

# **360/alue**®

# Replacement Cost Guide and Instructions for completing the IPI/NISN Interior Replacement Cost Worksheets

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# Primary Information: Year Built

Enter the year this home was originally built. Be sure to fill out the field entirely, using all 4 digits (i.e. 1987).

This question is important when dealing with structures constructed before 1945. Specifying any post-1945 home additions using the Addition sections. You can specify the year each addition was added. Major changes in building materials and building codes occurred at or around 1945. Therefore, determining how much of the structure was rebuilt, remodeled, or added before and after 1945 has a significant impact on the valuation accuracy.

If the majority of the home was stripped to the studs and remodeled, use the original year built, and then select the correct new features and finishes of the home for the most accurate replacement cost.

# **Primary Information: Use Functional Replacement Cost**

Indicates whether to use functional replacement cost. Default is actual replacement cost.

The actual replacement cost is an estimate of how much it would cost to replace the structure to its actual state using the same materials that currently exist in the structure. The functional replacement cost is an estimate of how much it would cost to replace the structure with a functionally equivalent structure.

Certain construction technique assumptions are made based on the age of the structure when estimating the replacement cost. When you check the Use Functional Replacement Cost checkbox, assumptions are made based on current construction techniques. For example, it is assumed that chair rail in a home built before 1910 is 2 1/2" hardwood with simple pattern (regardless of specified structure quality). However, for homes built after 1960, it is assumed the chair rail is 2 1/2" paint-grade finger-jointed pine or equivalent for lower quality structures, and 2 1/2" stain-grade fir or pine for higher overall structure qualities.

# **Primary Information: Number of Stories**

Select the home's predominant story height from the list. Below are general guidelines for the available selections.

Note: The number of stories must match the selected style of home listed above.



















**Bi-Level** 





Select the home's predominant style from the list. Below are general guidelines for the available selections.



**A-Frame** 

The A-Frame style is characterized by a steeply sloping roof line that extends to the ground on both sides. The steep pitch of the A-Frame roof is designed to resist heavy snow and wind loads. A-Frame homes are normally 1.5 to 2.5 stories in height. Because of limited living space, A-Frames are most often built as vacation or second homes. Characteristics often include:



**4-Level Split** 



Tri-Level Split





- Steeply sloping roof extended to the ground
- Usually found in high elevation areas, built on sloping ground
- May have walk-out basement
- Triangular/A shape
- Front and rear gables

- 1.5 or 2.5 stories
- Small total living area
- Several large windows in the front and rear
- Minimal vertical wall surfaces
- Deep set eaves



Also referred to as Southwestern, Territorial, and Santa Fe style homes. Most popular in the Southwestern United States, these homes are typically 1 or 2 stories, with adobe block construction and simple floor plans. Characteristics often include:

- Stepped levels
- > Flat roof with no overhang
- > Adobe brick exterior
- Roof parapet

- Porches, terraces, and/or courtyards
- Exposed timber trim over exterior windows and doors



An all-American housing style that was developed from the first design as a Cape Cod beach house, the bungalow was most popular between 1900 and 1920. It can now be found in most areas across the country. Characteristics often include:

- Open or closed porch with square columns
- Low-pitch roof
- > Shallow or deep-set eaves, with exposed roof rafters
- 1.5 2 stories
- Simple floor plan
- Masonry chimney





A simple, utilitarian, rustic home, a cabin is typically built on a stone or earthen foundation. Characteristics often include:

- 1 or 1.5 Stories
- 1 or 2 rooms
- Wood exterior

- > Rustic, utilitarian details
- Lack of ornamentation
- Small living area



The Cape Cod style house typically has 1.5 stories with doghouse dormers on the front roof slope and a partial or full dormer on the rear roof slope. Characteristics often include:

- ➤ 1.5 stories, with an angled gable roof
- Wooden shingle/clapboard or brick veneer siding
- Symmetrical design
- Central front door

- Gable roof
- Frequently with 2 doghouse dormers or a nearly fulllength shed dormer



The colonial style home typically has 2 stories, with the front side of the second story flush with the first story (not overhanging). Characteristics often include:

- 2 stories
- Wooden clapboard, vinyl or brick veneer siding
- Symmetrical design

- Central front door
- Gable roof
- Window shutters

Other variations on the Colonial style may include the following:

- > Dutch Colonial a Colonial style home with a gambrel roof shape
- Monterey (Please enter the various unique materials and features found in the home.)





Contemporary homes are characterized by square or angular lines and open floor plans. Most are custom built and unique structures. Contemporary homes are commonly 1 to 2.5 stories, with large amounts of fixed glass and non-ordinary wood or stone exteriors. Characteristics often include:

- Several large windows at front of home
- Flat and/or gable roof
- Stone, brick, wood or stucco exterior
- Lack of ornamentation

- Asymmetrical design
- Open floor plan
- High ceilings
- Unique and individual design

Other variations on the contemporary style may include the following:

Eichler: Eichler was a developer, known for his particular adaptation of the contemporary style. Please use the contemporary style with the appropriate framing, finish, and HVAC choices.



Originating in England, the cottage style became popular in the United States in the 1920s and 1930s. This style may also be referred to as an "Ann Hathaway cottage" or a "Hansel and Gretel cottage." Characteristics often include:

Brick, stone, wood or stucco siding

- Asymmetrical design
- Standard size windows



 $\triangleright$ 



These homes are influenced by the Greene brothers and also by the Arts and Crafts movement. They were typically built between 1905 and 1930, have an L shape, and exhibit extensive use of indigenous materials such as white oak, redwood, and stone. Characteristics often include:

- 2 stories, in an L shape
- Exterior wall covering of redwood clapboard and solid stone
- Gable roof, with wood shake roof cover
- May include a bow window or large stained glass window
- Hardwood floors
- Specialty doors
- Moldings
- Stone foundation



#### Custom/Designer



Custom/Designer homes are designed and built to homeowners' specifications. By nature these homes are unique and may be based on one or more styles. Characteristics often include:

 $\geq$ 

- Large total living area
- Large amount of exterior glass of varied shapes



These homes were built just after the Victorian era, typically between 1910 and 1920. Very often, they are built as row houses. Characteristics often include:

- Rectangular shape
- 2 stories
- Stucco-on-frame exterior walls
- Flat roof
- 4 bow windows

- 2 interior French doors
- Hardwood and ceramic tile flooring

Brick, stucco, or custom wood exterior

- Moldings
- Basement



Dating back to the late 1700s, federal style architecture is commonly found along the East coast. This style originated in England, and is associated with the evolution of America's national identity. Characteristics often include:



- Low-pitched or flat roof, often hip roof style
- Decorative Palladian style entrance door with sidelights and vertical pediments
- Arched window above front door
- Window shutters
- Decorative roof or crown above front door

- Decorative roof balustrade
- Varying window styles, including elliptical or circular windows
- Large entrance door with sidelights and pediments
- Oval rooms and arches
- High ceilings



Originating from the style of rural French manor homes or chateaus, the French style home was very popular in the U.S. in the 1920s and 1960s. Characteristics often include:

- Symmetrically balanced windows and chimneys
- Brick, stucco, or stone siding
- Varied roof styles (flat, hipped, mansard, etc.)
- Dormers of varied shapes
- Flared eaves

- Arched doorway
- Detailing in copper or slate
- Exterior ornamentation including parapets, railings, or multiple moldings
- Decorative Palladian style entrance door with sidelights and vertical pediments



Originating in England, the garrison style home typically has two stories and is commonly recognized by the upper story overhanging the first. This style is found in the Northeast United States. The frontier style has the same characteristic second floor overhang as the garrison, but lacks the colonial features such as window shutters. Characteristics often include:

- Similar style to 2-story Colonial
- Wooden clapboard siding
- Symmetrical design

- Central front door
- Gable roof
- Second story overhangs the first on two or four sides





The preferred housing style of prosperous early colonists, the Georgian is characterized by classic details and a moderately ornate exterior. Characteristics often include:

- Square shape
- Symmetrical design
- Front door at center of house
- Decorative crown over front door, with columns and other pediments
- Exterior ornamentation including railings, pediments, multiple moldings, etc.
- > Paired chimneys, one at each end of home
- Shallow eaves
- Medium-pitched roof

Gothic



Gothic architecture is commonly associated with commercial or public buildings, such as churches. Most Gothic homes date back to 1900 or earlier. They typically feature complex, high, and steeply pitched roofs. The exteriors are of a myriad of materials including stone, brick, stucco and wood or any combination thereof. Characteristics often include:

- "Gothic" windows with pointed arches
- Exposed framing timbers
- Steeply pitched roof
- Grouped chimneys

- Pinnacles
- Battlements, or parapets
- Clover-shaped windows
- Asymmetrical design

Log





Log homes can vary from a simple one-story home to an elaborate multi-level custom home. Typically built from kits manufactured from real logs of cedar or pine. Exterior walls are constructed of solid logs. Conventional materials are used for construction of interior walls, floors and roof framing. This style does not include conventional wood-framed homes with a log veneer exterior wall finish. Characteristics often include:

- Solid log exterior walls
- Wrap-around farmer's porch
- Steeply pitched roof
- Deep set eaves

- Open floor plan
- Natural wood interiors
- Metal roof often used



Mansion/luxury homes are custom built homes with large total living areas. Homes of this style are of exceptional quality and design, and often are built with cost considerations. Characteristics often include:

- Large living area
- Several types of exterior finish materials (brick, stone, wood, stucco, etc.)
- Steeply pitched roof
- Multiple roof shapes and intersecting roof planes
- Custom windows

- Special-purpose rooms such as libraries or media rooms
- Several bathrooms
- Superior kitchen
- > Extensive interior cabinetry and millwork

# Mediterranean



Mediterranean or Italianate homes are typically larger, older homes characterized by elaborate and ornamental exteriors. The majority of these homes have a square shape with stone and/or stucco exterior and highly decorated custom windows. Characteristics often include:

- Elaborate entryway
- Symmetrical design
- Bold, simple moldings

- Entry portico or covered entry supported by large decorative columns
- Arches above windows and doors



# **Modern Custom Tract**



This style of home is very popular as a tract home built in the last two decades, with some custom features (such as a custom kitchen and master bath). Characteristics often include:

- 8-corner shape
- 1 or 2 stories ≻
- Complex roof  $\triangleright$
- Custom kitchen and master bath  $\triangleright$

- $\triangleright$ Drywall ceilings and interior walls
- Painted interior walls ≻
- Flooring of hardwood, acrylic carpet, and ceramic tile
- Exterior wall type varies by region ⋟



This standard style of a modern tract home is very popular. Characteristics often include:

- 1 or 2 Stories, Bi-Level(Raised Ranch), or Split Level  $\geq$
- Painted interior walls ≻ Exterior wall type varies by region ≻

Gable roof ≻

 $\triangleright$ 

- Drywall ceilings and interior walls



Originally designed by Frank Lloyd Wright, the prairie style is a common home in America's Midwest, Southwest and West. This style features low horizontal lines and very open interior spaces. Characteristics often include:



- Low-to-the-ground horizontal appearance
- Low-pitch roof
- Either symmetrical or asymmetrical design
- Deep-set eaves

- Central chimney
- Open floor plan
- Rows of small windows
- Two-story projections



Most popular in the Southwestern United States, the pueblo style originated from the simple adobe structures of ancient tribes. These homes became abundant in the early 1900s, and are among the most efficient styles in warm, dry climates. Characteristics often include:

- Stepped levels
- Flat roof with no overhang
- Adobe brick exterior
- Roof parapet

- Deep window and door openings
- Brick, wood, or flagstone floors
- Enclosed patios
- Exposed timber trim over exterior windows and doors



The most elaborate of all the Victorian home styles, the Queen Anne is a mixture of several architectural styles. Each Queen Anne home is unique. Characteristics often include:

- Varied roof styles and pitch, with intersecting roof lines
- > Asymmetrical design with emphasis on verticality
- Large total living area
- A mixture of exteriors including brick, wood shakes, shingles, stucco, and stone
- Multiple chimneys with decorative accents
- Exposed timber framing

