

# APPRAISING MANUFACTURED HOMES

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CATHY PUTEGNAT, MNAA

HOMESTEAD APPRAISALS, INC

# ALL ABOUT ME!

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- Cathy Putegnat - Certified Residential Appraiser
- Colorado, Hawaii, Oregon, Washington
  - Completed manufactured homes in each of these states
- Chief Appraiser for Appraiser Aide
- Participation in National Association of Appraisers
- ACLB – Appraiser Certification and Licensure Board in Oregon
- Married / 2 Sons / 2 Daughter-in-Loves / 3 Grands / 3 Grand-dogs
- Favorite things to do – hang out with family, spend time at the beach/coast, skydive
- [Email - info@homesteadappraisalsinc.com](mailto:info@homesteadappraisalsinc.com)
- Phone - 971-727-4334

**Every effort has been made to make sure that I have the most up to date information, but I always recommend that you refer to the specific lending guidelines when completing an appraisal for manufactured housing.**

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**This class is based on my experiences and in just a handful of states. Your experiences may be different. I want to hear about your experiences as well.**

**“ALONE WE  
ARE SMART.  
TOGETHER WE  
ARE BRILLIANT.”**

**– STEVEN ANDERSON, EDUCATOR**

# DON'T JUDGE

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A HOUSE BY IT'S FACADE

# MANUFACTURED OR SITE-BUILT?

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# MANUFACTURED OR SITE-BUILT?

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# MANUFACTURED OR SITE-BUILT?

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# MANUFACTURED OR SITE-BUILT?

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# MANUFACTURED OR SITE-BUILT?

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# MANUFACTURED OR STICK-BUILT?

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# MANUFACTURED OR SITE-BUILT?

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# MANUFACTURED OR SITE-BUILT?

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# MANUFACTURED OR SITE-BUILT?



# MANUFACTURED OR SITE-BUILT?

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# MANUFACTURED OR SITE-BUILT?

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# TELL-TALE SIGNS

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Photo by [Marcel Strauß](#) on [Unsplash](#)

# LOW-PITCH ROOF LINE

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# LOW-PITCH ROOF LINE

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# MINIMAL EAVES

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# SECTIONAL LOOK / MARRIAGE LINES

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# SECTIONAL LOOK / MARRIAGE LINES

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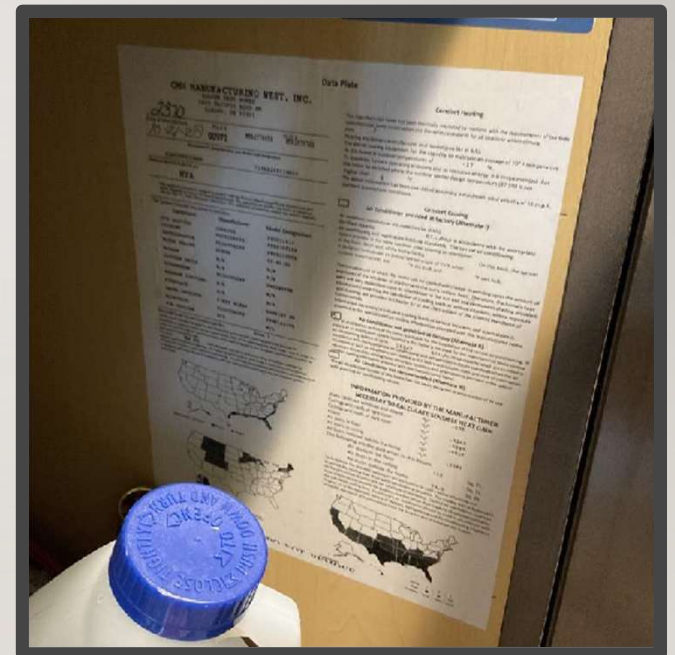
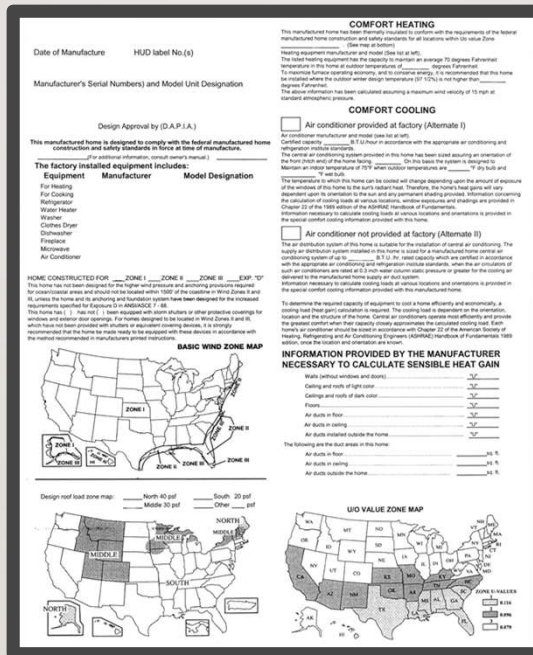
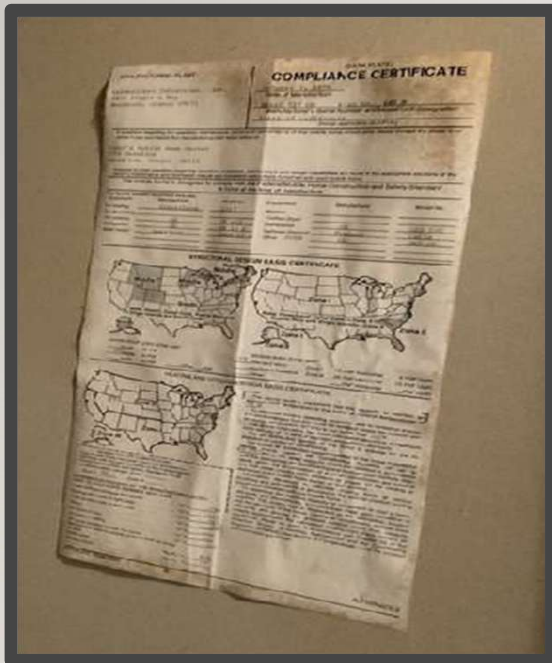


# ROOF LINE OVER FRONT DOOR

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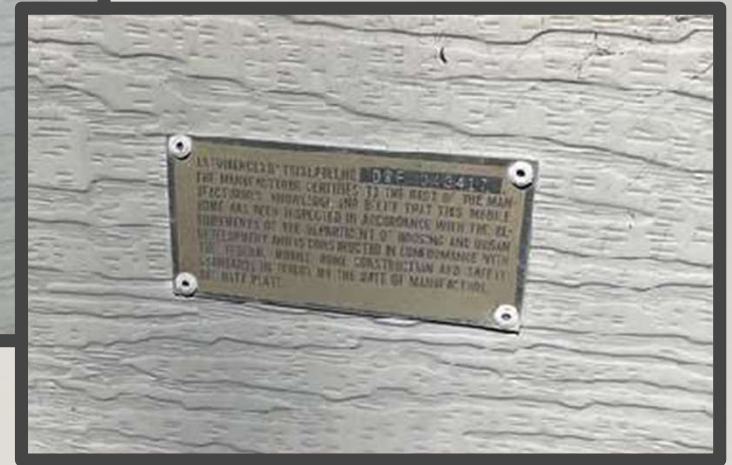


# HUD Data Plate / Compliance Certificate



# HUD Certification Label / HUD Tags

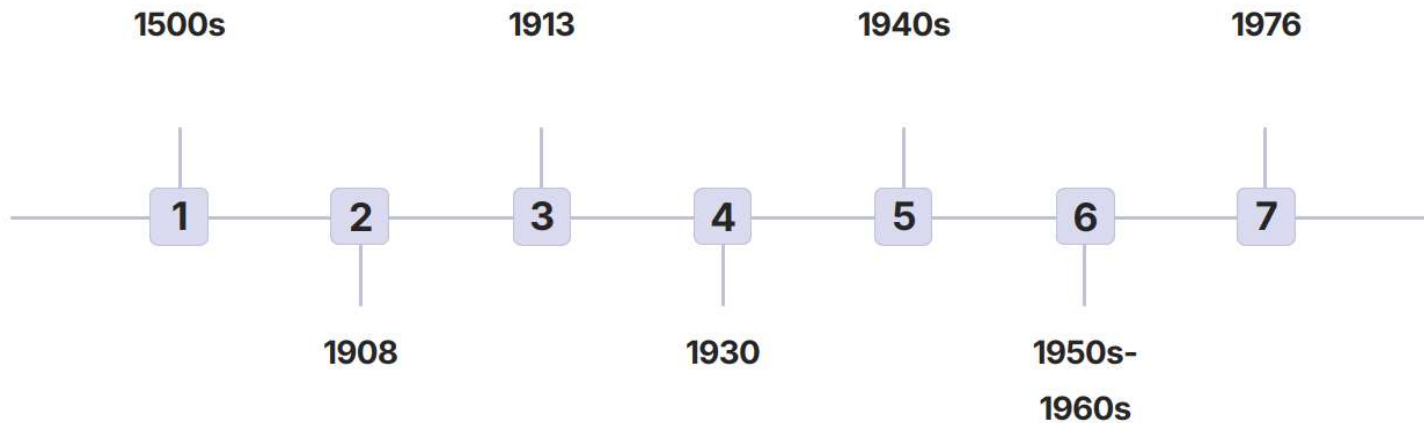
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# HISTORY

## A Brief History of Manufactured Homes

Every home has a story, and manufactured homes are no exception. To truly understand their value and uniqueness, it helps to explore how they evolved from humble beginnings to the modern designs we see today. This chapter dives into the rich history of manufactured housing, highlighting key milestones that shaped the industry.



