM CARPORT METAL

AREA	BASE RATE
200	4.75
400	4.25
600	3.75
800	3.50

RES-CPT COVERED PATIO

AREA	BASE RATE
25	25.50
50	23.25
100	21.15
300	19.05
500	17.15

RES-EP ENCLOSED PORCH

AREA	BASE RATE
25	51.85
50	47.15
100	42.85
300	38.25
500	34.50

RES-OEP OPEN/ENCLOSED PORCH

AREA	BASE RATE
25	78.65
50	71.50
100	65.00
300	58.50
500	52.65

RES-OP OPEN PORCH

AREA	BASE RATE
25	31.00
50	28.15
100	25.60
300	23.05
500	20.75

RES-OPD OPEN PORCH/DECK

AREA	BASE RATE
25	46.35
50	43.50
100	40.95
300	36.85
500	33.25

RES-OPT OPEN PORCH/PATIO

AREA	BASE RATE
25	43.50
50	39.55
100	35.95
300	32.35
500	29.10

RES-PT PATIO

AREA	BASE RATE
25	12.50
50	11.40
100	10.35
300	9.30
500	8.35

RES-SP SCREENED PORCH

AREA	BASE RATE
25	34.10
50	31.00
100	28.20
300	25.50
500	22.95

RES-SR SUN ROOM

AREA	BASE RATE
200	55.55
400	50.00
600	45.00
800	40.50

RES-ST STOOP

AREA	BASE RATE
25	16.35
50	14.90
100	13.55
300	12.20
500	11.00

RES-TR TERRACE

AREA	BASE RATE
25	28.90
50	26.25
100	23.90
300	21.50
500	19.35

RES-STG ATTACHED STG

AREA	BASE RATE
25	25.00
50	22.75
100	20.65
300	18.55
500	16.75

RES-UR UTILITY STG

AREA	BASE RATE
25	29.40
50	26.75
100	24.30
300	21.85
500	19.65

RES-WD WOOD DECK

AREA	BASE RATE
200	15.35
400	13.80
600	12.50
800	11.25

RES-WDPT DECK/PATIO

AREA	BASE RATE
200	24.65
400	22.15
600	20.85
800	19.60

RESIDENTIAL MECHANICAL AND OTHER FEATURES

**RES-HEAT-AIR...RESIDENTIAL HEATING & AIR
MISCELLANEOUS \$3.00**

TYPE	RATE
E (ELECTRIC BB/CEILING/RADIANT)	BASE
F (FORCED HOT AIR)	BASE
G (GEO THERMAL)	7.50
H (STEAM/HOT WATER)	BASE
M (MONITOR)	(-) 1.50
N (NONE)	(-) 3.00
P (HEAT PUMP)	2.75
UA (UNIT HEAT & AIR)	BASE
W (WALL/FLOOR FURNACE)	(-) 1.50
WF (WOOD FIRED)	BASE
RES-PLUMB PLUMBING ADD PER FIXTURE	\$1500
(FULL BATH = 3 FIXTURES HALF BATH = 2 FIXTURES)	

RES-FEAT RESIDENTIAL FEATURES FLAT RATES

RESIDENTAIL FEATURES	RATE
EP ELEVATOR PASSENGER	15000.00
GEN GENERATOR	3500.00

RESIDENTIAL RATES % OF BASE METHOD

CODE	DESCRIPTION	PERCENTAGE RATE
RES-UUS	UNFINISHED UPPER STORY	50%
RES-OH	OVERHANG	85%
RES-ATTIC		25%
(PERCENTAGE RATE IS BASED ON % OF BASE MAIN AREA RATE)		

MANUFACTURED HOUSING

While many site-built homes are constructed according to a specific building code to ensure proper design and safety, all manufactured homes are constructed in accordance with the Federal Manufactured Home Construction and Safety Standards, in effect since June 15, 1976. This building code, administered by the United States Department of Housing and Urban Development (HUD) and known as the HUD Code, regulates manufactured home design and construction, strength and durability, fire resistance, and energy efficiency. In the early 1990s, this building code was revised to enhance energy efficiency and ventilation standards and to improve the wind resistance of manufactured homes in areas prone to winds of hurricane force. Every manufactured home has red and silver label certifying that it was built and inspected in compliance with the HUD Code. No manufactured home may be shipped from the factory unless it complies with the HUD Code and receives the certification label from an independent, third-party inspection agency.

