

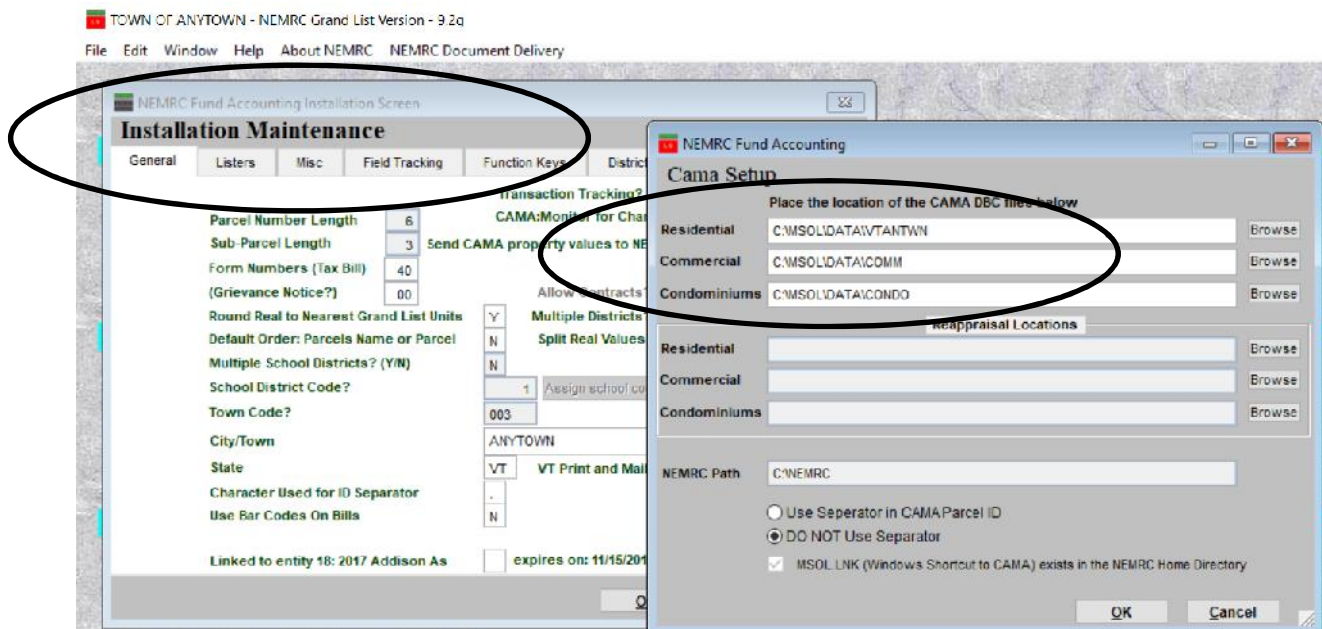
# Freezing CAMA Database(s)

1M

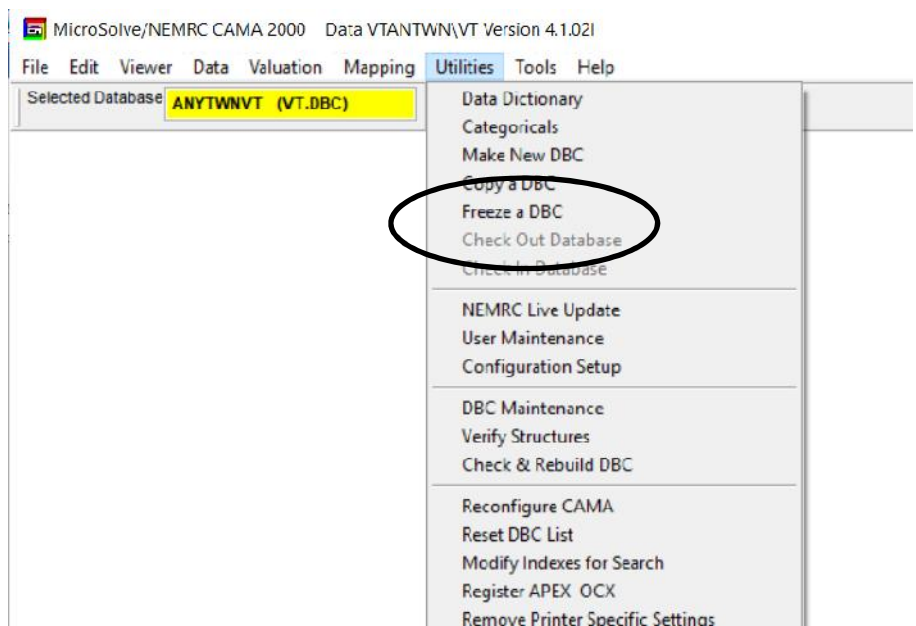
Freezing a copy of your CAMA database(s), What, When, and How they can be used.

- A. What – this process allows you to create a read only copy of your current cama database(s) for future reference.
- B. When – Create these freeze files at the same time you create your 'New Grand List Entity' this way your Cama data matches the Grand list data for that year.
- C. How – Using the MSOL CAMA to create these files 1 time each year based on the CAMA files that are linked to your Grand List software.

1. Your CAMA data can consist of 1 – 3 separate databases. Although your town may not use all 3 you may still have them available. Those databases are Commercial, Condo, and Residential. Many smaller municipalities only use the Residential database but may still see the other 2. Below is a picture of your Grand List 'Installation' screen that shows you what CAMA databases you have linked. DO NOT CHANGE ANYTHING ON THIS SCREEN.

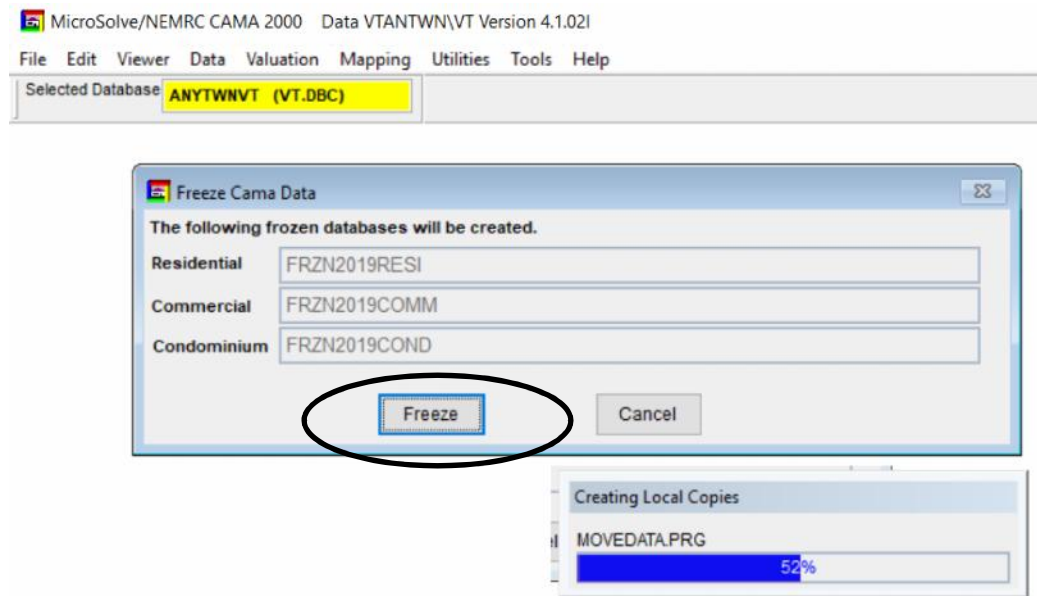


2. Next Make sure all users are out of the Working Grand List and CAMA software.
3. Then log into your Cama program and click 'Utilities' on the menu bar. Then select 'Freeze a DBC' as seen here.

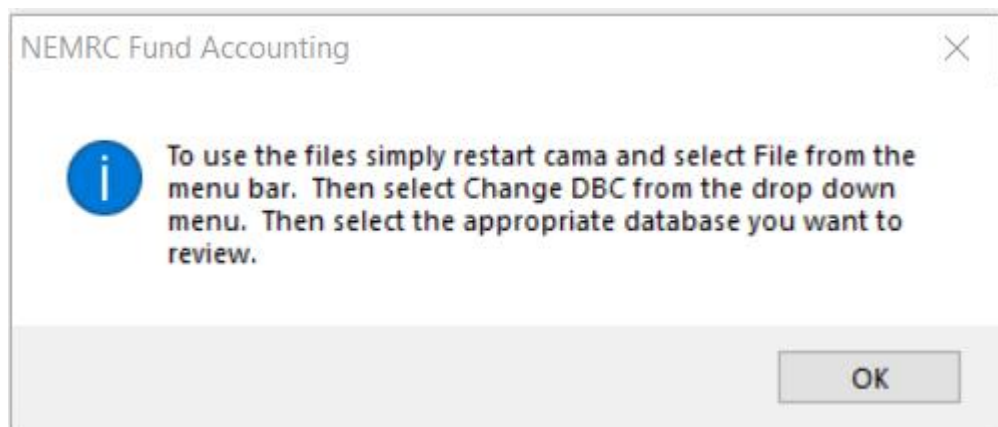




4. A window appears that shows you the names that will be assigned to your Frozen read only databases. The names are clearly labeled 'FRZN', year '2019' created, and database (Residential, Commercial, Condo). NOTE: The end user can not change these names on this screen.
5. Click the 'Freeze' button to continue. You will see a series of progress bars appear until the creation of your frozen databases are complete.