1500s



1908 ---->

**FIVE ROOMS, BATH AND PORCH**

**Honor-Bilt**  
*The Starlight*  
No. 7009 "Already Cut" and Fitted.  
**\$1,533.00**

*At the price quoted we will furnish all the material to build this five-room bungalow, consisting of mill work, medicine case, lumber, lath, shingles, porch ceiling, siding, flooring, finishing lumber, building paper, eaves trough, down spout, sash weights, hardware and painting material. We guarantee enough material to build this house. Price does not include cement, brick or plaster.*

**THIS** tasty design of bungalow is a winner for the price which we ask for all the materials required in its construction. Nearly two hundred of these houses have been built. As will be seen by the floor plan, the porch extends across the front of the house. Five rooms, also pantry and bathroom, all of good size, make this house quite convenient for the average family desiring to own a home at small cost.

**Main Floor** The front door is 1 1/2 inches thick, glazed with double strength glass. The living room and dining room are connected by a large window opening. Each bedroom has a closet. All rooms are well lighted by good size windows. Colonial windows for the front.

Paint for three coats outside, your choice of color. Varnish and wood filler for two coats of interior finish. Stratford Design hardware, see page 117.

We furnish our best "Quality Guaranteed" mill work, shown on pages 108 and 109. Interior doors are five-cross panel, with trim and flooring to match, all yellow pine, in beautiful grain and color. Windows are made of clear California white pine, with good quality glass set in with best grade of putty. Porches have fir edge grain flooring.

Basement under entire house, 7 feet high.

Built on a concrete block foundation; No. 1 yellow pine framing lumber. Sided with narrow bevel clear cypress siding. Best grade of thick cedar shingles furnished for the roof. Height of rooms, 9 feet from floor to ceiling.

**OPTIONS.**

*Sheet Plaster and Plaster Finish to take the place of wood lath, \$12.00 extra. See page 114.*  
*Oriental Asphalt Shingles, instead of wood shingles, no extra charge.*  
*Five-Chief Shingle Roll Roofing, Red or Sea Green in color, instead of wood shingles, \$15.00 less.*  
*Oak Doors, Trim and Floors in living and dining room, instead of yellow pine, \$27.00 extra.*  
*Maple Flooring for kitchen, pantry and bathroom, instead of yellow pine, no extra charge.*  
*Storm Doors and Windows, \$74.00 extra.*  
*Screen Doors and Windows, black wire, \$39.00 extra; galvanized wire, \$31.00 extra.*  
*This house can be built on a lot 20 feet wide.*  
For Prices of Plumbing, Heating, Wiring, Electric Fixtures and Shades see page 113.

This house can be built with the rooms reversed, see page 3.

**Our Guarantee Protects You—Order Your House From This Book**  
Price Includes Plans and Specifications.

SEARS, ROEBUCK AND CO., CHICAGO-PHILADELPHIA

Page 28.

1910



1913

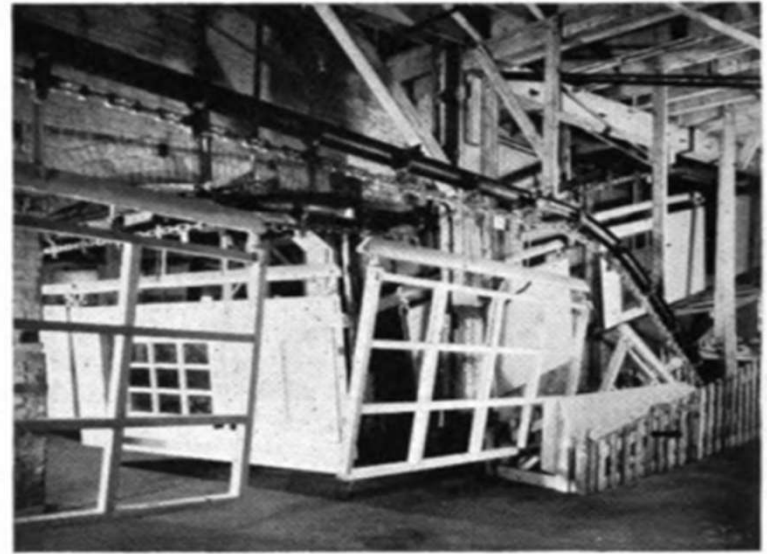


Figure 2: A Gunnison Home in Factory Production, Alfred Bruce and Harold Sandbank, *The Prefabricated House* (New York: John B. Pierce Foundation, July 1943), 64.

1935



# 1942 – Sears, Roebuck & Co

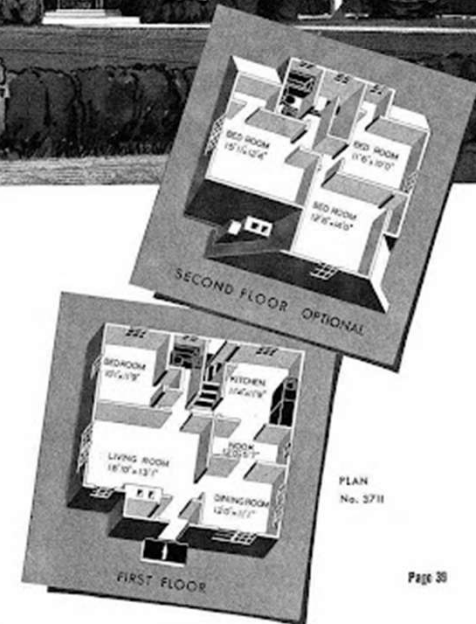


7  
ROOM  
MODERN  
HOME

## Yates

A mellow house, pleasantly flavored with English-cottage characteristics. It's a warm, friendly kind of house with its prominent chimney as the focal point on the exterior, and the cozy brick fireplace as the family center on the inside.

You can finish only the downstairs and still have a complete home (four rooms plus a bath and a cunning little breakfast nook). Then, when your family and income get larger, you can finish the second floor into three nice bedrooms and a conveniently located bath.



1942 – Sears, Roebuck & Co





## Trailer Parks



During the War



# 1945 - End of the War

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- Veterans came home needing housing and found dwellings to be in short supply. Mobile homes that had been previous automobile pulled trailers, or trailer coaches provided cheap and quickly built housing for the veterans and their families and being mobile allowed the families to travel where the jobs were.

## 1954 - The Pacemaker



## 1960s - Bigger and Wider



# Codes and Changes in the Law

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- 1976 - National mobile Home Construction and Safety Act (42 U.S.C)
- 1980 - Congress officially changed the name from “Mobile” home to “Manufactured” home.

# The HUD Code - Required

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Fannie Mae

Freddie Mac

FHA

VA

USDA

# HUD CODE - Definition of Manufactured Home

*Manufactured home* means a structure, transportable in one or more sections, which in the traveling mode is 8 body feet or more in width or 40 body feet or more in length or which when erected on-site is 320 or more square feet, and which is built on a permanent chassis and designed to be used as a dwelling **with or without a permanent foundation** when connected to the required utilities, and includes the plumbing, heating, air-conditioning, and electrical systems contained in the structure. This term includes all structures that meet the above requirements except the size requirements and with respect to which the manufacturer voluntarily files a certification pursuant to [§ 3282.13 of this chapter](#) and complies with the construction and safety standards set forth in this part 3280. The term does not include any self-propelled recreational vehicle. Calculations used to determine the number of square feet in a structure will include the total of square feet for each transportable section comprising the completed structure and will be based on the structure's exterior dimensions measured at the largest horizontal projections when erected on site. These dimensions will include all expandable rooms, cabinets, and other projections containing interior space, but do not include bay windows. Nothing in this definition should be interpreted to mean that a manufactured home necessarily meets the requirements of HUD's Minimum Property Standards (HUD Handbook 4900.1) or that it is automatically eligible for financing under [12 U.S.C. 1709\(b\)](#).

# The HUD Code - Required

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## HUD Code Changes – Effective March 17, 2025

### Key Changes:

- Change to Water Heater Language – to account for tankless water heaters
- Exterior Door Requirements – emergency access
- Clarification - use of treated wood in exterior applications only

# Mobile Vs Manufactured Vs Modular

## What's the Difference?

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(And why it matters)

# Mobile Vs Manufactured Vs Modular (Simply Put)

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Mobile Home - Pre-fab dwelling built in a factory, used as a permanent home, built prior to June 15, 1976

Manufactured Home - Pre-fab dwelling built in a factory, used as a permanent home, built on or after June 15, 1976, constructed in compliance with **HUD building code**

Modular Home - Pre-fab dwelling built in sections in a factory, built to **local building codes** where it will be placed

# “What the GSEs/Government Agencies Say About the Appraisal Process”

Eligibility Requirement	FHA	Fannie Mae	Freddie Mac	USDA	VA
<b>Size</b>	> or = 400 sf	> or = 400 sf & at least 12' wide	> or = 600 sf & at least 12' wide	> or = 400 sf	> or = 400 SW, 700 DW
Date	06/15/1976	06/15/1976	06/15/1976	06/15/1976	06/15/1976
Real Estate	Yes	Yes	Yes	Yes	Yes
Foundation	Permanent	Permanent	Permanent	Permanent	Permanent
Code	HUD Code	HUD Code	HUD Code	HUD Code	HUD Code
<b>Lending</b>	Insures	Secondary Market	Secondary Market	Guarantees/Direct Loan	Guarantees
Moved	No	No	No	No	Yes - with restrictions
Modular	As Site Built	As Site Built	As Site Built	As Site Built	As Site Built

# State Requirements for Titling a Manufactured Home as Real Estate/Real Property

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## [Titling Requirements for Manufactured Homes](#)

<https://singlefamily.fanniemae.com/media/18186/display#page=4>

**IMPORTANT NOTE:** At the time of posting, the information for each state is accurate to the best of Fannie Mae's knowledge, but some laws or requirements may have changed since that time. However, lenders must monitor for changes to state law or practice. This document does not constitute legal advice, and Fannie Mae makes no representations or warranties as to its correctness, completeness, or suitability for any particular purpose. Therefore, lenders must consult their own legal counsel on issues concerning titling of, and obtaining liens on, manufactured housing.

