

CHAMBERS COUNTY APPRAISAL DISTRICT



RESIDENTIAL APPRAISAL MANUAL

February 2024

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DEPRECIATION

DEPRECIATION- A loss of utility and hence value from any cause. An effect caused by deterioration and/or obsolescence.

Deterioration or physical depreciation is evidence by wear and tear, decay, dry rot, cracks, encrustations, or structural defects. Obsolescence is divisible into two parts: Functional and Economic. Functional obsolescence may be due to poor planning, mechanical inadequacy or over adequacy due to size, age, etc. It is also the actual decline in market value of the improvements to land. Economic obsolescence is caused by changes external to the property.

The following schedule will be used to measure normal wear. Any special physical problems will be handled separately by the appraiser.

Any Functional or Economic obsolescence will be looked at and the loss in value will be measured by the appraiser on an individual basis and will be shown on the appraisal card.

DEPRECIATION
RESIDENCE FRAME & RESIDENCE MASONARY

ACTUAL AGE	TYPICAL DEPRECIATION
1	98%
2	98
3	98
4	98
5	97
6	97
7	97
8	96
9	96
10	95
11	95
12	94
13	94
14	93
15	93
16	92
17	92
18	91
19	91
20	90
21	90
22	89
23	89
24	88
25	88
26	87
27	87
28	86
29	86
30	85
31	85
32	84
33	84
34	83
35	83
36	82
37	82
38	81
39	81
40	80
41	80
42	79
43	79
44	78
45	78
46	77
47	77
48	76
49	76
50	75

CLASS III DESCRIPTION FRAME—BRICK

FEATURES:

1. Plain & Simple design
2. Built from standard plans.
3. Low to Average quality materials and workmanship.
4. Meets or exceeds building codes.
5. May be on piers, concrete slab, or chain wall
6. Other features:
 - a. Floors—Wood, asphalt tile, vinyl or carpet
 - b. Exterior Walls—Average quality frame, vinyl, wood or aluminum
 - c. Windows—Average quality frame or slide-by aluminum or wood.
 - d. Roof—Metal, wood or composition.
 - e. Interior Finish—Drywall, paneling or wallpaper
 - f. Bathroom—Basic to Average, usually 1 to 1 ½ baths.
 - g. Kitchen—Minimum to basic cabinets.
 - h. May or may not have central air and heat.

NOTE: Fireplaces are not common for this house.

Classify Attached Garage same as house.

Classify Detached Garage according to construction.

The appraiser, in the field, studies the criteria listed above, and decides if this class most closely fits the house he or she is appraising, based on his or her knowledge and training.

**CLASS III
RESIDENCE FRAME – BRICK
(F3) or (M3)**



CLASS III+ DESCRIPTION **FRAME – BRICK**

FEATURES:

1. Simple design
2. Built from standard or designer plans.
3. Average quality materials and workmanship.
4. Meets or exceeds building codes.
5. Other features:
 - a. Floors – Wood or carpeting, vinyl, asbestos, tile or ceramic tile.
 - b. Exterior Walls – Vinyl, wood, aluminum, brick or other masonry.
 - c. Windows – Production double-hung or slide-by, aluminum or wood.
 - d. Roof – Asphalt shingles common, over-hang and soffitt, average detail.
 - e. Interior Finish – Drywall, paneling or wallpaper, medium-priced hardware.
 - f. Bathroom – 1 or 1 ½ bath standard.
 - g. Kitchen – Production cabinets, plastic countertop.
 - h. Other – Minimum building, adequate lighting and fixtures.
 - i. Foundation – Piers, chainwall or concrete slab.
 - j. May or may not have central heat, central air or fireplace.

NOTE: Fireplaces are not included in the base rate for this class.

Classify Attached Garage same as house.

Classify Detached Garage according to construction.

The appraiser, in the field, studies the criteria listed above, and decides if this class most closely fits the house he or she is appraising, based on his or her knowledge and training.