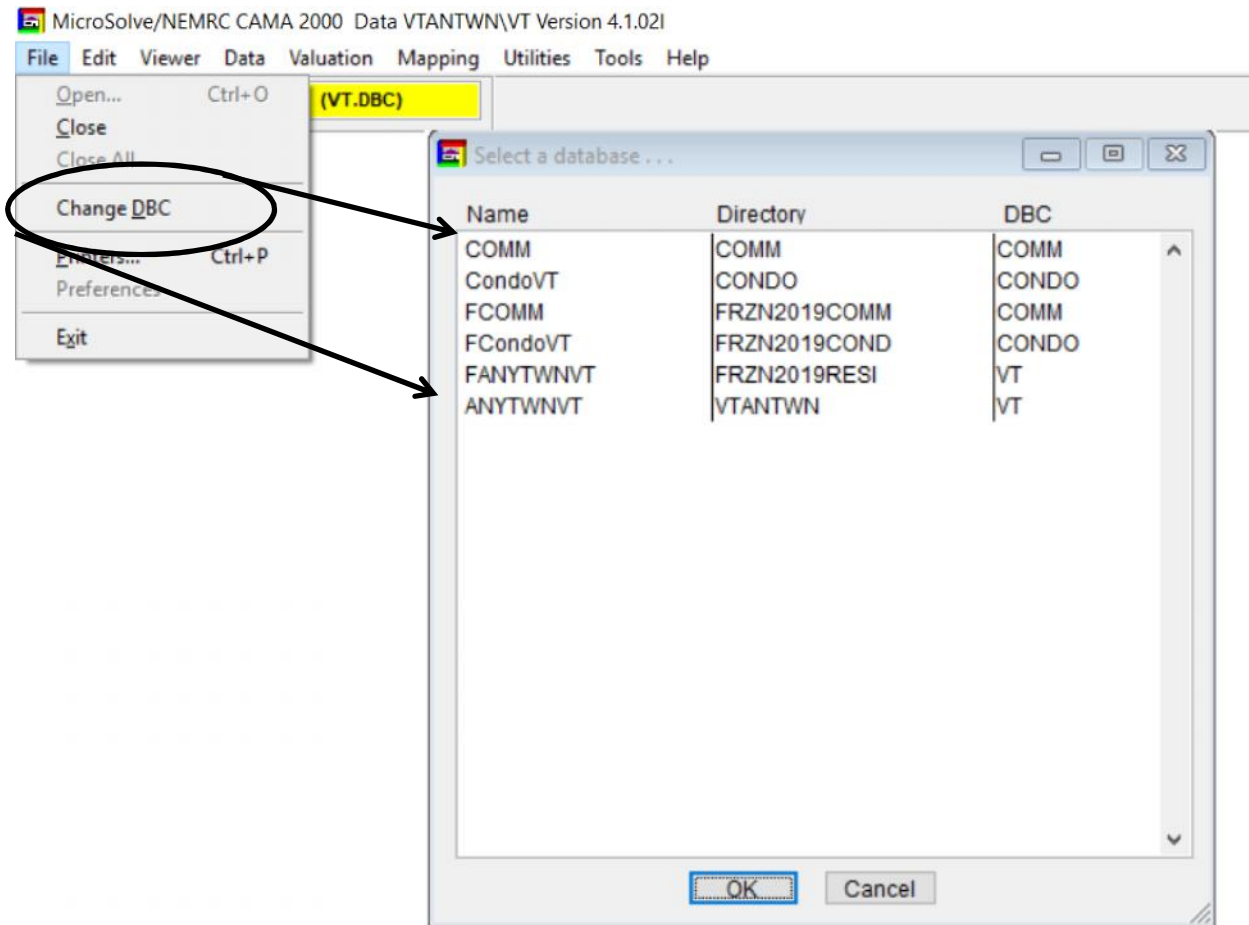


6. Once the frozen databases have been created you will be prompted to exit the software and log back in before you can access the new frozen databases.

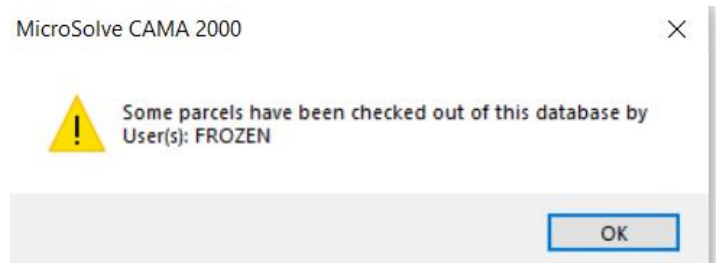




7. Now that you are logged back into the software simply click 'File' from the menu bar. Select 'Change DBC' A window will appear that shows your existing databases along with your new frozen databases.
8. Select the database you want to use and press the 'OK' button. We are going to select 'FANYTWNVT' in the 'FRZN2019RESI' directory.



9. A warning will appear letting you know that 'parcels have been checked out of this database'. This simply means you can not edit any parcels in this database.





- 10 Now you are logged into the Frozen residential database which is identified in the 'Selected Database window circled below.
- 11 When you open a parcel you will see the warning 'Parcel Checked Out by Frozen' confirming that you can not make changes to this record. You can not Run Cost on any parcel in the frozen database. However you can view all of the various data, print property record cards, Run other reports and export the data.

MicroSolve/NEMLC/CAMA/0100 - Data FRZN/019RES/VT Version 4.1.0.21

File Edit **Viewer** Data Valuation Mapping Utilities Tools Help

Select Database **FANYTWNVT (VT.DBC)**

Parcel ID AL0120 Owner Name ZZSCOTT IAN Owner Name2 LAMPKIN MELISSA

Owner Address 2426 HAZENS NOTCH RD City ANYTOWN State ZipCode 05665 Status A

Parcel	Land/OB	Sec 1/Pg 1	Sec 1/Pg 2	Sec 1/Pg 3	Valuation	Picture	Note
Description:	1.5S DWL	Reinspect:	0	No Data	Factor C:		
Tax Map #:	11-1-17	Book:	101		Factor D:		
Prop Class:	800	Page:	148		Factor E:		
St/Road#:	120	Sale Date:	03/29/2013		Factor F:		
Suffix:		Sale Price:	71500		Factor G:		
St/Road:	ALGONQUIN DRIVE	Validity:	0	No Data	Factor H:		
Neighborhood:	10	Last Update:	01/17/2019		Factor I:		
Land Size:	5.31	Factor A:	0.00		Factor J:		
Inspect Date:	05/30/2013	Street Numbr:			DEPR:		
Inspected By:	CMW/MRP	Factor B:			SKETCH:		

Add Delete SKETCH



## Manufactured Housing



Manufactured Homes Provide  
Low Cost Options for Housing

A Category of Grand List Gets  
Ignored



Topics Covered  
Regulations Regarding MHO  
CAMA Data Fields  
Depreciation  
Manufacture Home Park Valuation



## Manufactured Housing

Vermont Department of Housing & Community Development

### Is a mobile home the same as a "manufactured house"?

Many people refer to "trailer" homes built before the HUD-code was established in 1976 as "mobile homes". Homes built under the HUD-code since 1976 are called "**Manufactured Homes**", however, under Vermont law the terms mobile home and manufactured home are used inter-changeably.

### What is the difference between manufactured and modular homes?

Manufactured homes are constructed according to a code administered by the U.S. Department of Housing and Urban Development (HUD Code). The HUD Code, unlike conventional building codes, **requires manufactured homes to be constructed on a permanent chassis**. Modular homes are constructed to the same state, local or regional building codes as site-built homes. Other types of systems-built homes include panelized wall systems, log homes, structural insulated panels, and insulating concrete forms.



## Manufactured Housing

**Manufactured Homes**

Built After June 2016 must meet HUD Standards  
 Built on Steel undercarriage with wheel assemblies  
 Wheels may be removed, but undercarriage may remain  
 Tongue should not be part of SQFT

Once a MHO always a MHO

**Modular Homes**

Meet local building codes  
 Modular homes may be transported on undercarriage – not permanent  
 Modular should be priced as site-built

There are dual tag homes with undercarriage removed – price as modular.  
 Good Quality HUD Manufactured Home can be equivalent to Fair to Average Site-Built Home



## Manufactured Housing

**New Manufactured Home Regulations**

On May 1, 2016, enforcement of the Manufactured Home Installation Program by the Department of Housing and Urban Development (HUD) began throughout Vermont. The purpose of the Manufactured Home Installation Program is to implement regulations 24 CFR 3285 and 24 CFR Part 3286 to ensure that states have in place a minimum installation standard and an operating installation program.

All new mobile homes must be inspected. If a municipality issues a certificate of occupancy, it must be in conjunction with installation of the home by a licensed installer under this program. The HUD Installation Program includes, but is not limited to, requirements for installer training and licensing, 100% inspection of new manufactured homes by qualified inspectors, and information reporting by retailers.

In Vermont, the U. S. Department of Housing and Urban Development (HUD) administers the Manufactured Home Installation Program. HUD will ensure that Vermont's installation trainers are registered with HUD, and that persons planning to install homes in HUD-administered states are licensed by HUD.

**HUD-Administered Installation States**

- New HUD Manufactured Home Regulations since 2016
- Minimum Installation Standards
- New MHO must be inspected prior to installation
- Must be installed by Licensed Installer
- Requires Approved Foundation Design (Slab)



## Manufactured Housing



3% MHU Count .3% of Value  
 3% MHL Count 1.3% of Value  
 241 MHP in Vermont

**2018 Summary of Listed Values and  
 Equalized Education Values by Category**

Category	Property Count	Listed Value	Equalized Values
R1	153,757	34,878,878,269	36,345,002,167
R2	53,503	17,818,298,089	17,694,132,585
MHU	10,153	264,261,271	263,200,286
MHL	10,473	1,080,515,504	1,072,149,627
S1	11,220	2,131,364,827	2,095,669,206
S2	6,046	1,048,713,456	1,031,173,330
COMM	14,582	9,107,808,999	9,615,259,929
CMA	2,124	1,457,558,317	1,679,594,040
IND	881	1,241,482,045	1,293,712,432
UE	924	3,121,662,021	3,180,874,276
UO	192	317,936,939	321,001,650
FRM	2,654	869,793,959	865,207,568
OTH	23,215	5,796,036,856	5,985,745,674
WOOD	7,122	519,872,628	508,895,133
MISC	27,792	2,041,635,921	2,052,758,472
CABLE		103,883,966	103,883,966
INVENTORY		Exempt	Exempt
MACH and EQUIP		Exempt	Exempt
<b>STATE TOTALS:</b>	<b>324,648</b>	<b>81,799,703,067</b>	<b>84,108,260,342</b>

## Manufactured Housing

**What is a Mobile Home Park?**

Contiguous parcels that contain a total of more than two mobile homes (or mobile home lots) are a mobile home park when they are owned or controlled by the same person.