Other variations on the Queen Anne style may include the following:

- California Victorian
- West Coast Victorian
- Painted Lady

- Custom windows including circle-top, oriel or elliptical shapes
- Multiple porches with decorative railings
- Turret, or cylindrical tower, with conical roof
- Ornamental "gingerbread" trim with multiple moldings, finials, and cast iron crest work
- Decorative Palladian style entrance door with sidelights and vertical pediments
- Some "Stick" or "Eastlake" styles
- Some "Shingle" styles

#### Ranch/Rambler



The ranch or rambler is a 1-story dwelling with the foundation at or slightly above grade. Characteristics often include:

- ➤ 1 story
- Symmetrical design
- Low-pitch gable roof

- Lack of decorative detailing
- Standard sized windows
- Simple floor plan

Salt Box



Salt Box style homes are typically 2 or 2.5 stories in height. The trademark of the salt box design is a gable style roof with asymmetrical slopes, with the rear roof plane longer than the front. This style house was originally built in New England. Characteristics often include:

- Sharply sloping gable roof
- Square or rectangular shape
- Large central chimney

- Double-hung windows with or without shutters
- Clapboard or shingle siding



A mixture of pueblo and prairie styles with more modern characteristics, Southwestern style has a larger total living area than the adobe style and is slightly more elaborate. These homes are typically 1 or 2 stories, with adobe block construction and simple floor plans. Characteristics often include:



- Stucco or adobe exterior
- Porches, terraces, and/or courtyards

- Asymmetrical design
- Tile roof

Simple, open floor plan



Popular in the 1920s and 1930s, Tudor style homes display a strong sense of medieval style. Characteristics often include:

- Varied roof styles and pitch, with intersecting roof planes
- Steeply pitched roofs
- > Tall and narrow or large square windows

- Decorative exposed framework
- > Tall, massive, elaborate chimneys
- Patterned brick or stone walls



These lavishly ornamented houses combine an eclectic mix of style elements, from elaborate "gingerbread" trim to towers, manytiered roof lines, stained glass windows, even an occasional widow's walk on the roof. High ceilings, hardwood floors, porches and dramatic staircases are common. Several colors of paint may be used on exterior walls and trim. Characteristics often include:

- Varied roof styles and pitch, which may have several styles and intersecting roof lines
- Large front entrance door with sidelights and pediments
- > Asymmetrical design with emphasis on verticality
- Large total living area
- A mixture of exteriors including brick, wood shakes, shingles, stucco and stone
- Multiple chimneys with decorative accents

- Exposed timber framing
- Custom windows including circle top, oriel, and elliptical shapes
- Multiple porches with decorative railings
- Turret, or cylindrical tower, with conical roof
- Ornamental "Gingerbread" trim with multiple moldings, finials, and cast iron crest work

# None of the Above

If the predominant style of the home does not reflect any of the styles listed above, select this option



#### Unknown

If the predominant style of the home does not reflect any of the style listed above or if the style cannot be determined, select this option.

#### **Primary Information: Half Story/Attic Finished Percentage**

Enter the percentage of the half-story or attic that is finished living area. "Finished" includes all living space (including closets and stairwells) that is heated and/or cooled, has finished walls and ceilings, and has floor covering. This does not include unfinished basement and garage areas.

Note: If an exterior survey is being completed, select 100% for 1/2 story finished.

#### **Primary Information: Total Finished Square Feet + Additions**

Enter the number of finished (living) square feet in the structure. "Finished" includes all living space (including closets and stairwells) that is heated and/or cooled, has finished walls and ceilings, and has floor covering. This does not include unfinished basement and garage areas.

To accurately calculate square footage, use measurements from the outside of the structure. This method includes the thickness of the exterior walls in the square footage calculation.

#### Include:

- Finished Attic Areas
- Finished Addition Areas

#### Exclude:

- Finished Basement Areas
- Unfinished Basement Areas
- All Garage Areas
- > Attached and Detached Structures: Decks, balconies, patios, porches, etc.

**Note:** The square feet for each addition should be included as part of the total square footage of the structure. For example, if a home was originally constructed with 1500 finished square feet followed by an addition of 500 finished square feet at a later date, enter the total square footage of the structure as 2000 and the square footage of the addition as 500. Only use an addition when that finished area of the home was built after the original construction date of the main home.

# **Primary Information: Use**

Select how this home is used. This question sets defaults for the home. For example, a multi-family structure has more rooms, such as kitchens and bathrooms, than a single-family structure.

Note: If the home is part of a multi-family structure, but you are only valuating one part of the structure, choose the Single Family Attached use type.

#### Single Family Detached

A structure designed or used as living quarters for one family that is detached from other residential structures (sharing no common wall with other units).

#### Single Family Attached (End Unit or Interior Unit)

A row of similarly constructed houses built side by side with each sharing an adjoining sidewall or firewall with the next house; also known as townhouses or rowhouses. Each unit extends from foundation to roof and total replacement cost is for the single unit. This home style is usually found in planned developments, or in an older urban setting. End units share only one wall while interior units share two walls.





#### Two Family (Duplex)

A structure designed or used as living quarters for two families. It consists of two separate living areas under one common roof structure, each with its own individual living spaces (kitchen(s), bathrooms, bedrooms, etc.)

#### Three Family (Tri-plex)

A structure designed or used as living quarters for three families. It consists of three separate living areas under one common roof structure, each with its own individual living spaces (kitchen(s), bathrooms, bedrooms, etc.)

#### Four Family (Four-plex)

A structure designed or used as living quarters for four families. It consists of four separate living areas under one common roof structure, each with its own individual living spaces (kitchen(s), bathrooms, bedrooms, etc.)

#### Multi-family (unknown # of units)

A structure designed or used as living quarters for multiple families. The default for unknown number of units multi-family homes is four units. It consists of separate living areas under one common roof structure, each with its own individual living spaces (kitchen(s), bathrooms, bedrooms, etc.)

# **Quality Grade: Introduction**

Select the overall Quality Grade of the home from the list. Quality Grade helps determine the defaults for the valuation as they pertain to features, finishes, and types of rooms. Use the following tables to assist you in determining the Quality Grade.

**Note:** Since the quality of the basement or individual rooms may differ from the overall home quality, you can adjust the Quality Grade for the basement in the Basement Quality Adjustment section and for each.





General features typically include:

- Simple design
- Basic foundation shape
- No offsets or cantilevers
- Shallow sloping roof

Exterior finishes/features typically include:

- Economy quality roof material (asphalt shingles, asphalt composition, etc.)
- Economy siding/masonry (vinyl, aluminum, masonite)

Interior finishes/features typically include:

- Minimal moldings
- ➢ 8' high ceilings
- Inexpensive wallpaper or paint
- Economy carpet/sheet vinyl

General features typically include:

- Conventional design
- Basic foundation shape
- One or two offsets and/or cantilevers
- Shallow sloping roof

Exterior finishes/features typically include:

- Medium-grade roof material (asphalt composition, lower-end architectural composition, etc.)
- Medium-grade siding/masonry (vinyl, masonite, natural pine, fiber-cement, stucco, etc.)

Interior finishes/features typically include:

- > Crown molding/chair railing in one or two rooms
- Vaulted ceilings in some areas
- Medium-grade paint/wallpaper possibly with naturalwood paneling
- Medium-grade carpet/sheet vinyl possibly with ceramic tile, hardwood, or laminate flooring in some areas



Above Average Quality:





General features typically include:

- Aesthetically pleasing design
- L or T shape foundation
- Several offsets and/or cantilevers
- Steep sloping roof

Exterior finishes/features typically include:

- High-end roof material (high-end architectural composition shingle, metal tile, concrete tile, etc.)
- High-end siding/masonry (high-grade vinyl, natural wood, stucco, fiber-cement, brick, cultured stone, etc.)

Interior finishes/features typically include:

- > Oversized crown molding/chair railing in several rooms
- Vaulted/trey ceilings in several areas, possibly with exposed structural or decorative wood beams
- High-end paint/wallpaper with natural-wood paneling
- High-grade carpet/hardwood/ceramic tile hardwood, or

The "Custom" overall quality is a quality level between the "Above Average" and "Premium" quality levels. Custom homes are distinguished by style and shape more than by finishes, and may contain Above Average or Premium quality finishes. Custom homes by definition are custom designed for the homeowner by a professional architect. These homes can be recognized by the unique style and/or shape which vary from the other homes in the area. They are typically quite large (square footage of living area in excess of 3500 feet).

- If the home has Above Average quality finishes as described in the table below, but the overall floor plan and style are typical to the area and not custom in nature, select the "Above Average" overall quality.
- If the home has Above Average quality features as described in the table below, but the home style and floor plan are more custom in nature, select the "Custom" overall quality.
- If the home has Premium grade features as described in the table below, select the "Premium" overall quality, since this also accounts for the unique style and shapes found in custom homes.



General features typically include:

- Intricate design
- Irregular foundation shape
- Multiple offsets and cantilevers
- Steep sloping roof

Exterior finishes/features typically include:

- Highest quality roof material (high-end architectural composition shingle, metal tile, concrete tile, etc.)
- Extremely high-end siding/masonry (highest grade vinyl, natural wood, stucco, brick, natural stone, etc.)

Interior finishes/features typically include:

- Oversized crown molding/chair railing with high-quality multi-coat in several rooms
- Vaulted/trey ceilings in several areas, with 9' 12' ceiling throughout - possibly with exposed structural or decorative wood beams
- High-end paint/wallpaper with natural-wood paneling
- Very high-grade carpet/wool, tile/marble, hardwood



Exterior Walls:					
Item	Economy	Standard	Above Average	Custom	Premium
Siding	Vinyl, Aluminum	Medium-grade	Depends on style of	Depends on style of	Depends on style of
	or Masonite.	Vinyl, Aluminum,	home (cape cod vs.	home (cape cod vs.	home (cape cod vs.
		Masonite or Natural	colonial vs.	colonial vs.	colonial vs.
		Wood (based on	contemporary):	contemporary):	contemporary): High-
		climate).	High-grade Vinyl,	High-grade Vinyl,	grade Vinyl,
			Aluminum,	Aluminum,	Aluminum, Masonite
			Masonite or Natural	Masonite or Natural	or Natural Wood.
			Wood.	Wood.	
Masonry / Veneer	Small amount of	Often masonry on a	Possible masonry or	Possible masonry or	Possible masonry or
	brick (like	portion of home.	stucco finish on	stucco finish on	stucco finish on
	wainscot).		entire home.	entire home.	entire home.
Decoration	None usually.	None usually.	Columns,	Columns,	Quoins, Keystones,
			Pediments, or	Pediments, or	Columns, Pediments,
			Ornate Handrail on	Ornate Handrail on	or Ornate Handrails
			porch.	porch.	on porch.

ltem	Economy	Standard	Above Average	Custom	Premium
Material	Plaster on wood	Plaster on wood	Plaster on wood lath	Plaster on wood lath	Plaster on wood lath
	lath or gypsum	lath or gypsum	or gypsum drywall.	or gypsum drywall.	or gypsum drywall.
	drywall.	drywall.	or Sypsum ary wain	or gypsum ar ymani	or gypsum ary main
Coverings	Paint, inexpensive	Paint with	Paint with high-end	Paint with high-end	Paint with high-end
	wallpaper or	wallpaper in the	wallpaper in	wallpaper in	wallpaper in
	sheet paneling.	bathroom/kitchen.	bathrooms/kitchen.	bathrooms/kitchen.	bathrooms/kitchens.
		Possible higher-	Wallpaper borders	Wallpaper borders	Wallpaper borders as
		grade sheet or	and natural wood	and natural wood	accents. Natural
		natural-wood	paneling in some	paneling in some	hardwood "judges"
		paneling.	rooms.	rooms.	type paneling in some
					rooms.
Molding	Minimal	Painted or stained,	Painted or stained	Painted or stained	Usually oversized,
	moldings.	chair railing or	(which can be	(which can be	painted or stained
		crown molding in	slightly oversized),	slightly oversized),	with highest-quality
		one or two rooms.	chair railing or	chair railing or	multi-coat. Multi-
			crown molding in	crown molding in	piece chair rail, crowr
			several rooms.	several rooms.	molding, and
					baseboards common.
Extras	None / minimal	None/minimal	Some built-in	Some built-in	Columns, built-in
			bookcases, wet-	bookcases, wet-	book-cases, wet-bars,
			bars, etc. in rooms	bars, etc. in rooms	or other cabinetry in
			other than kitchens	other than kitchens	rooms other than
			and bathrooms.	and bathrooms.	kitchens and bath-
					rooms. Curved or
					ornate staircases.
					Door/window casings
					are fluted or reeded
					with use of rosettes
					and plinth blocking.
Doors	Hollow-core	Hollow core	Hollow-core colonist	Hollow-core colonist	Typically solid 6 or 8
	legacy-style	colonist style	style Masonite to	style Masonite to	panel.
	Masonite or	Masonite.	stained birch door.	stained birch door.	
	lauan.				