**CLASS III+
RESIDENCE FRAME – BRICK
(F3+) or (M3+)**



CLASS IV DESCRIPTION

FRAME – BRICK

Residence of good quality, may be mass produced or built for individual owner. Generally meets or exceeds building codes and lending agency requirements.

Features:

Individual design, average to above average quality materials and workmanship, dining room and den common.

- a. Floors – Hardwood, vinyl, ceramic tile or carpeting, slate or other inlaid stone common in foyer.
- b. Walls – Common exteriors are wood, aluminum, cedar shingles, stucco, quality brick or native stone.
- c. Windows – Production double-hung or casement, wood or aluminum.
- d. Roof – Asphalt shingles, wood shingles or equivalent.
- e. Interior Finish – Quality drywall, paneling or wall covering.
- f. Bathroom – 1 ½ or 2 baths common, ceramic tile or fiberglass tub recess.
- g. Kitchen – Ample cabinets, wood veneer or hardwood, plastic or tile countertop.
- h. Other – Central Air and Heat standard.
- i. Nominal number of built-ins.

NOTE: May or may not include fireplace. Fireplace is not a factor in this class.

Classify Attached Garage same as house.

Classify Detached Garage according to construction.

The appraiser, in the field, studies the criteria listed above, and decides if this class most closely fits the house he or she is appraising, based on his or her knowledge and training.

CLASS IV
RESIDENCE FRAME – BRICK
(F4) OR (M4)



CLASS IV+ DESCRIPTION
FRAME – BRICK

Residence of good quality, may be mass produced or built for individual owner. Generally meets or exceeds building codes and lending agency requirements. Some attention given to design and appearance.

Features:

Individual design, average to above average quality materials and workmanship, dining room and den common, typically more roof-line turns.

- a. Floors – Hardwood, vinyl, ceramic tile or carpeting, slate or other inlaid stone common in foyer.
- b. Walls – Common exteriors are wood, aluminum, cedar shingles, stucco, quality brick or native stone.
- c. Windows – Production double-hung or casement, wood or aluminum.
- d. Roof – Asphalt shingles, wood shingles or equivalent.
- e. Interior Finish – Quality drywall, paneling or wall covering.
- f. Bathroom – 1 ½ or 2 baths common, ceramic tile or fiberglass tub recess.
- g. Kitchen – Ample cabinets, wood veneer or hardwood, plastic or tile countertop.
- h. Other – Central Air and Heat standard.
- i. Nominal number of built-ins.

NOTE: May or may not include fireplace. fireplace is not a factor in this class.

Classify Attached Garage same as house.

Classify Detached Garage according to construction.

The appraiser, in the field, studies the criteria listed above, and decides if this class most closely fits the house he or she is appraising, based on his or her knowledge and training.

CLASS IV+
RESIDENCE FRAME – BRICK
(F4+) OR (M4+)



CLASS V DESCRIPTION

FEATURES:

Above average quality materials and workmanship, unique floor plan.

- a. Floors – Hardwood, parquet, vinyl tile, ceramic tile, slate and carpeting.
- b. Exterior Walls – Wood, cedar shakes, stucco, brick, native stone, or hardy plank. Some ornamentation.
- c. Windows – Wood or aluminum shingles.
- d. Roof – Heavy asphalt or wood shingles.
- e. Interior Finish – Quality drywall, paneling or wall covering.
- f. Bathroom – 1 ½ or 2 baths standard, quality fixtures, ceramic tile tub recess.
- g. Kitchen – Ample quality cabinets. Some built-ins.
- h. Other – Quality Central Heat and Air standard.

NOTE: Fireplace standard
 Classify Attached Garage same as house.
 Classify Detached Garage according to construction.

The appraiser, in the field, studies the criteria listed above, and decides if this class most closely fits the house he or she is appraising, based on his or her knowledge and training.

CLASS V
RESIDENCE FRAME – BRICK
(F5) OR (M5)



CLASS V+ DESCRIPTION

FEATURES:

Partial custom design, above average quality materials and workmanship.

