For Educational Purposes Only:

The material within is intended to give the course participant a solid understanding of general principles in the subject area. As such, the material may not necessarily reflect the official procedures and policies of the Georgia Department of Revenue or the Department's official interpretation of the laws of the State of Georgia. The application of applicability to specific situations of the theories, techniques, and approaches discussed herein must be determined on a case-by-case basis.

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Blair McLinn

Real Estate Appraiser III

Georgia Department Of Revenue

Local Government Services Division

Office: 404.724.7000 (Atlanta)

Cell: 404.290.5098

Email: blair.mclinn@dor.ga.gov

Tiny house on wheels

(THOW)

What is a "THOW"?

- A tiny house on wheels (THOW), is a structure which is intended as a **full time residence or year-round rental** property and meets the following five conditions:

What is a "THOW"?

- **1. Built on a trailer that was registered with the builder's local DMV.**
- **2. Towable by a bumper hitch, frame-towing hitch, or fifth-wheel connection.**
  - Cannot move under its own power. *(and was not designed to be moved)*
- **3. Is no larger than allowed by applicable state law.**
  - *(The typical THOW is no more than 8'6" wide, 30' long, and 13'6" high.* ***Larger tiny houses may require special a commercial driver's license and/or special permits when being towed.****)*
  - **Please note:**
    - 3.a. Total length: 100 feet; trailer length: 53 feet (56 feet for boat transporters); width: 8 feet 6 inches (excluding mirrors); height: 13 feet 6 inches (14 feet on designated roads).
    - 3.b. Roof height is from bottom of tires to the top of the highest exterior point on the house, including any protrusions. The roof height may be taller when stationary, as long as it is collapsible for towing of the THOW. Chimney piping may need to be removed for travel and then reinstalled to meet clearance requirements for use.
    - 3.c. If slide-outs are included, the plans should be reviewed and approved by a structural engineer licensed in the state in which the THOW is built.
- **4. has at least 70 square feet of first floor interior living space, and no more than 400 square feet (excludes any lofts).**
- **5. includes basic functional areas that support normal daily routines (such as cooking, sleeping, and toiletry).**

Why is a THOW not like an RV?

- **RV:**
  - A tiny house on wheels is technically an RV.
  - However, a THOW differs from a traditional RV in that an RV is a recreational vehicle intended for **non-permanent living**, whereas a **THOW is built as a residence.**
  - In addition, while RVs are typically built to a standard and have certification. (either by the RVIA or an independent service), **a THOW may be owner-built and may or may not be certified.**

http://tinyhousecommunity.com/guidelines.htm

Why is a THOW not like a Park Model?

Park Model RV:

- Park models are RVs that are either wider than 8.5 feet in the transport mode or are greater than 320 sqft in the set up mode.
- Park Model RVs, like regular RVs, must still be no bigger than 400 sqft in the set up mode.
- a park model is a type of RV and is intended for **non-permanent living.** According to the RVIA, "Park model RVs are actually titled and registered just like any other RV. Due to their design, small size and use as recreation, vacation and seasonal units.

http://tinyhousecommunity.com/guidelines.htm

O.C.G.A. 40-1-1 Definitions

- (31) **"Motor home"** means every motor vehicle designed, used, or maintained primarily as a mobile dwelling, office, or commercial space.

- (68) **"Trailer"** means every vehicle with or without motive power, other than a pole trailer, designed for carrying persons or property and for being drawn by a motor vehicle and so constructed that no part of its weight rests upon the towing vehicle.

Why is a THOW not like a Manufactured Home?

➨Manufactured Home:

- A THOW is not a manufactured home because it is not built in a factory and it is often smaller than 320 square feet.
- A manufactured home is built to the Manufactured Home Construction and Safety Standards (HUD Code) and displays a certification label on the exterior of each transportable section.
- Manufactured homes are built in the controlled environment of a manufacturing plant and are transported in one or more sections on a permanent chassis.

http://tinyhousecommunity.com/guidelines.htm

O.C.G.A. 8-2-131(4) "Manufactured home"

- means a structure, transportable in one or more sections, which, in the traveling mode, **is eight body feet or more in width or 40 body feet or more in length** or, 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……..

<u>What about the trailer?</u>

- **If it is a motor vehicle for which no title is required then the TAVT does not apply. Likewise, if there is a vehicle that has a title but it is not a motor vehicle, then TAVT does not apply. For those vehicles not subject to TAVT, normal sales and use tax rules and annual ad valorem tax may still apply.**
  - **<u>For example, the following are not subject to TAVT:</u>**
    - **Pull-behind trailers**
    - Pull-behind campers
    - Mopeds
    - Any vehicle for which a Georgia title has not been issued, such as
      - *1. vehicles manufactured prior to 1963 (these vehicles are not eligible to receive a Georgia title)*
      - *2. 1963 -1985 model year vehicles that do not have a Georgia title (these vehicles may have a Georgia title but are not required to in all cases)*

Not all trailers are normal trailers!

- Keep in mind the trailer's original use.
- Some trailers are typical trailers meant for hauling
  - Titled as trailer
- Some are specifically designed as Travel Trailers
  - Custom built to distribute weight evenly
  - Titled as travel trailer

Some people do not give full disclosure!

PRINT CLEAR

T-23 (Revised 1-2017)
Web and MV Manual

Georgia Department of Revenue - Motor Vehicle Division
Homemade Trailer Affidavit

ANY CORRECTION OR ALTERATION WILL VOID THIS AFFIDAVIT

Purpose of this Affidavit: This affidavit is to be used to obtain a serial plate for a homemade trailer. This affidavit shall not be used to obtain a plate for a manufactured trailer.

How to submit this Affidavit: This affidavit must be completed in its entirety, legibly printed in blue or black ink or typed, and submitted along with all required document(s) to the county tag office in your county of residence. Please refer to http://dor.georgia.gov to locate the county tag office in your county of residence.

Required Document(s): Parts receipts or bill of sale.

A OWNER INFORMATION

Primary Owner's Full Legal Name: First Name | Middle Initial | Last Name | Suffix

Mailing Address: Street No. | Street Name | Apt/Suite No.

City: | State: | ZIP Code: | Telephone No.:

Secondary Owner's Full Legal Name: First Name | Middle Initial | Last Name | Suffix

Mailing Address: Street No. | Street Name | Apt/Suite No.

City: | State: | ZIP Code: | Telephone No.:

B TRAILER INFORMATION

Trailer Type: | Year Model/Built: | Weight:

Builder's Full Legal Name: | Completion Date:

C CERTIFICATION

I/We do solemnly swear or affirm under penalty of false statement, in accordance with the provisions of Georgia law, that the information contained in this affidavit is true and accurate to the best of my knowledge.

Primary Owner Driver's License No.: | Signature: | Date: / /

Secondary Owner Driver's License No.: | Signature: | Date: / /

D NOTARY PUBLIC ACKNOWLEDGMENT

Personally appeared before me, the undersigned officer, duly authorized by law to administer oaths, comes the owner(s) named in section A, who being duly sworn, states that he and/or she is the legal and rightful owner(s) of the trailer described in section B; and further states that this trailer is free and clear of all liens, security interests and encumbrances and the materials used in its construction have been paid to this date.

Sworn to and subscribed before me this ____ day of Month , Year

Notary Seal or Stamp

Notary Public's Full Legal Name:

Physical Address:

Email Address: | Telephone No.:

Signature of Notary Public: | Commission Expires: / /

INSTRUCTIONS
How to complete the T-23 Form

COMPLETING this AFFIDAVIT

This affidavit must be completed in its entirety, legibly printed in blue or black ink or typed. **Any correction or alteration will void this affidavit.**

1. Record the registrant(s) information. The mailing address block should contain the physical address of the registrant.
2. Record the trailer information for which the serial plate is being requested.
3. Certify that the information contained in this affidavit is true and accurate. All signatures must be notarized.