241 Mobile Home Parks

7,113 Lots in MHP

5.1% Vacancy

Rents Increasing 1.1% Annually

Median Lot Rents \$340 in 2018



## Manufactured Housing

## VERMONT MOBILE HOME UNIFORM BILL OF SALE

Vermont law, 9 V.S.A. §2602, requires that this Mobile Home Uniform Bill of Sale be signed by each Buyer and Seller, endorsed by the Town Clerk of the Town where the Mobile Home is located at the time of sale, and filed by Buyer with the Town Clerk of the Town where the Mobile Home will be located within 10 days after the sale. **A financing statement evidencing a security interest in the Mobile Home must be filed with the Secretary of State.**

- Required that Bill of Sale be signed both buyer and seller
- Filed with Town Clerk where to be located
- Filed within 10 days
- If applicable, financing statement filed with Sec. of State

## Manufactured Housing

If more than one Buyer, Buyers take title as:

- ☒ Joint tenants (co-owners with right of survivorship).  
☐ Tenants by the entirety (joint tenancy of persons who are married).  
☐ Tenants in common (individual interests without right of survivorship).

Recorded in VOL: 475 PG: 4  
 OF Milton Land Records  
 Attest:  
 Sheril H Prince  
 Town Clerk

Mobile Home Being Sold or Transferred ("Mobile Home") Specifications:

Make: Commandar Model: Nova Year: 1986  
 Serial Number: CK113264  
 Size: 70 x 14 Color: White/Grey

Current Location:

Street: 126 Partridge Lane  
 Town/State/ZIP: Milton, Vermont 05468 County: Chittenden

Location of Mobile Home Following Sale (check one):

- ☒ Mobile Home will remain at current location.  
☐ Mobile Home will be relocated to the following address (within municipality or different municipality):

Street: .....  
 Town/State/ZIP: ..... County: .....

Owner of Real Property (land/lot) on which Mobile Home is Currently Located:

Name: Cubb Properties 1, LLC  
 Street: Post Office Box 793  
 Town/State/ZIP: Shelburne, Vermont 05482 County: Chittenden

Vermont Mobile Home Uniform Bill of Sale (rev. DHCD 8/9/12) Page 1

**\*\* Cautionary Note \*\***

The Size includes the tongue

Actual measurement is 66 x 14



## Manufactured Housing

Town of Typical Grand List

## Parcel Maintenance

01070322.000  
UNLANDED MHU  
Parcel last updated on: 02/05/2019

Total Parcels: 766

Parcel Value/Exempt Misc/Acres Fees/Notes Print/Tax Chg Appr. Contracts Farm Xfers Contig HS-122 Reapp

Parcel # 01070322 000 Find Real

Owner 1 UNLANDED MHU Find

Owner 2 Find

Address 1 765 EAST RIVER RD

Address 2

City/St/Zip LINCOLN

Location A EAST RIVER RD 736

Location B MHU

Location C 07-03-22 000

911 Loca. 765 EAST RIVER RD Find

Tax Map 07-03-22 000 Find

Prop. Desc. MHU Find

SPAN 354-109-10076 Find

Parcel Status Active

Tax status T

Cvnt Rstr 0.00

MHU

T

R

Total Acres 0.25

Contiguous Parcel Information

Parcel #

Owner 1

Parcel Status

Total Acres

Replace Existing Mobile Home

Change Parcel ID

Save << Prev Next >> Cancel Close Print Delete

NEMRC Fund Accounting

By choosing to replace an existing mobile home the system will keep the existing parcel ID number and assign a new state SPAN number. You should place the new values of the new home in this screen prior to pressing yes to continue. Press yes to continue, press no to cancel.

Yes No

## Manufactured Housing

## Special Situations with MHU

MHU	Mobile Home without Land
MHL	Mobile Home with Land
S1	Seasonal home less than 6 acres
S2	Seasonal home more or equal to 6 acres
C	Commercial
CA	Commercial Apartment
I	Industrial

Situation 1	MHU moves Out of Town	Inactivate
Situation 2	MHU moves within Town	Keep the SPAN If Landed Change PID
		Replace Existing MHU - Click Button Keeps PID, Generates New SPAN
Situation 4	MHU moves to Landed	New PID Keep Old SPAN



Manufactured Housing  
CAMA Data Characteristics

Parcel information

Parcel ID: 05003120 Owner Name: [Redacted] Owner Name2: [Redacted]

Owner Address: [Redacted] City: HYDE PARK State: VT ZipCode: 05655 Status: A

Parcel	History	Land/OB	Sec 1/Pg 1	Sec 1/Pg 2	Sec 1/Pg 3	Valuation	Picture	Note
Sec ID:	1	Roof ID:	1	Bsmt FNA:	0	No Data		
Bldg Type:	9	Roof Cover:	1	Bsmt Fin SF:				
Quality:	3.00	Roof Cov %:	100 %	Bsmt Entry:	0	No Data		
Style:	1	Dormer LinFt:		Subfloor:	2	Slab/Pad		
Building SF:	1404	Dormer Roof:	0	Floor Insul:	0	No Data		
Design:	12	Energy Adj:	3	Floor Ins SF:				
Frame:	1	P/Crawl/Slab:	7	Heat ID:	1	ForcAir		
Extwall ID:	1	Bsmt Wall:	0	Heat/Cool:	1	ForcAir		
Siding:	4	Bsmt SF:		Heat/Cool %:	100 %			
Siding %:	100 %	Bsmt Garage:	0	Plaster Int:				

Add Delete SKETCH 10/16/2017

Bldg Type: MHO = 9

Quality: 1 – 6 (Can Split Grade)  
3 - Average

Style: 1 – 1 Story

Building SF: SQFT from Sketch

Design: 10 MobileHome  
Information Only 11 Modular  
12 DblWide

Frame: Studded

Siding: 19 MH RibAl  
20 MH HdBd  
21 MH Lap

Roof Cover: 16 Metal-Chn  
No Adjustment 17 MH Ribbed

Subfloor: 2 Slab/Pad

Heat/Cool: 1 ForcAir  
FHA Base Costs 2 Air-Oil  
3 Space Htr  
4 Elec Rad  
5 Elec BB  
6 HW BB/ST  
7 WrmCool

Manufactured Housing  
MHO Exterior Wall Type

Mobile Home Lap Siding

- Vinyl
- Wood
- Hardboard
- Common



Acceptable (Without Error Report)

3 – MtlSide  
4 – Vinyl  
19 – MH RibAl  
20 – MH HdBd  
21 – MH Lap

All Other Siding Types will generate an error

They will all value – Uses same rate

16	Adobe (M)	115
17	Stone (M)	125
18	Conc (M)	80
19	MH RibAl	100
20	MH HdBd	0
21	MH Lap	0
22	Mult Ply	0

Procedural Error Report Log

Error Message	Program	Line	Record	Factor ID	TimeStamp
Parcel: 08015180102 Subtable: 1 RL MH 28 X 55 Table Lookup: Column -12-Ext. Wall is out of range for M&S Table # 16-Siding Adjustments	GETCOSTB	2248	2191	0	02/02/2019 09:47:40 AM
Parcel: 08015180102 Subtable: 1 RL MH 28 X 55 Invalid Lookup for M&S Table # 16	COSTSEC	946	1160	0	02/02/2019 09:47:40 AM



## Manufactured Housing

## Foundation Adjustments

P/Crawl/Slab

4	MH Pier	0
5	MH Wd Peri	0
6	MH C Peri	0
7	MH CB Peri	0
8	SF Mod Hil	0
9	SF StpHil	0
10	MH St Peri	0

MH Pier – Included in Base Costs

MH Wd Peri  
MH C Peri  
MH CB Peri  
MH St Peri

} Continuous Perimeter Dimensions  
Assumed to be 18 Inches  
Based on Length x Width

Subfloor

0	No Data	0
1	Wood	0
2	Slab/Pad	0
3	blank	0
4	blank	0

BASE COST			
MH 27 X 52	VnlSide	100.00	45.75
ADJUSTMENTS			
Roof #1:	Metal-Chn	100.00	
Subfloor	Slab/Pad		3.06
Floor cover #1:	Allowance	100.00	2.80
Heat/cooling #1:	ForcAir	100.00	
Energy Adjustment	Good		2.23
ADJUSTED BASE COST		1,404.00	53.84
ADDITIONAL FEATURES			
Fixtures (beyond allowance of 7)		1.00	700.00
Roughins (beyond allowance of 1)			261.00
Foundation	MH CB Peri	158.00	11.10
Skirting	Average	158.00	10.70
Subtotal			79.735
Local multiplier	1.00		
Current multiplier	1.00		
REPLACEMENT COST NEW			79.735

## Manufactured Housing

Parcel Information

Parcel ID 05003120 Owner Name [REDACTED] Owner Name2 [REDACTED]

Owner Address [REDACTED] City HYDE PARK State VT ZipCode 05655 Status A

Parcel	History	Land/OB	Sec 1/Pg 1	Sec 1/Pg 2	Sec 1/Pg 3	Valuation	Picture	Note
Floor ID:	1	Plumb Fixt:	8	Effect Age:	14			
Floor Cover:	11 Allowance	Plumb Roughn:	1	Life Expect:				
Floor Cov %:	100 %	Total Rooms:	5	Condition:	5 Average			
Wall Height:		Bedrooms:	3	Phys Deprec:	25			
Feature ID:	1	Full Baths:	2	Func Deprec:				
Type:	0 No Data	Half Baths:		Econ Deprec:				
Quality:		Kitchens:	1	% Complete:	100 %			
Count:		Fireplace #:		%Bus/Rental:	0 %			
Rate:		Firepl Type:	0 NoData	Add to Hsite:	2 Yes			
Name:		Year Built:	2004	Add to Hmstd:	2 Yes			