# “What the GSEs Say About the Appraisal Process”

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- **FHA**

- Flood Zone -  - FEMA Flood Zones A or V

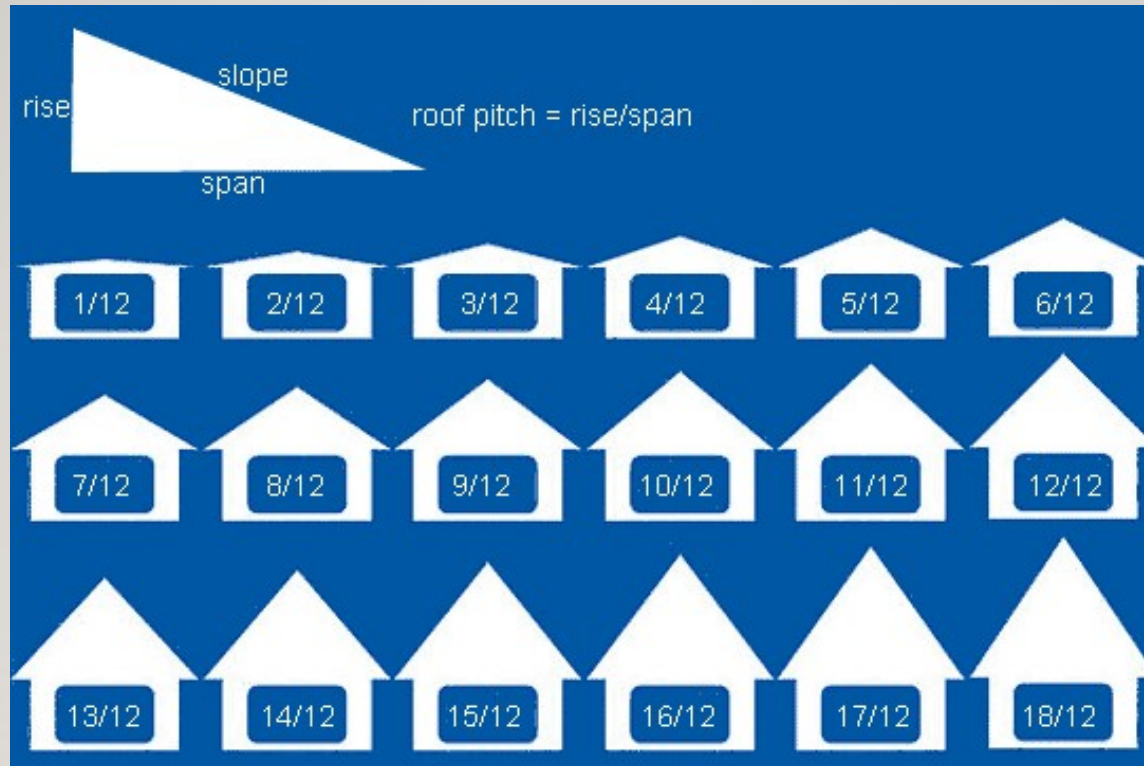
- ~~• Engineer's Certification of Compliance — Permanent Foundation~~
- ~~— If not provided with the assignment report must be subject to a required inspection~~
- ~~— of the foundation system meeting HUD/FHA requirements.~~

# “What the GSEs Say About the Appraisal Process”

## MH Advantage and ChoiceHome

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	<b>Fannie Mae - MH Advantage</b>	<b>Freddie Mac - ChoiceHome</b>
Roof Pitch	4/12	4/12
Eaves	Min 4" if gutters / 6" if no gutters	Min 4"
Additional Features - must have 2 of the 3	Dormers	Dormers
	Covered Porch (72sf min)	Covered Porch (72sf min)
	Attached Garage or Carport - 1 car min	Attached or Detached Garage or Carport - 1 car min
Other Item(s)	Multi-width	Multi-width



Roof pitch is measured by how many inches the roof rises (goes up) for every 12 inches of horizontal distance (run).

# “What the GSEs Say About the Appraisal Process”

## Fannie Mae - MH Advantage Program

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- Also has to have:
  - A **driveway** leading to the home (or to the garage or carport, if one is present); the driveway must consist of blacktop, pavers, bricks, concrete, cement, or gravel (gravel must have a minimum depth of 4 inches). If the home does not have a garage or carport, the driveway can lead to a vehicular parking pad; **AND**
  - A **sidewalk** connecting either the driveway, or a detached garage or carport, to a door or attached porch of the home; the sidewalk must consist of blacktop, pavers, flagstone, bricks, concrete, or cement.
- In addition to the above, all structures must be **completed** at the time of appraisal in order for the home to be approved for MH Advantage financing.
- Have an **MH Advantage Sticker**

# “What the GSEs Say About the Appraisal Process”

## Fannie Mae - MH Advantage Program

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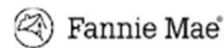
### Mortgage Financing Notice

The manufacturer of this home—identified on its HUD certificate—has determined that its features as of the date of manufacture are consistent with the eligibility requirements of MH Advantage™, a manufactured housing mortgage loan initiative of Fannie Mae®. To qualify for MH Advantage, the borrower must also meet certain eligibility requirements, and the home must be installed on land owned by the borrower.

**Homeowner:**

Do not remove or damage this sticker, as it is required to identify this home for participation in the MH Advantage initiative for purchase or refinancing. This notice is not an assurance of the availability of, or your qualification for, mortgage financing for this home.

For more information please visit:  
[www.FannieMae.com/MH](http://www.FannieMae.com/MH)



Identification Number: XXXXXXX

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# “What the GSEs Say About the Appraisal Process”

## Freddie Mac - ChoiceHomes Program

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CHOICEHome®

FreddieMac

The Manufacturer of this home, shown on the HUD Certificate, certifies that as of the date of manufacture this home meets the manufacturing eligibility of CHOICEHome®.

CHOICEHome® is a Freddie Mac program for manufactured housing mortgage loans.

**Homeowner:** Do not remove or damage this notice. This notice is required to identify this home for participation in the CHOICEHome® program for refinance or purchase.

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CHOICEHome® Number:

**CH1000001**

# “What the GSEs Say About the Appraisal Process”

## Fannie Mae - MH Advantage Program

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# THE “INSPECTION”

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Specific Things to Be Looking For:

- HUD Data Plate
- HUD Tag(s) on each section for multi-widths
- Tow-hitch and running gear removed
- Skirting / Perimeter enclosure
- Foundation
- Crawl Space
- Water Heaters

# Data Plate



**COMFORT HEATING**

Date of Manufacture: \_\_\_\_\_ HUD Label No.(s) \_\_\_\_\_

Manufacturer's Serial Numbers and Model Unit Designation \_\_\_\_\_

Design Approval by (D.A.P.I.A.) \_\_\_\_\_

This manufactured home is designed to comply with the federal manufactured home construction and safety standards in force at time of manufacture.

The factory installed equipment includes:

Equipment	Manufacturer	Model Designation
Fur Heating		
Fur Cooling		
Refrigerator		
Washer		
Dryer		
Freezer		
Refrigerator		
Air Conditioner		

**HOME CONSTRUCTED FOR \_\_\_\_\_ ZONE I \_\_\_\_\_ ZONE II \_\_\_\_\_ ZONE III \_\_\_\_\_ EXP. '0'**

This home has not been designed for the higher wind pressure and anchoring provisions required for construction areas and should not be located within 100' of the specified wind zones I and II, unless the home and its anchoring and foundation systems have been designed for the increased requirements specified by Factory Mutual Insurance Co. for homes designed to be located in wind zones II and III, which have not been provided with studies or required anchoring details. It is strongly recommended that the home be made ready to be equipped with these devices in accordance with the related requirements in applicable ground ordinances.

**BASIC WIND ZONE MAP**

**U-I VALUE ZONE MAP**

Design roof load zone map: North 40 psf Middle 30 psf South 20 psf Other \_\_\_\_\_ psf

**COMFORT COOLING**

Air conditioner provided at factory (Alternate I)

The cooling requirements and major loads are as follows:

Carrier capacity \_\_\_\_\_ BTU/hour in accordance with the appropriate air conditioning and refrigeration capacity.

The air conditioning system provided in this home has been tested assuming a combination of the four (two) and of the home being \_\_\_\_\_.

Heating equipment manufacturer and model (see list at left).

The rated heating equipment has the capacity to maintain an average 70 degrees Fahrenheit temperature in the home at outdoor temperature of \_\_\_\_\_ degrees Fahrenheit.