REQUIRED DOCUMENT(S)

The following document is required:

- Parts receipt or bill of sale.

SUBMITTING this AFFIDAVIT

This affidavit must be submitted along with all required document(s) to the county tag office in your county of residence. Please refer to http://dor.georgia.gov to locate the county tag office in your county of residence.

IMPORTANT INFORMATION

Upon submission of this affidavit the county agent will give you a T-22C (Permission for County Assigned Serial Number Plate for a Homemade Trailer) and a serial plate for the homemade trailer. You must permanently affix the serial plate to the homemade trailer with rivets and have a Georgia Law Enforcement Officer complete the T-22C certifying that the serial plate has been affixed to the trailer. The completed T-22C should be returned to your county tag office for the issuance of a license plate and a registration certificate.

What items are affecting the FMV of a THOW?

- **Financing**
  - The property owners options are:
    - **Credit Union/Bank Loan**: Personal loan (*most common*)
    - **Bank Loan**: The Lightstream division of Suntrust Bank offers loans for tiny houses on wheels (they don't have to be RVIA certified)
    - **RV Loan**: If your tiny house will be on wheels and you are buying it from a **certified RV builder**, you can get an RV loan.
    - **Your Builder**: Some tiny house builders offer loans on their houses.
    - **Private or Peer-To-Peer Lending**: Lending Club, Prosper, or Tiny House Lending.

Most banks will not lend money to build or purchase a tiny home

What items are affecting the FMV of a THOW (cont.)?

Insurance

- Foremost Insurance, a division of Farmers Insurance:
  - will cover personal-use tiny houses that are either **RVIA** or **NOAH certified.**
  - ***Foremost Insurance is the only insurance company in GA to insure a tiny house on wheels.***
- Why have a **RVIA** or **NOAH** Certificate?
  - With the certifications, a THOW will be accepted at most RV parks, however, without a certification the THOW most likely would not be allowed on site.

What does a RVIA Certification mean?

- **Recreation Vehicle Industry Association (RVIA):**
  - Is an inspection certification based on the adopted standards for construction of recreational vehicles and park model RVs.
  - An RV is a vehicle designed as **temporary living** quarters for recreational, camping, travel or season use. RVs may be motorized (motorhomes) or towable (travel trailers, folding camping trailers and truck campers). Off-road vehicles are not included in the RV definition.
- **RV Types (sold by recreation vehicle dealers):**
  - Motorhomes
  - Travel Trailers
  - Folding Camping Trailers
  - Truck Campers
- **THOWS are not listed because they are intended for full time living and do not have to follow RVIA standards.**

http://www.rvia.org/?ESID=facts

What does a NOAH Certification mean?

- **National Organization of Alternative Housing (NOAH):**

- Like a building inspector, NOAH inspects the THOW at
  5 different stages.

- **The inspections may be preformed by:**
  - InterNACHI Certified Professional Inspectors
  - Engineers
  - General Contractors
  - Electricians
  - Plumbers
  - Other professionals, as needed

NOAH Certification Inspection Stages

Stage 1 - Trailer Frame

- Dimension of frame & tongue metal
- Cross-member spacing
- Axle weight rating label, if available
- Lug pattern
- Breaks
- Coupler size
- Length & width of

Stage 2 - Frame

- Frame up with trailer mounts
- All hurricane straps & headers

Stage 3 - All Trades

- Sheathing
- Rough plumbing
- Rough electrical
- HVAC system

(This may be divided into 2 separate inspections.)

Stage 4 - Insulation

- Windows
- Exterior door
- Insulation

Note: Stages 2,3 & 4 can be combined except for insulation, as long as everything can be seen (anchor points, hurricane straps, etc...)

In this case, a separate inspection for insulation will be necessary.

Stage 5 - Final

- Final complete product—including picture of title or certificate of origin for trailer
- Roof—ridge caps, drip edge, rakes, screw pattern, flashing
- Siding—proper trim and seal
- Electrical—check panel for proper breakers and loads, check for GFCI outlets, switches, external wire in conduit or UF
- Accommodations—toilet, shower, cooking source and sink
- Heating and cooling source
- Windows must be tempered glass, covered with safety film, or have shutters or means of covering for travel, (Can simply be 1/4" plywood, or plastic panels.)
- Smoke Detector
- Dangerous gas detectors if gas is being used
- Moisture Control System
- Fire Extinguisher
- Red handle on egress window

Note: If something doesn't pass it can be confirmed on the next inspection that it was taken care of as long as it isn't something that would be covered up before then. In this case, inspector will note re-inspect requirement on the report and then during the next inspection inspector will re-inspect and note the issue was corrected.

All NOAH inspections of THOWs are through video conference calls

What Certification Represents…

•The NOAH Standard **incorporates safety & construction standards** currently used by the Recreational Vehicle (in the case of a Tiny House on Wheels) & Home Building industries.

•**A NOAH Certification Seal** displayed on the structure or tongue of the trailer provides a visible symbol & confirmation of THAT Tiny House **successfully completing the entire inspection process** performed by NOAH inspectors.

•**NOAH Certification Seals are numbered & unique to each individual Tiny House.**

•All NOAH inspections of THOWs are **through video conference calls and recorded via audio, video, .jpg, .doc, etc.**

•All elements of each inspection **record are archived by Certification Seal number, VIN** (or other identifier) & Name of Builder for easy identification in the future.

•Inspection **Records are retrievable for review by lenders, insurers, individual owners, municipalities, etc.**

•**NOAH Certification provides the unique distinction & credibility of a third-party inspection of EACH Tiny House**.

What items are affecting the FMV of a THOW (cont.)?

- **Market:**
  - Because of the difficulty of getting insured and financing, there is a limited market.
  - **Thetinylife.com**
    - Thetinylife.com says that 68% of the owners of tiny homes don't have mortgages.
    - Approximately 2 out of 5 tiny home 0wners are 50 years of age or older

What items are affecting the FMV of a THOW (cont.)?

Zoning:

- Zoning restrictions within counties do not allow a THOW to be lived in within the county

Rural Development

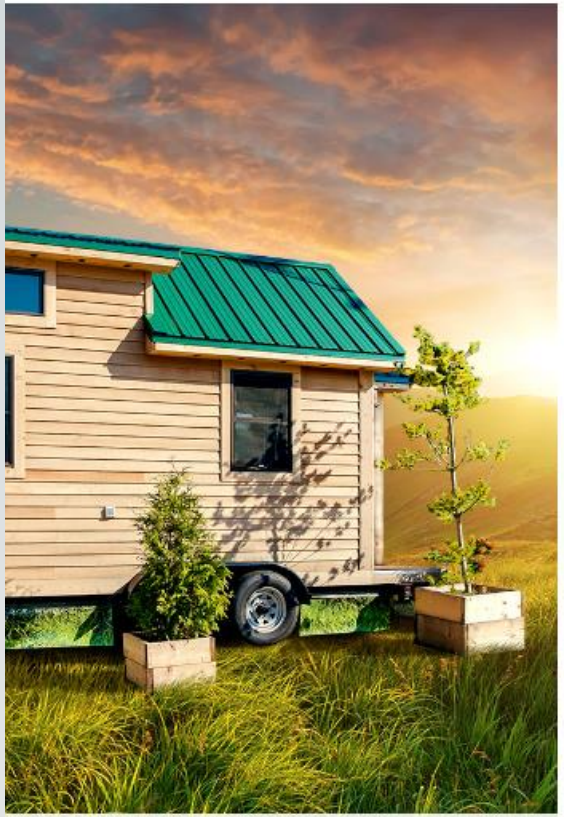
What items are affecting the FMV of a THOW (cont.)?