MANUFACTURED HOME CLASSIFICATION STANDARDS

Any manufactured home will be considered *real property* and will be valued in accordance with the schedule of values if the owner of the land and the owner of the home placed upon the land are the same, having the towing hitch and axle assembly removed and placed upon a permanent foundation as required by the Haywood County Building Inspection Department.

If the owner of the manufactured home does not own the land it occupies, the home will be considered a *personal property* item. If the manufactured home is considered a *personal* item, it will be noted within the miscellaneous items section of the property record card. The home will be valued using established methods of personal property valuation currently in use in the Haywood County Tax Department.



**C RES-SW
Singlewide
Manufactured
Home**

**C RES-DW
Doublewide
Manufactured
Home**



**C RES-PM
PARK MODEL
Manufactured
Home**

RES-DW RES DOUBLE WIDE RATES

BASE AREA	VINYL OR EQUAL	FRAME OR EQUAL	METAL OR EQUAL	BRICK OR EQUAL
400	99.00	99.00	89.10	104.94
500	85.80	85.80	77.22	90.95
600	77.00	77.00	69.30	81.62
650	73.62	73.62	66.26	78.04
700	70.71	70.71	63.64	74.95
750	68.20	68.20	61.38	72.29
800	66.00	66.00	59.40	69.96
850	64.06	64.06	57.65	67.90
900	62.33	62.33	56.10	66.07
950	60.79	60.79	54.71	64.44
1000	59.40	59.40	53.46	62.96
1050	58.14	58.14	52.33	61.63
1100	57.00	57.00	51.30	60.42
1150	55.96	55.96	50.36	59.32
1200	55.00	55.00	49.50	58.30
1250	54.12	54.12	48.71	57.37
1300	53.31	53.31	47.98	56.51
1350	52.56	52.56	47.30	55.71
1400	51.86	51.86	46.67	54.97
1450	51.21	51.21	46.09	54.28
1500	50.60	50.60	45.54	53.64
1550	50.03	50.03	45.03	53.03
1600	49.50	49.50	44.55	52.47
1650	49.00	49.00	44.10	51.94
1700	48.53	48.53	43.68	51.44
1750	48.09	48.09	43.28	50.98
1800	47.67	47.67	42.90	50.53
1850	47.27	47.27	42.54	50.11
1900	46.89	46.89	42.20	49.70
1950	46.54	46.54	41.89	49.33
2000	46.20	46.20	41.58	48.97
2050	45.88	45.88	41.29	48.63
2100	45.57	45.57	41.01	48.30
2150	45.28	45.28	40.75	48.00
2200	45.00	45.00	40.50	47.70
2250	44.73	44.73	40.26	47.41
2300	44.48	44.48	40.03	47.15
2350	44.23	44.23	39.81	46.88
2400	44.00	44.00	39.60	46.64
2450	43.78	43.78	39.40	46.41
2500	43.56	43.56	39.20	46.17

RES-PM RES PARK MODEL RATES

BASE AREA	VINYL OR EQUAL	FRAME OR EQUAL	METAL OR EQUAL	LOG OR EQUAL
300	78.75	78.75	70.88	82.69
350	76.78	76.78	69.10	80.62
400	75.00	75.00	67.50	78.75
450	73.13	73.13	65.82	76.79
500	71.30	71.30	64.17	74.87
550	69.51	69.51	62.56	72.99
600	67.78	67.78	61.00	71.17

RES-SW RES SINGLE WIDE RATES

BASE AREA	VINYL OR EQUAL	FRAME OR EQUAL	METAL OR EQUAL
400	54.39	54.39	48.95
450	49.73	49.73	44.76
500	46.00	46.00	41.40
550	42.95	42.95	38.66
600	40.40	40.40	36.36
650	38.25	38.25	34.43
700	36.41	36.41	32.77
750	34.81	34.81	31.33
800	33.41	33.41	30.07
850	32.18	32.18	28.96
900	31.08	31.08	27.97
950	30.10	30.10	27.09
1000	29.21	29.21	26.29
1050	28.41	28.41	25.57
1100	27.69	27.69	24.92
1150	27.03	27.03	24.33
1200	26.42	26.42	23.78