Ceiling:					
Ceilings	Standard 8' ceilings.	Vaulted ceilings in some areas.	Vaulted or tray ceilings with possibility of exposed structural or decorative wood beams.	Vaulted or tray ceilings with possibility of exposed structural or decorative wood beams.	Vaulted or tray ceilings as well as 9- 12' ceilings throughout with possibility of exposed structural or decorative wood beams (depending on style).

Flooring:					
ltem	Economy	Standard	Above Average	Custom	Premium
Floors	Low end	Varied (based on	Varied (based on	Varied (based on	Varied (based on
	"economy" or	decor), limited to	decor) usually a	decor) usually a	decor) but will
	"builders	medium-grade	mixture of high-	mixture of high-	usually be a mixture
	grade" carpet	carpet and sheet	quality carpet and	quality carpet and	of very high end
	and sheet vinyl.	vinyl with ceramic	sheet vinyl with	sheet vinyl with	carpet (i.e., wool),
		tile, hardwood, or	some ceramic tile,	some ceramic tile,	ceramic tile,
		laminate flooring in	hardwood, and/or	hardwood, and/or	imported marble or
		limited areas.	laminate style	laminate style	slate, and select
			flooring.	flooring.	hardwood.

Item	Economy	Standard	Above Average	Custom	Premium
Cabinets	Solid pine or other	Solid pine or other	Solid pine or other	Solid hardwood to	Solid hardwood to
	soft wood to pre-	soft wood to pre-	soft wood to pre-	pre-fab modular	pre-fab modular
	fab modular box	fab modular box	fab modular box	box style made	box style made
	style from particle	style from particle	style from particle	from solid	from solid
	board with "photo	board boxes with	board boxes with	hardwood and	hardwood and
	finish" veneer.	hardwood frames	hardwood frames	hardwood veneers.	hardwood veneers
		and door fronts.	and door fronts.		
Cabinet Door	Standard.	Could have flat	Often raised panel	Raised panel doors,	Raised panel doors
Fronts		recessed panel	door and could be	could be cathedral	could be cathedral
		style.	cathedral style or	style or have	style or have
			have glass panes.	leaded or beveled	leaded or beveled
				glass.	glass.
Countertops	Flat-laid or post-	Flat-laid or post-	High grade, flat-laid	Highest quality	Highest quality
	formed laminate	formed laminate	or post-formed	solid-surface	solid-surface
	style.	style, possible	laminate style top	material with	material with
		hardwood edging	with hardwood	decorative edging,	decorative edging,
		installed.	edging installed.	or solid natural	or solid natural
			Solid surface	marble or granite.	marble or granite.
			material or ceramic		
			tile common.		
Bathroom Vanities			Bathroom vanity	Bathroom vanity	Bathroom vanity
			tops cultured	tops cultured	tops cultured
	N/A	N/A	marble with	marble with	marble with
			integrated sink	integrated sink	integrated sink
			bowl.	bowl.	bowl.



Cabinets / Fixtures	Cabinets / Fixtures Continued						
Bathtubs	Bathtubs are cast iron with ceramic tile surround or one-piece fiberglass tub and surround.	Bathtubs are cast iron with ceramic tile surround or one-piece fiberglass tub and surround.	Often cast iron with ceramic tile or cultured marble surround, possibly a jetted tub and/or separate shower unit. Often have glass doors installed.	Usually cast iron with a cultured or natural marble tile surround. Jetted and/or oversized "garden" type tubs, as well as large walk-in shower areas surrounded by cultured or natural marble common. All bathtubs and showers have high quality glass door installed.	Usually cast iron with a cultured or natural marble tile surround. Jetted and/or oversized "garden" type tubs, as well as large walk-in shower areas surrounded by cultured or natural marble common. All bathtubs and showers have high quality glass door installed.		
Faucets	Faucets are inexpensive chrome-plated style.	Faucets are medium grade chrome plated or polished brass style.	Faucets typically a higher-end chrome-plated or polished-brass style with decorative handles.	Faucets are highest quality chrome, polished brass, or even gold plated and commonly have decorative handles.	Faucets are highest quality chrome, polished brass, or even gold plated and commonly have decorative handles.		

# **Primary Information: Site Access**

Most labor and material costs related to site access are already included in the zip code pricing area. If site access for this specific property is uncommon or different in comparison to the pricing area or surrounding communities, select the appropriate option from the list. For example, a property in the Seattle area that is located on an island is different from most properties in the same area. See the glossary terms below for details on the components added for each option.

Additionally, if it is a sloped lot with a Moderate (16-30 degrees) or Steep (greater than 30 degrees) slope, select the appropriate option from the "Property Slope" drop-down list in the "Exterior" section.

This question may not display for all Zip/Postal code areas.

#### **Average - No Unusual Constraints**

Select this option if there are no site access constraints such as Island Access, Remote/Rural Access, or Urban Access. If it is a sloped lot with a Moderate (16-30 degrees) or Steep (greater than 30 degrees) slope, select the appropriate option from the "Property Slope" drop-down list in the "Exterior" section.

#### **Island Access**

Select this option when access to the site requires transportation and delivery via a body of water. This adds approximately 3 man hours of labor per day as well as additional costs for lost labor productivity and ferry fees needed to transport labor and materials.

#### **Rural/Remote**

Select this option when access is restricted by a significant distance or is only accessible via unmaintained roadways. This adds approximately 2 man hours of labor per day due to delivery constraints to the job site.

#### **Urban Access**

Select this option when the structure is located in a densely populated area where parking may be limited, large delivery trucks are not allowed, staging is limited, etc. Sidewalk barricades and protection may also be needed to protect public access in close proximity to the construction project. This adds approximately 1 man hour of labor per day due to delivery constraints to the job site as well as additional costs for parking, scaffolding, site protection/barriers, etc.



# **Primary Information: Foundation Shape**

Select the shape of the home's foundation (excluding garage footings and porches) from the drop-down list. It is important to select the shape that best represents the overall general shape of the house, instead of counting each actual corner. If the home you're valuating is unique and does not match one of the listed Foundation Shapes, choose the answer that best describes the largest percentage of the home.

**Note:** When considering foundation shape and number of corners, include corners with runs as short as one or two feet if there is a corresponding change to the roof configuration at that point.

#### Include:

- Variances in the foundation shape that affect the configuration of the roof (more hips and valleys).
- Additions to the home.

#### Exclude:

- Garages
- Porches
- Short spans of direction change made for bay windows, cantilevers, etc.

These types of small extensions/bump-outs in the home's foundation or framing system make the home more aesthetically pleasing, but do not typically have the same impact on the overall quality of the home, reconstruction costs, or the general shape of the foundation.

**Note:** If you're valuating only one unit of a multi-unit structure, the foundation shape of the unit you're valuating should be used for the valuation, not the foundation shape of the entire building.

Listed below are examples showing the correct foundation shape for each structure:

#### 4-5 Corners – Square/Rectangle:



6-7 Corners – L Shape:





#### 8-10 Corners – T, U Z Shape:



11-12 Corners – H or Custom Shape:



#### 13+ Corners – Irregular/Complex:



# **Exterior: Property Slope**

Select the property slope from the drop-down list. If this home is on a lot just steep enough for a "walk-out" basement, you should not use the Steep slope option. Instead, use None or Moderate.

Building a home into a sloping lot increases the replacement cost. These added costs include the extra expense of constructing a sloping foundation system to address the stability and load bearing capacity of the soil. In addition, remote sites that are physically difficult to access will increase cost.

See photo examples on page 23 for additional information.





# **Primary Information: Basement Quality Adjustment**

Since the quality grade of the basement may differ from the overall home quality, you can adjust the Quality Grade for the Basement. Select from None, Downgraded, Upgraded, or Minimal Finish options.

#### **Downgraded Finish**

When the Downgraded Quality Adjustment option is selected, the Quality Grade of the room(s) or basement finishes is decreased by one grade based on the overall Quality Grade for the home. For example, if the overall Quality Grade of the home is Standard with an downgraded Kitchen, click the Kitchen's 'More Detail' link and select a Quality Adjustment of Downgraded.

Note: If the overall home quality is Economy, finished items will not be downgraded.

#### **Upgraded Finish**

When the Upgraded Quality Adjustment option is selected, the Quality Grade of the room(s) or basement finishes is increased by one grade based on the overall Quality Grade for the home. For example, if the overall Quality Grade of the home is Standard with an upgraded Kitchen, click the Kitchen's 'More Detail' link and select a Quality Adjustment of Upgraded.

Note: If the overall home quality is Premium, finished items will not be upgraded.

#### **Minimal Finish**

Includes fire taped drywall on framed walls, painted concrete or block on the exterior foundation walls, minimal amounts of electrical and lighting, minimally finished drywall or suspended ceilings, and low quality floor coverings (excludes baseboard and trim).

#### **Primary Information: Foundation Type**

Enter the correct percentages of each type in the corresponding percentage fields. All foundation type percentages must total 100%.

Note: A bi-level home has a lower floor about four feet below grade (ground level) and a main floor about four feet above grade. This type of home typically has a Shallow Basement.

A tri-level home has three full floors of living area at three different levels, one usually at grade, one four feet above grade and one below grade. The foundation type for the below-grade portion is generally a Shallow Basement.

#### Basement

The lowest story or level of a building below the main level, either partly or entirely below ground level. The structural exterior walls can be made of wood, but are more typically concrete, block, or stone. Head room is usually 6 to 8 feet.



# **Basement – Percent Finished**

Enter the finished percentage of the basement portion of the foundation here. "Finished" includes all living space (including closets and stairwells) that is heated and/or cooled, has finished walls and ceilings, and has floor covering. This does not include unfinished basement and garage areas.

#### **IPI - Confidential**



#### **Shallow Basement**

The lowest story or level of a building below the main level which is partially below grade. The structural exterior walls are 8", 10", or 12" thick reinforced concrete placed on reinforced concrete footings. This foundation type also includes a 4" or 6" reinforced concrete slab on the basement floor. Concrete piers/pilings are also placed around the foundation wall and in the center depending on the type of construction or number of stories placed on this foundation (i.e. steel column and beam, 4 stories or greater, etc.) Distinguishable from a "full basement" since only 50% of the basement wall is typically below grade for most of the structure and also because the remaining basement wall is built using the same construction method as the rest of the building (i.e. frame, etc.) All Basement and Shallow Basement foundation types include a 4" concrete slab floor.

A bi-level home has a lower floor about four feet below grade (ground level) and a main floor about four feet above grade. This type of home typically has a Shallow Basement.

A tri-level home has three full floors of living area at three different levels, one usually at grade, one four feet above grade and one below grade. The foundation type for the below-grade portion is generally a Shallow Basement.

#### **Concrete Slab**

A concrete floor slab formed and poured on the existing ground surface as a foundation with a stem wall that extends down to the frost line.