- Location of the build
- Costs more to build in California than it does in Georgia!

How does the current market look?

84 LUMBER | TINY LIVING

MODELS SHOP FINANCING FAQ CONTACT NEWS



THEROVING

THESHONSIE

THEDEGSY

THECOUNTRYSIDE

Meet our 4 Tiny House models: the Roving, the Degsy, the Shonsie, and the Countryside! Our tiny homes can best be described as cabin-like, contemporary, cottage-style, and country. They are all portable and under 210 square feet, giving you a greener environmental footprint and fueling your wanderlust, so you can focus on enjoying all of life's little moments!

https://84tinyliving.com/roving/

MEET *TINY LIVING BY 84*

BUILD YOUR OWN

Trailer + Plans

This DIY package for *Tiny Living by 84 Lumber* includes the architectural blueprints for one of the tiny home models, a materials list, and a trailer built to meet the requirements of the selected house. All materials on the list and essentials to build a tiny home can be purchased at a local 84 Lumber.

from
$6,884
*TAX & DELIVERY ADDITIONAL

SEMI-DIY

Tiny Home Shell + Trailer + Plans

The Semi-DIY package includes a "shelled in" tiny house placed on a custom trailer, complete with windows, a door, and a shower. The package also comes equipped with the architectural blueprints and a materials list for DIYers to add their own exterior and interior finishing touches.

from
$19,884
*TAX & DELIVERY ADDITIONAL

MOVE-IN READY

Fully Outfitted Tiny Home

A completed tiny house that is fully outfitted both inside and out. The home is built on a custom trailer and ready for move-in and immediate travel. These homes take eight to ten weeks for custom completion.

from
$49,884
*TAX & DELIVERY ADDITIONAL

THE COUNTRYSIDE

84 LUMBER | TINY LIVING

BUILD YOUR OWN

Trailer + Plans

This DIY package for *Tiny Living by 84 Lumber* includes the architectural blueprints for the Countryside tiny home model, a materials list, and a trailer built to meet the requirements of the selected house. All materials on the list and essentials to build a tiny home can be purchased at a local 84 Lumber.

from
$6,884
*TAX & DELIVERY ADDITIONAL

SEMI-DIY

Tiny Home Shell + Trailer + Plans

The Semi-DIY package includes a "shelled in" tiny house placed on a custom trailer, complete with windows, a door, and a shower. The package also comes equipped with the architectural blueprints and a materials list for DIYers to add their own exterior and interior finishing touches.

from
$31,884
*TAX & DELIVERY ADDITIONAL

MOVE-IN READY

Fully Outfitted Tiny Home

A completed Countryside tiny house that is fully outfitted both inside and out. The home is built on a custom trailer and ready for move-in and immediate travel. These homes take eight to ten weeks for custom completion.

from
$79,884
*TAX & DELIVERY ADDITIONAL

We can see the quality difference!

Hummingbird Tiny Homes

THE
TINY LIFE
TINY HOUSES, TINY LIVING

Have a custom built Tiny House

Magnolia

- Magnolia 24' ($45,000)
- Magnolia 26' ($50,000)
- Magnolia 30' ($55,000)

Rosebud

- Rosebud 24' ($45,000)
- Rosebud 26' ($50,000)
- Rosebud 30' ($55,000)