Add Delete SKETCH 10/16/2017

Floor Cover: Use 11 Allowance

Plumb Fixt: Fixtures for Bath-Kitchen

Plumb Roughn: Washer Hookup

Total Rooms  
Bedrooms  
Full Baths  
Half Baths  
Kitchens

} Counts Only  
Do not add to value

Year Built: Important for Depreciation

Eff Age: May be different than actual age if improved

Condition: 1 – 9 Average = 5

% Complete: Only need if less than 100

Housesite and Homestead - Switch on to calculate



Manufactured Housing

Porches Same as Dwelling

Manu Width: Width of the main structure

Manu Length: Length of main structure

Width 8 – 54 Feet

Length 20 – 80 (1,000) Feet

Tipouts SF: Extensions of main section

Skirting LF: Lineal feet of skirting  
Requires input

Garages Attached

1	None
2	A/1S
3	A/1.5S
4	A/2S
5	Built-in
6	Carport

Cpt Roof: 4 Fiberglass, 5 Alum, 6 Steel

Depr. Page: Additional Depreciation Table/Page

Manufactured Housing

Manu Width x Manu Length = Table Lookup and Perimeter

Perimeter will calculate for Foundation  
Must input perimeter for Skirting

**Can Value**

Single Wide

Double Wide

Triple Wide



## Manufactured Housing

## MHO Table 14

Width 8 – 54 Feet

Length 20 – 80 (1,000) Feet

Update Cost Tables

List / Description	Cost Table	Add Page(s)	Excel Table Link																
Table #	14	MH Base Rates	Quality	3															
Rownum	Length	8.00	10.00	12.00	14.00	16.00	18.00	20.00	24.00	26.00	32.00	35.00	40.00	42.00	44.00	46.00	52.00	54.00	
3	28.00	71.00	64.50	58.50	53.00	49.50	46.75	39.50	33.50	58.50	53.50	50.00	54.50	52.50	52.00	51.00	49.00	47.25	46.25
4	32.00	69.00	63.00	56.50	51.50	48.00	45.25	36.50	30.00	55.50	50.00	47.00	52.00	50.50	49.50	48.25	46.50	44.75	43.75
5	36.00	67.50	61.50	55.00	50.00	46.75	44.00	35.50	27.50	52.50	47.50	44.50	49.75	48.25	47.25	46.00	44.50	42.50	41.75
6	40.00	66.50	60.00	54.00	48.75	45.50	43.00	34.50	25.00	50.00	45.25	42.25	48.00	46.50	45.50	44.25	42.75	40.75	39.75
7	44.00	65.00	59.00	52.50	47.75	44.50	42.00	33.50	23.00	48.00	43.50	40.25	46.50	45.00	43.75	42.75	41.25	39.25	38.25
8	48.00	64.00	58.00	51.50	47.00	43.75	41.00	32.50	21.00	46.25	41.75	38.50	45.00	43.75	42.50	41.25	39.75	37.75	37.00
9	52.00	63.00	57.00	50.50	46.25	43.00	40.25	31.50	19.50	44.50	40.25	37.00	43.75	42.50	41.25	40.00	38.50	36.50	35.75
10	56.00	62.00	56.00	49.75	45.50	42.25	39.50	30.50	18.00	43.25	39.00	35.75	42.75	41.25	40.00	39.00	37.50	35.50	34.75
11	60.00	61.50	55.50	49.00	44.75	41.50	38.75	29.50	16.75	41.75	37.75	34.50	41.75	40.25	39.00	38.00	36.50	34.50	33.75
12	64.00	61.00	54.50	48.25	44.00	40.75	38.25	28.00	15.50	40.75	36.50	33.50	40.75	39.50	38.00	37.00	35.50	33.50	32.75
13	68.00	60.00	54.00	47.75	43.50	40.25	37.50	27.50	14.50	39.50	35.50	32.50	40.00	38.75	37.25	36.25	34.75	32.75	32.00
14	72.00	59.50	53.50	47.00	43.00	39.75	37.00	26.00	13.50	38.50	34.75	31.75	39.25	38.00	36.50	35.50	34.00	32.00	31.25
15	76.00	59.00	52.50	46.50	42.50	39.25	36.50	25.00	12.50	37.75	33.75	30.75	38.50	37.25	35.75	34.75	33.25	31.25	30.50
16	80.00	58.50	52.00	46.00	42.00	38.75	36.25	24.25	11.75	36.75	33.00	30.00	37.75	36.50	35.75	33.50	32.75	30.50	30.00

## Manufactured Housing

**Marshall and Swift Manufactured Home Cost Assumptions**

Described in terms of Length and Width

Does Not include the Hitch

Costs are Retail Costs and Include Delivery and Setup (Piers)

Furnishings are not Included in Costs

Quality	Foundation	Floor Cover	Roof	Heat	Plumbing
Low	Piers	Not Included	Flat	Forced Air	5 Fixtures 1 Rough-in
Fair	Piers	Not Included	Low Pitched	Forced Air	6 Fixtures 1 Rough-in
Average	Piers	Not Included	Sloped or Arched	Forced Air	7 Fixtures 1 Rough-in
Good	Piers	Not Included	3 in 12 Pitch Overhangs	Forced Air	7 Fixtures 1 Rough-in
Very Good	Piers	Not Included	4 in 12 Pitch Overhangs	Forced Air	8 Fixtures 1 Rough-in
Excellent	Piers	Not Included	4 in 12 Pitch Overhangs	Forced Air	9 Fixtures 1 Rough-in



## Manufactured Housing

## Quality Considerations

Design	Number of angles, cathedral ceilings, ornamentation				
Fenestration	Number and type of openings in the dwelling				
Roof	Angle of the pitch				
Kitchens and Baths	Materials and fixtures				
Additions	Additional living area				

## Manufactured Housing



Less than  
Average  
MHO



Low Pitched Roofs  
Limited Style Consideration  
12 Foot Width  
Low Cost Fixtures  
Minimal and Cheap Windows





Manufactured Housing



Average Quality MHO

Most MHO will be Average



Manufactured Housing



Average + Quality MHO

Design/Style Considerations  
 Additions to MHO  
 Gable Roofs  
 Overhangs  
 Better Quality Amenities



An Average MHO that has additions could become a higher grade.



## Manufactured Housing



Good  
Quality  
MHO



Have Style and Design  
Gable Pitched Roofs  
Similar to Site Built



## Manufactured Housing

Residential Property Record Card				Date Printed 02/02/19					
<b>Owner Information</b> Parcel 08015180011 Owner NESKY, PAUL, REV TRUST SNOW KAY 68 ROSEWOOD DR HYDE PARK, VT 05655 Location 68 ROSEWOOD DRIVE Descr: MH		<b>Parcel Value Information</b> Land Value 0 Homestead 118,300 Dwelling Value 118,300 Housesite 118,300 Site Improvmt 0 Outbuildings 0 Misc. Adj. 0 Total 118,300							
<b>Parcel Information</b> Tax Map # 08015180.011 NBHD 10 Span 306-037-10535 Acres 0.00 Status A - Active Last Update 02/02/19		<b>Sales Information</b> Book 169 Sale Date 07/29/17 Page 73-4 Sale Price 0							
<b>BUILDING</b>				Sketch Updated: 02/02/19					
<p style="text-align: center;"><b>Good Quality</b></p>									
Total Rooms	5	Year Built	2008	Building SF	1665	Energy Adj	Average	Roughins	1
Bedrooms	3	Effect Age	10	Quality	4.00	Bsmt Wall	No Data	Plumb Fixd	8
Full Baths	2	Condition	Avg/Good	Style	1 Story	Bsmt SF	0.00	Fireplaces	0
Half Baths	0	Phys Depr	8	Design	Db/Wide	Bsmt Fin	No Data	Porch	480
Kitchens	1	Funct Depr	0	Bldg Type	Mobile	Bsmt Fin SF	0	Gar/Shed	784
								Econ Depr	0
								% Complete	100

MicroSolve CAMA 2009



## Manufactured Housing

## Typical Building Lives

Marshall and Swift

Quality	Single Family		Manufactured		Cabins
	Frame	Masonry	Single	Multi	Frame
Low	45	50	20	25	35
Fair	50	55	20	25	40
Average	55	60	25	30	45
Good	55	60	30	35	50
Very Good	55	60	35	40	---
Excellent	60	65	40	45	---

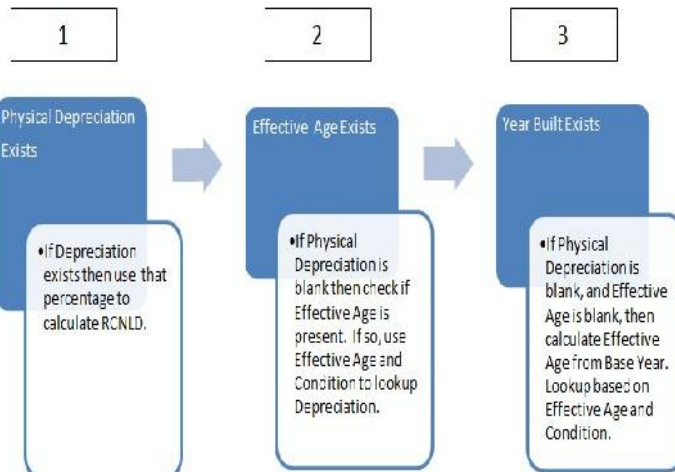
## Effective Age Chart

Year Built	Effective Age
1964 – 2019	Actual Age
1900 – 1964	40 – 60
1850 – 1899	60 – 80
Prior 1850	80 – 100