#### Crawlspace

An unfinished accessible area below the first floor of a structure, enclosed by the foundation walls with a dirt floor. The space is not habitable, and is used for access to pipes, wiring, etc. The height ranges from approximately one to four feet.

The Foundation Material selected is used to calculate the short stem wall that is placed around the perimeter of the structure to support the framed floor structure. All Crawlspace foundation types include concrete footings, unless the Foundation Material is 100% Wood. Wood foundations are constructed on a gravel bed and framed with vertical 2"x12" boards that are sheathed on both sides with treated plywood.

#### Pier & Grade Beam

A foundation system that consists of concrete beams as the load bearing support of the structure with concrete piers poured at strategic locations under the beams to create a stable footing. The concrete beams follow the slope or contour of the ground. This system is typically used for steep sloping lots with unstable soil conditions. All Pier & Grade Beam foundation types are calculated with concrete foundation material, regardless of the foundation material selected. Wood framing up to the first floor of the structure is also included and should not be entered as a percentage of the Foundation Material. For example, if the structure is built on a steep slope on a Pier & Grade Beam foundation, select 100% Concrete for Foundation Material and include the average post height.

#### **Elevated Post/Pier and Beam (Stilts)**

A foundation system constructed of various size posts extending out of the ground surface in a grid pattern. The posts are connected by level beams that the structure is built on. It is typically used for structures constructed on steep sloping property. The Foundation Material selected is used to calculate the posts for Elevated Post and Beam (Stilts). Wood beams are included in the calculation.

For example, if the structure is built on an Elevated Post and Beam foundation with concrete posts select 100% Concrete for Foundation Material and include the average post height.













#### Stilts with Sweep-away Walls

An elevated post-and-beam foundation and a concrete slab on grade with walls installed between the posts that are meant to be swept away by flood waters. This provides storage area under the home but will not damage the integrity of the home when swept away. This type of foundation is typically found in homes on ocean-front property.

The Foundation Material selected is used to calculate the posts for Stilts with Sweep Away Walls. Wood beams are included in the calculation. For example, if the structure is built on a Stilts with Sweep Away Walls foundation with concrete posts, select 100% Concrete for Foundation Material.

#### **Deep Pilings**

A deep foundation support that is constructed by placing concrete and reinforcing steel into a drilled shaft. These supports are typically used for high-rise buildings or in areas with poor soil conditions. Piles are typically driven into the ground with very large hydraulic hammers, but may also be drilled with an auger.

#### **Exterior: Foundation Material**

Select the home's foundation material from the list. If the home has multiple foundation materials, select the additional materials from the list and enter the percentage of each in the corresponding percent fields. All foundation material percentages must total 100%.

#### **Block Foundation**

# Masonry product that is used in the assembly of foundation walls along with both interior and exterior walls. Blocks are pre-cast to specific dimensions and are available in many shapes and styles, typically 8" to 12" wide with deformed steel reinforcements.

#### **Brick Foundation**

All brick foundation homes are calculated with 8" reinforced concrete block with a brick veneer, regardless of the home's year built. In older homes, solid brick foundation walls were three or more bricks wide, with no cavity and the brick used was of common or economy grade. Because of stringent code requirements currently used in modern construction techniques, replacement costs for this type of foundation are calculated as reinforced concrete block with a brick veneer.

#### **Concrete - Cast in Place**

The most common type of foundation material, typically 8" to 12" wide and cast in place with reusable forms.

#### **Concrete - Insulated Concrete Forms (ICF)**

Dry stacked formwork with interlocking modular units that are cast-in-place reinforced concrete walls in which the formwork remains in place afterwards. Once cured the formwork provides thermal insulation.

#### **Concrete - Precast Panels**

Individual reinforced concrete building panels are cast and cured off-site in a controlled factory environment. Once delivered to the site, they are then lifted and set into vertical position, connected and sealed together. This type of foundation is typically much faster to install than standard cast in place concrete using conventional methods and reusable forms.

#### **Steel Foundation Material**

Pre-manufactured pipe that is driven deep into the earth to support a structure when unstable soil conditions are present. This material option should only be selected for the "Deep Pilings" Foundation Type.

#### **Stone Foundation**

All stone foundations are calculated with 8" reinforced concrete block with a stone veneer, regardless of the home's year built. In older homes, solid stone consisting of collected fieldstone, usually with laid-in mortar or granite blocks or any other stone material capable of structural support was used. Because of stringent code requirements currently used in modern construction techniques, replacement costs for this type of foundation are calculated as reinforced concrete block with a stone veneer.

#### **Wood Foundation**

Engineered foundation systems using pressure-treated wood products. In a full basement or crawlspace condition, a foundation











built with a wood stud wall and exterior grade plywood. All material would either be pressure treated (after 1975) or creosote treated (before 1975), now outlawed. In a pier type foundation, a wood column rests on a concrete or stone footing.

#### Walk-out Basement

A basement with a separate, built-in exterior entrance that gives access directly to the basement from the outside of the home. The foundation will include any steps and/or porches needed for access. Also called a "daylight basement".





# **Primary Information: Roof Shape**

Select the home's roof shape from the list. If the home has two roof shapes, select the shape that is most prevalent. If the home has three or more roof shapes, or the roof has several hips and valleys, select Complex/Custom.

# Gable Roof

Roof style consisting of two sides that slope in opposite directions down from the peak or ridge. These sides may or may not have the same pitch. The roof ends form an inverted "V" and are filled in with triangular-shaped gable end walls.



#### **Hip Roof**

A roof which slopes upward from all four sides of a building, requiring a hip rafter at each corner. It typically resembles a "pyramid" or elongated pyramid.



# **Gambrel Roof**

Roof style consisting of two sides that meet at the ridge and slope in opposite directions. Each side has two sections, the lower section having a steeper slope than the upper section. The gambrel roof is often used on barns.



#### Mansard Roof

A roof with two slopes on all four sides where the lower slope is very steep and the upper slope is almost flat. The second or uppermost story of the structure is typically surrounded by a very steep (almost vertical) wall covered with roof material. Dormers should be added for any windows on that uppermost story where there is a protrusion of the roof over the window.





# Flat Roof

Although no roof style is completely flat, roofs considered to be flat have a slope which is so minor that it is imperceptible to most people. Because of its slight slope, conventional shingles cannot be used; instead these shapes of roofs are typically covered with a built-up (hot mopped), membrane (rubber or vinyl), or sprayed-on foam material.



#### Shed Roof

Roof style with a single roof face that slopes in one direction only.



# Complex/Custom

A roof with multiple shapes or styles, intersections, slopes and projections.



# NUMBER OF DORMERS:

Enter the number of dormers in the home into this field. Only flat roofs cannot have a dormer. This field accepts only numerals.





#### **Primary Information: Roof Cover**

Select the home's roof material from the Roof Cover list. If the home has multiple roof materials, specify the additional materials from the list and enter the percentages in the corresponding fields. All roof cover percentages must total 100%.

#### 3 Tab Shingle

A composition roofing material including one layer of asphalt that is reinforced with fiberglass or organic felt and has 3 distinct breaks or tabs for each shingle. When installed, it creates a distinct symmetrical pattern resembling stacked bricks. It is commonly referred to as a 3-tab shingle, though formerly referred to as an "asphalt shingle".

#### **Architectural Shingles**

Architectural (or laminated) shingles are double layered or 3-dimensional and placed side-by-side when installed. Then the next course is placed 1/2 way on top of the last course. Unlike 3 Tab Shingles, Architectural shingles do not create a visible pattern. The vertical lines of these shingles are slightly angled giving the appearance of a roof more like a wood shake where the vertical lines do not have a distinct pattern. May also be called "laminated shingles" or "three-dimensional shingles."

#### Built-up (hot mopped)

This type of roofing material is typically installed on flat roofs. Multi-layered asphalt roofing felts with hot tar mopped between each layer (see photo). Sometimes a layer of pea gravel, rocks, or marble chips are placed on top to protect the tar layer from the sun and add weight so that the roof won't blow off in a windstorm. May also be called "tar and gravel".

#### **Clay Tile Roof**

This roof material comes in several styles. Flat, barrel (or mission), and "S" tile are the common styles. This tile made from clay has been forced through an extruder, cut to size, air-dried, and then fired in a kiln. It may be glazed or unglazed. Unglazed tiles may also be called "Spanish".

#### **Concrete Tile Roof**

This roof material comes in several styles. Flat, barrel (or mission), and "S" tile are the common styles. Made primarily from cement, aggregate, water, and admixtures.

#### **Copper Roof**

Roofs that are built by installing copper shingles. Copper roofs turn green over time as the surface oxidizes.

#### **Corrugated Galvanized Roof**

Roofs that are built by installing sheets of metal. This may present a repeat pattern of parallel ridges and valleys for a lineal appearance and is typically used for porches or patio covers.

















#### **Glazed Tile Roof**

This roof material comes in several styles. Flat, barrel (or mission), and "S" tile are the common styles. This tile made from clay has been forced through an extruder, cut to size, air-dried, and then fired in a kiln. It may be glazed or unglazed. Unglazed tiles may also be called "Spanish".

#### **Impact Resistant Shingle**

Composition roof shingles that are laminated, have a class A fire rating, a class 4 impact resistance rating, and are designed to minimize damage caused by impact, such as hail.

#### Membrane - EPDM or PVC

Roof coating membrane sheet made of ethylene propylene diene terpolymer material that is longlasting, UV resistant, and has elastic properties.

#### **Metal - Standing Seam Copper**

Roofs that are built by installing sheets of copper with a standing seam pattern between the sheets. Copper roofs turn green over time as the surface oxidizes.

#### Metal Tile/Shake

Interlocking steel or aluminum roofing tile or strips that are embossed and colored to look like individual wood shakes or clay tiles.

#### Painted Ribbed Metal Roof Material

Pre-finished metal roof or wall material with ridges and valleys to form a rolling corrugated irregular appearance.

#### **Roll Roofing**

Roofing material produced in rolls, made by saturating a fiberglass or organic mat with asphalt or coal-tar pitch and embedding mineral particles on the surface exposed to the weather.

#### Shake

Synthetic composition shake shingles composed of fibers, cement, and a polymer resin treatment made to resemble wood shakes. Typically a 50-year shingle.

Note: If wood shakes are present, please address under Wood Shingles or Shakes.



















#### Slate Roof

These roofs have thin pieces of slate arranged in overlapping rows. Roofing slate comes in a variety of colors classified as unfading or weathering. Unfading colors stay very close to their original color throughout their life. Weathering colors change as they age.

#### Sprayed Polyurethane Foam (SPF)

Insulating sprayed-on foam usually coated with an elastomeric membrane to protect it from the elements.

#### Standing Seam Roof Material

Formed or extruded or roll-formed metal panels usually made of 24 gauge steel installed over wood or steel framing.

#### **Tile - Cement Fiber**

Composite shingles made of fiber-cement or cementitious material combined with Portland cement, sand, clay and cellulose fiber. Cement fiber tiles have the appearance of wood.

Wood Shingles or Shakes - Deco. Pattern

Wood shingles or shakes of different shapes installed to create a decorative pattern.

#### Wood Shingles or Shakes

Shingles or shakes (about 3/8" thick) that are installed in overlapping rows on the roof slope to facilitate water runoff. There are several types of wood shingles. The appropriate wood shingle is assigned based on the quality of the structure.

# **Primary Information: Exterior Wall Finish**

Select the home's exterior wall finish from the Exterior Wall Finish list. If the home has multiple exterior wall finish materials, specify the additional materials from the list and enter the percentages in the corresponding fields. All exterior wall finish percentages must total 100%.

Homes built prior to 1956 that have Aluminum or Metal Siding or Vinyl Siding also default to include Wood Siding underneath the material selected.

#### Aluminum/Metal Siding

A lightweight metal material produced in long panels with baked-on enamel finish that can be smooth or textured. It is installed horizontally and attached directly to the exterior framing or over block.















#### **Board and Batten**

1" x 6" or 1" x 8" wooden siding boards and 1" x 2" wooden batten applied vertically to create a barn-like exterior finish. The batten slats cover the siding wall joints.