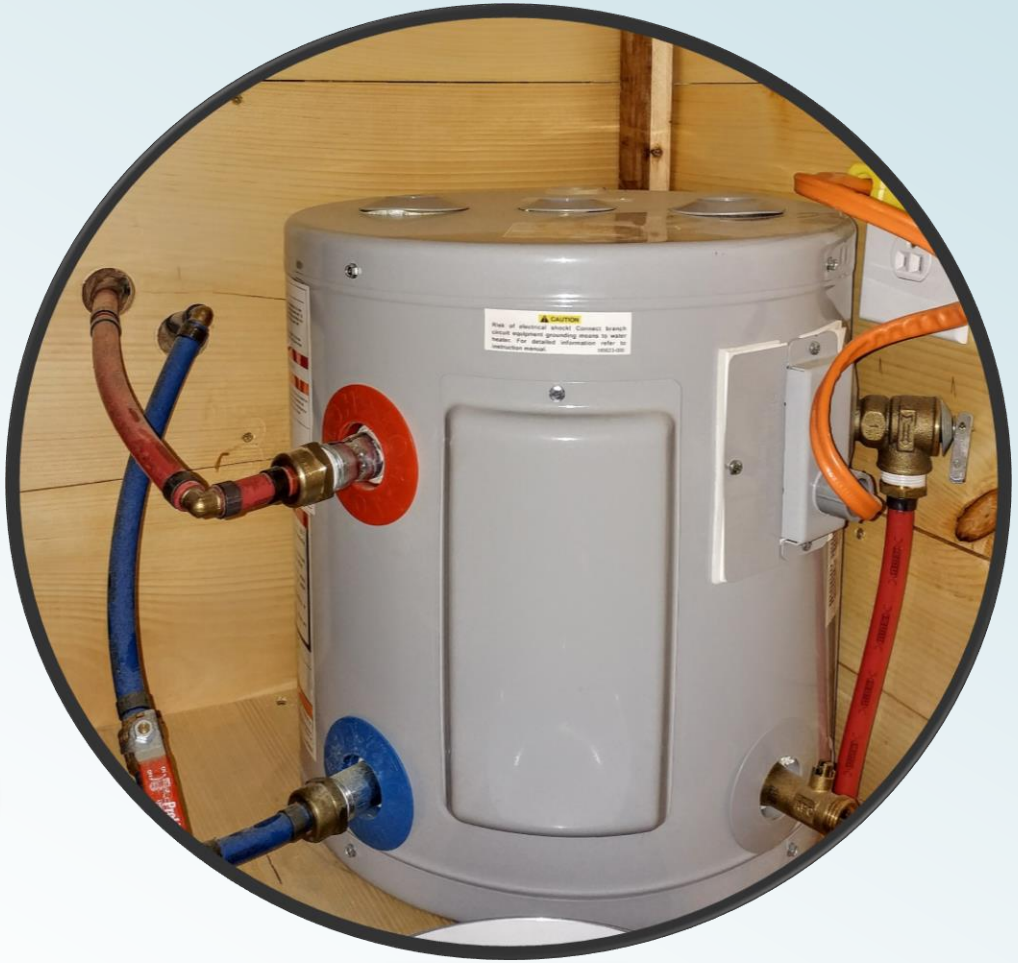
Cherry Blossom

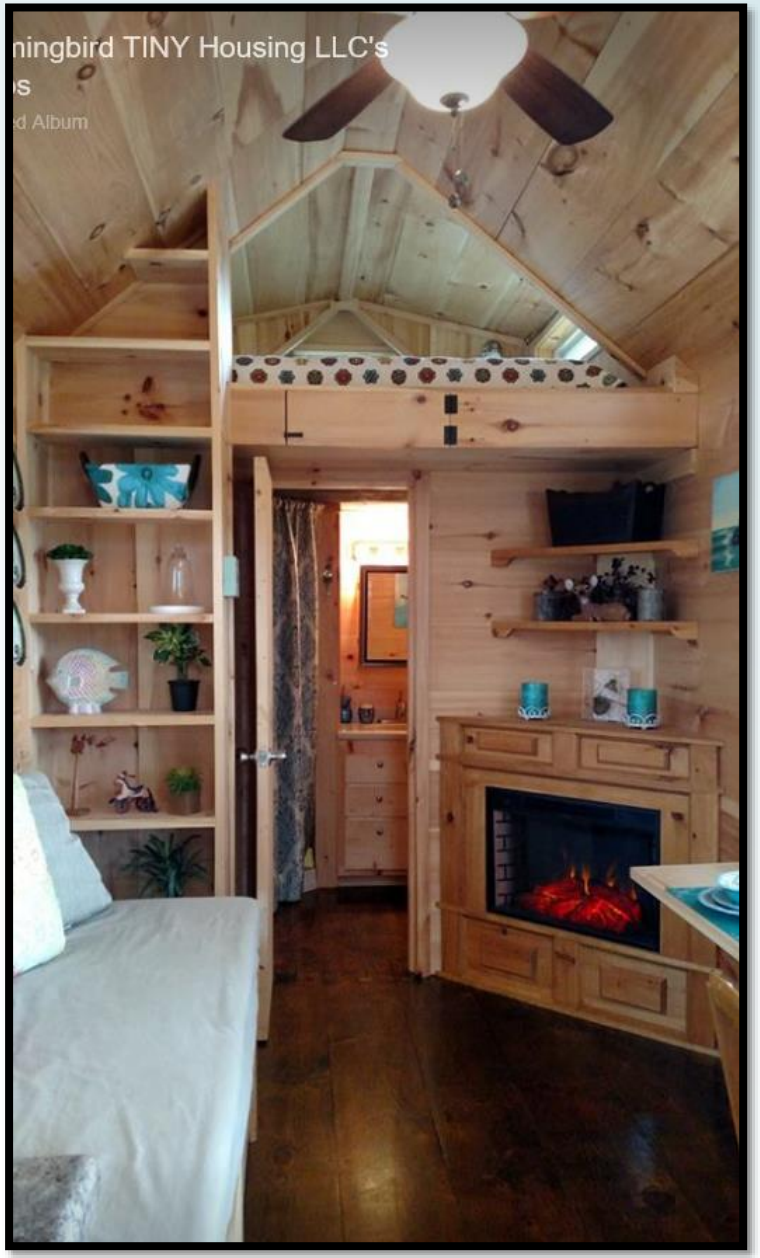
- Cherry Blossom 24' ($50,000)
- Cherry Blossom 26' ($55,000)
- Cherry Blossom 30' (60,000)

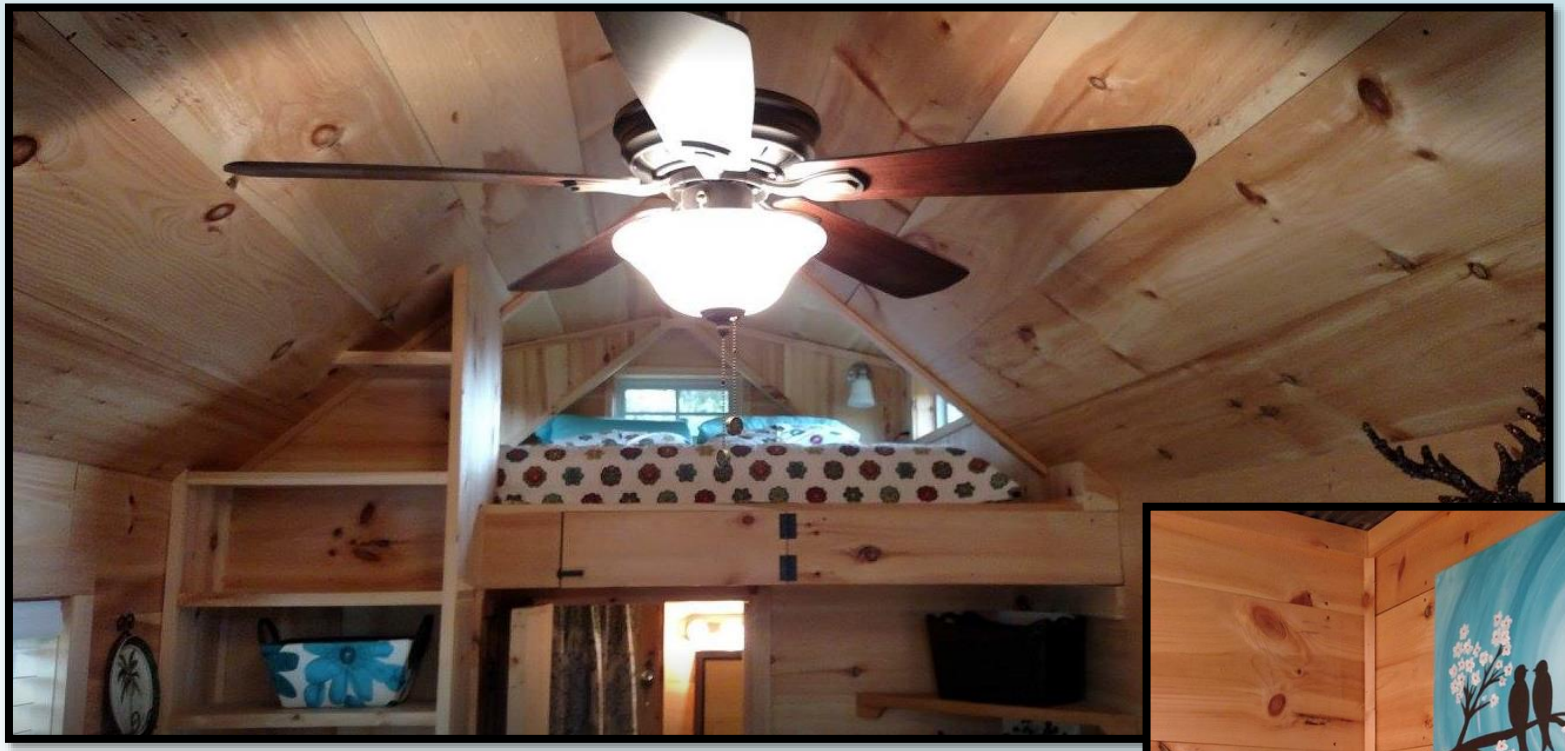
New construction!!!

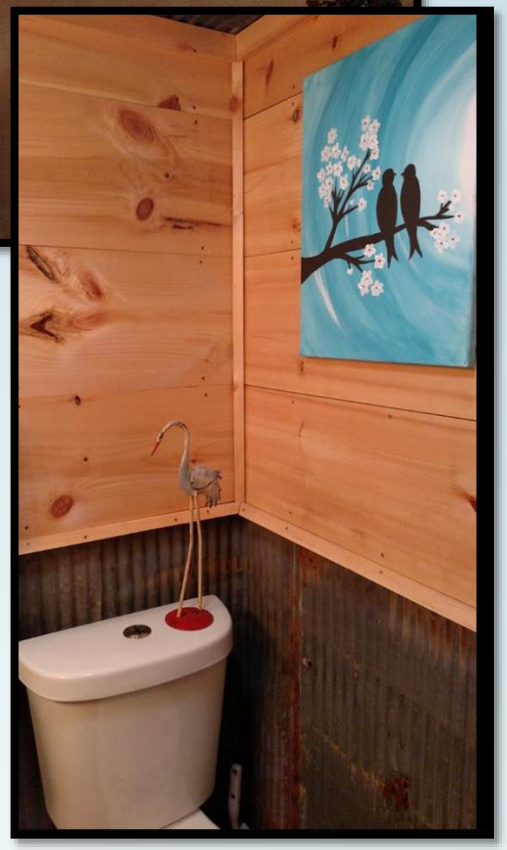
The finished product!