Heating equipment is tested for efficiency and to compare energy. It is recommended that this home be installed where the outdoor winter design temperature (37 °F) is not higher than \_\_\_\_\_ degrees Fahrenheit.

The above information has been calculated assuming a maximum wind velocity of 15 mph at standard atmospheric pressure.

**COMFORT COOLING**

Air conditioner not provided at factory (Alternate II)

The distribution system installed in this home is tested for the regulation of central air conditioning. The supply air distribution system installed in this home is tested for a manufactured home carrier air conditioning system of \_\_\_\_\_ BTU/hour capacity which will perform in accordance with the applicable air conditioning and refrigeration capacity. When the installation of such air conditioners are done at 2.5 inch water column static pressure or greater for the cooling air delivered to the manufacturer's home based on duct system.

To determine the required capacity of equipment to cool a home efficiently and economically, a cooling load study must be conducted in accordance with the following:

The cooling load is dependent on the construction and the structure of the home. Carrier air conditioners operate most efficiently and provide the greatest comfort when their capacity closely approximates the actual cooling load. Each carrier air conditioner should be tested in accordance with Chapter 17 of the American Society of Heating, Refrigerating and Air Conditioning Engineers (ASHRAE) Handbook of Fundamentals, 1985 edition, which the carrier manufacturer can provide.

**INFORMATION PROVIDED BY THE MANUFACTURER NECESSARY TO CALCULATE SENSIBLE HEAT GAIN**

With optional window and door details:

Ceiling and roof of light color	_____ psf
Ceiling and roof of dark color	_____ psf
Floors	_____ psf
Air ducts in floor	_____ psf
Air ducts in ceiling	_____ psf
Air ducts installed outside the home	_____ psf
The following are the duct areas in this home:	
Air ducts in floor	_____ sq. ft.
Air ducts in ceiling	_____ sq. ft.
Air ducts outside the home	_____ sq. ft.

**ONE MANUFACTURING WEST, INC.**

3520  
1001  
1001  
1001

**Data Plate**

**Carrier Heating**

The heating load has been calculated assuming a maximum wind velocity of 15 mph at standard atmospheric pressure. The above information has been calculated assuming a maximum wind velocity of 15 mph at standard atmospheric pressure.

**Carrier Cooling**

The cooling requirements and major loads are as follows:

Carrier capacity \_\_\_\_\_ BTU/hour in accordance with the appropriate air conditioning and refrigeration capacity.

The air conditioning system provided in this home has been tested assuming a combination of the four (two) and of the home being \_\_\_\_\_.

Heating equipment manufacturer and model (see list at left).

The rated heating equipment has the capacity to maintain an average 70 degrees Fahrenheit temperature in the home at outdoor temperature of \_\_\_\_\_ degrees Fahrenheit.

Heating equipment is tested for efficiency and to compare energy. It is recommended that this home be installed where the outdoor winter design temperature (37 °F) is not higher than \_\_\_\_\_ degrees Fahrenheit.

The above information has been calculated assuming a maximum wind velocity of 15 mph at standard atmospheric pressure.

**COMFORT COOLING**

Air conditioner provided at factory (Alternate I)

The cooling requirements and major loads are as follows:

Carrier capacity \_\_\_\_\_ BTU/hour in accordance with the appropriate air conditioning and refrigeration capacity.

The air conditioning system provided in this home has been tested assuming a combination of the four (two) and of the home being \_\_\_\_\_.

Heating equipment manufacturer and model (see list at left).

The rated heating equipment has the capacity to maintain an average 70 degrees Fahrenheit temperature in the home at outdoor temperature of \_\_\_\_\_ degrees Fahrenheit.

Heating equipment is tested for efficiency and to compare energy. It is recommended that this home be installed where the outdoor winter design temperature (37 °F) is not higher than \_\_\_\_\_ degrees Fahrenheit.

The above information has been calculated assuming a maximum wind velocity of 15 mph at standard atmospheric pressure.

**COMFORT COOLING**

Air conditioner not provided at factory (Alternate II)

The distribution system installed in this home is tested for the regulation of central air conditioning. The supply air distribution system installed in this home is tested for a manufactured home carrier air conditioning system of \_\_\_\_\_ BTU/hour capacity which will perform in accordance with the applicable air conditioning and refrigeration capacity. When the installation of such air conditioners are done at 2.5 inch water column static pressure or greater for the cooling air delivered to the manufacturer's home based on duct system.

To determine the required capacity of equipment to cool a home efficiently and economically, a cooling load study must be conducted in accordance with the following:

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**INFORMATION PROVIDED BY THE MANUFACTURER NECESSARY TO CALCULATE SENSIBLE HEAT GAIN**

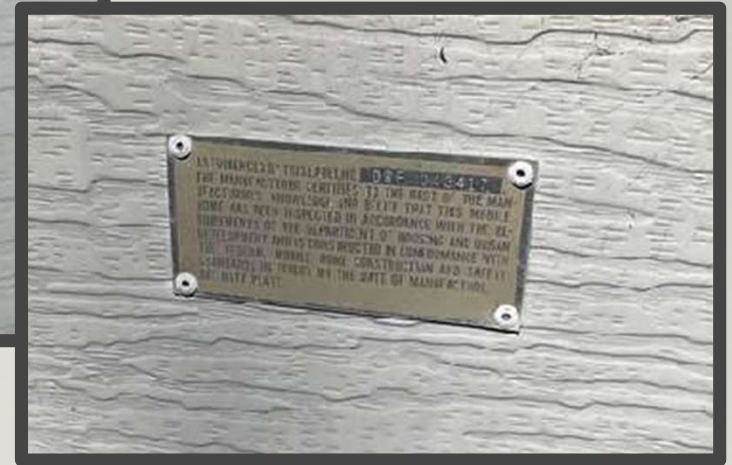
With optional window and door details:

Ceiling and roof of light color	_____ psf
Ceiling and roof of dark color	_____ psf
Floors	_____ psf
Air ducts in floor	_____ psf
Air ducts in ceiling	_____ psf
Air ducts installed outside the home	_____ psf
The following are the duct areas in this home:	
Air ducts in floor	_____ sq. ft.
Air ducts in ceiling	_____ sq. ft.
Air ducts outside the home	_____ sq. ft.

**U-I VALUE ZONE MAP**

# HUD Certification Label

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## HUD Certification Label

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# Interior Inspection Items Per HUD Code:

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## **3280.105 - Exit facilities; exterior doors**

- A minimum of 2 exterior doors located remote from each other
- Both of the required doors must not be in the same room
- *Single wide units.* Doors may not be less than 12 ft. c-c from each other
- *Double wide units.* Doors may not be less than 20 ft. c-c from each other
- One of the required exit doors must be accessible from the doorway of each bedroom without traveling more than 35 feet.
- The garage door from an attached garage does not count as one of the two exterior doors

# Interior Inspection Items Per HUD Code:

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## **3280.106 - Exit facilities; egress windows and devices**

- Every room designed expressly for sleeping purposes - **at least 1 outside window** unless it has an exit door
- Bottom of window opening - **not more than 36 inches above the floor**
- Locks, latches, operating handles, tabs, and any other window screen or storm window devices which need to be operated in order to permit exiting, shall **not be located in excess of 54 inches from the finished floor.**

## Interior Inspection Items Per HUD Code:

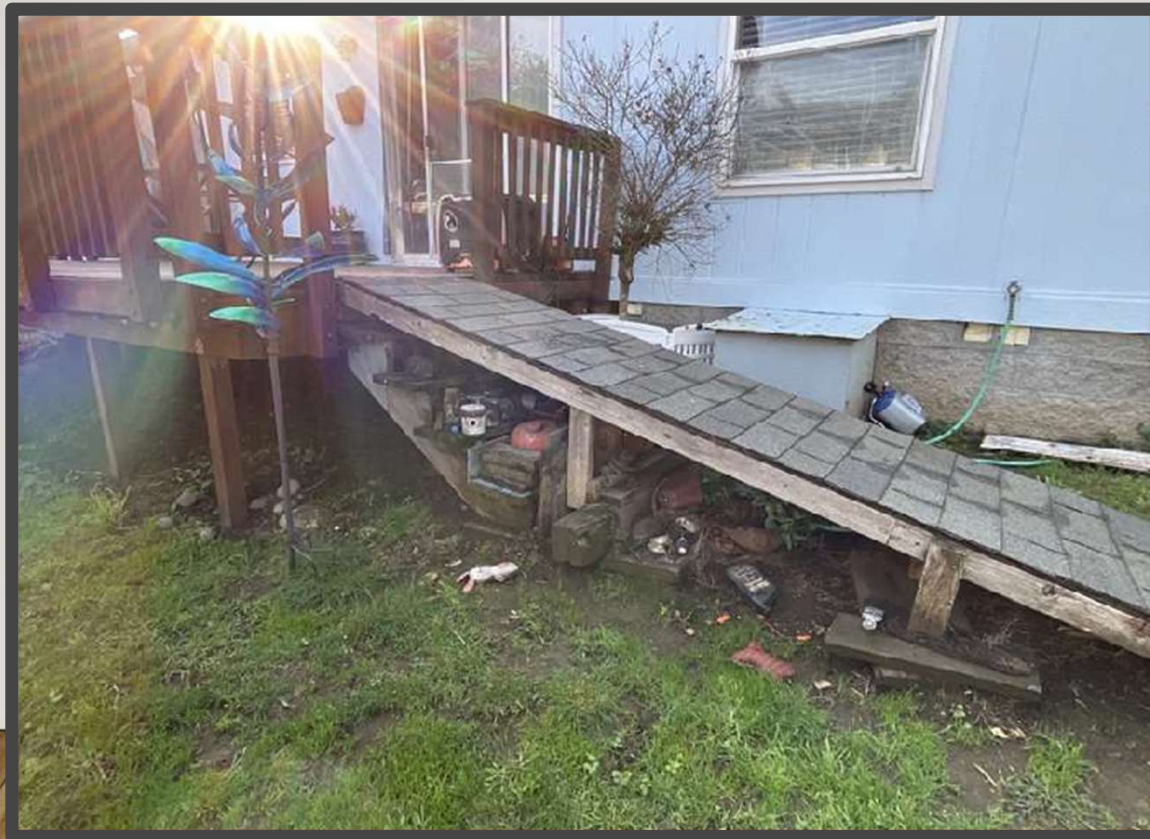
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### **3280.114 (d) - Guardrails**