### Brick Veneer - Custom

Custom-made bricks or bricks installed in a custom pattern over the exterior supporting walls.

#### **Brick Veneer**

Layer of brick that is applied on the outside of the supporting wall structure for appearance and durability.

#### **Cedar Siding**

Finished or rough cedar wood planks (usually 6 inches wide) that are installed horizontally over the exterior framing. These can be tongue and groove, shiplap, or board on board overlapping styles.

#### **Concrete Block - Decorative**

Building structure walls made of 8", 10", or 12" decorative concrete blocks that are reinforced with steel rebar and grout in the hollow cells of the blocks. Decorative blocks may be colored, glazed, scored, split faced, or have other special surface features. Decorative block may be painted, but most often has no other exterior finish applied.

#### **Copper Shingle**

Copper shingles are laid in an interlocking system and will come in various sizes. Copper shingles will turn green over time as the surface oxidizes.

### **Corrugated Galvanized Metal Exterior Wall Finish**

Un-finished metal siding with ridges and valleys to form a rolling corrugated irregular appearance.

#### **Cut Limestone Veneer**

Cut natural limestone placed in a bed of grout outside the supporting wall structure which usually requires wall ties, footings, or foundations for additional support.



















#### **Cypress - Reclaimed**

Old-growth cypress planks or timbers that have been salvaged and re-manufactured for use as exterior siding.

#### **Fiber-Cement Exterior Wall Material**

An external wall material made from a combination of wood fiber and Portland cement. Fiber and cement wall material can be made to resemble slate, tile, or wood.

#### Hardboard

Siding panels made of hardboard, masonite, or asbestos cement that are attached directly to the exterior framed or block structure in an overlapping horizontal fashion.

- > Hardboard is composed of natural wood fibers pressed into panels.
- > Masonite is composed of wood products and a binder pressed into panels.
- Asbestos cement siding is composed of Portland cement, sand, and asbestos. Asbestos is a non-combustible mineral fiber derived from natural hydrous magnesium silicate with high thermal and electrical resistance. Though it is fireproof, it is brittle and commonly breaks and cracks. Because asbestos fibers are hazardous, this type of residential siding has not been manufactured or installed since the 1970s.

#### Log Siding

Laminated, rounded wood planks that attach directly to the exterior framing structure, and give the look of a log cabin. These are usually made of pine, but can be made of any type of wood.

#### **Masonry Stucco**

Hard cement-based material applied in a three-step process. A troweled, two-coat Portland cement exterior consisting of metal mesh (lath), a base coat (scratch coat) and a finish coat installed over a wood stud back-up wall. It can be placed over an exterior wall that is built out of framing or masonry (block).

#### Painted Ribbed Metal Exterior Wall Finish

Pre-finished metal siding with ridges and valleys to form a rolling corrugated irregular appearance.

#### **Pine Siding**

Finished or rough pine wood planks (usually 6 inches wide) that are installed horizontally over the exterior framing. These can be tongue and groove, shiplap, or board on board overlapping styles. Most painted wood siding is made from pine.

















#### **Plywood Siding**

A textured plywood siding which comes in 4' x 8' sheets with grooves cut every 6" or 8". It is typically installed in full sheets with the grooves running vertically to resemble "reverse board and batten" siding. May also be called "T-111" which stands for "texture 111".

#### **Redwood Siding**

Finished or rough redwood planks (usually 6 inches wide) that are installed horizontally over the exterior framing. These can be tongue and groove, shiplap, or board on board overlapping styles.

#### **Siding - Vinyl Shingles**

Strong impact resistant polyvinyl chloride shingles. Installed in an interlocking fashion similar to vinyl siding.

#### Solid Brick - Custom

Solid bricks composing the supporting structure of the home instead of wood framing or block walls. Custom-made bricks or typical bricks installed in a custom pattern.

#### **Solid Brick**

Should be selected when brick is the supporting structure of the wall instead of wood framing or block walls. In other words, the wall gets its strength from the brick. Solid brick may be found in older homes.

#### Solid Stone

Solid stone walls are both the exterior finish and the supporting walls of the structure and do not include any additional supporting elements, such as wood framing or concrete block walls. Solid stone walls are typically constructed with rubble or field stone.

#### Stone Veneer (Manufactured)

Cast stone placed in a bed of grout outside the supporting wall structure to simulate natural stone. Manufactured stone is lightweight and does not require wall ties, footings, or foundations.

#### Stone Veneer (Natural)

Natural stone placed in a bed of grout outside the supporting wall structure which usually requires wall ties, footings, or foundations for additional support.



















#### Synthetic Stucco

An exterior wall material similar to stucco but requires fewer layers and is more flexible. Synthetic stucco comes pre-mixed by the manufacturer. It is usually applied in two coats, which are much thinner than common stucco. It can be applied over framed or masonry (block) walls. Synthetic stucco is sometimes referred to as **EIFS** (Exterior Insulation **F**inish **S**ystem).

#### **Vinyl Siding**

Strong, impact resistant polyvinyl chloride planks. It is installed horizontally and attached directly to the exterior framing or over block.

#### Wood Framed - Solid Logs

Refers to a solid log construction. Wood siding that appears to be logs should be entered as log siding.

#### Wood Shingle/Shake (Scalloped)

Wood shingles or shakes with a shaped bottom edge. The shape may be rounded, triangular, square, wavy or any other pattern.

#### Wood Shingle/Shake

Shingles are sawn to create a uniform thickness. Shakes are a rough type of wooden shingle. A shake can be either: hand split, hand split and sawn on one side, or hand split and sawn on both sides. These are installed in horizontal, overlapping rows.

# **Primary Information: Exterior Wall Construction**

Select the home's exterior wall construction from the Exterior Wall Construction list. If the home has multiple exterior wall construction materials, specify the additional materials from the lists and enter the percentages in the corresponding fields. All exterior wall construction percentages must total 100%.

**Note:** Homes constructed in some climate zones include 2" x 6" framing for all exterior walls when constructed using conventional wood framing techniques. If the wall materials are a part of the dwelling construction, select None – Included in Exterior Wall Finish.

#### Adobe Block

Construction found in the southwestern United States. It is a sun-dried clay that comes in various sizes and has a rough texture. It is often covered on the interior and exterior with mud plaster, lime plaster, whitewash, or stucco.

#### **Concrete - Insulated Concrete Forms (ICF)**

Dry stacked formwork with interlocking modular units that are cast-in-place reinforced concrete walls in which the formwork remains in place afterwards. Once cured the formwork provides thermal insulation.

















#### **Concrete Block Exterior Wall**

When an exterior block wall is merely painted or otherwise sealed to seal and protect it. The concrete block is left as the outside finish of the building.

#### **Light Gauge Steel Framing**

Building structure walls made of light gauge (20 gauge) metal stud framing vertically placed along the wall and spaced at 16" centers, and attached with screws or spot welded to a single bottom and top plate of the same material as the stud. Homes constructed in some climate zones include 2" x 6" framing for all exterior walls. Walls are sheathed (covered) on the exterior with 4' x 8' sheets of plywood or waferboard attached to the studs with screws, or may have a rigid foam or gypsum based sheathing and use diagonal bracing of metal straps for support. This type of construction is characterized by a wall system in which the bottom plate (or sill plate) is placed on top of a foundation wall, slab, or framed floor system. It is designed as an alternative to conventional wood framing.

#### **Pre-Engineered - Metal**

A manufactured building package framed using structural steel members and usually finished with ribbed metal panel with a baked enamel finish. Roof beams are tapered (wider at the point where they meet the side wall columns). Horizontal steel members (called girts or purlins) are fastened between the beams. Pre-engineered metal buildings are designed as an economical alternative to heavy steel construction. These buildings are easily recognized by a gable roof which has a very minimal slope (1/12 is common), and will never have a flat roof. If the building is steel construction and has a flat roof, then it is a steel column and beam structure. Other exterior finish systems may also be applied (brick, stone, stucco), but are applied on top of the ribbed steel panels.

#### **Solid Brick Construction**

Should be selected when brick is the supporting structure of the wall instead of wood framing or block walls. In other words, the wall gets its strength from the brick. Solid brick may be found in older homes.

#### Solid Concrete

A concrete wall which is created by placing wall forms, usually 8" apart, and pouring concrete into the top. Reinforcement bar (rebar) is also usually placed in a 2' grid pattern for strength. This is the same process as used in a concrete foundation wall for a basement or crawlspace.

#### **Standard Pole Framed**

Walls made of pressure treated pine posts spaced vertically along the wall 4' to 8' apart. In newer construction, poles (posts) are secured to the top of a poured in-place concrete column which extends below grade to a concrete footing. Older pole frame construction typically consists of wood posts which extend below grade to the concrete footing. Horizontal members (called purlins or girts) of 2" x 4" or 2" x 6" pressure treated lumber, which spans between and secures to the exterior side of the poles, are spaced 2' apart beginning 6" from grade to the top of the wall. This type of construction is often characterized from the exterior by vertical ribbed steel panel (newer construction) or wood siding installed in a vertical pattern (older construction). Pole Framing is primarily designed for single story construction as a lower cost alternative to conventional stick framing.















#### **Structural Insulated Panels**

Structural Insulated Panels are a composite building material used in exterior wall construction. These consist of foam insulation board between two layers of 1/2" OSB. When selecting this option, the exterior walls, floors, and roofs are calculated using this material.

#### Wood Framed - Timber Frame

Timber framing utilizes sophisticated joinery such as mortise and tenon, fastened with pegs, pins, or dowels and sometimes rustic steel connectors, to connect timbers and form a structural framework that is often exposed on the interior.

#### Wood Framing

Building structure walls made of  $2" \times 4"$  wood studs vertically placed along the wall and spaced at 16" centers, each nailed to a single bottom plate and double top plate (plate material is the same width and thickness of the studs). Homes constructed in some climate zones include  $2" \times 6"$  framing for all exterior walls. Walls are sheathed (covered) on the exterior with  $4' \times 8'$  sheets of plywood or wafer board nailed to the studs, or may have a rigid foam or gypsum based sheathing and use diagonal bracing ( $1" \times 4"$ , or  $1" \times 6"$ ) for support. This type of construction is characterized by a wall system in which the bottom plate (or sill plate) is placed on the top of a foundation wall, slab, or framed floor system. May also be referred to as "Western" or "Platform" framing in some areas.

# **Exterior: Exterior Doors**

Select any exterior door features from the Exterior Doors list. Enter the number of each in the corresponding amount field. If the home includes an attached garage it is not necessary to include the door from the house to the garage. This door is automatically accounted for when an Attached Garage is specified.

#### 8'-high Exterior Doors

A door measuring 8' from the bottom to the top of the door slab and allowing passage between the interior and exterior of a structure.

#### **8'-high Exterior Double Doors**

Two doors, measuring 8' from the bottom to the top of the door slab, hung in a single doorway opening that allows passage between the interior and exterior of a structure.

#### Arched Top Exterior Door

A door having a radius top, radius jamb header, and curved header casings; allowing passage between the interior and exterior of a structure.

#### **Double Arched Top Exterior Doors**

Two doors, with a radius top, radius jamb header, and curved header casings; hung in a single doorway opening that allows passage between the interior and exterior of a structure.

#### **Double Exterior Doors**

Two doors hung in a single doorway opening that allows passage between the interior and exterior of a structure.

#### **Double French Door**

French style interior double doors. Glass panes extend the length of the doors with a decorative grill applied to the exterior of the glass or embedded between two panes of glass. Also known as "atrium doors".

#### **Sliding Patio Door**

A sliding glass patio door with two door leaves, one active and one inactive. The active leaf slides horizontally in an aluminum track. The quality of the patio doors varies from an aluminum frame (for economy quality homes) to a vinyl clad wood frame door (for premium grade homes).










### **Exterior: Exterior Windows**

Select any exterior window features from the Windows list and enter the number of each in the corresponding amount field. One window should be entered for every roughed-in opening. Home quality, window material, and window type determine whether a window is single or double glazed.