What can I get for $50,000


CAUTION

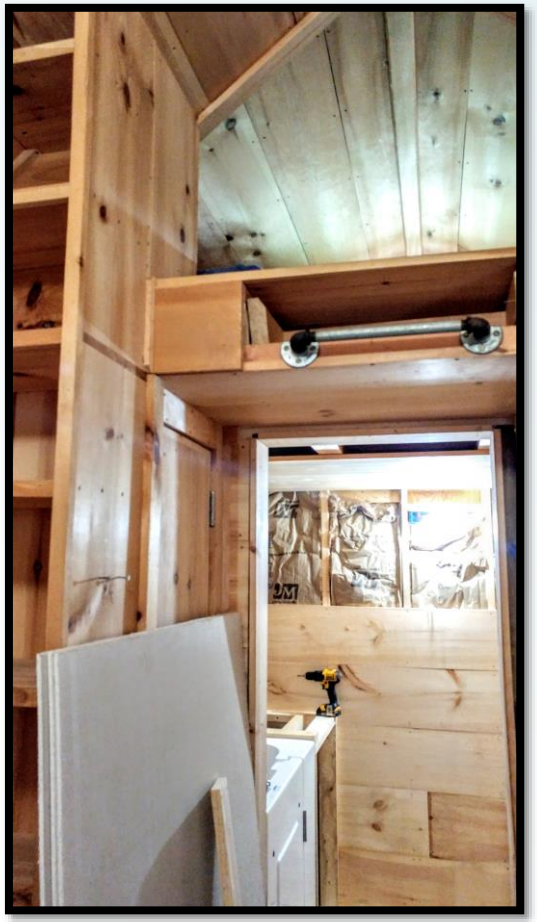


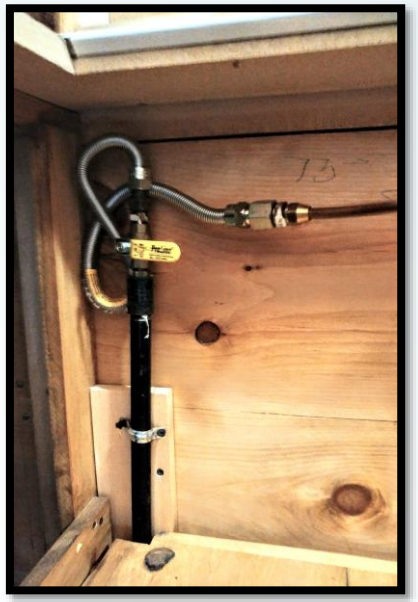


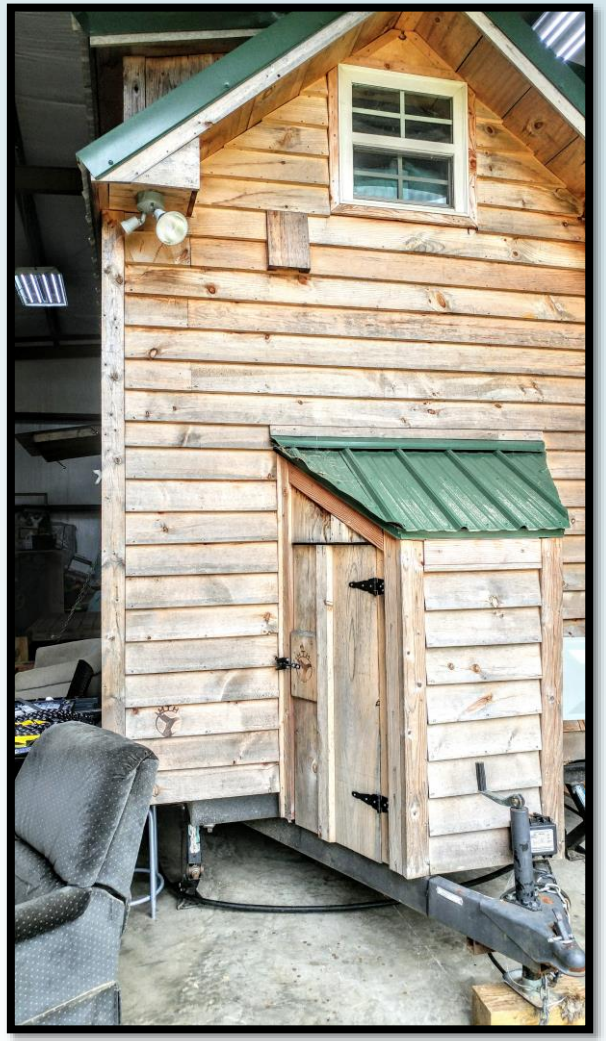


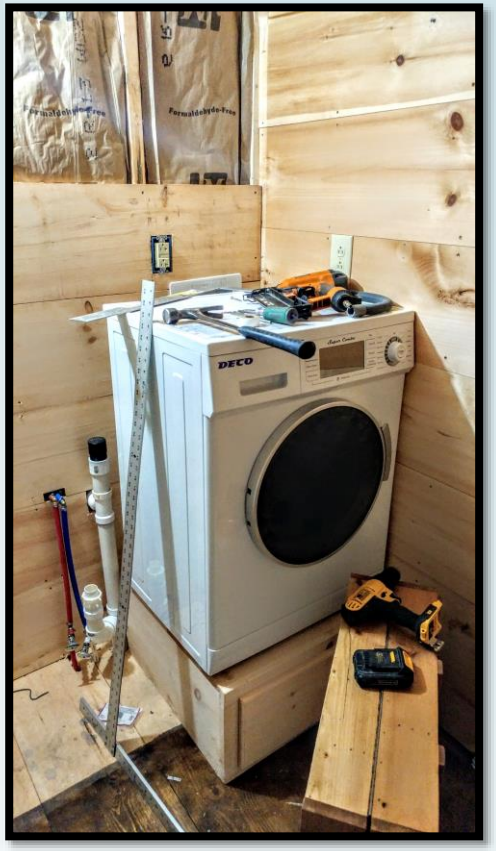
Time to remodel!

Remodel work









Manta.com

Atlanta tiny homes project.