## Manufactured Housing

## Overview of Depreciation Lookup

## Summary



## Sec 1/Pg 2

Pump Fix:	5	Effect Age:	40
Pump Rough:	1	Life Expect:	
Total Rooms:	5	Condition:	6 Avg/Good
Bedrooms:	3	Phys Deprec:	80
Full Baths:	1	Func Deprec:	0
Half Baths:	0	Econ Deprec:	0
Kitchens:	1	% Complete:	100 %
Fireplace #:	0	% Bus Rental:	0 %
Firepl Type:	0 No Data	Add to Hsile:	2 Yes
Year Built:	1967	Add to Hmstd:	2 Yes



## Manufactured Housing

Update Cost Tables

List / Description

Cost Table

Add Page(s)

Excel Table Link

Table #

40

Depreciation

3Camps,2MH,1All other

1

Rownum	Effective a	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00	31.00	32.00	33.00	34.00	35.00	36.00	37.00	38.00	39.00	40.00
0	0.00	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00	31.00	32.00	33.00	34.00	35.00	36.00	37.00	38.00	39.00	40.00
1	1.00	15.00	9.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	2.00	16.00	12.00	8.00	5.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	3.00	17.00	14.00	10.00	7.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	4.00	18.00	15.00	11.00	8.00	4.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	5.00	19.00	16.00	12.00	9.00	5.00	2.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	6.00	20.00	17.00	13.00	10.00	6.00	3.00	2.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	7.00	21.00	18.00	14.00	11.00	7.00	4.00	3.00	2.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	8.00	22.00	19.00	15.00	12.00	8.00	5.00	4.00	3.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	9.00	23.00	20.00	16.00	13.00	9.00	6.00	5.00	4.00	2.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	10.00	24.00	21.00	17.00	14.00	10.00	7.00	6.00	5.00	3.00	2.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	11.00	25.00	22.00	18.00	15.00	11.00	8.00	7.00	6.00	4.00	3.00	2.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	12.00	26.00	23.00	19.00	16.00	12.00	9.00	8.00	7.00	5.00	4.00	3.00	2.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	13.00	27.00	24.00	20.00	17.00	13.00	10.00	9.00	8.00	6.00	5.00	4.00	3.00	2.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 40 Depreciation

Page 1 Residential  
Page 2 MHO  
Page 3 Camps  
Page 4 Specific Depreciation

Page 4 Capability Added 2018  
Allows Depreciation Table Specific  
to a particular MHO Park

## Manufactured Housing

## MHO Depreciation

Eff Age	Salvage		Fair	Average		Good		Excellent	
	1	2	3	4	5	6	7	8	9
1	5	1	2	3	4	5	6	7	8
2	6	2	3	4	5	6	7	8	9
3	7	3	4	5	6	7	8	9	10
4	8	4	5	6	7	8	9	10	11
5	9	5	6	7	8	9	10	11	12
6	10	6	7	8	9	10	11	12	13
7	11	7	8	9	10	11	12	13	14
8	12	8	9	10	11	12	13	14	15
9	13	9	10	11	12	13	14	15	16
10	14	10	11	12	13	14	15	16	17
11	15	11	12	13	14	15	16	17	18
12	16	12	13	14	15	16	17	18	19
13	17	13	14	15	16	17	18	19	20
14	18	14	15	16	17	18	19	20	21
15	19	15	16	17	18	19	20	21	22
16	20	16	17	18	19	20	21	22	23
17	21	17	18	19	20	21	22	23	24
18	22	18	19	20	21	22	23	24	25
19	23	19	20	21	22	23	24	25	26
20	24	20	21	22	23	24	25	26	27
21	25	21	22	23	24	25	26	27	28
22	26	22	23	24	25	26	27	28	29
23	27	23	24	25	26	27	28	29	30
24	28	24	25	26	27	28	29	30	31
25	29	25	26	27	28	29	30	31	32
26	30	26	27	28	29	30	31	32	33
27	31	27	28	29	30	31	32	33	34
28	32	28	29	30	31	32	33	34	35
29	33	29	30	31	32	33	34	35	36
30	34	30	31	32	33	34	35	36	37
31	35	31	32	33	34	35	36	37	38
32	36	32	33	34	35	36	37	38	39
33	37	33	34	35	36	37	38	39	40
34	38	34	35	36	37	38	39	40	41
35	39	35	36	37	38	39	40	41	42
36	40	36	37	38	39	40	41	42	43
37	41	37	38	39	40	41	42	43	44
38	42	38	39	40	41	42	43	44	45
39	43	39	40	41	42	43	44	45	46
40	44	40	41	42	43	44	45	46	47
41	45	41	42	43	44	45	46	47	48
42	46	42	43	44	45	46	47	48	49
43	47	43	44	45	46	47	48	49	50
44	48	44	45	46	47	48	49	50	51
45	49	45	46	47	48	49	50	51	52
46	50	46	47	48	49	50	51	52	53
47	51	47	48	49	50	51	52	53	54
48	52	48	49	50	51	52	53	54	55
49	53	49	50	51	52	53	54	55	56
50	54	50	51	52	53	54	55	56	57
51	55	51	52	53	54	55	56	57	58
52	56	52	53	54	55	56	57	58	59
53	57	53	54	55	56	57	58	59	60
54	58	54	55	56	57	58	59	60	61
55	59	55	56	57	58	59	60	61	62
56	60	56	57	58	59	60	61	62	63
57	61	57	58	59	60	61	62	63	64
58	62	58	59	60	61	62	63	64	65
59	63	59	60	61	62	63	64	65	66
60	64	60	61	62	63	64	65	66	67
61	65	61	62	63	64	65	66	67	68
62	66	62	63	64	65	66	67	68	69
63	67	63	64	65	66	67	68	69	70
64	68	64	65	66	67	68	69	70	71
65	69	65	66	67	68	69	70	71	72
66	70	66	67	68	69	70	71	72	73
67	71	67	68	69	70	71	72	73	74
68	72	68	69	70	71	72	73	74	75
69	73	69	70	71	72	73	74	75	76
70	74	70	71	72	73	74	75	76	77
71	75	71	72	73	74	75	76	77	78
72	76	72	73	74	75	76	77	78	79
73	77	73	74	75	76	77	78	79	80
74	78	74	75	76	77	78	79	80	81
75	79	75	76	77	78	79	80	81	82
76	80	76	77	78	79	80	81	82	83
77	81	77	78	79	80	81	82	83	84
78	82	78	79	80	81	82	83	84	85
79	83	79	80	81	82	83	84	85	86
80	84	80	81	82	83	84	85	86	87
81	85	81	82	83	84	85	86	87	88
82	86	82	83	84	85	86	87	88	89
83	87	83	84	85	86	87	88	89	90
84	88	84	85	86	87	88	89	90	91
85	89	85	86	87	88	89	90	91	92
86	90	86	87	88	89	90	91	92	93
87	91	87	88	89	90	91	92	93	94
88	92	88	89	90	91	92	93	94	95
89	93	89	90	91	92	93	94	95	96
90	94	90	91	92	93	94	95	96	97
91	95	91	92	93	94	95	96	97	98
92	96	92	93	94	95	96	97	98	99
93	97	93	94	95	96	97	98	99	100



## Manufactured Housing

## MHO Park Depreciation

Eff Age	Salvage	2	Fair	4	Average	6	Good	8	Excellent
1	15	10	35	50	25	20	15	30	0
2	16	11	36	51	26	21	16	31	1
3	17	12	37	52	27	22	17	32	2
4	18	13	38	53	28	23	18	33	3
5	19	14	39	54	29	24	19	34	4
6	20	15	40	55	30	25	20	35	5
7	21	16	41	56	31	26	21	36	6
8	22	17	42	57	32	27	22	37	7
9	23	18	43	58	33	28	23	38	8
10	24	19	44	59	34	29	24	39	9
11	25	20	45	60	35	30	25	40	10
12	26	21	46	61	36	31	26	41	11
13	27	22	47	62	37	32	27	42	12
14	28	23	48	63	38	33	28	43	13
15	29	24	49	64	39	34	29	44	14
16	30	25	50	65	40	35	30	45	15
17	31	26	51	66	41	36	31	46	16
18	32	27	52	67	42	37	32	47	17
19	33	28	53	68	43	38	33	48	18
20	34	29	54	69	44	39	34	49	19
21	35	30	55	70	45	40	35	50	20
22	36	31	56	71	46	41	36	51	21
23	37	32	57	72	47	42	37	52	22
24	38	33	58	73	48	43	38	53	23
25	39	34	59	74	49	44	39	54	24
26	40	35	60	75	50	45	40	55	25
27	41	36	61	76	51	46	41	56	26
28	42	37	62	77	52	47	42	57	27
29	43	38	63	78	53	48	43	58	28
30	44	39	64	79	54	49	44	59	29
31	45	40	65	80	55	50	45	60	30
32	46	41	66	81	56	51	46	61	31
33	47	42	67	82	57	52	47	62	32
34	48	43	68	83	58	53	48	63	33
35	49	44	69	84	59	54	49	64	34
36	50	45	70	85	60	55	50	65	35
37	51	46	71	86	61	56	51	66	36
38	52	47	72	87	62	57	52	67	37
39	53	48	73	88	63	58	53	68	38
40	54	49	74	89	64	59	54	69	39
41	55	50	75	90	65	60	55	70	40
42	56	51	76	91	66	61	56	71	41
43	57	52	77	92	67	62	57	72	42
44	58	53	78	93	68	63	58	73	43
45	59	54	79	94	69	64	59	74	44

??? Question ???

Are Landed Manufactured Homes worth the same as Unlanded Manufactured Homes?