RES-BSMT-MH RES BASEMENT AREA RATE (MH)

BASE AREA	FINISHED RATE	UNFINISH RATE	REC ROOM RATE
400	28.03	13.46	22.32
500	24.29	11.67	19.34
600	21.80	10.47	17.36
650	20.84	10.01	16.60
700	20.02	9.62	15.94
750	19.31	9.28	15.38
800	18.68	8.98	14.88
850	18.13	8.71	14.44
900	17.65	8.48	14.05
950	17.21	8.27	13.71
1000	16.82	8.08	13.39
1050	16.46	7.91	13.11
1100	16.14	7.75	12.85
1150	15.84	7.61	12.62
1200	15.57	7.48	12.40
1250	15.32	7.36	12.20
1300	15.09	7.25	12.02
1350	14.88	7.15	11.85
1400	14.68	7.05	11.69
1450	14.50	6.96	11.54
1500	14.32	6.88	11.41
1550	14.16	6.80	11.28
1600	14.01	6.73	11.16
1650	13.87	6.66	11.05
1700	13.74	6.60	10.94
1750	13.61	6.54	10.84
1800	13.49	6.48	10.75
1850	13.38	6.43	10.66
1900	13.28	6.38	10.57
1950	13.17	6.33	10.49
2000	13.08	6.28	10.42
2050	12.99	6.24	10.34
2100	12.90	6.20	10.27
2150	12.82	6.16	10.21
2200	12.74	6.12	10.15
2250	12.66	6.08	10.09
2300	12.59	6.05	10.03
2350	12.52	6.02	9.97
2400	12.46	5.98	9.92
2450	12.39	5.95	9.87
2500	12.33	5.92	9.82

RES-MHA RES MANUFACTURED HOME ADDITION

BASE AREA	VINYL OR EQUAL	FRAME OR EQUAL	METAL OR EQUAL	BRICK OR EQUAL	LOG OR EQUAL
200	39.90	39.90	35.90	35.95	41.90
400	38.05	38.05	34.25	40.35	39.95
600	36.25	36.25	32.65	38.70	38.05
800	34.45	34.45	31.00	36.50	36.15
1000	32.65	32.65	29.40	34.60	34.30
1200	31.00	31.00	27.90	32.85	32.55

**BASE PRICE FOR SCHEDULE RES-DW MANUFACTURED HOME
(MULTI- SECTION)**

WALL HEIGHT	BASE PRICE	BASE SPECIFICATIONS
	\$ 55.00	STORY HEIGHT: FIRST FLOOR AREA 1200 SQUARE FEET
		FOUNDATION/BASEMENT: CONTINUOUS FOOTING
		EXTERIOR WALLS: VINYL SIDING OR EQUAL
		PARTITIONS: ADEQUATE FOR SEPARATION OF ROOMS/STORAGE AREAS
		FRAMING: WOOD JOIST
REMARKS/ADDITIONAL FEATURES:		FLOOR COVER/FINISH: VINYL/CARPET
ADD FOR ATTACHMENTS		INTERIOR FINISH: DRYWALL/PANEL
ADD FOR EXTRA PLUMBING		HEATING/COOLING: FORCED HOT AIR
ADD FOR COOLING SYSTEM		PLUMBING: 5 PLUMBING FIXTURES

BASE PRICE FOR SCHEDULE RES-SW MANUFACTURED HOME (SINGLE SECTION)

WALL HEIGHT	BASE PRICE	BASE SPECIFICATIONS
	\$38.25	STORY HEIGHT: FIRST FLOOR AREA 650 SQUARE FEET
		FOUNDATION/BASEMENT: CONTINUOUS FOOTING
		EXTERIOR WALLS: VINYL SIDING OR EQUAL
		PARTITIONS: ADEQUATE FOR SEPARATION OF ROOMS/STORAGE AREAS
		FRAMING: WOOD JOIST
REMARKS/ADDITIONAL FEATURES:		FLOOR COVER/FINISH: VINYL/CARPET
ADD FOR ATTACHMENTS		INTERIOR FINISH: DRYWALL/PANEL
ADD FOR EXTRA PLUMBING		HEATING/COOLING: FORCED HOT AIR
ADD FOR COOLING SYSTEM		PLUMBING: 5 PLUMBING FIXTURES