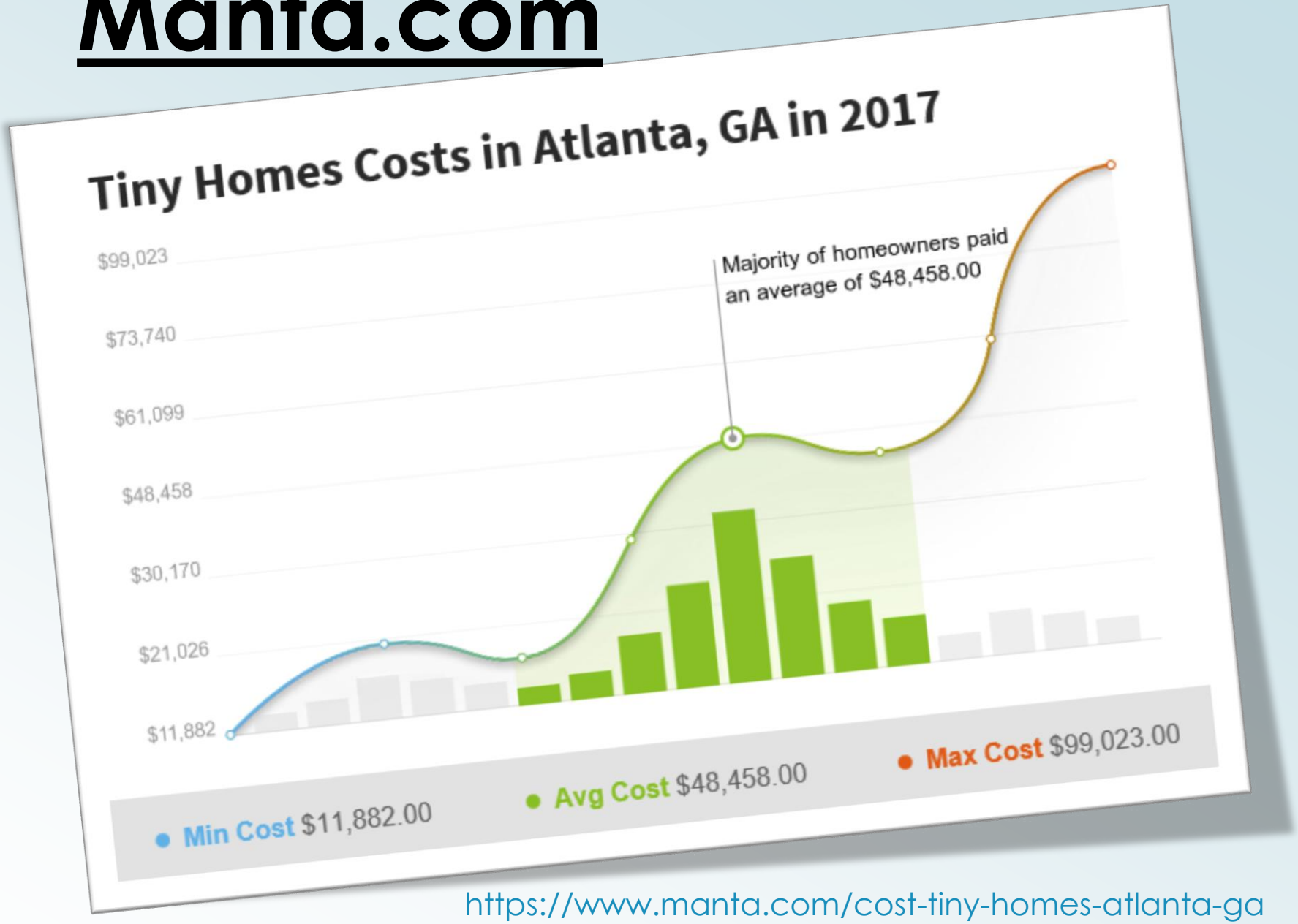
As our numbers show in 2017 average cost that homeowners paid for major remodel in Fulton county is between $11,882.00 and $99,023.00.

This Tiny Homes Atlanta Quote Includes:

Average labor costs to build an addition in Atlanta, Georgia.
Average costs for materials and equipment for tiny homes in Atlanta.
All project costs (surface preparation, components and machinery), and cleanup fees.

This Atlanta Tiny Homes Estimate Does NOT Include:

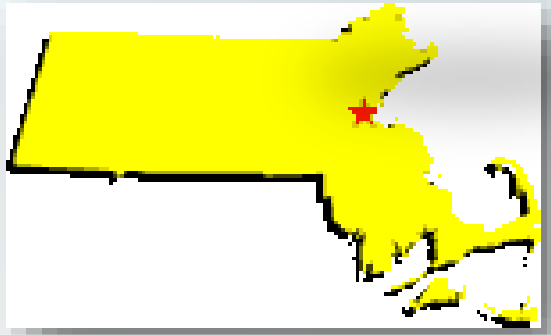
Any permits required for tiny homes Atlanta projects.
Inspection and/or Atlanta building fees.
Materials and supply Fulton and Georgia sales taxes.
Materials and supply Atlanta sales taxes.
Any general contractor fees, if used for the project. Such fees generally add another $5,814.96-$7,268.70 to the total.



https://www.manta.com/cost-tiny-homes-atlanta-ga

States that address some regulations for Tiny houses

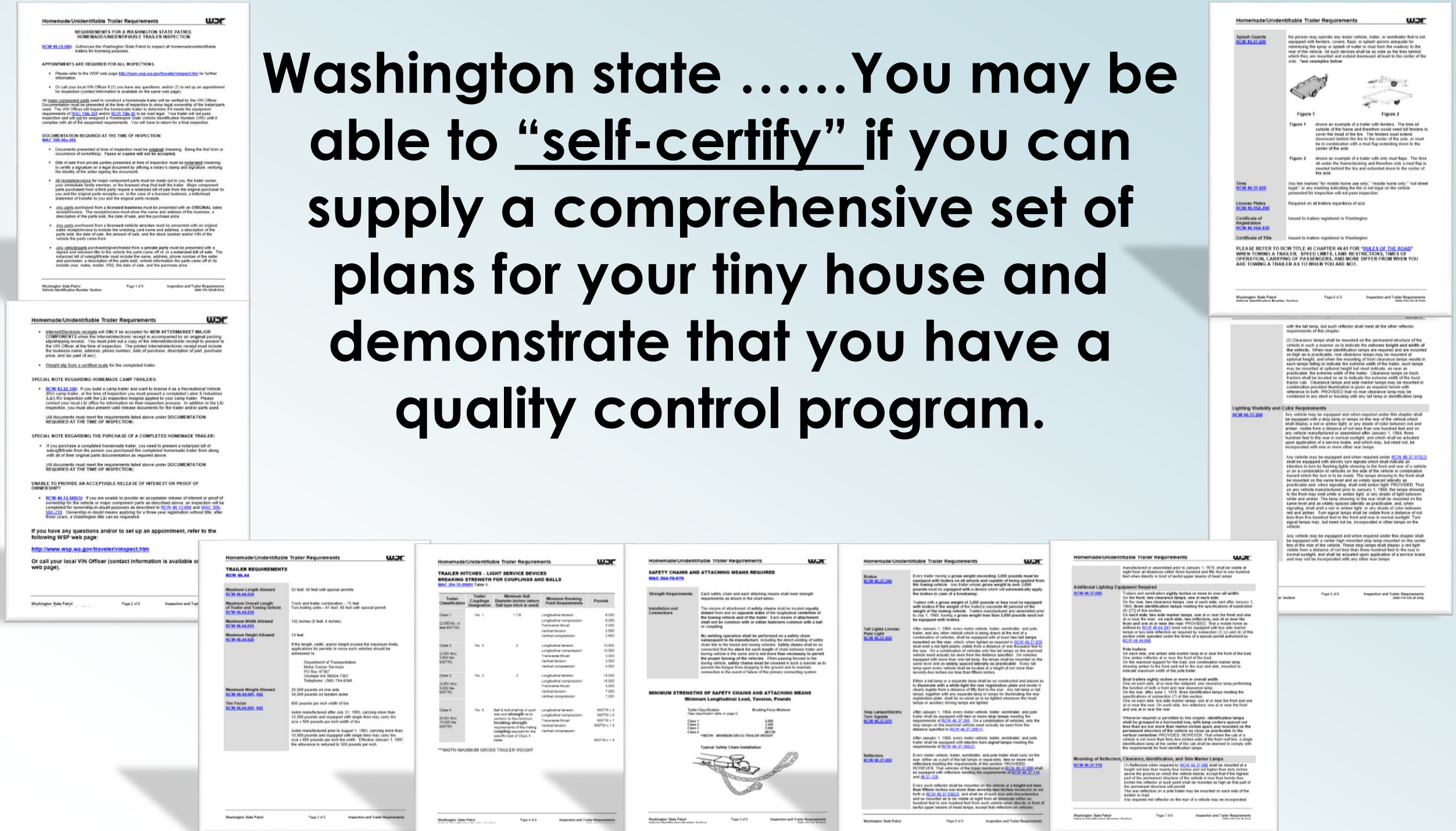
- California
- Colorado
- Florida
- Massachusetts
- Michigan
- New York
- Oregon
- Texas
- Washington