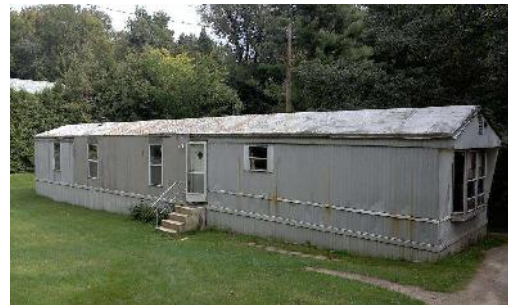
Answer: Depends on the Park

- How desirable
- How maintained
- Housing stock in park

Location	Eff Age	Depr
Regular	5	8
Bristol	5	30
Hyde Park	5	5

## Manufactured Housing

## Condition Can be Important Factor





## Manufactured Housing

Parcel Information

Parcel ID: [REDACTED] Owner Name: [REDACTED] Owner Name2: [REDACTED]

Owner Address: 3 KOUNTRY TRAILER PAR City: BRISTOL State: VT ZipCode: 05443 Status: A

Parcel	History	Land/OB	Sec 1/Pg 1	Sec 1/Pg 2	Sec 1/Pg 3	Valuation	Picture	Note
Porch ID:	1		Skirting LF:	154.00	Story Multi:			
Porch Area:	110		Garage ID:	1	Total Prch V:	5254		
Floor:	3	WoodDck	Gar/Shd Type:	1	Tot Porch SF:	190		
Wall:	4	Solid	Area:	0	Tot Gar SF:	0		
Roof:	3	Wood (SF)	Siding:	0	RCN:	46223		
Ceiling:	2	Yes	Floor:	0	RCNLD:	9200		
Manuf Width:	12.00		Finish:	0	Depr.Page:	4		
Manuf Length:	55.00		Finish SF:	0				
Tipouts SF:			Cpt Roof:	0				
Skirting:	1	Low cost	# Unit Multi:					

Add Delete SKETCH 10/31/2017

## Manufactured Housing

Residential Property Record Card Date Printed 02/05/19

Owner Information		Parcel Value Information	
Parcel	205164003	Land Value	0 Homestead 9,200
Owner	[REDACTED]	Dwelling Value	9,200 HouseSite 9,200
3 KOUNTRY TRAILER PARK BRISTOL, VT 05443		Site Imprmnt	0
Location: 3 KOUNTRY TRAILER PARK		Outbuildings	0
Descr: MHU WITH SHED		Misc. Adj.	0
		Total	9,200

Parcel Information

Tax Map #: 205164003 NEHD: 9


Span: 093-029-11332 Acres: 0.00

Status: A - Active Last Update: 05/09/18

Sales Information

Book: 154 Sale Date: 03/28/18

Page: 351 Sale Price: 13,000



Sketch Updated: 10/31/17

BUILDING

Total Rooms	5	Year Built	1967	Building SF	850	Energy Adj	Average	Roughins	1
Bedrooms	3	Effect Age	40	Quality	3.00	Bsmt Wall	NoData	Plumb Fixd	5
Full Baths	1	Condition	Avg/Good	Style	1 Story	Bsmt SF	0.00	Fireplaces	0
Half Baths	0	Phys Depr	80	Design	Mobile/Ho	Bsmt Fin	No Data	Porch	190
Kitchens	1	Funct Depr	0	Bldg Type	Mobile	Bsmt Fin SF	0	Gar/Shed	0
Econ Depr				0	% Complete				100

Sketch

S1 - 1st Floor 850.0 sf

S1 - Porch 1 110.0 sf

S1 - Porch 2 80.0 sf



## Manufactured Housing

## Residential Property Record Card

Date Printed 02/02/19

<b>Owner Information</b> Parcel 08015180102 Owner DEUSO SUSAN 887 STERLING VIEW ROAD HYDE PARK, VT 05655 Location 887 STERLING VIEW ROAD Descr: MH:		<b>Parcel Value Information</b> Land Value 0 Homestead 102,100 Dwelling Value 102,100 Housesite 102,100 Site Improvmt 0 Outbuildings 0 Misc. Adj. 0 Total 102,100		
<b>Parcel Information</b> Tax Map # 08015180102 NBHD 10 Span 306-097-11635 Acres 0.00 Status A - Active Last Update 02/02/19				
<b>Sales Information</b> Book 153 Sale Date 07/20/15 Page 198-9 Sale Price 100,000				

Good Quality

## BUILDING

Total Rooms	5	Year Built	2009	Building SF	1484	Energy Adj	Average	Roughins	1
Bedrooms	3	Effect Age	9	Quality	4.00	Bsmt Wall	NoData	Plumb Fixt	8
Full Baths	2	Condition	Average	Style	1 Story	Bsmt SF	0.00	Fireplaces	0
Half Baths	0	Phys Depr	9	Design	MobileHo	Bsmt Fin	No Data	Porch	104
Kitchens	1	Funct Depr	0	Bldg Type	Mobile	Bsmt Fin SF	0	Gar/Shed	512
		Econ Depr	0					% Complete	100

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## Manufactured Housing

02/02/2019

Page 1

Itemized Property Costs					
From Table: MAIN Section 1			Record # 1150		
Property ID: 08015180102		Spn #: 304-097-11635		Last Inspected: 01/11/2018	
Owner(s): DEUSO SUSAN		Sale Price: 130,300		Book: 153	
Address: 887 STERLING VIEW ROAD		Sale Date: 07/20/2015		Page: 198-9	
City/Town: HYDE PARK VT 05655		Bldg Type: Mobile		Quality: 4.00 GOOD	
Location: 887 STERLING VIEW ROAD		Style: 1 Story		Frame: Studded	
Description: MH		Area: 1484		Yr Built: 2009	
Tax Map #: 08015180102		# Rms: 5		# Baths: 2	
		# 1/2 Bath: 0		# Kitchens: 1	
Item	Description	Percent	Quantity	Unit Cost	Total
BASE COST					
MH 28 X 56	VnlSide	100.00		55.00	
ADJUSTMENTS					
Roof #1:	CompShg	100.00			
Subfloor	Wood				
Floor cover #1:	Allowance	100.00		3.95	
Heat/cooling #1:	FurnAc	100.00			
Energy Adjustment	Average				
ADJUSTED BASE COST				1,484.00	68.96
					87,431
ADDITIONAL FEATURES					
Fixtures (beyond allowance of 7)				1.00	895.00
Roughins (beyond allowance of 1)					338.00
Porch #1:	WoodDeckNoWallRoofC		84.00	41.28	3,468
Porch #2:	WoodDeckNoWallNoRoof		20.00		
Foundation	MH Pier		168.00		
Skirting	Average		168.00	13.36	2,243
Garage/Shed #1:	A/15VnlSideNo		612.00	36.43	19,140
Subtotal					112,226
Local multiplier		1.00			
Current multiplier		1.00			
REPLACEMENT COST NEW					112,226
Condition	Average	Percent			
Physical depreciation		9.00			-10,130
Functional depreciation					
Economic depreciation					
REPLACEMENT COST NEW LESS DEPRECIATION					102,100
LAND PRICES	Size	Nbhd Mult	Grade	Depth/Rate	
TOTAL PROPERTY VALUE					102,100
NOTES					
				HOUSESITE VALUE:	102,100
				HOMESTEAD VALUE:	102,100

Header Provides Property Information  
 Owner(s), Location, Sales Info  
 Property Characteristics

Base Lookup - \$55/SQFT  
 Add Flooring Adjustment

Add for 8 Fixtures  
 Add for Porch  
 MH Pier is Base  
 Add for Skirting  
 Add for Garage

Depreciation Table Lookup  
 Eff Age 9 - Average Cond = 9%

Total Value  
 Housesite and Homestead Values



## Manufactured Housing

## Valuing Mobile Home Parks

- Frequently MHP are not Updated after a Reappraisal
- A category that will start to slip in valuation
- Will start to see appeals of MHO's
- May be time to consider Update of MHP

## Richmond 2015 Equalization

CLA 99.25 MHU 112.00

2008 Reappraisal

221 Mobile Homes

## Richmond MHP Before Update

## Richmond MHP After Update

Appraisal Ratios Report  
Dataset C:\Towns\Richmond\richmhu.NCSS

Appraisal Ratios Report  
Dataset C:\Towns\Richmond\richmhu.NCSS

Ratio Section MHO Park Sales &gt; 2012 - 2016

Ratio Section MHO Park Sales After Adjustment

NBHD	Count	Median	Mean	W Mean	PRD	COD
20	17	111.51	115.20	109.57	1.05	14.45
Total	17	111.51	115.20	109.57	1.05	14.45

NBHD	Count	Median	Mean	W Mean	PRD	COD
20	17	102.81	106.01	100.82	1.05	14.45
Total	17	102.81	106.01	100.82	1.05	14.45

Sales ratios range from 50 to 160.

Sales ratios range from 50 to 160.