- a. Floors – Hardwood, parquet, vinyl tile, ceramic tile, slate and carpeting.
- b. Exterior Walls – Wood, cedar shakes, stucco, hardy plank, high quality brick or native stone. Some custom ornamentation.
- c. Windows – Top-line, wood or aluminum.
- d. Roof – Heavy asphalt or wood shingles.
- e. Interior Finish – Quality drywall, paneling or wall covering, mill work, quality hardware.
- f. Bathroom – 1 ½ or 2 baths standard, quality fixtures, ceramic tile tub recess.
- g. Kitchen – Ample quality cabinets. Most all built-ins.
- h. Other – Quality Central Heat and Air standard, ornate light fixtures and outlets, outside electrical outlets.

NOTE: Fireplace standard.
 Classify Attached Garage same as house.
 Classify Detached Garage according to construction.

The appraiser, in the field, studies the criteria listed above, and decides if this class most closely fits the house he or she is appraising, based on his or her knowledge and training.

CLASS V+
RESIDENCE FRAME – BRICK
(F5+) OR (M5+)



CLASS VI DESCRIPTION

FRAME – BRICK

FEATURES:

1. Custom design
2. Built from detailed plans
3. High quality material and workmanship
4. Exceeds building codes
5. Dining room, den or family room and other special purpose rooms
6. Other Features:
 - a. Floors – Hardwood, parquet, vinyl tile, ceramic tile, slate, marble and terrazzo, hardwood floors, often carpeted.
 - b. Exterior Walls – Wood split wood shakes, hardy plank, stucco, high quality brick or shone.
 - c. Roof – Cedar shakes, slate, clay tile, asphalt architectural copper or tin common, detailed design.
 - d. Interior Finish – Plaster or paneling ornate hardwood trim, high grade millwork, built-in book shelving and cabinetry, quality special order hardware or shop made hardware.
 - e. Windows – Top-line wood or metal excellent quality detailed frame.
 - f. Bathroom – Quality fixtures, ceramic tile or terrazzo, wainscoting, and tub recess, ceramic tile, terrazzo or marble vanities.
 - g. Kitchen – Ample cabinets, hardwood or equivalent, ceramic tile or terrazzo counter top. Most all quality built-ins.
 - h. Other – Central Heat and Air, excellent grade light fixtures and outlets, outside electrical outlets. All built-in kitchen features, additional lighting and controls.

NOTE: Fireplace standard
 Classify Attached Garage same as house.
 Classify Detached Garage according to construction.

The appraiser, in the field, studies the criteria listed above, and decides if this class most closely fits the house he or she is appraising, based on his or her knowledge and training.

CLASS VI
RESIDENCE FRAME – BRICK
(F6) OR (M6)



CLASS VI+ DESCRIPTION
FRAME – BRICK

FEATURES:

1. Custom design
2. Built from detailed plans and specifications
3. High quality material and workmanship
4. Exceeds building codes
5. Dining room, den, or family room and other special purpose rooms
6. Other Features:
 - a. Floors – Hardwood, parquet, vinyl tile, ceramic tile, slate, marble and terrazzo, often carpeted.
 - b. Exterior Walls – Common exteriors are wood, split wood shakes, hardy plank, stucco, high quality brick or stone, high-grade lumber.
 - c. Windows – Top-line wood or metal, excellent quality detailed frame.
 - d. Roof – Cedar shakes, slate, clay tile, asphalt architectural copper or tin common, detailed design.
 - e. Interior Finish – Plaster or paneling ornate hardwood trim, high grade millwork, built-in book shelving and cabinetry, quality special order hardware or shop made hardware.
 - f. Bathroom – Quality fixtures, ceramic tile or terrazzo, wainscoting, and tub recess, ceramic tile, terrazzo or marble vanities.
 - g. Kitchen – Ample cabinets, hardwood or equivalent, ceramic tile or terrazzo countertop. Most quality built-ins.
 - h. Other – Central Heat and Air, excellent grade light fixtures and outlets, outside electrical outlets. All built-in kitchen features, additional lighting and controls.

