Apparel, Footwear, and Soft-Goods Depreciation Without Blanket Arbitrariness

Canonical Web Version: https://restorationintel.com/apparel-footwear-and-soft-goods-depreciation/

Direct Answer: Fair apparel and soft-goods valuation rejects arbitrary flat-percentage closet haircuts by grouping clothing, footwear, and linens into transparent condition and quality tiers—separating unworn new-with-tags garments, structured outerwear, luxury footwear, and everyday basics before applying depreciation.

Field Benchmark & Decision Matrix

Soft-Goods Subclass	Typical Replacement Drivers	Lifespan & Depreciation Behavior	Common Valuation Error	Defensible Field Practice
New-With-Tags / Unworn Stock	Exact brand/style tag MSRP or current retail	Minimal to 0% physical wear if stored clean pre-loss	Grouped into 'used 3-year clothing' blanket line	Photograph intact retail hang-tags and group separately
Tailored Suits, Cashmere & Outerwear	Brand, fiber content, lining & tailoring grade	5 to 10+ yrs; worn infrequently per season	Priced at fast-fashion polyester suit RCV	Capture label, fabric tag, and tailor/dry-clean care history
Goodyear-Welted Leather Boots / Dress Shoes	Full-grain leather, resoleable construction	8 to 15+ yrs with resoling and cedar shoe trees	Depreciated identically to $40 glued foam sneakers	Document leather soles, brand stamp, and heel condition
Technical Outdoor / Safety Workwear	Membrane rating, FR compliance, insulation spec	4 to 8 yrs depending on abrasion exposure	Replaced with casual fleece or non-FR workwear	Record exact membrane/FR certification tag for LKQ
Everyday Shirts, Denim & Activewear	Department or athletic brand tier	2 to 5 yrs depending on wash-cycle rotation	Claiming 100% Mint on faded daily-wear cotton	Bucket by Brand Tier + Condition (Good / Fair) with shelf counts
Bath Linens, Sheets & Bedding	Thread count, weave, down/fill weight	3 to 7 yrs; guest linens last much longer	Mixing luxury down duvets into $25 blanket lots	Separate guest-suite vs master bedding and capture fabric tags

Practitioner Operational Takeaways

• Shoot wide panoramic closet rod, drawer, and shoe-rack photos before packing or bagging any textiles.

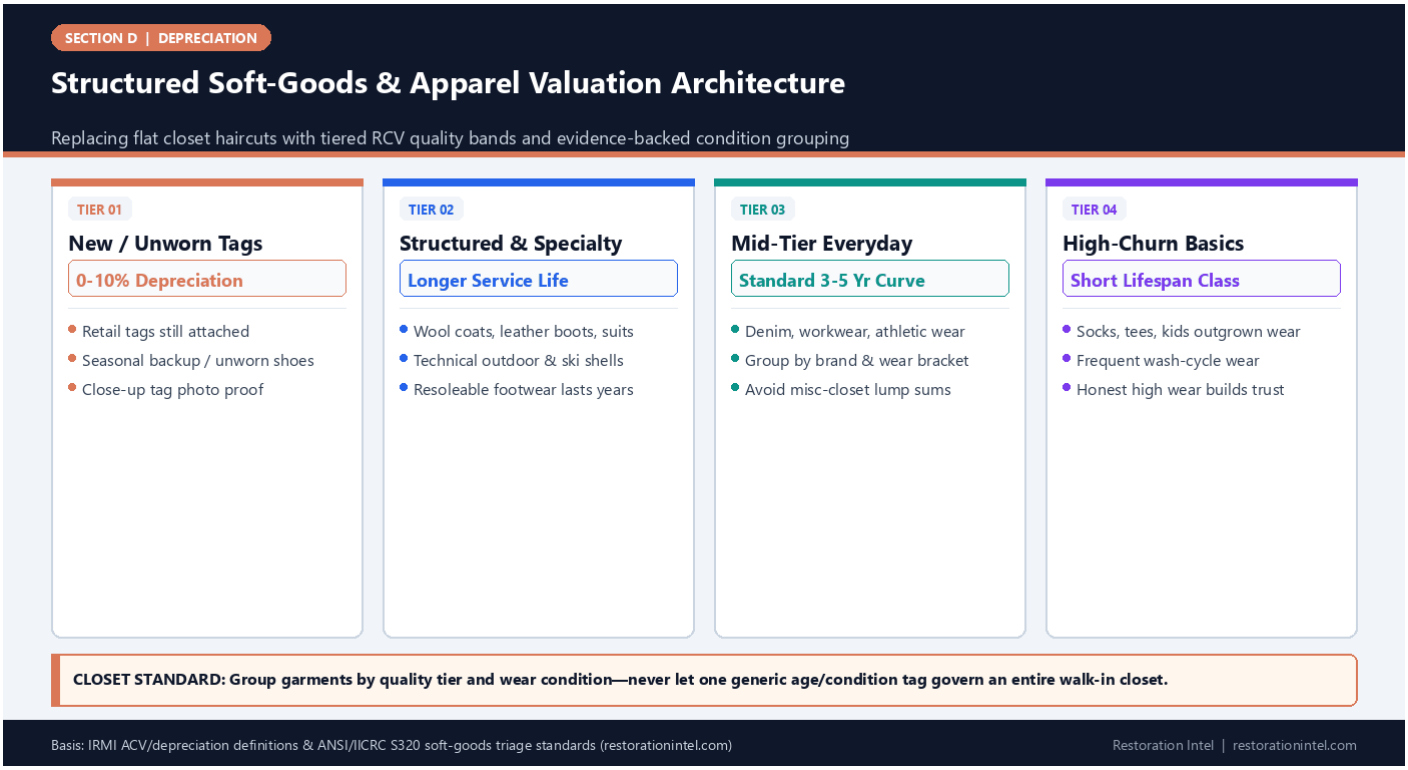
• Separate non-salvageable garments into distinct quality and condition lines rather than using one flat closet average.

• Photograph intact retail hang-tags on New-With-Tags garments and fabric/brand labels on suits, outerwear, and luxury bedding.

• Distinguish long-life resoleable footwear and structured coats from short-lifespan athletic shoes and everyday cotton basics.

• Document failed test-cleaning results or Category 3 / heat-damage proof before transferring questionable textiles to replacement RCV.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/apparel-footwear-and-soft-goods-depreciation.md
- **IRMI Insurance Glossary: Actual Cash Value (ACV):** https://www.irmi.com/term/insurance-definitions/actual-cash-value
- **IRMI Insurance Glossary: Depreciation:** https://www.irmi.com/term/insurance-definitions/depreciation
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **ANSI/IICRC S700 Fire & Smoke Restoration Standard:** https://iicrc.org/s700/