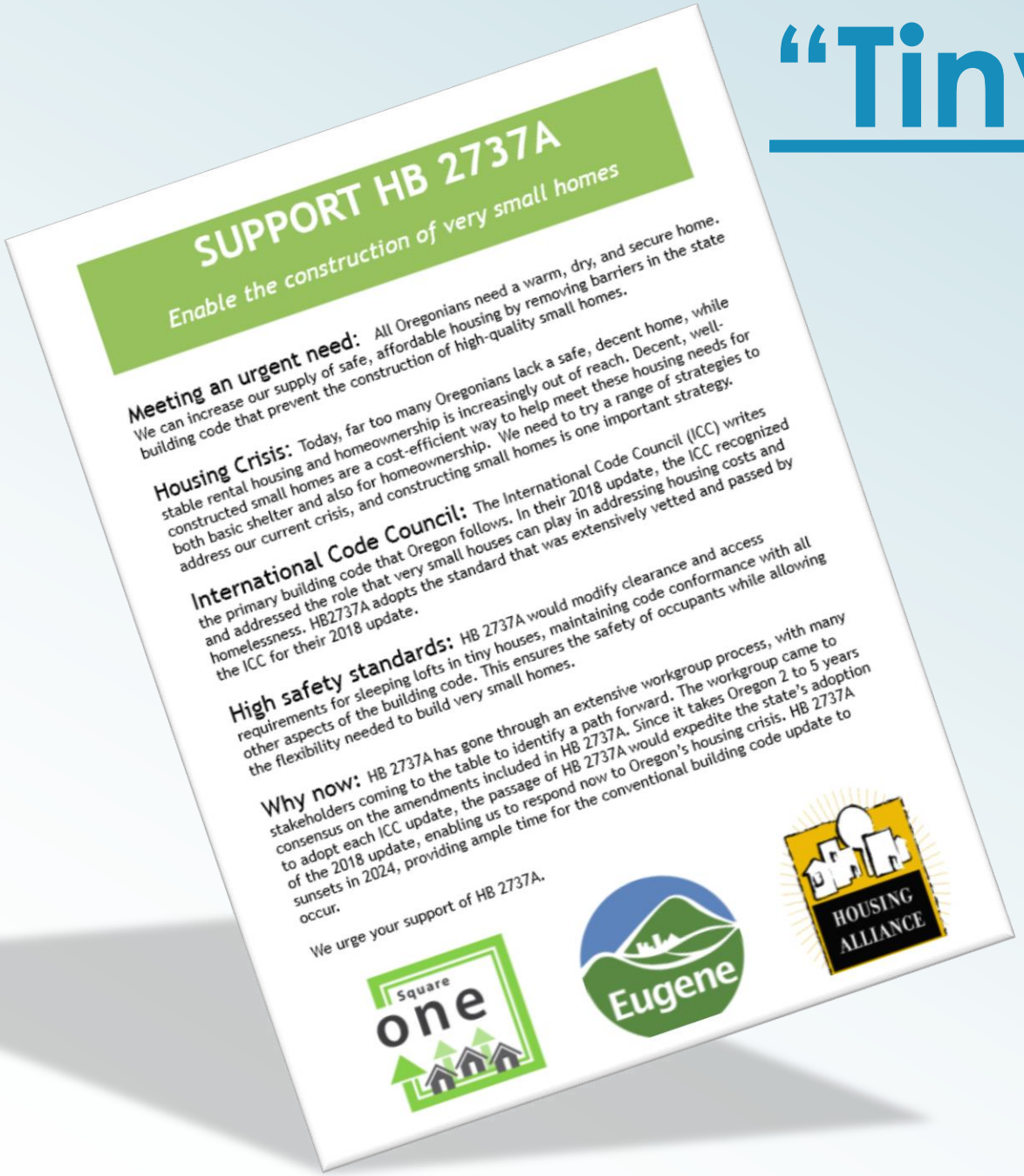
Fresno, California

- (2015) became the **first large city in the United States to define and allow tiny houses**, including those on wheels, in its local codes, making it a model for other communities looking to create paths for tiny houses on wheels. Still, Fresno's rules are quite prescriptive. **A tiny house on wheels must:**
  - be built to RV standards,
  - be highway legal,
  - be capable of being towed,
  - be unable to move under its own power,
  - look like a conventional house,
  - have at least 100, but no more than 440, square feet, including a
  - kitchen,
  - bathroom, and
  - sleeping space, and
  - comply with owner-occupancy restrictions.

Washington state ……You may be able to “self-certify” if you can supply a comprehensive set of plans for your tiny house and demonstrate that you have a quality control program.



“Tiny House Bill”



SUPPORT HB 2737A

Enable the construction of very small homes

Meeting an urgent need: All Oregonians need a warm, dry, and secure home. We can increase our supply of safe, affordable housing by removing barriers in the state building code that prevent the construction of high-quality small homes.

Housing Crisis: Today, far too many Oregonians lack a safe, decent home, while stable rental housing and homeownership is increasingly out of reach. Decent, well-constructed small homes are a cost-efficient way to help meet these housing needs for both basic shelter and also for homeownership. We need to try a range of strategies to address our current crisis, and constructing small homes is one important strategy.

International Code Council: The International Code Council (ICC) writes the primary building code that Oregon follows. In their 2018 update, the ICC recognized and addressed the role that very small houses can play in addressing housing costs and homelessness. HB2737A adopts the standard that was extensively vetted and passed by the ICC for their 2018 update.

High safety standards: HB 2737A would modify clearance and access requirements for sleeping lofts in tiny houses, maintaining code conformance with all other aspects of the building code. This ensures the safety of occupants while allowing the flexibility needed to build very small homes.

Why now: HB 2737A has gone through an extensive workgroup process, with many stakeholders coming to the table to identify a path forward. The workgroup came to consensus on the amendments included in HB 2737A. Since it takes Oregon 2 to 5 years to adopt each ICC update, the passage of HB 2737A would expedite the state's adoption of the 2018 update, enabling us to respond now to Oregon's housing crisis. HB 2737A sunsets in 2024, providing ample time for the conventional building code update to occur.

We urge your support of HB 2737A.

Square one

Eugene

HOUSING ALLIANCE

- Oregon’s Bill 2737—the “tiny house bill”—would create new requirements for the construction of these small dwellings, making it easier for people to build safe tiny abodes without resorting to **illegal** building projects. The bill passed the state’s House of Representatives earlier this month and is being considered by the state Senate, ***but there is pushback.*** (May 2, 2017)

	Appendix V	*Add new APPENDIX V 'TINY HOUSES' to read as follows: **APPENDIX V** **TINY HOUSES** **SECTION AV101 GENERAL** **AV101.1 Scope.** This appendix shall be applicable to tiny houses used as single dwelling units. Tiny houses shall comply with this code except as otherwise stated in this appendix.	Robert Reed Southface	

*Note: These amendments are "proposed only" and have not been adopted by the Department of Community Affairs.