BASE PRICE FOR SCHEDULE RES-PM PARK MODEL MANUFACTURED HOME

WALL HEIGHT	BASE PRICE	BASE SPECIFICATIONS
	\$75.00	STORY HEIGHT: FIRST FLOOR AREA 400 SQUARE FEET
		FOUNDATION/BASEMENT: CONTINUOUS FOOTING
		EXTERIOR WALLS: VINYL SIDING OR EQUAL
		PARTITIONS: ADEQUATE FOR SEPARATION OF ROOMS/STORAGE AREAS
		FRAMING: WOOD JOIST
REMARKS/ADDITIONAL FEATURES:		FLOOR COVER/FINISH: VINYL/CARPET
ADD FOR ATTACHMENTS		INTERIOR FINISH: DRYWALL/PANEL
ADD FOR EXTRA PLUMBING		HEATING/COOLING: FORCED HOT AIR
ADD FOR COOLING SYSTEM		PLUMBING: 5 PLUMBING FIXTURES



Quick Facts



**Trends and Information About the
Manufactured Housing Industry**

2016

INDUSTRY OVERVIEW

In the face of today's challenging economy, the need for quality, affordable housing has never been greater. Today's manufactured homes can deliver outstanding quality and performance at prices ranging from 10 to 20 percent less per square foot than conventional site-built homes. These savings allow more and more Americans to own their own home, even in the face of an ever-widening housing affordability gap.

The affordability of manufactured housing can be attributed directly to the efficiencies emanating from the factory-building process. The controlled construction environment and assembly line techniques remove many of the problems encountered during traditional home construction, such as poor weather, theft, vandalism, damage to building products and materials, and unskilled labor. Factory employees are trained and managed more effectively and efficiently than the system of contracted labor employed by the site-built home construction industry.

Much like other assembly line operations, manufactured homes benefit from the economies of scale resulting from purchasing large quantities of materials, products and appliances. Manufactured home builders are able to negotiate substantial savings on many components used in building a home, with these savings passed on directly to the homebuyer.



Today's manufactured homes have experienced a major evolution in the types and quality of homes being offered to buyers. Technological advances are allowing manufactured home builders to offer a much wider variety of architectural styles and exterior finishes that will suit most any buyer's dreams, all the while allowing the home to blend in seamlessly into most any neighborhood. Two-story and single-family attached homes are but two of the new styles being generated by factory-built innovation. As a result, today's manufactured homes are offering real housing options for the neglected suburban and urban buyers.

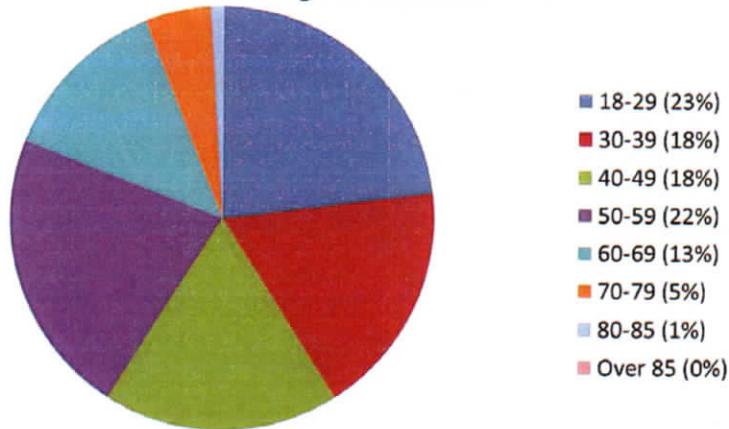
At the same time, greater flexibility in the construction process allows for each home to be customized to meet a buyer's lifestyle and needs. Interior features now include such features as vaulted ceilings and working fireplaces to state-of-the-art kitchens and baths, giving the homebuyer all the features found in traditional, site-built homes. Enhanced energy efficiency in manufactured homes, achieved with upgraded levels of insulation and more efficient heating and cooling systems, provide another source of savings for homeowners, especially in this era of rising energy costs. Smart buyers are turning to EnergyStar-labeled manufactured homes for substantial savings in many aspects of owning and operating home.