#### **Aluminum Window**

Window with frame constructed of aluminum and single or double pane glass.

#### Vinyl Window

A window set in a vinyl frame.

**Wood Window** A window set in a wooden frame.

### **Exterior: Specialty Windows**

Select any exterior window features from the Windows list. Enter the number of each in the corresponding amount field. One window should be entered for every roughed-in opening.

#### Bay (Bow) Window

Any window that projects beyond the face or surface of the wall.

#### **Colored Frames**

Window frames that are not of a typical color such as white (vinyl window) or silver/mill finish (aluminum window). Colored frames are typically an add-on cost to the base window.

#### Grids/Grills

Mullions, muntins, and bars are examples of grills/grids that provide divided lights in a window. These can be found in both single pane and insulated windows.

#### **Impact Resistant**

Windows consisting of two or more glass panes with an interlayer of shatterproof plastic. Often used for security or in hurricane/wind storm zones to meet local code requirements.

#### Low-E

An ultrathin metallic coating on or in the glass designed to reduce heat transfer by reflecting heat back to its source. In warmer climates the outer pane can be coated to reflect solar radiation, whereas in colder climates the inner pane can be coated to prevent heat loss.

#### **Obscure/Decor Glass**

Glass that is patterned, frosted, or textured, and thus is obscure.

This is a round or octagonal-shaped window primarily used for decorative purposes in higher quality homes.







### Skylight

An opening or window in the roof or ceiling that admits natural light. The quality of the skylight will vary dependent upon the quality of the home.

### Solar Tube Skylight

A type of skylight placed in a roof that is tubular in nature and emits light to a focused area of the interior.

### **Specialty Window**

Any window that is custom in nature or would not be considered an "off the shelf" purchasable window. It may have an unusual size, shape or other characteristic.

#### Stained Glass Window

Any decorative window made of individual pieces of colored glass glazed into a metal framework.

### Storm Window

An additional window installed on the outside of a window opening to provide a double layer of glass as insulation and storm protection.

### **Transom Window**

A window usually placed above a door or regular window. Transom windows were originally used for ventilation, but now they're primarily decorative.

### **Tinted Glass**

Glass that has been treated with a film or coating, which reduces the transmission of light.

### **Exterior: Exterior Trim and Details**

Select any exterior trim or detail features from the Exterior Trim and Details list. Enter the number of each in the corresponding amount field.

### Awnings - Aluminum or Steel

A roof-like covering above a door or window to provide protection from weather. The construction is aluminum or steel over a metal frame.















#### **Awnings - Fabric - Fixed**

A roof-like covering above a door or window to provide protection from weather. The construction is fabric over a metal frame.

#### **Awnings - Fabric - Motorized**

An electric, retractable, roof-like covering above a door or window to provide protection from weather. The construction is fabric over a metal frame.

### **Brick Columns**

A brick veneer that encases a post or pillar on all sides; or a column made of brick and mortar.

**Copper Gutters** A copper trough attached to the eaves of a roof to drain rainwater. Also known as eaves trough.

#### **Decorative Exterior Shutters**

Decorative exterior panels which typically flank both sides of a window on the exterior and can include awning and colonial types. They are most often made from wood, aluminum, or vinyl. These shutters may be operational, but are not rated to withstand hurricanes under current building codes.

### **Decorative Fiberglass Columns**

Greek or Roman style columns up to 12" diameter made of fiberglass, usually having hollow centers.

#### Security/Storm Shutters

Provides security to doors and windows of a structure and is designed and engineered to withstand hurricane-force winds. Accordion or roll-up style. Enter the total number of windows covered.

### **Primary Information: Garage/Carport**

Select the number of cars that fit into the provided garage/carport range.

**Note:** The square footage referenced is the maximum square footage for each Garage/Carport size. For example, a two-car Garage/Carport would range from 397-576 square feet.

Select the percentage of finished living area above the garage if applicable. Attached garages feature one door connecting the house to the garage. Additional man doors should be added in the Doors section.















#### Attached/Built-in Garage

A garage that is attached or built-in to the main structure of the home with or without living space above. Garages connected by a structure such as a breezeway or covered walkway are considered attached. This type of garage is on grade and not part of a basement.

**Note:** The photo to the right is showing a built in garage with 100% living space above. A garage with no living space above would be considered as an attached garage.

#### **Basement Garage**

A garage that is below grade with living space above. This includes shallow basement and drive-under garages.

**Note:** The photo to the right is showing a garage located below grade with living space above. The entrance level to the home is at the center with living space above and below.

#### Carport

A roof that projects from the side of a building or a structure with open sides, usually supported with posts placed at strategic locations. This roof area will be placed over a concrete slab foundation used to shelter an automobile.

Note: The photo to the right is showing an attached carport with no exterior walls.

#### Number of Carport Walls

Enter the number of exterior carport walls. Do not include any of walls shared with the attached dwelling. The Exterior Wall Material selected for the dwelling is applied to the number of walls entered for the carport.

### **Attached Structures: Decks**

Enter the deck's square footage in the Sq. Ft. field, enter the decking material, enter the covered and enclosed percentage, select the shape, and then enter the height, levels, and benches length in the corresponding fields.

**Note:** Each deck must be entered individually.

To enter a roof-top deck, ensure that the appropriate percentage of roofing material is entered e.g. a Membrane or Hot-Mopped roof. Then enter all other information as if the deck were on the ground level.

### Deck

A flat open platform that projects from the face of an outside wall of a building. May have railing and can be covered and/or enclosed.

**Note:** To be considered a deck, access must be granted from the ground level. If there is no access (steps), address the area as a balcony.









#### Covered

A framed roof structure that covers a deck and includes the same roof material selected for the main structure.

#### Enclosed

A deck that is completely enclosed with windows, screens, and/or framed and finished walls similar to the exterior walls of the home. This also includes railing walls made of similar materials as the home. For example, if a home has a 4' high brick half wall around the perimeter of the porch, enter 50% enclosed.

#### Height

Enter the appropriate height of the attached structure. The height of a deck in feet is measured from the ground to the base of the structure.

#### Levels

Enter the number of levels of a deck.

#### Polymer

Deck constructed from polymer products. Polymer material is typically manufactured from wood fiber and/or recycled plastic.

#### Redwood

Deck constructed from redwood products.

#### Treated

Deck constructed from pressure-treated wood products.

### **Attached Structures: Balconies**

Enter the balconies square footage in the Sq. Ft. field, enter the decking material, enter the covered and enclosed percentage, select the shape, and then enter the height, levels, and benches length in the corresponding fields.

Note: Each balcony must be entered individually.

#### Balcony

Elevated platform enclosed by a railing or balustrade; projects from the face of an outside wall of a building. Can be covered and/or enclosed.

**Note:** To be considered a balcony, no access from the ground will be attached to the structure. If access (steps) from the ground to the structure is present, address the area as a deck.



### Cedar

Balcony constructed from cedar products.

#### Covered

A framed roof structure that covers a balcony and includes the same roof material selected for the main structure.

### Enclosed

A balcony that is completely enclosed with windows, screens, and/or framed and finished walls similar to the exterior walls of the home. This also includes railing walls made of similar materials as the home. For example, if a home has a 4' high brick half wall around the perimeter of the porch, enter 50% enclosed.

### Height

Enter the appropriate height of the attached structure. The height of a balcony in feet is measured from the ground to the base of the structure.



### Levels

The number of levels of a balcony.

### Polymer

Balcony constructed from polymer products. Polymer material is typically manufactured from wood fiber and/or recycled plastic.

#### Redwood

Balcony constructed from redwood products.

#### Treated

Balcony constructed from pressure-treated wood products.

### **Attached Structures: Porches**

Enter the porches square footage in the Sq. Ft. field, enter the decking material, and enter the covered and enclosed percentages.

**Note:** Each porch must be entered individually.

#### Porch

A structure attached to a building to shelter an entrance. Can be covered and/or enclosed.



#### **Brick Pavers**

Interlocking brick material used as a durable surface without being set in a grout mixture.

#### Cedar

Porch constructed from cedar products.

#### **Colored Concrete**

Concrete mixed with a stain to add color to its appearance.

#### Concrete

A porch constructed from a reinforced concrete slab with a troweled or broomed finish. Made primarily from cement, aggregate, water, and admixtures.

#### Covered

A framed roof structure that covers a porch and includes the same roof material selected for the main structure.

#### Enclosed

A porch that is completely enclosed with windows, screens, and/or framed and finished walls similar to the exterior walls of the home. This also includes railing walls made of similar materials as the home. For example, if a home has a 4' high brick half wall around the perimeter of the porch, enter 50% enclosed.

#### **Epoxy Aggregate**

Concrete surface with the fines washed away after installation, leaving the aggregate exposed and then finished with an epoxy resin for chemical resistance.

#### **Exposed Aggregate**

Concrete surface with the fines washed away after installation, leaving the aggregate exposed.



#### **Heated Concrete**

Involves the installation of pipes in the floor that hold hot water and heats the floor structure.

#### Paint/Epoxy Finish

A paint or epoxy finish on a concrete floor.

#### Polymer

Porch constructed from polymer products. Polymer deck material is typically manufactured from wood fiber and/or recycled plastic.

#### Redwood

Porch constructed from redwood products.

#### Stone

Thin-bedded quarried slate, limestone, flagstone, granite or marble. Stone flooring is usually irregular whereas tile is set in a symmetrical patterns.

#### Terra Cotta/Saltillo

Unglazed tile made of clay and other natural materials that is molded and dried, not fired.

#### Terrazzo

Epoxy or portland-cement-based epoxy with marble chips that is ground and polished to give the appearance of stone or marble.

#### Treated

Porch constructed from pressure-treated wood products.

#### Untreated

Porch constructed from untreated wood products.

### **Attached Structures: Patios**

Enter the patios square footage in the Sq. Ft. field, enter the decking material, and enter the covered and enclosed percentages.

Note: Each patio must be entered individually.

#### Patio

An outdoor recreation area adjoining a dwelling that is sometimes adapted to outdoor dining or other living area. Can be covered and/or enclosed.



#### **Brick Pavers**

Interlocking brick material used as a durable surface without being set in a grout mixture.

#### Cedar

Patio constructed from cedar products.

### Colored Concrete

Concrete mixed with a stain to add color to its appearance.

### Concrete

A patio constructed from a reinforced concrete slab with a troweled or broomed finish. Made primarily from cement, aggregate, water, and admixtures.



#### Covered

A framed roof structure that covers a patio and includes the same roof material selected for the main structure.

#### Enclosed

A patio that is completely enclosed with windows, screens, and/or framed and finished walls similar to the exterior walls of the home. This also includes railing walls made of similar materials as the home. For example, if a home has a 4' high brick half wall around the perimeter of the porch, enter 50% enclosed.

#### **Epoxy Aggregate**

Concrete surface with the fines washed away after installation, leaving the aggregate exposed and then finished with an epoxy resin for chemical resistance.

### Exposed Aggregate

Concrete surface with the fines washed away after installation, leaving the aggregate exposed.

#### Heated Concrete

Involves the installation of pipes in the floor that hold hot water and heats the floor structure.

#### Paint/Epoxy Finish

A paint or epoxy finish on a concrete floor.

#### Polymer

Patio constructed from polymer products. Polymer deck material is typically manufactured from wood fiber and/or recycled plastic.

#### Redwood

Patio constructed from redwood products.

#### Stone

Thin-bedded quarried slate, limestone, flagstone, granite or marble. Stone flooring is usually irregular whereas tile is set in symmetrical patterns.

#### Terra Cotta/Saltillo

Unglazed tile made of clay and other natural materials that is molded and dried, not fired.

#### Terrazzo

Epoxy or portland-cement-based epoxy with marble chips that is ground and polished to give the appearance of stone or marble.

#### Treated

Patio constructed from pressure-treated wood products.

### Untreated

Patio constructed from untreated wood products.