Changed T/L Factor for MHO

1.35 to 1.24

Decreased Value \$703,900

## Manufactured Housing

## Can Evaluate New Values by Sales Ratio

Sterling View Sales

PID	Owner	Desc	NBHD	Num	Read	CAMA	Ratio	PriorV	PriorR	SaleD	SaleP
08015180037	PEATMAN LUCILLE	MH	10	38	MAPLEWOOD DRIVE	66,600	1.25	74,800	1.41	7/8/2016	51,150
08015180121	HAMEL PHILIP	MH	10	54	MAPLEWOOD DRIVE	83,600	0.31	71,200	0.78	4/15/2014	91,500
08015180050	BARRY ROGER	MH	10	59	OAKWOOD DRIVE	104,900	1.30	80,400	0.75	7/30/2014	105,359
08015180049	SMITH KEVINETH	MH	10	52	OAKWOOD DRIVE	47,500	0.39	49,700	1.04	5/22/2015	48,000
08015180059	LAMORE JEFFREY	MH	10	14	PINEWOOD DRIVE	75,700	0.36	77,900	0.97	9/3/2015	80,000
08015180072	PRATT KATHERINE	MH	10	27	PINEWOOD DRIVE	68,000	0.32	62,500	0.84	8/12/2016	74,000
08015180070	CHASE ELIZABETH E	MH	10	46	PINEWOOD DRIVE	84,300	0.39	83,400	0.98	4/22/2016	85,000
08015180038	HERMAN JAMES A	MH	10	50	REDWOOD DRIVE	37,700	1.38	42,000	1.20	3/30/2018	35,000
08015180026	PHILLIPS ROXANA	MH	10	157	REDWOOD DRIVE	43,300	1.24	55,600	1.59	7/15/2014	35,000
08015180038	DEUSO CLIFFORD	MH	10	243	REDWOOD DRIVE	48,200	1.37	53,300	1.18	7/5/2017	45,000
08015180133	NICHOLS SIDNEY A & M	MH	10	7	ROSEWOOD DRIVE	106,300	0.34	96,300	0.85	8/30/2016	113,500
08015180119	ALEXANDER KATHY L	MH	10	55	ROSEWOOD DRIVE	89,200	0.36	90,100	0.97	10/12/2016	93,000
08015180112	HOISINGTON LINDA	MH	10	57	ROSEWOOD DRIVE	92,800	0.34	93,700	0.85	7/5/2017	110,000
08015180120	MINARD MONA M	MH	10	132	ROSEWOOD DRIVE	96,400	0.36	97,700	0.98	5/15/2015	100,000
08015180043	BAUGHMAN ALMA	MH	10	271	STERLING VIEW ROAD	64,100	0.35	68,700	1.02	4/22/2016	67,600
08015180050	HILL ESTAD TOR	MH	10	374	STERLING VIEW ROAD	72,900	0.37	82,300	1.10	4/10/2017	75,000
08015180054	CHARIN HAROLD	MH	10	436	STERLING VIEW ROAD	52,500	1.05	63,500	1.27	6/30/2014	45,900
08015180073	BARRY RICHARD	MH	10	447	STERLING VIEW ROAD	61,500	0.35	63,300	0.97	6/20/2014	65,000
08015180057	MACHIA ERNEST	MH	10	511	STERLING VIEW ROAD	66,600	0.37	66,900	0.97	4/26/2017	69,000
08015180110	KULLMAN PETER	MH	10	857	STERLING VIEW ROAD	77,800	1.18	67,900	1.03	12/7/2016	66,000
08015180132	DEUSO SUSAN	MH	10	857	STERLING VIEW ROAD	97,300	0.37	96,400	0.96	7/10/2015	100,000
Average							1.01		1.03		
Ratios Median							0.37		0.98		
Aggregate							1.00		0.99		

Placed All MHO in Park in Same NBHD



## Manufactured Housing

## Useful Web Sites

Vermont Department of Housing & Community Development

<http://accd.vermont.gov/housing>

<https://accd.vermont.gov/housing/mobile-home-parks/registry>

Park Detail (5 Year Lot History)

<http://accd.vermont.gov/sites/accdnew/files/documents/Housing/2018-MHP-Detail-Report.pdf>

Park Registry – Contact information, lot availability and lot rent.

<http://accd.vermont.gov/sites/accdnew/files/documents/Housing/2018-MHP-Registry.pdf>

## Manufactured Housing

## Registry of Vermont MHP

<https://accd.vermont.gov/sites/accdnew/files/documents/Housing/2018-Vermont-Mobile-Home-Park-Registry.pdf>

### 2018 Vermont Mobile Home Parks Detail Report

MHP ID	Park Name Town	2014	2015	2016	2017	2018	Increase (Percent)	Lots	Water	Sewer	Street Lights	Trash / Recycling	Snow Removal	Lawn Care	Community Space
<b>Addison County</b>															
97	Blakes Riverside Rentals, LLC Bristol							9	Yes	Yes		Yes	Yes		
<b>ALL RENTAL MHP</b>															
86	KTP or Kountry Trailer Park Bristol	202	252	259	267	275	36.14%	45	Yes	Yes	Yes	Yes			
87	Lauritsen MHP Bristol	192	198	203	209	215	11.98%	9	Yes	Yes					
263	Maple Ridge Mobile Home Park Bristol	224	232	238	245	252	12.50%	9	Yes	Yes	Yes	Yes			
209	Cove Point Mobile Home Park Leicester	371	384	395	409	424	14.29%	7	Yes	Yes					Yes
293	J. Earl Perkins Mobile Home Park Middlebury							2	Yes	Yes					
<b>ALL RENTAL MHP</b>															
80	Lindale Mobile Home Park Middlebury	285	295	299	308	315	10.53%	67	Yes	Yes	Yes	Yes			
315	Quesnel MHP Middlebury	290	290	290	290	290	0.00%	4	Yes	Yes		Yes	Yes	Yes	



## Manufactured Housing

## Determine Per Lot Rates

## MHP Sales &gt; 2015

Name	Location	Lots	Price	Date	\$/lot	Buyer	
Alta Gardens	Pownal	56	1,100,000	3/15	19,643	A.G. MHP	
ShelburneWood	Shelburne	28	950,000	9/15	33,929	Shelburnewood	
Cowdrey's MHP	Randolph	11	133,400	9/15	12,127	Cotnoir	
Evergreen MHP	Pownal	19	110,000	10/15	5,789	Hanson	
Katy-Win MHP	Johnson	48	1,369,000	10/15	28,521	Ship Sevin	+5 MHO
Farrington MHP	Burlington	117	3,575,000	11/15	30,556	CDI	
Pinecrest MHP	Morristown	53	1,150,000	1/16	21,698	Ship Sevin	
Cold Springs	West Fairlee	16	145,600	2/16	9,100	Davis	
Tetrault MHP	Derby	3	26,600	3/16	8,867	Courson	
Triangle Court	Brandon	12	285,000	4/16	23,750	Triangle CP	
Armstrongs	Randolph	16	400,000	11/16	25,000	RACDC	
Pine Tree Park	Brandon	20	275,000	12/16	13,750	Pratt	+7 MHO
BCP MHO	E. Hardwick	6	37,500	7/17	6,250	Singh Ent	+ Store
Westons MHP	Berlin	83	2,100,000	12/17	25,301	Weston CP	
Mt. Pleasant MHP	St. Johnsbury	91	1,962,500	12/17	21,566	Mt. Pleasant	
Washington North	Washington	20	547,000	1/18	27,350	Washington N	
Richford Villa	Richford	19	260,000	2/18	13,684	Spillane	+ House
215 Troy St	Richford	10	188,000	2/18	18,800	Spillane	
Windy Hollow	Castleton	44	1,050,000	2/18	23,864	Windy Hollow	
Nadeau MHP	Coventry	16	400,000	11/18	25,000		
			16,064,600				
	Aggregate Totals	688	0		23,350		
	Average			2 Years	22,224		

## Lower Quality MHP

Name	Location	Lots	Price	Date	\$/lot	Buyer
Lowest Quality						
Eatons	S. Royalton	24	300,000	8/14	12,500	Reincipis
Cowdrey's MHP	Randolph	11	133,400	9/15	12,127	Cotnoir
Cold Springs	West Fairlee	16	145,600	2/16	9,100	Davis
Tetrault MHP	Derby	3	26,600	3/16	8,867	Courson
Pine Tree Park	Brandon	20	275,000	12/16	13,750	Pratt
Richford Villa	Richford	19	260,000	2/18	13,684	Spillane
215 Troy St	Richford	10	188,000	2/18	18,800	Spillane
Nadeau MHP	Coventry	16	400,000	11/18	25,000	
	Aggregate	54	605,600		11,215	
	Average				14,229	

## Adjustment for Quality

Qualitative Rating	Differential
Significantly Superior	>20%
Superior	11 - 20%
Slightly Superior	5 - 10%
Similar	Equal - 5%
Slightly Inferior	5 - 10%
Inferior	11 - 20%
Significantly Inferior	<20%

## Manufactured Housing

## Market Value Per Lot

## Northfield Falls MHP

Name	Location	Lots	Price	Date	\$/lot	Rating	Adjustment
Triple L	Hinesburg	65	1,500,000	5/11	23,077	Signif Superior	18452
LeBlanc's MHP	Barton	31	410,000	1/12	13,226	Slightly Superior	12555
Greens MHP	Randolph	14	200,000	12/12	14,286	Slightly Superior	12857
Roys MHP	Swanton	32	760,000	8/13	23,750	Signif Superior	19030
					Average		15721

49 Lots @ 15,700

769,300

Qualitative Rating	Differential
Significantly Superior	>20%
Superior	11 - 20%
Slightly Superior	5 - 10%
Similar	Equal - 5%
Slightly Inferior	5 - 10%
Inferior	11 - 20%
Significantly Inferior	<20%



## Manufactured Housing

PROPERTY IDENTIFICATION			
PARCEL ID	00027-000A0		
NAME	R & G Properties		
SITU & ADDRESS			
WIA			
NEIGHBORHOOD	Northfield Falls MHO Park		
USED AS			
LAND COST			
BUILD COST			
VALUE COST			
VALUE INCOME			
FINAL VALUE			

INCOME & EXPENSE INFORMATION			
NET LEASABLE	SF		
Units	Type	Market Rent	\$/Year
48	Current	\$ 345.00	\$ 202,800.00
Gross Annual Income		\$	202,800.00
Less Vacancy & Collection		15%	\$ 30,420.00
Annual Effective Gross Income (EOI)		\$	172,380.00

Type	Amount
Insurance	\$5,700.00
Administrative	\$0,000.00
Repairs/Maint.	\$17,000.00
Advertising	\$0.00
Utilities (Electric)	\$50,000.00
Cleaning/Fees	\$0.00
Grounds/Maint.	\$0.00
Cleaning Units	\$0.00
Trash Removal	\$0.00
Reserve	\$3,072.00
Management 5%	\$8,619.00
<b>Total Expenses</b>	<b>\$85,439.00</b>

VAC. & CR. LOSS	15.00%
EXPENSE %	
CAP. RATE	11.00%
Effective Tax Rate	1.00%
Total Cap. Rate	12.00%

INCOME APPROACH VALUE INDICATIONS			
INDICATOR: ALTERNATE INDICATOR - 1 (CONSIDER FOR USE)			
GROSS INCOME	\$	202,800	
VAC. & CR. LOSS	\$	30,420	
EFF. GROSS INCOM	\$	172,380	
EXPENSES (TOTAL)	\$	85,439	
NET INCOME	\$	86,942	
CAP. RATE		12.00%	
VALUATION INDICATION	\$	725,000	INDICATOR VALUE = \$ 725,000