NOTE: Fireplace standard.
 Classify Attached Garage same as house.
 Classify Detached Garage according to construction.

The appraiser, in the field, studies the criteria listed above, and decides if this class most closely fits the house he or she is appraising, based on his or her knowledge and training.

CLASS VI+
RESIDENCE FRAME – BRICK
(F6+) OR (M6+)



CLASS VII DESCRIPTION

FRAME – BRICK

FEATURES:

1. Unique design
2. Built from detailed plans and written specifications
3. Highest quality material and workmanship
4. Exceeds building codes
5. Dining room, den, or family room and other special purpose rooms
6. Other Features:
 - a. Floors – Hardwood, parquet, vinyl tile, ceramic tile, slate, marble and terrazzo, hardwood floors, often carpeted.
 - b. Exterior Walls – Common exteriors are wood, split wood shakes, hardy plank, stucco, high quality brick or stone, high-grade lumber.
 - c. Windows – Top-line wood or metal, excellent quality detailed frame.
 - d. Roof – Cedar shakes, slate clay tile, asphalt architectural copper or tin common, detailed design.
 - e. Interior Finish – Plaster or paneling ornate hardwood trim, high grade millwork, built-in book shelving and cabinetry, quality special order hardware or shop made hardware.
 - f. Bathroom – Quality fixtures, ceramic tile or terrazzo, wainscoting, and tub recess, ceramic tile, terrazzo or marble vanities.
 - g. Kitchen – Ample cabinets, hardwood or equivalent, ceramic tile or terrazzo countertop. Most all quality built-ins.
 - h. Other – Central Heat and Air, excellent grade light fixtures and outlets, outside electrical outlets. All built-in kitchen features, additional lighting and controls.

NOTE: Fireplace standard.
 Classify Attached Garage same as house.
 Classify Detached Garage according to construction.

The appraiser, in the field, studies the criteria listed above, and decides if this class most closely fits the house he or she is appraising, based on his or her knowledge and training.

CLASS VII
RESIDENCE FRAME – BRICK
(F7) OR (M7)



CLASS VII+ DESCRIPTION **FRAME – BRICK**

FEATURES:

7. Unique design
8. Built from detailed plans and written specifications
9. Highest quality material and workmanship
10. Exceeds building codes
11. Dining room, den, or family room and other special purpose rooms
12. Other Features:
 - i. Floors – Hardwood, parquet, vinyl tile, ceramic tile, slate, marble and terrazzo, hardwood floors, often carpeted.
 - j. Exterior Walls – Common exteriors are wood, split wood shakes, hardy plank, stucco, high quality brick or stone, high-grade lumber.
 - k. Windows – Top-line wood or metal, excellent quality detailed frame.
 - l. Roof – Heavy roof design, Cedar shakes, slate clay tile, asphalt architectural copper or tin common, detailed design.
 - m. Interior Finish – Plaster or paneling ornate hardwood trim, high grade millwork, built-in book shelving and cabinetry, quality special order hardware or shop made hardware.
 - n. Bathroom – High quality fixtures, ceramic tile or terrazzo, wainscoting, and tub recess, ceramic tile, terrazzo or marble vanities.
 - o. Kitchen – Ample cabinets, hardwood or equivalent, ceramic tile or terrazzo countertop. Most all quality built-ins.
 - p. Other – Central Heat and Air, excellent grade light fixtures and outlets, outside electrical outlets. All built-in kitchen features, additional lighting and controls.

NOTE: Fireplace standard.
 Classify Attached Garage same as house.
 Classify Detached Garage according to construction.

The appraiser, in the field, studies the criteria listed above, and decides if this class most closely fits the house he or she is appraising, based on his or her knowledge and training.

