

Assessor's Manual – Data Collection & Maintenance of Property Inventories

The following documentation is a supplement to the Assessor's Data Collection Manual providing additional information regarding the construction grade and overall condition for residential buildings. The Assessor's Data Collection Manual contains the specifications for collecting and maintaining property inventory to support the assessment of properties.

Dwelling Grades

Grade is the quality of construction of a residence. The quality of construction of a residence will influence its value and it may vary within a given type of residence.

Examination of both materials and workmanship is fundamental when determining the overall quality of construction. While the quality of the materials and workmanship of individual building components may vary, the overall quality will tend to be consistent for the entire residence. In addition, the quality of materials or workmanship tend to reinforce each other.

Workmanship is often superficial and its quality can be readily observed. Solid and level floor structures, plumb walls, smooth finish on concrete and plastered surfaces, mitered joints in both exterior and interior woodwork and proper fittings of doors and windows are all indication of better quality workmanship. As with workmanship, the quality of materials is usually apparent during the inspection of the residence. The grades of wood, floor coverings, or fixtures, whether standard or custom, are primary indications of the quality of materials.

Design can be another indication of quality. Residences of lower quality utilize stock plans and are usually a simple floor plan. Higher quality residences are usually individually designed with considerable attention to detail.

Owing to various factors, such as the owner's need to cut costs as a project progresses, design difficulties that only became apparent at the time of construction, or other such unusual factors which altered the flow, or quality of the final product, the grade designation of a dwelling may have elements of two different categories of grade, making the definitive grade selection at the discretion of the person doing the rating. It should be clear that some homes will just not clearly fit into one of the categories set forth below. It becomes a matter of experience and judgement as to the final grade selection.

The following is a summary definition and list of the grades used in the 2016 Scarsdale revaluation, which are consistent with the grading procedures previously utilized for the 2014 Scarsdale revaluation and further, are consistent with the protocol set forth in the New York State Office of Real Property Services *Assessors Manual - Data Collection and Maintenance of Property Inventories*. A *plus* or *minus* indicator is used to recognize slight variations among houses and grades and are used at the discretion of the appraiser.

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Superior Grade: Residences of superior quality are designed to be unique stately home and having all the features typically characteristic of mansion-type homes. They are normally built by an architect to the exact needs of the clients and with unique and elaborate architectural styling. Imported materials are often used. Specially designed rooms to accommodate leisure activities such as home theatre, swimming pools, and libraries are often a part of the homes in this category. Costs represent the highest cost in residential construction.

Construction grade designations in this category are:

AAA+, AAA, AAA-

Excellent Grade: Residences of excellent quality are usually individually designed and are characterized by the fine quality of workmanship, finishes, and appointments with attention to detail. They exhibit unique architectural styling. Residences at this quality level are inclusive of excellent material and workmanship and are somewhat unique in design. They may include vaulted or tray ceilings, archways and dual staircases. Costs represent the high cost in residential construction.

Construction grade designations in this category are:

AA+, AA, AA-

Very Good Grade: Residences of very good quality are typical of those built in high quality tracts, or developments and are frequently individually designed. Attention has been given to interior refinements and detail. Exteriors have good fenestration with some custom ornamentation. Costs of construction in this category can be similar to those in the excellent grade category.

Construction grade designations in this category are:

A+, A, A-

Good Grade: Residences of good quality construction are, perhaps, mass-produced in above-average residential developments, or are built for an individual owner. Design is usually from standard plans. Good quality, standard materials are used throughout. These houses generally exceed the minimum construction requirements of lending institutions, mortgage insuring agencies and building codes. Some attention is given to architectural design in both refinements and detail. Kitchens tend to have several built-ins. There is usually one bathroom for each 2 bedrooms. Interiors are well finished usually having some quality wallpaper, or wood paneling. Exteriors have good fenestration with ornamental materials, or other refinements. Costs of construction in this category generally represent the base costs in the local market.

Construction grade designations in this category are:

B+, B, B-

Average Grade: Residences of average quality are constructed to meet, or in some respects exceed building codes at the time of construction. They are usually mass-produced and will meet, or exceed the minimum construction requirements of lending institutions, mortgage insuring agencies and building codes. By most standards the quality of materials and workmanship are acceptable, but it does not reflect custom craftsmanship. There are a minimal amount of built-in features. Cabinets, doors, hardware and plumbing are usually stock items. Architectural design will include ample fenestration and some ornamentation on the front elevation. Costs of construction in this category are less than those in the good grade category.

Construction grade designations in this category are:
C+, C, C-

Fair Grade: Residences of fair quality are frequently mass-produced. Low cost, basic production is a primary consideration. Although overall quality of materials and workmanship is below average, these houses are not substandard with respect to construction requirements of lending institutions, mortgage insuring agencies and building codes. Interior finish is plain with few refinements, minimum number of inexpensive windows and doors. Design is from stock plans and ornamentation, if any, is usually limited to the front elevation. Costs of construction in this category represent the lowest costs available in the marketplace.

The one construction grade designation in this category is: D

Overall Condition

This item is used to record the overall physical condition of the residence.

- 1 - **Poor** – Indication that the structure is severely dilapidated and is badly in need of repair. This home is "barely habitable" and is often found abandoned.
- 2 – **Fair** - Indication that the structure shows definite signs of deferred maintenance. The functional utility is somewhat diminished but the house is usable. It could be characterized as "needing work". Clutter or uncleanliness does not always indicate actual deterioration of building components.
- 3 - **Normal** - Indication that the structure shows signs of deterioration caused by normal "wear and tear". The residence is usable and reflects an ordinary standard of maintenance.
- 4 - **Good** - Indication that a portion, if not all, the residence is in "like-new" condition. It shows limited signs of deferred maintenance and reflects above normal upkeep. Older homes may have undergone some remodeling.
5. **Very Good** – Indication that the residence is in “like-new” condition. Both the interior and exterior of the house is updated.
6. - **Excellent** - This indicates that the residence does not require any work at all and appears to be in "new" condition.