- Porches, balconies, or raised floor surfaces **over 30 in. required guardrails**
  - **not less than 36 in. in height**
- Balconies and porches on 2nd floor or higher - **min. 42 in. in height**
- Intermediate rails that do not allow a passage of a sphere **4 in. in diameter**

## Interior Inspection Items Per HUD Code:

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## Site Built Attached Garage - Per HUD Code:

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### **3280.212 Factory constructed or site-built attached garages**

- When a manufactured home is designed for factory construction with an attached garage or is designed for construction of an attached site-built garage **that is not self-supported**, the manufacturer must design the manufactured home to accommodate all appropriate live and dead loads from the attached garage structure that will be transferred through the manufactured home structure to the home's support and anchoring systems.
- Cannot lead directly into a bedroom

# Tow Hitch and Running Gear

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# Tow Hitch and Running Gear - “The Cover Up”

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# Tow Hitch and Running Gear

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# Axles Removed



# Running Gear Removed

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## Perimeter Enclosure (Skirting)

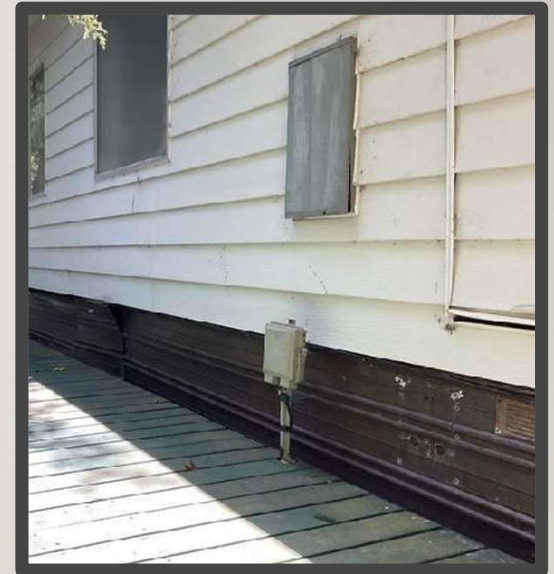
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Concrete Block



T-111 - Same as siding



Vinyl

# CRAWL SPACE / FOUNDATION

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# Foundation

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# WHAT TO OBSERVE

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**Tie downs**



**Tie down strap**



# Foundation – Tie Down Straps

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# Foundation

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Concrete Runners

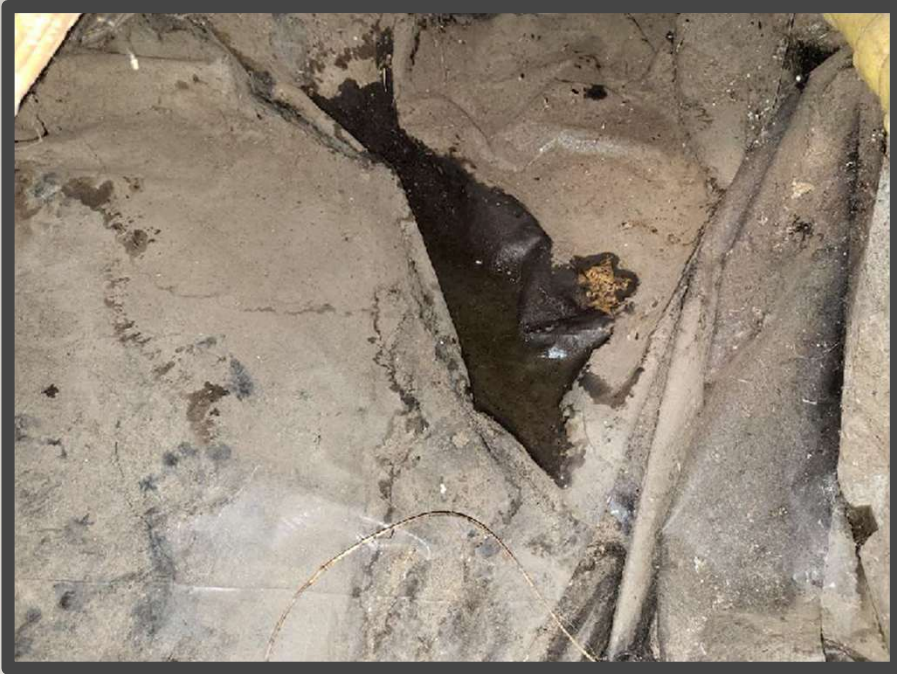


Poured Concrete



# Water in Crawl Space

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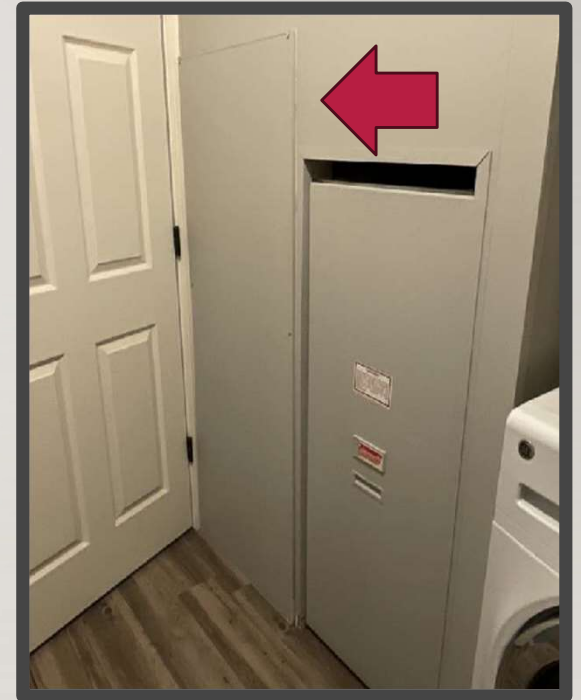
# “A Really Clean Crawl Space”

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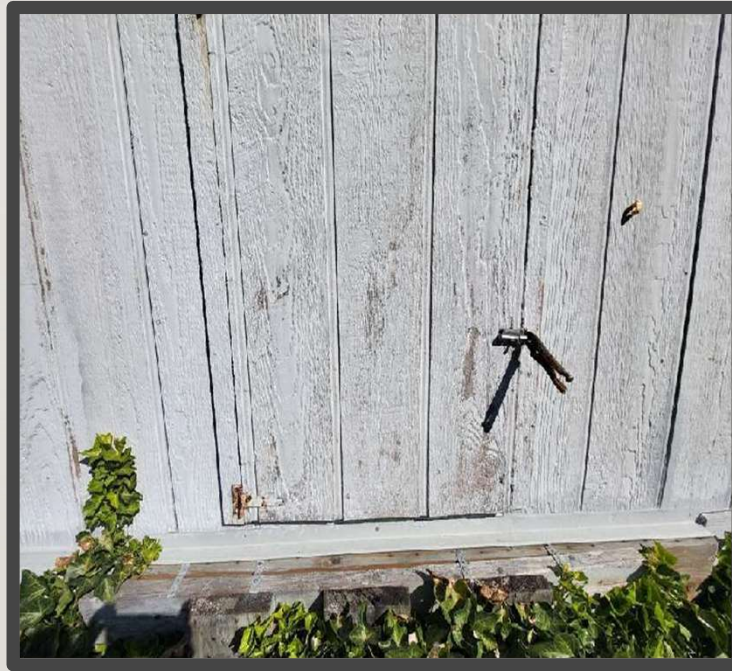
# HOT WATER HEATERS

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# HOT WATER HEATERS

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# Additional Items to Observe

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- **Attics**
- **Is the home on a Basement?**
  - **Is there an exterior entry?**
  - **Is there a sump pump?**
  - **Is there any evidence of infestation, dampness, settlement?**
- **Are there any modifications to the home?**
- **Are there any porches or decks?**
  - **Are they attached to the dwelling?**

# The “Inspection”

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- HUD Data Plate (Inside)
- HUD Tag(s) (Outside)
- Mobility components removed
  - Tow hitch, running gear
- Permanent foundation
  - Tie downs and tie down straps
  - Types of foundations
- Crawl space observations