## Income Approach

- PGI Determine Gross Income  
 EGI Deduct for Vacancy and Collection Loss  
 NOI Deduct for Expenses  
 Determine Capitalization Rate  
 Value Divide NOI by Cap Rate

Go to Housing & Community Development for Rents

If do not know Vacancy can estimate from State Avg

Could send I&E forms to Park Owners for Expenses  
 Expenses generally range from 40% - 60%

Develop Cap rates from Band of Investment or actual sales if information is provided

## Manufactured Housing

Value Ranges \$702,000 to \$769,300  
 Estimated Value = \$725,000

Parcel	History	Land/IOB	Sec 1/Pg 1	Sec 1/Pg 2	Sec 1/Pg 3	valuation	Picture	Note
Land ID:	1	Type:	1	Water	Siding:	0	No Data	
Calc Method:	2	Quantity:	5	Excavated	Finish:			
Land Type:	5	Quantity:	5	Extensive	Class:	0	No Data	
Area:	6.27	SI Name:	Water System	Quality:	0	No Data		
Grade:	1.00	Rate:		% Good:				
Frontage:		Add to Hstc:	1	No	Name:	MH Park Sites		
Depth:		Add to Hmstd:	1	No	Rate:	12825.00		
Rate:		Outbid ID:	1		Add to Hstc:	1	No	
Add to CJ:	0	Type:	0	No Data	Add to Hmstd:	1	No	
S-imp ID:	1	Area/Diam:		49	Site/Barnt:			

Add Delete SKETCH

Itemized Property Costs					
From Table: MAIN Section 1 TOWN OF NORTHFIELD Record # 4303					
Property ID: 016116000 Span #: 441-139-11555 Last Inspected: 10/27/2014 Cost Update: 02/05/2019					
Owner(s): R & G PROPERTIES INC					
Sale Price: 0		Book: 0		Validity: No Data	
Sale Date: / /		Page: 0			
Address: 149 PARTRIDGE FARM ROAD					
City/St/Zip: BARRE VT 05641					
Location: 0 NHTP					
Description: 8.27 ACRES & MH PARK					
Tax Map #: 016-115-000					
Bldg Type: No Data		Quality: 0.00			
Style: No Data		Frame: No Data			
Area: 0		Yr Built: 0		Eff Age: 0	
# Rms: 0		# Bedrms: 0		# Kitchens: 0	
# 1/2 Bath: 0		# Baths: 0			
Item	Description	Percent	Quantity	Unit Cost	Total
BASE COST					
ADJUSTED BASE COST					
Subtotal					
REPLACEMENT COST NEW					
REPLACEMENT COST NEW LESS DEPRECIATION					
LAND PRICES					
	Size	Nbhd Mult	Grade	Depth/Rate	
AC Total	8.27	1.00	1.00		69,600
Total	8.27				69,600
SITE IMPROVEMENTS					
	Hstc/Hstd	Quantity	Quality		
Water	n/n	Extensive	Excellent		12,000
Sewer	n/n	Extensive	Excellent		15,000
Total					27,000
OUTBUILDINGS					
	Hstc/Hstd	% Good	Size	Rate	Extras
MH Park Sites	n/n	0	49	12,825.00	
Total					628,400
TOTAL PROPERTY VALUE					
725,000					
NOTES					



## Deleting Sketches



## Deleting Sketches

## Adding and Deleting Pages

## Deleting Sketches

## Reminder Area Code Table

**DAT File**

APEX Area Code Table  
AXWDDA1.DAT

- ☐ Area Code Table defines what areas are moved from APEX to CAMA.
- ☐ Customized for Vermont to move Sketch SQFT into CAMA record.
- ☐ Can be user modified but not recommended.

## Define Area Table and Sub Category Table

**Define Area**

Code	Area	Area Description
+GBA	Gross Bldg Area	Gross Bldg Area
+BSMT	Basement	Basement
+PCH	Porch	Porch/Patio
+GAR	Garage	Garage/Carport
+LAND	Land	Land
+SITE	Site Erosion	Site Erosion
+STH	Storage	Other
+MCA	Non-Calculated Area	Non-Calculated Area
+DGA	Detached Garage	

Calculated As: ☐ Positive ☐ Negative ☐ Auto-Subtract

LineStyle: ☐ Auto Post ☐ None ☐ Code ☐ Adj. Cde ☐ Base ☐ Factor ☐ Wall Area

Suffix:

**Define Area Sub Categories of GBA**

Code	Area
17.1	1st - 1st Floor
17.2	1st - 2nd Floor
17.3	1st - 3rd Floor
17.4	1st - 1st Floor
17.5	1st - 1st Floor
17.6	1st - 1st Floor
17.7	1st - 1st Floor

Calculated As: ☐ Positive ☐ Negative ☐ Auto-Subtract

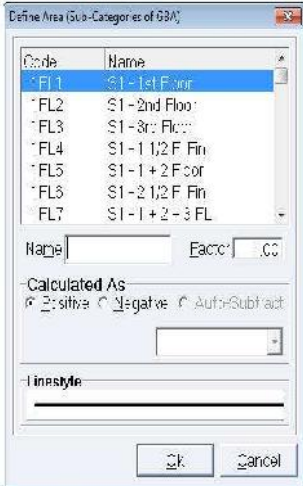
LineStyle:



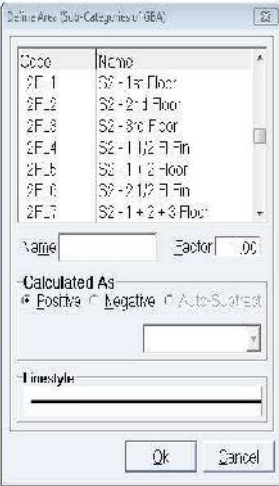
Deleting Sketches

Area Code Table Defines The Section


Section 1




Section Data



Section 2




Porch Data



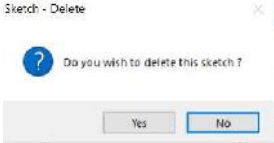
Deleting Sketches

To Permanently Delete an Existing Sketch

Right Click Mouse on SKETCH Button



Will be prompted to Delete  
Yes or No

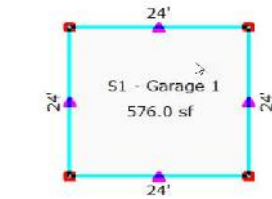




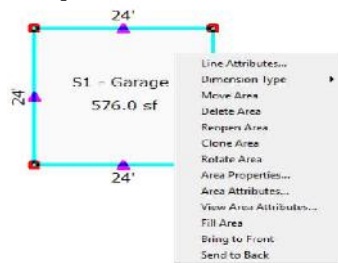
## Deleting Sketches

## Ways to Delete Sketch Areas

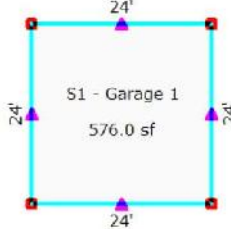
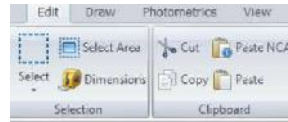
Highlight the Sketch Area to be Deleted  
Put Mouse in Area and Click



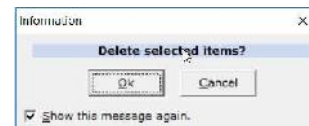
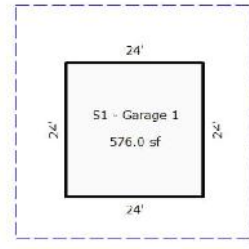
1- Right Click Mouse – Delete Area



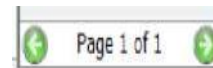
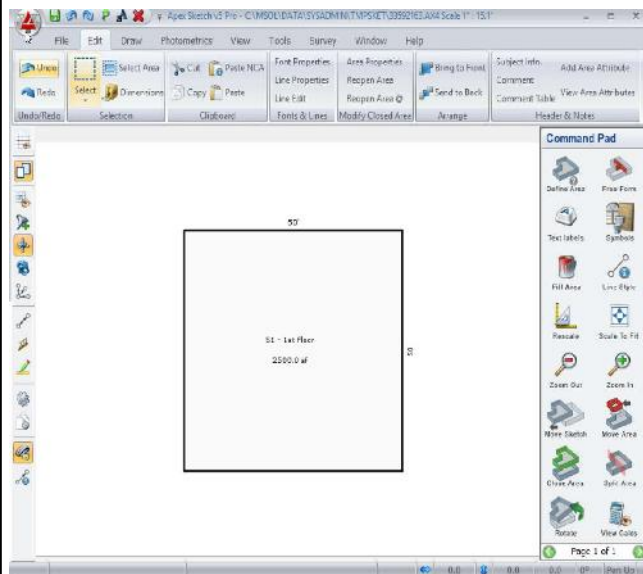
2- Highlight Area – Select Edit and Cut



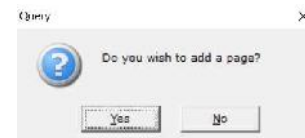
3- Drag Mouse Around Area  
Hit Delete Key



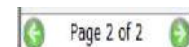
## Deleting Sketches



Click on Arrow – Prompted to Add Page



Will Add a Blank Page









Deleting Sketches

### **Common Mistakes in APEX**

- Forgetting to Save the Sketch in APEX AND CAMA
- Trying to use the Mouse to sketch
- Incorrect use of Area Code Table



**NEMRC**  
**New England Municipal Resource Center, Ltd**

**SEMINAR EVALUATION FORM**

We appreciate you taking a moment to supply us with your honest and objective input about today's seminar. This will allow us to better prepare for future seminars.

Seminar Title \_\_\_\_\_ Date \_\_\_\_\_

Name & Title \_\_\_\_\_ Organization \_\_\_\_\_

1. Please tell us what you thought about this seminar.