### **Attached Structures: Breezeways**

Enter the breezeways square footage in the Sq. Ft. field and enter the percent enclosed if applicable.

Note: Each breezeway must be entered individually.

#### Breezeway

A breezeway is an architectural feature similar to a hallway with an attached roof that allows passage between two structures, ie; connecting a house and a garage. Breezeway roofing materials are often similar to that of the adjoining structures. Breezeways may also be partially enclosed with walls creating a passage type tunnel.





#### **Brick Pavers**

Interlocking brick material used as a durable surface without being set in a grout mixture.

#### Cedar

Breezeway constructed from cedar products.

#### **Colored Concrete**

Concrete mixed with a stain to add color to its appearance.

#### Exposed Aggregate

Concrete surface with the fines washed away after installation, leaving the aggregate exposed.

#### Heated Concrete

Involves the installation of pipes in the floor that hold hot water and heats the floor structure.

#### Paint/Epoxy Finish

A paint or epoxy finish on a concrete floor.

### Redwood

Breezeway constructed from redwood products.

#### Stone

Thin-bedded quarried slate, limestone, flagstone, granite or marble. Stone flooring is usually irregular whereas tile is set in a symmetrical patterns.

#### Terra Cotta/Saltillo

Unglazed tile made of clay and other natural materials that is molded and dried, not fired.

#### Terrazzo

Epoxy or portland-cement-based epoxy with marble chips that is ground and polished to give the appearance of stone or marble.

#### Treated

Breezeway constructed from pressure-treated wood products.

#### Untreated

Breezeway constructed from untreated wood products.

#### Wood Polymer

Breezeway constructed from wood polymer products. Wood polymer is typically manufactured from recycled plastic and wood fiber.

### **Attached Structures: Other Attached Structures**

Enter the structure's square footage in the Sq. Ft. field, and then check the Heated box if applicable.

Note: Enter each additional attached structure individually.

#### Full Screened Enclosure (Attached)

Commonly referred to as a screened lanai, a Full Screened Enclosure is a screened wall and roof enclosure most commonly used to protect swimming pools/spas, patios, and porches from insects and other pests. It may also incorporate a fireplace or outdoor kitchen. Includes foundation.





#### Greenhouse

A single story structure, completely covered with plastic or glass, used specifically for growing trees, plants, flowers, etc. Similar to a sunroom except that it is usually detached from the home and unfinished inside.

#### Sunroom

A one-story structure or patio-type room attached to a home that uses plastic or glass panels for at least 40% of the wall and/or ceiling surfaces. It is designed to allow natural sunlight to heat the room and provide a semi-outdoor atmosphere. This allows trees, plants, and other greenery to thrive. This type of structure is usually finished inside. Sunroom is a generic term that is sometimes used to describe solariums, atriums, garden rooms, "Florida" rooms, etc.





### **Additional Features: Pools and Spas**

Enter the square footage of the pool or the number of spas or saunas in the corresponding amount field.

Indoor Pools and Spas - The square footage of the room(s) that include an indoor pool or spa must be included in the Total Finished Square Feet for the dwelling. The calculated value is included in the Estimated Replacement Cost. (Make sure the home's square footage, average ceiling height, and floor and wall finishes are properly entered to accommodate an indoor swimming pool.)

Attached Pools and Spas - Do not include the square footage of attached pools and spas in the Total Finished Square Feet for the dwelling. The calculated value is included in the Estimated Replacement Cost.

### Sauna

A room or enclosure approximately 4' x 6' x 7' high constructed of wall, floor, and ceiling panels, trim, assembled benches, electric sauna heater, controls, solid door w/window, wall light, vent, and accessories. Panels and trim are redwood, cedar, or hemlock.

### Spa/Hot Tub (In-Ground Unit)

A spa or hot tub that is made of cast-in-place concrete and usually has a ceramic tile or epoxy finish. Water is forced through a series of ports to create a whirlpool effect. Includes an electric heating element and thermostat to maintain heated water at a constant temperature.

### Spa/Hot Tub (Portable Above-ground/Self-contained Acrylic)

Portable spa or hot tub that pumps or forces water through a series of jets to create a whirlpool effect. This type of spa is self contained and is typically used on decks or patios.

### **Swimming Pool**

Sprayed concrete swimming pool w/white plaster or tile finish. Includes water circulation, heating equipment and a 10' concrete apron around the perimeter. After entering the square footage of the pool, include the type (plaster or tile finish).

### **Detached Structures: Introduction**

Select the type for each detached structure from the available options and follow the instructions listed below for each structure.

Note: Detached structures are calculated separately from the primary structure and are to be included individually.

For roofing material and exterior wall material definitions, refer to pages 28 through 34.



#### **Detached Residential Garage**

A free-standing structure used as a car garage that is not attached to the home. Enter the type, size, exterior finish, and roof covering.

Garages connected by a structure such as a breezeway or covered walkway are considered attached, and should be entered in the Primary Information section.

#### **Metal Quonset**

Pre-engineered deep set corrugated metal panels in the form of an arch. The heavy metal panels are self-supporting so there is no need for structural steel or wood framing. Ends may be left open or closed off using the same materials and may have doors or windows.

### **Pre-engineered Metal Building**

A manufactured building package framed using structural steel members and usually finished with ribbed metal panel with a baked enamel finish. Roof beams are tapered (wider at the point where they meet the side wall columns). Horizontal steel members (called girts or purlins) are fastened between the beams. Pre-engineered metal buildings are designed as an economical alternative to heavy steel construction. These buildings are easily recognized by a gable roof which has a very minimal slope (1/12 is common), and will never have a flat roof. If the building is steel construction and has a flat roof, then it is a steel column and beam structure. Other exterior finish systems may also be applied (brick, stone, stucco), but are applied on top of the ribbed steel panels.

### Carport

A roof that projects from the side of a building or a structure with open sides, usually supported with posts placed at strategic locations. This roof area will be placed over a concrete slab foundation used to shelter an automobile. Enter the type, size, post type, and roof covering.

### **Decorative Alum/Steel (Carport)**

An aluminum or steel post typically comprised of two vertical members with ornamental webbing or scrollwork that connects the two members















## 360Value Replacement Cost Study Guide

### Masonry Post w/Brick (Carport)

Supporting posts made from 8" x 8" x 16" masonry blocks reinforced with steel rebar and grout in the hollow cells of the blocks and covered with standard brick veneer. The result is a post which measures approximately 22" - 24" square.

### Masonry Post w/Stone (Carport)

Supporting posts made from 8" x 8" x 16" masonry blocks reinforced with steel rebar and grout in the hollow cells of the blocks and covered with stone veneer. The result is a post which measures approximately 22" - 24" square.

### Masonry Post w/Stucco (Carport)

Supporting posts made from  $8" \times 8" \times 16"$  masonry blocks reinforced with steel rebar and grout in the hollow cells of the blocks and plastered with 2 coats of stucco. The result is a post which measures approximately 16" - 18" square.

### Steel Post (Carport)

4" or 6" square painted steel posts which support the roof deck of the carport.

### Wood Post (Carport)

6" treated wood posts which support the roof deck of the carport.

### Metal Storage Shed

Metal storage shed with corrugated steel roof/wall panels, hinged or sliding doors, trim, and anchors. Enter the size and floor material.

### **Vinyl Storage Shed**

This auxiliary structure includes vinyl utility shed with all vinyl wall and roof panels, vinyl doors, and trim. Enter the size and floor material.

### Wood Storage Shed

Wood utility shed with all wood wall/siding and roof construction, composition shingles, wood doors, and trim. Enter the size and floor material.















### Stable

A free-standing structure used as a barn or stable that is not attached to the home. Enter the type, square footage, exterior finish, number of stalls, and roof covering.

Typically used to lodge and feed horses, cattle, or other livestock. May or may not have stalls.

### **Pre-engineered Metal Building**

A manufactured building package framed using structural steel members and usually finished with ribbed metal panel with a baked enamel finish. Roof beams are tapered (wider at the point where they meet the side wall columns). Horizontal steel members (called girts or purlins) are fastened between the beams. Pre-engineered metal buildings are designed as an economical alternative to heavy steel construction. These buildings are easily recognized by a gable roof which has a very minimal slope (1/12 is common), and will never have a flat roof. If the building is steel construction and has a flat roof, then it is a steel column and beam structure. Other exterior finish systems may also be applied (brick, stone, stucco), but are applied on top of the ribbed steel panels.

#### Gazebo

A free-standing structure used as a gazebo that is not attached to the home. Enter the type, material, size, and roof type.

Typically a small structure with a roof and open or latticework sides used for outdoor entertaining.

### **Pool House**

A free-standing structure used as a pool house that is not attached to the home. Enter the type, exterior finish, roof covering, and square footage.

Typically provides space for one or more of the following: bathrooms, changing rooms, entertaining, pool equipment storage, etc...

### Pre-engineered Metal Building

A manufactured building package framed using structural steel members and usually finished with ribbed metal panel with a baked enamel finish. Roof beams are tapered (wider at the point where they meet the side wall columns). Horizontal steel members (called girts or purlins) are fastened between the beams. Pre-engineered metal buildings are designed as an economical alternative to heavy steel construction. These buildings are easily recognized by a gable roof which has a very minimal slope (1/12 is common), and will never have a flat roof. If the building is steel construction and has a flat roof, then it is a steel column and beam structure. Other exterior finish systems may also be applied (brick, stone, stucco), but are applied on top of the ribbed steel panels.













### **Full Screened Enclosure**

Commonly referred to as a screened lanai, a Full Screened Enclosure is a screened wall and roof enclosure most commonly used to protect swimming pools/spas, patios, and porches from insects and other pests. It may also incorporate a fireplace or outdoor kitchen. Detached Full Screened Enclosures includes a full concrete slab with a finish/sealer. Enter the square footage, height, and over in-ground pool.

### **Outdoor In-ground Pool**

A stand alone swimming pool with the shell constructed of concrete or Gunite that is not attached to the home. Enter the square footage and type.

### Spa/Hot Tub (In-Ground Unit)

A spa or hot tub that is made of cast-in-place concrete and usually has a ceramic tile or epoxy finish. Water is forced through a series of ports to create a whirlpool effect. Includes an electric heating element and thermostat to maintain heated water at a constant temperature. Enter the size.

### Spa/Hot Tub (Portable Above-ground/Self-contained Acrylic)

Portable spa or hot tub that pumps or forces water through a series of jets to create a whirlpool effect. This type of spa is self contained and is typically used on decks or patios. Enter the size.

### Landscape Fountain

Outdoor landscape fountain includes the plumbing, bowl, underwater lights, and may include curbing. Select from simple or elaborate design.













### **Fixed Barbeque**

A brick or stone barbecue that includes the firebox, grate, and flue system. Enter the type.

### **Basketball Court**

Standard full or half size basketball court with a concrete, asphalt, or synthetic surface. Does not include game lines/stripes, basketball standards, and accessories. Enter the type, size, and illumination.

### **Tennis Court**

Standard size tennis court with a concrete, asphalt, or synthetic surface. Does not include game lines/stripes, tennis equipment, and accessories. Enter the type, size, illumination, and enclosure.

### Patios

An outdoor recreation area detached from the dwelling that is sometimes adapted to outdoor dining or other living area. Can be covered and/or enclosed. Enter the type and square footage.

### Decks

A flat open platform detached from the home. May have a railing and can be covered and/or enclosed. Include the type and the square footage.

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### Driveways

Enter the type and the square footage.

**Sidewalks** Enter the type, length, and width.

**Fencing** Enter the type, length, and height.

Landscaping Walls

Decorative and/or structural landscape retaining wall constructed of concrete, block, or brick. Enter the type, length, and height.

### Satellite Dish

A dish shaped antennae used for receiving digital TV transmissions. Includes a receiver and larger satellite dishes include a controller.













#### Solar Panel - Hot Water

Solar water heating system. Includes solar panels, mounting brackets, and appropriate amounts of supply and return lines. Enter the total square footage of the structure using this solar water heating system. Enter the square footage.