# WHAT IF?

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HUD Tags Missing

# MISSING OR PAINTED OVER

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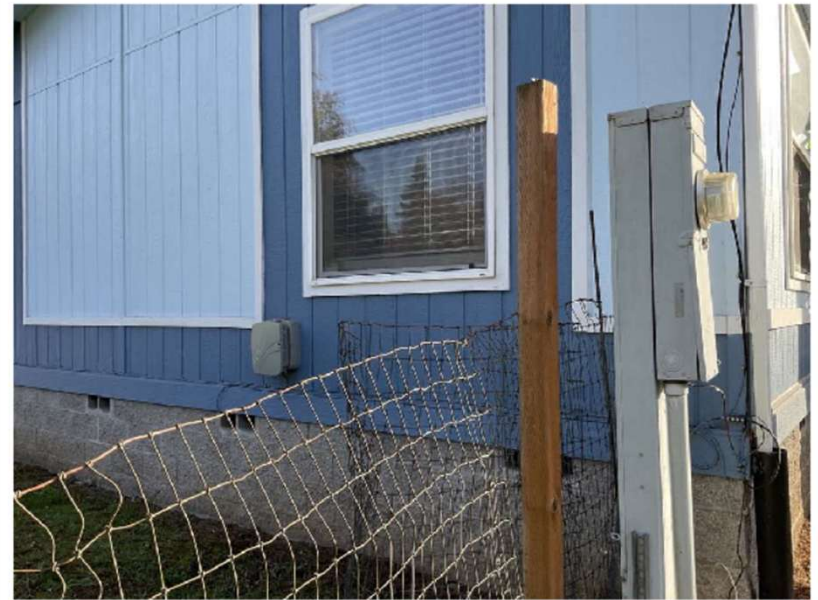


# MISSING OR PAINTED OVER

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**No HUD Certification Label**



# DATA PLATE MISSING

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# What do the GSEs / Government Agencies Say?

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- **Fannie Mae** - “The Manufactured Home Appraisal Report (Form 1004C) must have photos of either the HUD Data Plate or the HUD Certification Label(s).”
  - As an alternative - lender to obtain
    - A Label Verification letter, or
    - duplicate HUD Data Plate from IBTS (Institute for Building Technology and Safety) or the In-Plant Primary Inspection Agency or the manufacturer
- **Freddie Mac** - A “HUD Label Verification Letter”, with the same information contained on the HUD Certification Label, from IBTS
  - A duplicate Data Plate or substitute Data Plate; a Performance Verification Certificate (PVC) from IBTS, or
  - A copy of the Data Plate from the In-Plant Primary Inspection Agency (IPIA) or manufacturer.

## What do the GSEs / Government Agencies Say?

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- **FHA** – “If the data plate is missing or the appraiser is unable to locate it, the appraiser must report this in the appraisal and is not required to secure the data plate information from another source.”
- **VA** – “Fee appraisers are expected to be familiar with state and local regulations governing manufactured homes (for example, **missing HUD labels**, alterations, modifications, additions, or component replacements), and to prepare appraisals subject to appropriate requirements for compliance.”
- **USDA** – “As an alternative to the original HUD Certification Label(s), the lender may obtain a verification letter with the same information contained on the HUD Certification Label(s) from the Institute for Building Technology and Safety (IBTS). A duplicate HUD Data Plate may be available from IBTS or by contacting the In-Plant Primary Inspection Agency (IPIA) of the manufacturer.”

# IBTS Website

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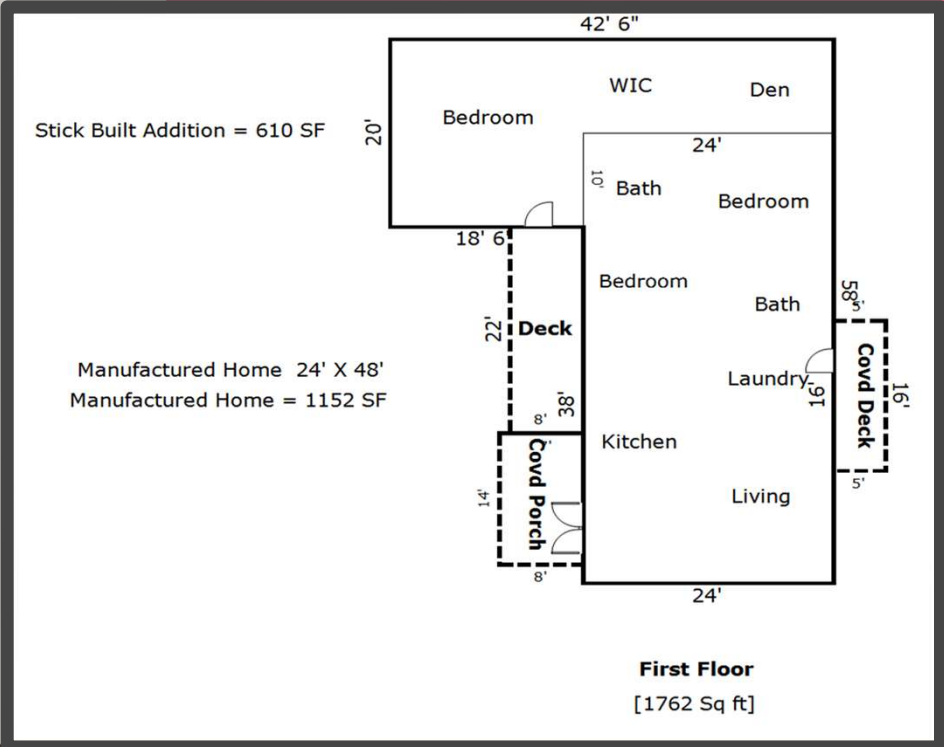
[https://www.ibts.org/what-we-do/verification-letter-certificate/?fbclid=IwAR0ck-U7ykfe1OI7HrQ1yxZwlKYHVp1PfDg9Z7gx5jm8qLCM9PH\\_ZVwoYW8](https://www.ibts.org/what-we-do/verification-letter-certificate/?fbclid=IwAR0ck-U7ykfe1OI7HrQ1yxZwlKYHVp1PfDg9Z7gx5jm8qLCM9PH_ZVwoYW8)

# WHAT IF?

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Additions / Site Built

# SITE-BUILT ADDITIONS





# Fannie Mae - Additions

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- **Additions** - Manufactured homes that have an addition or have had a structural modification are eligible under certain conditions. If the state in which the property is located requires **inspection by a state agency to approve modifications to the property**, then the lender is required to confirm that the property has met the requirement. However, if the state does not have this requirement, then the structural modification must be **inspected and be deemed structurally sound by a third party who is regulated by the state and is qualified to make the determination.**

# Freddie Mac - Additions

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- **Additions** - Any structural modifications to an existing Manufactured Home must be **verified as approved by a licensed professional engineer or the local, State or federal authority**

# FHA - Additions

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- **Additions** - If the Appraiser observes additions or structural changes to the original Manufactured Home, the Appraiser **must condition** the appraisal upon inspection by the state or local jurisdiction administrative agency that inspects Manufactured Housing for compliance, or a licensed structural engineer may report on the structural integrity of the manufactured dwelling

# VA - Additions

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- **Additions** - The manufactured home must be placed on a permanent foundation,  
**constructed to withstand both supporting loads** and wind-overturning loads,  
that meets state and local requirements.
- Fee appraisers are expected to be familiar with state and local regulations governing manufactured homes (for example, missing HUD labels, alterations, modifications, **additions**, or component replacements), and to prepare appraisals subject to appropriate requirements for compliance.

# USDA - Additions

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- **Additions** - Additions and modifications on new or existing units are prohibited **except for** porches, decks, or other structures built to engineered designs and inspected and approved by a local building code official.



# Some Fun Math on Solar Panel Structural Load

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What we know –

- Home was manufactured for the roof to hold a structural weight of up to 20 lbs per SF (PSF / PPSF)
  - 17 solar panels on the roof
- 1) **Determine coverage area of the solar panels on the roof**
  - 2) **Determine lbs/SF**

# Some Fun Math on Solar Panel Structural Load

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## Determine coverage area of the solar panels on the roof

- Most residential solar panels are approximately 65 inches × 39 inches (~5.4 feet × 3.25 feet) Some panels are slightly larger (up to 21 sq. ft. each), depending on the brand and efficiency.
- **Total area per panel -  $5.4 \times 3.25 = 17.55$  square feet**
- **If each panel covers ~17.5 sq. ft.: -  $17.5 \times 17 = 297.5$  square feet (round to 300 SF)**
- **Estimated coverage area of 17 solar panels is 300 SF**

# Some Fun Math on Solar Panel Structural Load

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## Determine Lbs Per SF (PSF / PPSF)

- **Typical solar panel weighs 40-50 lbs**
  - 17 solar panels**
  - $17 \times 50 = 850$  lbs of weight added to the roof**
- **Lbs Per SF**
  - 850 lbs of weight covering 300 sf**
  - $850 \text{ lbs} / 300 \text{ sf} = 2.83$  lbs per SF**
  - Much lower than the 20 lbs per SF the home was constructed to hold**

# WHAT IF ACCESS IS LIMITED?

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# THE COST APPROACH

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- FHA - Must consider and attempt when relevant
- Fannie Mae - Required
- Freddie Mac - Required
- USDA - Complete when relevant
- VA - Complete when relevant

# THE COST APPROACH

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## Replacement Cost New (RCN)

- The cost required to replace a property with a new one of equal utility, functionality, and efficiency using current market prices for materials, equipment, & labor.

## Reconstruction Cost

- The cost required to rebuild or reconstruct a property to its original condition using similar materials and design specifications using current market prices for materials, equipment, & labor.