CLASS VII+
RESIDENCE FRAME – BRICK
(F7+) OR (M7+)



CLASS VIII DESCRIPTION

BRICK

FEATURES:

1. Unique design (Excellent Quality)
2. Built from detailed plans and written specifications
3. Highest quality material and workmanship
4. Exceeds building codes
5. Other Features:
 - a. Floors – High quality carpet or hardwood, terrazzo, vinyl, ceramic or quarry tile.
 - b. Exterior Wall – Custom ornamentation and trim, select brick, cut stone, high-quality siding.
 - c. Roof – Clay tile or slate roof, Heavy composition shingles.
 - d. Interior Finish – Built-in book shelving and ample cabinets, Vaulted or cathedral ceilings, Raised panel hardwood veneer or enameled doors with good-quality hardware.
 - e. Bathroom – Excellent quality fixtures, ceramic tile or terrazzo.
 - f. Kitchen – Ample cabinets, hardwood, ceramic tile or terrazzo countertop. All excellent quality built-ins.
 - g. Other – Central Heat and Air, highest grade light fixtures and outlets, outside electrical outlets. All built-in kitchen features, additional lighting and controls.

NOTE: Fireplace standard.
 Classify Attached Garage same as house.
 Classify Detached Garage according to construction.

The appraiser, in the field, studies the criteria listed above, and decides if this class most closely fits the house he or she is appraising, based on his or her knowledge and training.

CLASS VIII
RESIDENCE BRICK
(M8)



Miscellaneous Building Types and Descriptions

Building Type	Class	Description
Apartment	All	Could be a small efficiency apartment or Mother in law quarters. (See commercial Manual for more detail.)
Asphalt	1	Asphalt area; usually a patio area on Residential property.
Barber	10-12	Small bldg equipped as a barber shop. May not be used, but still equipped as This type of bldg.(See commercial manual For more detail.)
Barber-CPY	10-12	Canopy on a bldg classed as barber shop.
Barn	14-53	A barn is an outbuilding on a property usually associated with ag land. It is classed according to type and quality of construction.
Boat Slip	10	An area used to launch a boat. Can be on Residential or commercial properties.
BT-Slip-CP	10	A covered area on a boat slip. May be on Commercial or residential property.
Bulkhead	22-33	A protective structure on waterfront Property that protects from erosion. Classed according to quality.
Camp	1-3	Small living area classed according to quality of construction. Often unfinished interior and typically window units or No a/c or heat.
Camp	OP	Porch on a camp house.

Camp	SP	Screen porch on a camp house.
Camp-Str2	1-3	2 nd story of camp. Classed same as the camp.
Canopy	10-57	Canopies are structures with at least 4 poles and a top. They could be closed in on one to three sides. They are classed according to material and quality of construction.
Carport	F1-F7+	Carports with this class are frame construction and the class usually matches the type of home on the property. In some instances the class is different because of the quality of construction being superior or inferior to the construction of the home.
Carport	M2-M7+	Carports with this class have masonry posts and are quite often attached to a garage of the same class. The class typically matches the class of the home.
Carport	MH	Carport on mobile home; not very common. Sometimes classed as F1-F7+ above.
Carport	MTL1	Metal carport with no concrete
Carport	MTL2	Metal carport with concrete
CFS	9-13	
Concrete	1	This is typically a concrete patio that is not covered.
Deck	1-2	Decks are wooden structures that are usually open (not covered) There are two classes that are used based on quality of construction.
Deck	MH	Deck on a mobile home; not very common.

Elevator-1		Elevator; May have an adjustment if It's a simple set up. Flat Valued.
FV		Used to flat value a building; usually because it cannot be measured. Not very common.
Garage-Det	FF1-FF3	Frame garage that is detached from the home, finished interior (sheetrock), and classed according to the quality of construction.
Garage-Det	FU1-FU3	Frame garage that is detached from the home, unfinished interior (no sheetrock) Classed according to the quality of construction.
Garage-Det	MF1-MF3	Masonry garage that is detached from the home, finished interior (sheetrock), and classed according to the quality of construction.
Garage-Det	MU1-MU3	Masonry garage that is detached from the home, unfinished interior (no sheetrock), and classed according to the quality of construction.
Garage-Fin	F1-F7+	Frame garage that is attached to the home, usually with the same class and has finished interior.
Garage-Fin	M2-M8	Masonry garage attached to the home, usually with the same class and has finished interior.
Garage-MTL	1	Garage with metal exterior. Usually has garage doors and maybe a walk through door.