Page 2 of 10

ACTION: A (Approve as Submitted); R (Approve as Revised); D (Disapprove); W (Withdrawn); CF (Carry Forward)

GA Dept. of Community Affairs (DCA)
60 Executive Park South, N.E.
Atlanta, Georgia 30329-2231

PROPOSED CODE AMENDMENTS
2017 SCAC Sub-Committee Meeting
May 10, 2017

DCA Staff: Bill Towson
Phone: (404) 679-3109
Date Rev.: 05-10-2017

Note Proposed Amendments: (added text to the code is: underlined, deleted text to the code is: ~~struck through~~)

ITEM	SECTION	SUMMARY	PROPONENT	ACTION
		APPENDIX AV102 DEFINITIONS **AV102.1 General.** The following words and terms shall, for the purposes of this appendix, have the meanings shown herein. Refer to Chapter 2 of this code for general definitions. **EGRESS ROOF ACCESS WINDOW.** A skylight or roof window designed and installed to satisfy the emergency escape and rescue opening requirements in Section R310.2. **LANDING PLATFORM.** A landing provided as the top step of a stairway accessing a loft. **LOFT.** A floor level located more than 30 inches (762 mm) above the main floor and open to it on at least one side with a ceiling height of a maximum of 5 feet, used as a living or sleeping space. **TINY HOUSE.** A dwelling that is 400 square feet (37 m2) or less in floor area excluding lofts. **SECTION AV103 CEILING HEIGHT** **AV103.1 Minimum ceiling height.** Habitable space and hallways in tiny houses shall have a finished ceiling height of not less than 6 feet 8 inches (2032 mm). Obstructions shall not extend below these minimum ceiling heights including beams, girders, ducts, lighting and other obstructions. **Exception:** Ceiling heights in lofts are permitted to be a maximum of 5 feet. **SECTION AV104 LOFTS** **AV104.1 Minimum loft area and dimensions.** Lofts used as a sleeping or living space shall meet the minimum area and dimension requirements of Sections AV104.1.1 through AV104.1.3. **AV104.1.1 Minimum area.** Lofts shall have a floor area of not less than 35 square feet (3.25 m2). **AV104.1.2 Minimum dimensions.** Lofts shall be not less than 5 feet (1524 mm) in any horizontal dimension.		

PROPOSED

Georgia Dept. of Community Affairs

On June 22, 2017 Vote to adopt

Implement for 2018

Because it is an appendix to the building codes, counties and cities may choose to adopt. This is a direct reflection of the International Residential Code (IRC) passed Dec. 2016 to be implemented in 2018

05/18/2017

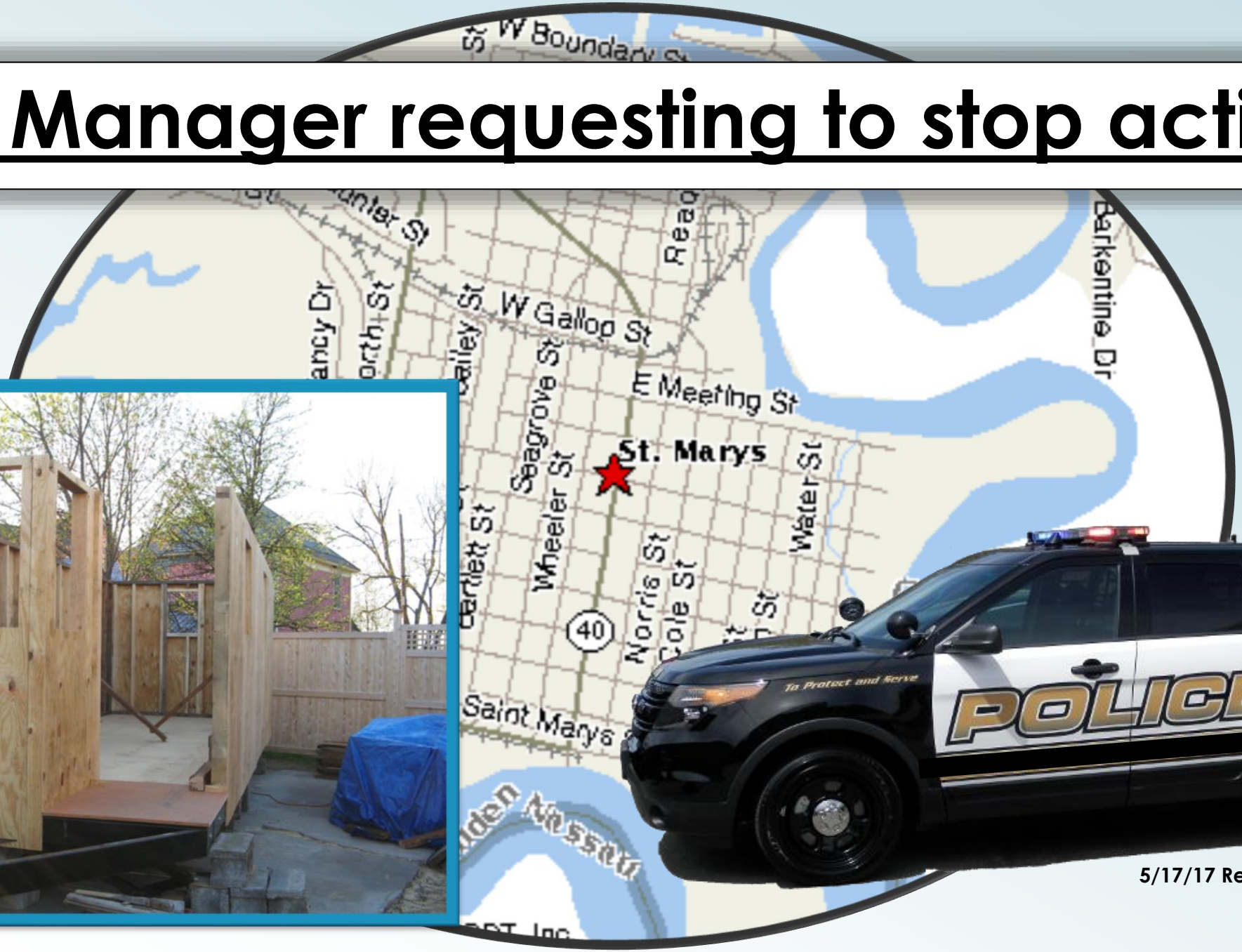
www.curbed.com

- The newly-approved (IRC) appendix—spearheaded by Tiny House Build's **Andrew Morrison**, a veteran builder who lives and works out of the 207-square-foot "HOME," ……

- *"First off, the new appendix only addresses tiny houses not on wheels. Morrison says he will immediately start working on **another appendix that deals with tiny houses on wheels**. He believes it will be a challenge, but less of one than were they to try to approve code dealing with both mobile and immobile tiny houses all in one go; The already approved appendix sets up an **important precedent**."*

https://www.curbed.com/2016/12/14/13926418/tiny-houses-building-codes

City Manager requesting to stop action!



5/17/17 Reported

What is the assessors part in the value of THOW?

- The Board of assessors will get involved with the value of the THOW when the item is appealed by the taxpayer or representative.
- When discovered and not properly returned by the taxpayer

How to estimate a value of a THOW?

- Because the market is extremely limited on THOWs, it would be difficult to use the Market approach.
- Cost approach to value is the preferred method used by private appraisers.
- Like in most structures appraised, you will have to identify the quality and class of a THOW.
- It may be hard to estimate a "True fair market value" without looking on the inside of the THOW.
- Having no RVIA or NOAH would have some impact on the value. However, the market has not yet defined what impact it does have.
- Location of the build project.
- Builder