# THE COST APPROACH

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## Data Sources

- Marshall & Swift
  - Detailed component-based cost approach data
  - Updated monthly to account for latest construction costs and market conditions - sent out quarterly
- NADA
  - Detailed valuation recommendations for over 45,000 home configurations based on age, size, & location
  - Updated twice a year to account for inflation and market trends
- Craftsman National Building Cost Manual
  - Detailed cost data for a wide range of construction components and systems
  - Updated semi-annually to reflect current
- DwellingCost.com
  - Simple cost data for building costs on a per SF basis
  - Updated 4X a year to stay current with market rates
- Solomon Appraisal – Solomon MH
  - Allows for detailed component breakdown of costs
  - Uses Craftsman data
- Local builders

# THE COST APPROACH - Quality Ratings

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## **Marshall & Swift**

- Low, Fair, Avg, Good, Very Good, Excellent
- Provides photos for comparison

## **NADA**

- Average, Above Average, Exceptional

## **Craftsman (Solomon)**

- Class 1(Best), Class 2(Good), Class 3(Average), Class 4(Low), Class 5(Lowest)
- Provides descriptions

## **DwellingCost.com**

- Basic, Average, Above Average, Good, Very Good, Best
- Provides photos and descriptions for site built

# THE COST APPROACH - REL

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Remaining Economic Life: the estimated period over which existing improvements are expected to continue to contribute economically to property value

The Appraisal of Real Estate 15th Ed p 565

- Typical Estimated Remaining Economic Life - 20 - 55 years
- Durability declines faster over time due to transportation stresses, cheaper materials used in construction
- Homes built to Fannie Mae - MH Advantage or Freddie Mac - ChoiceHome would have higher than traditional MH homes but not quite as high as site-built homes

# THE COST APPROACH - REL

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Things to consider that lower the Economic Life of a Manufactured Home during transport

- Vibration and Movement
- Road Conditions
- Weather Exposure
- Securing Methods
- Length of the Journey
- Handling during loading and unloading





# THE COST APPROACH

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## Depreciation:

- **Physical** - Physical deterioration refers to the loss of value due to the normal wear and tear that occurs over time. It is the most common and visible form of depreciation and can be either curable (repairable) or incurable (not cost-effective to fix).
- **Functional** - Functional obsolescence occurs when a home loses value due to outdated design, poor layout, or lack of modern features. Unlike physical deterioration, this can sometimes be curable through renovations, though not always economically feasible.
- **External** - External obsolescence refers to value loss due to outside factors that homeowners cannot control, such as market perception, location, and land ownership structure.

# Physical Depreciation

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**Remaining Economic Life:** the estimated period over which existing improvements are expected to continue to contribute economically to property value

- **Shorter Lifespan** - Due to differences in Construction Materials, Foundation Types, and Exposure to Environmental Factors
- **Designed for mass production and cost efficiency** - often leads to the use of lighter and less durable materials compared to site-built homes. The trade-off is a lower initial cost but higher susceptibility to wear and tear over time.

# Physical Depreciation

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- **Framing:**

- Manufactured homes typically use 2x3 or 2x4-inch framing, while site-built homes often use 2x6-inch framing, making site-built walls thicker, stronger, and more durable.
- Wall sheathing in manufactured homes is often thin plywood or fiberboard, whereas site-built homes use thicker plywood or oriented strand board (OSB).

- **Subflooring:**

- The subflooring in manufactured homes is often particle board or thin plywood, which is highly susceptible to water damage if exposed to moisture.
- Site-built homes use thicker plywood or concrete slab foundations, making them much more durable and resistant to sagging or warping.



# Physical Depreciation

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- **Insulation & Energy Efficiency:**

- Manufactured homes have less insulation due to thinner walls, leading to higher energy costs and faster temperature fluctuations.
- Site-built homes follow local building codes, which often require higher insulation values (R-values), leading to better long-term energy efficiency and lower maintenance costs.

# Physical Depreciation

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- **Things that improve economic life**
  - **Regular maintenance and upkeep**
    - Roof – reseal / maintenance / replace
    - Skirting and Insulation - Replace damaged skirting to prevent moisture, pest intrusion, and insulation deterioration. Check and replace insulation as needed.
    - Upgrade plumbing pipes
    - Siding & Exterior - Replace or repaint faded or damaged siding to maintain weather resistance.

# Physical Depreciation Methods

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- **Age-Life Method**
  - Based on the effective age of the home and its total expected life.
- **Depreciation Tables**
  - Can break down each component individually

# Physical Depreciation Age-Life Method

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- **Effective Age / Total Estimated Economic Life = Depreciation**

	<b>Manufactured Home</b>	<b>Site-Built Home</b>
<b>Year Built</b>	2000	2000
<b>Actual Age</b>	25	25
<b>Effective Age</b>	10 (Q3)	10 (Q3)
<b>Total Economic Life</b>	* 45	65
<b>Depreciation</b>	10 / 45 = 22%	10 / 65 = 15%

\* Based on Craftsman National Building Cost - Q1 = 55 yrs Q2 = 50 yrs Q3 = 45 Q4 = 40 Q5 = 35

# THE COST APPROACH

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## Final thoughts on Cost Approach

- Read the form
- Tell your story
- Have support for your conclusions
- Know who your end user is
- Understand what is included in your data source
- If there is a Site-Built Addition, make sure to develop two depreciations, one for the manufactured home and one for the site-built addition

# COMPARABLES

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# COMPARABLES - Fannie Mae

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- The appraiser **must** use a minimum of 2 comparable sales that are manufactured homes.
- If single-wide - one comparable must be a closed sale of a single-wide, if not available, an active listing or under contract can be used to show marketability
- Site-built or a different type of factory built housing can be used as the 3rd comparable.
- For Fannie Mae's MH Advantage program, the appraiser must use other MH Advantage properties
- **If less than 3 MH Advantage comparables**, the appraiser must use the best and most appropriate sales available with a minimum of 2 site-built homes.

# COMPARABLES - Freddie Mac

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- The appraisal report for the Manufactured Home **must** include **at least two** comparable Manufactured Home sales of similar configuration (i.e., single-wide comparable sales for a single-wide subject property and multi-wide comparable sales for a multi-wide subject property) and similar quality.
- The appraiser may use either site-built housing or a different type of factory built-housing as the third comparable sale if the appraiser explains the reason for selecting the comparable and makes and supports the adjustments in the appraisal report
- For Freddie Mac's CHOICEHome® program, the appraisal report should contain **at least one** comparable CHOICEHome sale.
- **If no comparable** CHOICEHome sales are available, the appraiser must use the most appropriate site-built homes as comparable sales.
- Traditional HUD-coded Manufactured Homes are not required as comparable sales. However, if used, the appraiser must include an explanation that supports its use as a comparable sale(s) considering CHOICEHome's elements and specifications.

# COMPARABLES - FHA

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- The Appraiser must include a sufficient number of sales to produce a credible value. The Appraiser must include **at least two Manufactured Homes** in the Sales Comparison Approach (SCA) Grid.
- For a Manufactured Home certified based on the construction requirements of Fannie Mae's MH Advantage® or Freddie Mac's CHOICEHome® program, the Appraiser must include at least two comparable sales with similar certification, **when available**. . If fewer than two comparable MH Advantage® or CHOICEHome® sales are available, the Appraiser must use the most appropriate site-built comparable sales available, and must provide detailed justification to support the Appraiser's selection of comparable Properties and the adjustments made for dissimilarities to the subject Property.

# COMPARABLES - USDA

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- The market or sales comparison approach is required in all cases. **Not less than three** comparable sales will be used unless the appraiser provides documentation that such comparable sales are not available. The appraiser must use their knowledge of the area and apply good judgment in the selection of comparable sales that are the best indicators of value for the subject property.

# COMPARABLES - VA

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If other MH's classified as real estate on permanent foundations are not available for use as comparables, the appraisal report **must**:

- state that fact, and
- show in the market analysis grid that the sales prices of the best comparable conventional home sales available were properly adjusted.

# Review and Questions

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- Don't Judge a House by Its Facade
- History
- Mobile Vs Manufactured Vs Modular
- What do the GSEs say?
- The How To
- What If?
- The Form
- The Cost Approach
- Comparable Selection

# Important Websites

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## **Fannie Mae Selling Guide**

- <https://selling-guide.fanniemae.com/Selling-Guide/Origination-thru-Closing/>

## **Freddie Mac Selling Guide**

- [https://guide.freddiemac.com/ci/okcsFattach/get/1002095\\_2](https://guide.freddiemac.com/ci/okcsFattach/get/1002095_2)

## **FHA 4000.1 (PDF searchable)**

- <https://www.hud.gov/sites/dfiles/OCHCO/documents/4000.1hsgghdbk103123.pdf>

## **USDA**

- <https://www.rd.usda.gov/resources/directives/handbooks>

## **VA**

- [https://www.benefits.va.gov/warms/pam26\\_7.asp](https://www.benefits.va.gov/warms/pam26_7.asp)

## **HUD Code**

- <https://www.ecfr.gov/current/title-24/subtitle-B/chapter-XX/part-3280>

## **IBTS**

- [https://www.ibts.org/what-we-do/verification-letter-certificate/?fbclid=IwAR0ck-U7ykfeIOI7HrQIyxZwIKYHVpIPfDg9Z7gx5jm8qLCM9PH\\_ZVwoYW8](https://www.ibts.org/what-we-do/verification-letter-certificate/?fbclid=IwAR0ck-U7ykfeIOI7HrQIyxZwIKYHVpIPfDg9Z7gx5jm8qLCM9PH_ZVwoYW8)