Technological advances, evolutionary designs, and a focus on delivering quality homes that families can afford are the driving forces within the manufactured housing industry. That's why more people are turning to manufactured housing to deliver homes that fit their needs and wants, at prices they can afford!

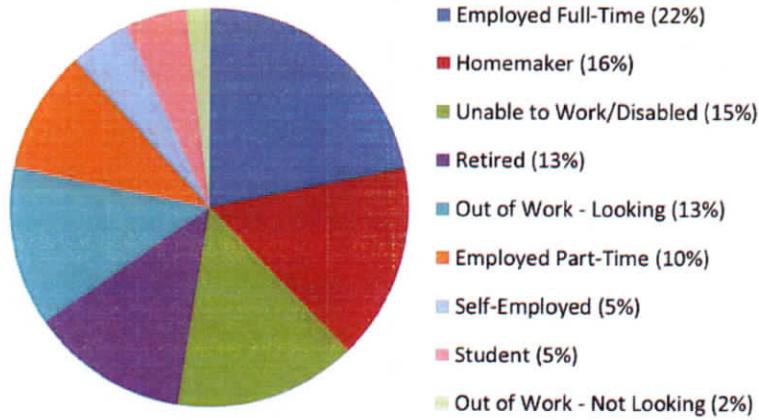


Who Lives in Manufactured Housing

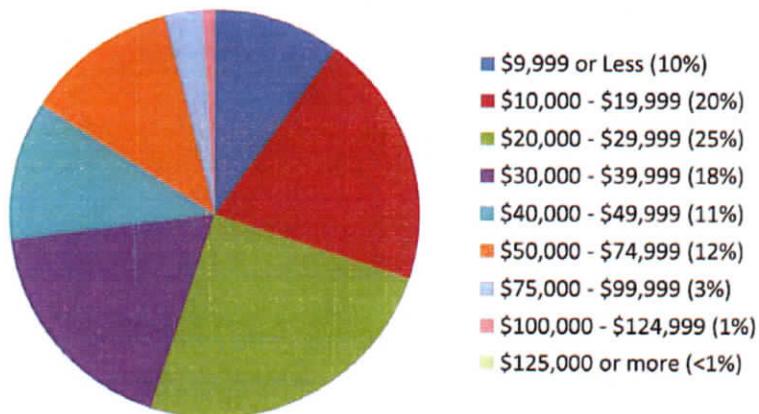
Age of Residents



Employment



Annual Household Income



Source: 2012 Mobile Home Market Facts, by Foremost Insurance Company

Cost & Size Comparisons of New Manufactured & New Single-Family Site-Built Homes

(2011-2015)

Year	2011	2012	2013	2014	2015
New Manufactured Homes (Including typical installation cost) (excluding land)					
<u>All Homes</u>					
Average Sales Price	\$60,500	\$62,200	\$64,000	\$65,300	\$68,000
Average Square Footage	1,465	1,480	1,470	1,438	1,430
Cost Per Square Foot	\$41.30	\$42.02	\$43.54	\$45.41	\$47.55
<u>Single-Section</u>					
Average Sales Price	\$40,600	\$41,100	\$42,200	\$45,000	\$45,600
Average Square Footage	1,115	1,100	1,100	1,115	1,092
Cost Per Square Foot	\$36.41	\$37.36	\$38.36	\$40.36	\$41.76
<u>Multisection</u>					
Average Sales Price	\$73,900	\$75,700	\$78,600	\$82,000	\$86,700
Average Square Footage	1,705	1,725	1,720	1,710	1,713
Cost Per Square Foot	\$43.34	\$43.88	\$45.70	\$47.95	\$50.61

New Single-Family Site-Built Homes Sold (House and the land sold as a package)

Average Sales Price	\$267,900	\$292,200	\$324,500	\$345,800	\$360,600
Less Land Price	- 59,950	- 69,115	- 75,071	- 84,628	-84,316
Price of Structure	\$207,950	\$223,085	\$249,429	\$261,172	\$276,284
<hr/>					
Average Square Footage	2,494	2,585	2,662	2,690	2,745
Cost Per Square Foot	\$83.38	\$86.30	\$93.70	\$97.10	\$100.65