Garage-Unf	F1-F6	Frame garage that is attached to the home, usually has the same class and unfinished interior.
Garage-Unf	M2-M8	Masonry garage attached to the home, usually has the same class and unfinished interior.
Gazebo	10	Usually a wooden structure with an octagon shape; covered with a wooden floor. Could be screened in.
Glassporch	1-7	Glassporch classed according to the quality of construction.
Greenhouse	1-10	Greenhouse classed according the quality of construction. They are usually marked zero value and exempt from taxation.
Lodge	10	Living area in an existing lodge. Marked A category for HS exemption.
Loft	1	Usually the second floor of a storage or barn. Sometimes open (no door)
Mob Hme	T1S-T3S	Mobile home (single wide) classed according to quality of construction.
Mob Hme	T-1D-T3D	Mobile home (double wide) classed according to quality of construction.
Mob Hme	TT-1-TT-3	Travel Trailer classed according to quality of construction. These are only on the roll if requested by property owner; usually for homestead purposes.
Mob Hme Pk	1-4	Hookup for mobile home or RV

Office	10-15	Office area; usually in a Warehouse for residential property. (See commercial appraisal manual for more detail.)
Office-Cpy	10-15	Canopy on office of the same class.
Pool	1-5	Inground swimming pools classed according to quality of construction and amenities.
Pool	Cov	Pool cover; usually screened.
Pool	HSE	Building by swimming pool usually used For storage or entertaining.
Porch	F1-F7+	Frame open porch usually connected to a home of the same class. Classed according to quality of construction. Sometimes stand alone; not attached to another structure.
Porch	M2-M8	Masonry open porch usually connected to a home of the same class. Classed according to quality of construction. Sometimes stand alone; not attached to another structure.
Porch	MH	Porch attached to a mobile home.
Porch	Mtl1	Metal porch with no concrete
Porch	Mtl2	Metal porch with concrete

RETAIL-ST	10-15	Retail store; on residential parcel if it's no longer in use. (See Commercial manual for more detail.
RETAIL-CPY	10-15	Canopy on a retail store of the same class.
RFSTR2	F3-F7+	2 nd story living on a frame home with the same class.
RFSTR3	F3-F7+	2 nd story living on frame home. The 2 nd story square footage is the same or more than the first floor living area.
RMSTR2	M2-M8	2 nd story living on a masonry home with the same class.
RMSTR3	M2-M8	2 nd story living on a masonry home. The 2 nd story square footage is the same or more than the first floor living area.
RV-HOOKUP	10	Hookup for RV; utility pole and maybe a pad.
SCALE	10	Scale used to weigh large trucks and contents.
SCRN PORCH	F1-F7+	Screen Porch on a frame house that has the same class.
SCRN PORCH	M2-M8	Screen Porch on a masonry house that has the same class.
SCRN PORCH	MH	Screen Porch on mobile home.
SH	22-54	Airplane hangar classed according to type and quality of construction.

SHED-1	41-52	Typically a covered structure closed in on two or three sides. Classed according to quality of construction. Could have concrete.
SHED-2	41-52	Covered structure may be closed in on two or three sides. These are cheaper to build than SHED-1 and have no concrete.
STORAGE	32-53	Storage building classed according to quality of construction. 41 and 42 are most common. 33 is for brick.
TENNIS	CT	Tennis Court
WAREHOUSE	10	Metal structure; 12 foot tall. No concrete.
WAREHOUSE	11	Metal structure; 16 foot tall. No concrete.
WAREHOUSE	12	Metal structure; 12 foot tall. With concrete.
WAREHOUSE	13	Metal structure; 16 foot tall. With concrete.
WH-CPY	10-13	Canopy attached to a warehouse of the same class.