# THE FORM

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- Subject Section
- Contract Section
- Neighborhood Section
- Site Section - starts to change things up

# THE FORM - Site Section

Dimensions		Area		Shape		View	
Specific Zoning Classification				Zoning Description			
Zoning Compliance <input type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)							
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
<b>Utilities</b>		<b>Public</b>		<b>Other (describe)</b>		<b>Off-site Improvements - Type</b>	
Electricity	<input type="checkbox"/>	<input type="checkbox"/>	Water	<input type="checkbox"/>	<input type="checkbox"/>	Street	<input type="checkbox"/> <input type="checkbox"/>
Gas	<input type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input type="checkbox"/>	<input type="checkbox"/>	Alley	<input type="checkbox"/> <input type="checkbox"/>
FEMA Special Flood Hazard Area		<input type="checkbox"/> Yes <input type="checkbox"/> No		FEMA Flood Zone		FEMA Map #	
						FEMA Map Date	
Are the utilities and off-site improvements typical for the market area? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Is the site size, shape and topography generally conforming to and acceptable in the market area? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, explain							
Is there adequate vehicular access to the subject property? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Is the street properly maintained? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe							

SITE

# THE FORM - HUD Data Plate

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HUD DATA PLATE	The HUD Data Plate/Compliance Certificate is located on the interior of the subject and contains, among other things, the manufacturer's name, trade/model name, year manufactured and serial number. The HUD Certification Label is located on the exterior of each section of the home.		
	Is the HUD Data Plate/Compliance Certificate attached to the dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, identify the location. If No, provide the data source(s) for the HUD Data Plate/Compliance Certificate information.		
	Is a HUD Certification Label attached to the exterior of each section of the dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, provide the data source(s) for the HUD Certification Label #'s		
	Manufacturer's Serial #(s)/VIN #(s)		
	HUD Certification Label #(s)		
	Manufacturer's Name	Trade/Model	Date of Manufacture
	Do the Wind, Roof Load, and Thermal Zones meet the minimum HUD requirements for the location of the subject property? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, explain		



MANUFACTURE ADDRESS

GOLDEN WEST HOMES  
2445 PACIFIC BLVD. SOUTH  
P.O. BOX 1046  
ALBANY, OREGON 97321

3770

Plant Number 23

Date of Manufacture

HUD Label No.(s)

11-22-96

ORE328256, ORE328257

Manufacturer's Serial Number and Model Unit Designation

GWOR2BN17576

WH56004F

Design Approval by (D.A.P.I.A.)

RADCO

This manufactured home is designed to comply with the federal manufacture construction and safety standards in force at time of manufacture. (For additional information, consult owner's manual.)

The factory installed equipment includes:

Equipment

Manufacturer

Model Design

For heating

INTERTHERM

EIEB012H


For air cooling



# THE FORM - HUD Data Plate

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HUD DATA PLATE	The HUD Data Plate/Compliance Certificate is located on the interior of the subject and contains, among other things, the manufacturer's name, trade/model name, year manufactured and serial number. The HUD Certification Label is located on the exterior of each section of the home.		
	Is the HUD Data Plate/Compliance Certificate attached to the dwelling?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, identify the location. If No, provide the data source(s) for the HUD Data Plate/Compliance Certificate information.
	Is a HUD Certification Label attached to the exterior of each section of the dwelling?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If No, provide the data source(s) for the HUD Certification Label #'s
	Manufacturer's Serial #(s)/VIN #(s)		
	HUD Certification Label #(s)		
	Manufacturer's Name	Trade/Model	Date of Manufacture
	Do the Wind, Roof Load, and Thermal Zones meet the minimum HUD requirements for the location of the subject property?		
	<input type="checkbox"/> Yes <input type="checkbox"/> No If No, explain		

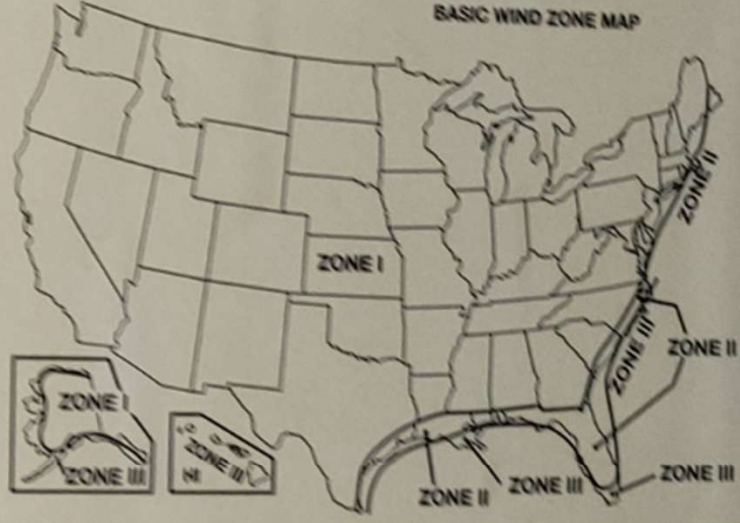


SMOKE DET FYRNETICS 1275E

HOME CONSTRUCTION  Zone I  Zone II  Zone III

This home has not been designed for the higher wind pressure and anchoring provisions required for ocean/coastal areas and should not be located within 1500' of the coastline in Wind Zones II and III, unless the home and its anchoring and foundation system have been designed for the increased requirements specified for Exposure D in ANSI/ASCE 7-88.

This home has  been equipped with storm shutters or other protective coverings for windows and exterior door openings. For homes designed to be located in Wind Zones II and III, which have not been provided with shutters or equivalent covering devices, it is strongly recommended that the home be made ready to be equipped with these devices in accordance with the method recommended in manufacturers printed instructions.



DESIGN ROOF LOAD ZONE MAP — North 40 PSF — South 20 PSF







# THE FORM - Improvements Section

## Manufactured Home Appraisal Report

File #

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
# of Units	<input type="checkbox"/> One <input type="checkbox"/> Additions	<input type="checkbox"/> Poured Concrete	<input type="checkbox"/> Concrete Runners	Skirting				Floors			
# of Stories	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> Other	<input type="checkbox"/> Block & Pier	<input type="checkbox"/> Other-att. description	Exterior Walls				Walls			
Design (Style)		<input type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Roof Surface				Trim/Finish			
# of Sections	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	Basement Area <input type="text"/> sq.ft.		Gutters & Downspouts				Bath Floor			
<input type="checkbox"/> Other		Basement Finish <input type="text"/> %		Window Type				Bath Wainscot			
Type	<input type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Storm Sash/Insulated				Car Storage		<input type="checkbox"/> None	
<input type="checkbox"/> Existing	<input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Evidence of <input type="checkbox"/> Infestation <input type="text"/>		Screens				<input type="checkbox"/> Driveway		# of Cars <input type="text"/>	
Year Built	Effective Age (Yrs) <input type="text"/>	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Doors				Driveway Surface		<input type="text"/>	
Attic	<input type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities		<input type="checkbox"/> Woodstove(s) # <input type="text"/>		<input type="checkbox"/> Garage		# of Cars <input type="text"/>	
<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="text"/> Fuel <input type="text"/>		<input type="checkbox"/> Fireplace(s) # <input type="text"/>		<input type="checkbox"/> Fence <input type="text"/>		<input type="checkbox"/> Carport		# of Cars <input type="text"/>	
<input type="checkbox"/> Floor	<input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning		<input type="checkbox"/> Patio/Deck <input type="text"/>		<input type="checkbox"/> Porch <input type="text"/>		<input type="checkbox"/> Attached		<input type="checkbox"/> Detached	
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="text"/> <input type="checkbox"/> Other <input type="text"/>		<input type="checkbox"/> Pool <input type="text"/>		<input type="checkbox"/> Other <input type="text"/>		<input type="checkbox"/> Built-in			

# THE FORM - Improvements Section

Appliances		<input type="checkbox"/> Refrigerator	<input type="checkbox"/> Range/Oven	<input type="checkbox"/> Dishwasher	<input type="checkbox"/> Disposal	<input type="checkbox"/> Microwave	<input type="checkbox"/> Washer/Dryer	<input type="checkbox"/> Other (describe)		
Finished area <b>above</b> grade contains:			Rooms		Bedrooms		Bath(s)		Square Feet of Gross Living Area Above Grade	
Describe any additions or modifications (decks, rooms, remodeling, etc.)										
   										
Installer's Name				Date Installed			Model Year			
Is the manufactured home attached to a permanent foundation system? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the foundation system and the manner of attachment.										
#1	IMPROVEMENTS									
Have the towing hitch, wheels, and axles been removed? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, explain										
#2										
Is the manufactured home permanently connected to a septic tank or sewage system and other utilities? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, explain										
#3										
Does the dwelling have sufficient gross living area and room dimensions to be acceptable to the market? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, explain										
#4										
Additional features (special energy efficient items, non-realty items, etc.)										

# THE FORM - Improvements Section

The appraiser must rate the quality of construction for the subject unit based on objective criteria (such as N.A.D.A. Manufactured Housing Appraisal Guide®, Marshall & Swift Residential Cost Handbook®, or other published cost service). The appraiser must also report the source used for this quality of construction rating determination.

Quality  Poor  Fair  Average  Good  Excellent Identify source of quality rating

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe



THANK YOU.

Cathy Putegnat  
[info@homesteadappraisalsinc.com](mailto:info@homesteadappraisalsinc.com)  
971-727-4334