Source: U.S. Department of Census (Note – Data from 2013 and prior are not comparable to 2014 and beyond)

Manufactured Home Shipments (2011-2015)

Year	2011	2012	2013	2014	2015
Total	51,606	54,891	60,210	64,344	70,519
Single	25,289	25,629	28,235	30,220	32,197
Multi	26,317	29,262	31,975	34,124	38,322
Estimated Retail Sales	\$3.1	\$3.4	\$3.8	\$4.2	\$4.8

Manufactured Home Shipments vs. New Single-Family Site-Built Housing Starts (in thousands)

Year	2011	2012	2013	2014	2015
New Single Family					
Site-Built Housing Starts	431	535	618	648	715
Percent of Total	89%	91%	91%	91%	91%
Manufactured Home Shipments					
Shipped	52	55	60	64	71
Percent of Total	11%	9%	9%	9%	9%
Total	483	590	678	678	786



New Manufactured Homes Placed For Residential Use

Year	2011	2012	2013	2014	2015
Located in Communities	26%	29%	30%	33%	34%
Located on Private Property	74%	71%	70%	67%	66%

Source: Bureau of the Census (Note – Data from 2013 and prior are not comparable to 2014 data and beyond)

Product Mix – 2011-2015

	2011	2012	2013	2014	2015
Single-Section	49.0%	46.7%	46.9%	47.0%	45.7%
Multisection	51.0%	53.3%	53.1%	53.0%	54.3%

Financing

Today's buyer of both new and existing manufactured homes may choose from several different financing options. Some financial institutions offer an entire menu of lending programs. The house can be financed as personal property, on leased land, in a manufactured home community or on a privately owned site. Buyers who desire to acquire land in conjunction with the home can finance the land and home together. Properly financed, the purchase of a manufactured home should lead to equity building for the homeowner.

Manufactured homes can be financed as personal property. Even when the home and land are financed together, the home is often secured as personal property and the land as real property. A growing number of buyers are opting to put their homes on land they are purchasing or already own. Traditional manufactured home personal property lenders have created land-and-home financing programs designed to accommodate this trend.

Homebuyers may also finance their home and land together as real property using conventional mortgage financing obtained through a traditional mortgage lender. Fannie Mae and Freddie Mac, the primary secondary market sources for mortgage loans in the U.S., encourage this with their guidelines for accepting real estate mortgage loans for 20 and 30 year terms secured by manufactured homes. The federal government also guarantees homes under the Veterans Administration's (VA's) Home Loan Guarantee program and the United States Department of Agriculture's (USDA's) Rural Housing Programs. Qualified homebuyers may also obtain loans insured by the United States Department of Housing and Urban Development's (HUD's) Federal Housing Administration (FHA).

Terms

Typical Terms for Manufactured Home Loans

New Homes

10% – 20% down payment

Terms 15-30 years, depending on credit profile,
size of home, and type of loan

Existing Homes

10% – 20% down payment

Terms up to 20 years

(actual terms will vary from lender to lender)

Terms and conditions on FHA and VA loans are similar to those on conventional loans. Local HUD offices have information on loan terms and conditions.



The Advantages of Manufactured Housing

Cost-effective:

- Depending on the region of the country, construction cost per square foot for a new manufactured home averages 10 to 20 percent less than costs for a comparable site-built home.
- Independent appraisal studies confirm that manufactured homes can appreciate in value just like other forms of housing.

Built for Quality:

- All aspects of the construction process are controlled.
- The weather does not interfere with construction and cause delays.
- All technicians, craftsmen and assemblers work as a team and are professionally supervised.
- Inventory is better controlled and materials are protected from theft and weather-related damage.
- All construction materials, as well as interior finishes and appliances, are purchased in volume for additional savings.
- Cost of interim construction financing is significantly reduced or eliminated.
- All aspects of construction are continually inspected by a professionally trained third-party inspector.

Amenities:

- Floor plans are available that range from basic to elaborate. These include vaulted or tray ceilings, fully-equipped kitchens, walk-in closets, and bathrooms with recessed tubs and whirlpools.
- A variety of exterior siding is available, including metallic, vinyl, wood, or hardboard. In some cases, homebuyers can also opt for stucco exteriors.
- Homes have pitched roofs with shingles and gabled ends.
- Design features such as bay windows are available.
- Awnings, patio covers, decks, site-built garages and permanent foundations often are available as upgrades.
- The home can be customized to meet the needs of the consumer.

Safety:

- The building materials in today's manufactured home are the same as those used in site-built homes.
- The homes are engineered for wind safety and energy efficiency based on the geographic region in which they are sold.
- Manufactured homes are among the safest housing choices available today due to federal laws requiring smoke detectors, escape windows, and limited combustible materials around furnaces, water heaters and kitchen ranges.
- Properly installed homes can withstand 120-130 mph 3-second gust winds in areas prone to hurricanes.

Manufactured Home Shipments by State 2015

State	# Homes Shipped	Product Mix	
		Single-Section	Multisection
AK	34	33	1
AL	2,822	1,295	1,527
AR	1,452	594	858
AZ	1,471	483	988
CA	2,956	382	2,574
CO	1,094	735	359
CT	79	52	27
DE	356	148	208
FL	4,954	1,467	3,487
GA	1,762	497	1,265
HI	10	0	10
IA	347	232	115
ID	293	66	227
IL	1,170	672	498
IN	1,016	683	333
KS	271	136	135
KY	2,384	1,025	1,359
LA	4,485	2,703	1,782
MA	193	62	131
MD	190	109	81
ME	437	204	233
MI	2,845	1,813	1,032
MN	485	264	221
MO	892	375	517
MS	2,581	1,244	1,337
MT	379	195	184
NC	2,977	1,381	1,586
ND	525	304	221
NE	273	209	64
NH	294	109	185
NJ	380	209	171
NM	1,063	426	637
NV	262	81	181
NY	1,333	561	772
OH	1,233	766	467
OK	1,841	925	916
OR	1,004	166	838
PA	1,397	601	796
RI	27	22	5
SC	2,495	853	1,642
SD	431	210	221
TN	2,114	845	1,269
TX	13,592	7,382	6,210
UT	187	62	125
VA	1,006	466	540
VT	144	66	78
WA	827	109	718
WI	411	260	151
WV	1,013	372	641
WY	189	111	78
Destination Pending	543	232	311
Canada/Mexico/ Puerto Rico	0	0	0
Washington DC	0	0	0
Total	70,519	32,197	38,322

Source: Institute for Building Technology and Safety (IBTS)

The HUD Code

All manufactured homes are constructed in accordance with the federal manufactured home construction and safety standards, in effect since June 15, 1976. This building code, administered by the U.S. Department of Housing and Urban Development (HUD) and known as the HUD code, regulates home design and construction, strength and durability, fire resistance, and energy efficiency. In the early 1990's, this building code was revised to enhance energy efficiency and ventilation standards and to improve the wind resistance of manufactured homes in areas prone to hurricane-force winds. The Manufactured Housing Improvement Act of 2000 establishes a more timely and systematic approach to code updates and enhancements.

Every manufactured home has a red and silver label certifying that it was built and inspected in compliance with the HUD code. No manufactured home may be shipped from the factory unless it complies with the HUD code and receives the certification label from an independent, third-party inspection agency.

Manufactured Housing Institute

The Manufactured Housing Institute (MHI) is a nonprofit national trade association representing all segments of the manufactured and modular housing industries, including manufactured and modular home builders, suppliers, retailers, community developers, owners and managers, insurers, and financial service providers.

From its headquarters in Arlington, Va., MHI works to promote fair laws and regulations, increase and improve financing options, provide technical analysis and research, promote industry professionalism, remove zoning barriers, and educate external audiences about the benefits of manufactured and modular housing. Through these various programs and activities, MHI seeks to promote the use of manufactured and modular housing to consumers, developers, lenders, community operators, insurers, the media and public officials so that more Americans can realize their dream of homeownership.



1655 Fort Myer Drive, Suite 104, Arlington, VA 22209
Tel 703.558.0400 Fax 703.558.0401
www.manufacturedhousing.org info@mfghome.org