A system used to collect sunlight and convert that energy into usable electricity. Includes; photovoltaic panels, mounting hardware, inverters, and wiring. Enter the production rate of the system in watts. Enter the wattage.





### **Interior: Average Wall Height**

Specify the average interior wall height for the home. The wall height is measured from the floor to the point where the wall meets the ceiling. Do NOT include the height of vaulted or cathedral ceilings. This question accepts numbers only.



### Example:

In the photo located to the right, measure from Point **A** to Point **B**.

### **Interior: Wall Material**

Select the home's interior wall material from the Wall Material list. All selected wall materials must total 100%.

### Drywall

An interior wall material with a gypsum core, heavy paper on one side and liner paper on the other. It is applied in large sheets, 48" wide and in lengths measured every 24". Also known as gypsum board, Sheetrock and wallboard.





#### Lath & Plaster

Wood, metal, or gypsum product fastened to structural members to create a support for a layer of plaster. Thin-coat plaster is considered lath & plaster.

### Solid Brick

Should be selected when brick is the supporting structure of the wall instead of wood framing or block walls. In other words, the wall gets its strength from the brick. Solid brick may be found in older homes.

#### Solid Stone

Walls that do not have a frame or concrete block structure behind them. Instead, they serve as the supporting structure of the wall.

#### Solid Log

Refers to a solid log construction. Wood siding that appears to be logs should be entered as log siding.

#### **Concrete Block**

Pre-cast hollow rectangular concrete masonry units (CMU) of various widths and thickness usually bonded together with mortared joints. May or may not be reinforced with steel bars.

#### Adobe

Construction found in the southwestern United States. It is a sun-dried clay that comes in various sizes and has a rough texture. It is often covered on the interior and exterior with mud plaster, lime plaster, whitewash, or stucco.

### **Glass Block**

A decorative barrier or wall that is made from textured, rippled, or semi-transparent glass blocks that allows light in without being able to see into the area.

### Studs Only

No wall material (drywall, lath and plaster) has been applied to the framed walls, therefore the wood or steel framing studs are exposed.

### Wood Framed - Solid Logs

Refers to a solid log construction. Wood siding that appears to be logs should be entered as log siding.





















#### **Open – No Wall**

An interior wall material option used to specify missing walls. For example, use this option when evaluating a home where the kitchen, nook and family rooms are not separated by walls. Each room is defined separately. To accurately valuate this home, enter the percentage of the missing wall (linear ft. of missing wall/total linear ft. of home's walls) as Open - No wall.

### **Interior: Wall Finish**

Select the home's interior wall finish from the Wall Finish list. Specify the percentage in the corresponding percentage field. All wall finish percentages must total 100%.

#### Brick

Molded rectangular blocks of clay that are stacked in an overlapping pattern, with mortar between the bricks to hold it together.



### Carpet

A thick, heavy textile floor-covering, usually made of synthetic fibers, knitted or needle-tufted fabric. It can be installed with carpet strip tacks, adhesive or staples.



### **Ceramic Tile**

Small squares (1" x 1" to 20" x 20" typically) of hard, brittle, heat-resistant and corrosion-resistant material, usually made of clay that has been baked at a high temperature. The individual squares are attached to the surface with a thin mortar and grout is used to fill the space between the individual pieces.

### **Ceramic Tile - Custom**

Custom-made ceramic tiles or typical ceramic tiles installed in a custom pattern.





### **Custom Wallpaper**

This Interior Wall Finish option applies different items based upon the year the home was built and the overall quality of the home. The items applied will range from a vinyl paper with a fabric backing to a high-end grass or rice cloth, or foil.



### Faux Finish (Rag, Sponge, etc.)

Painting techniques where a primer and/or base coat and topcoat are applied using various glazing methods, e.g. bagging, sponging, ragging, etc. Usually designed to mimic more expensive finishes, such as marble, wood grain, leather, antiquing, or aging.

### **Grass Cloth**

This Interior Wall Finish option is a type of wallpaper or wall covering consisting of grasses woven together for texture effect. May be simulated or real grass face.



Custom artwork or scene that is hand painted on one or more walls of a room. Typically used in bedrooms.

### Marble/Granite

These are marble or granite tiles that are attached to the floor/wall structure. All the edges are sealed with natural or colored grout. Marble tiles are available in a wide variety of colors and textures, and can originate from almost any country. Due to this variety, there is a wide range of pricing for these materials. Economy marble tiles are most commonly found in home centers and typically cost several dollars per sq. ft. At the other end of the cost spectrum are premium marble tiles, which feature unusual patterns and colors, and are typically priced significantly higher than their economy grade cousins. These tiles are usually special-ordered from a tile supply house. Standard and above average tiles are somewhere in between these two extremes.

### Marble/Granite - Custom

Custom-made marble/granite tiles or typical marble/granite tiles installed in a custom pattern.













### Mirrors

A highly polished surface capable of reflecting an image. These can be in one piece or in separate panels.





A liquid, pigmented solution with an oil, water, or acrylic base that dries when applied as a protective or decorative finish. It is typically applied to smooth or textured drywall.



Flat, thin, usually rectangular pieces of finished wood or wood veneer that is nailed or glued to the framing structure.



### Paneling - 1/2 Log

Laminated, rounded (rounded on exposed side, flat on back side) wood planks attached directly to the drywall structure, and give the look of a log cabin. These are usually made of pine, but can be made of any type of wood.

### **Paneling - Custom**

This option applies different items based upon the year the home was built and the overall quality of the home. The items applied will range from a tongue and groove knotty pine to a high-end cedar or redwood installed in a herringbone or chevron design.

### **Paneling - Judges**

Full wall flat or raised panel, multiple "stile and rail" design that uses 1/4" panel material and 1x trim and panel cap for the stiles and rails.













### **Paneling - Tongue and Groove**

Sometimes called 'Bead boards', these are individual wood planks that are installed vertically. Each plank has a 'tongue' on one side and a 'groove' on the other side to so that the pieces fit together and provide additional stability.

### Paneling - Waterproof

Typical wood paneling that has been treated to repel water or made of any water-resistant material, such as vinyl.





#### Stone

Decorative rocks, usually flat, that are arranged in a random pattern, with concrete mortar between the stones to hold it together.



### Travertine

Travertine is a naturally occurring form of limestone rock, cut and polished to make tiles. Mortar is used to attach the stone and grout is used to fill the spaces between individual pieces.

### **Venetian Plaster**

Multiple coats (2-4) of decorative plaster with a burnished finish, applied over pre-sealed drywall with a small, clean, steel trowel to produce a smooth polished surface.



#### Wallpaper

Material that is paper backed and directly applied to the drywall structure, and held in place with a thin, adhesive paste. Comes in a wide variety of colors and patterns, and can have a surface of colored paper, felt, vinyl, or foil.



#### **Open - No finish**

An interior wall finish option used to specify the finish on missing walls or to specify an unfinished wall. For example, use this option when evaluating a home where the kitchen, nook, and family rooms are not separated by walls. Each room is defined separately. To accurately valuate this home, enter the percentage of the missing wall (linear ft. of missing wall/total linear ft. of home's walls) as Open - No wall. You also must specify a corresponding percentage of the interior wall finish as Open - No finish. Unfinished walls in finished living spaces, such as in a log home, must also be specified as Open - No finish.

### **Interior: Ceiling Finish**

Select the home's interior ceiling finish from the Ceiling Finish list. Specify the percentage in the corresponding percentage field. All ceiling finish percentages must total 100%.

#### **Ceiling Tile - Glue-up**

Square acoustic tiles that are applied directly to the drywall covering the ceiling frame, and are held in place with a powerful bonding compound.



Rectangular acoustic tiles that are placed in a metal grid, where the grid is held in place by a series of wires or metal bands that are connected to the structure of the floor or ceiling above.

**Coffered Ceiling** Decorative sunken panels on the ceiling.

#### Faux Finish (Rag, Sponge, etc.)

Painting techniques where a primer and/or base coat and topcoat are applied using various glazing methods, e.g. bagging, sponging, ragging, etc. Usually designed to mimic more expensive finishes, such as marble, wood grain, leather, antiquing, or aging.

#### Mirrors

A highly polished surface capable of reflecting an image. These can be in one piece or in separate panels.













### Paint

A liquid, pigmented solution with an oil, water, or acrylic base that dries when applied as a protective or decorative finish. It is typically applied to smooth or textured drywall.

This option applies different items based upon the year the home was built and the overall quality of the home. The items applied will range from a tongue and groove knotty pine to a high-end cedar or redwood installed in a herringbone or chevron





# Paneling - Sheet

design.

**Paneling - Custom** 

Flat, thin, usually rectangular pieces of finished wood or wood veneer that is nailed or glued to the framing structure, forming a raised, recessed, or framed surface.

### Paneling - Tongue and Groove

Individual wood planks where each plank has a 'tongue' on one side and a 'groove' on the other side to so that the pieces fit together and provide additional stability.

### **Spray Acoustical Texture**

A mixture of small, usually round bits of acoustic foam and drywall compound that is sprayed on the ceiling giving a 'popcorn' texture.

### Tin

Thin sheet metal squares that have been stamped with a decorative pattern. They are available in many different finishes, including: copper, brass, tin, stainless steel, and painted.











### **Venetian Plaster**

Multiple coats (2-4) of decorative plaster with a burnished finish, applied over pre-sealed drywall with a small, clean, steel trowel to produce a smooth polished surface.



### **Interior: Floor Coverings**

Select the home's floor covering from the Floor Coverings list. If there are multiple flooring coverings in the home, select additional materials from the list and specify the percentage in the corresponding percentage fields. All floor covering percentages must total 100%.

**Note:** Homes built prior to 1941 default to include hardwood floors under all other types of floor coverings (including parquet). For example, if the home is 50% Carpet, 20% Sheet Vinyl, and 30% Hardwood - Plank; hardwood is added beneath the carpet and sheet vinyl only.

#### **Bare Concrete**

An unfinished concrete floor with no additional covering. It may be painted.









### **Brick/Pavers**

Molded rectangular blocks of clay used for floors. Brick floor material is solid with no holes.

#### **Carpet - Designer-grade Wool**

100% wool carpet of high quality and unique design, usually having jute backing.

#### Carpet

A thick, heavy textile floor-covering, usually made of synthetic fibers, knitted or needle-tufted fabric. It can be installed with carpet strip tacks, adhesive or staples.



### **Ceramic Tile - Custom**

Custom-made ceramic tiles or typical ceramic tiles installed in a custom pattern.





### **Ceramic Tile**

Small squares (1" x 1" to 20" x 20" typically) of hard, brittle, heat-resistant and corrosion-resistant material, usually made of clay that has been baked at a high temperature. The individual squares are attached to the surface with a thin mortar and grout is used to fill the space between the individual pieces.

### **Cork Flooring**

Cork is durable flooring that is a thermal and acoustical insulator; and is comfortable to walk on due to its shock-absorbing properties. Cork can be fine-grained, marbleized, or have a wood grain appearance; and is available in a variety of colors. Cork flooring also repels bugs, mold, and termites.

### Hardwood - Cherry, Maple or Equal

A hardwood flooring made from wood that has unique coloring and/or characteristics.





A finished board made from a hardwood material, such as oak or decorative wood, and is installed side by side with all of the wood lengths running the same direction. The boards may have a tongue and groove built in to the edges to provide a tighter fit with no gaps.

### Hardwood-Bamboo

Wood flooring composed of bamboo-- a fast growing grass with woody, hollow stems.









### Hardwood-Parquet

Finished hardwood board made of small, inlaid, wood pieces, such as oak or decorative wood, installed in a series of small squares in a decorative pattern. The squares may have a tongue and groove built in to the edges to provide a tighter fit with no gaps.

### Laminate Floor

A tongue and groove type of material placed over a thin foam pad to create a "floating" floor that is not nailed to the substrate. Laminate flooring is comprised of a thin top layer of resin-infused paper on top of wood-chip composite. Laminate thickness ranges from 1/4" to 7/16", depending on the manufacturer and quality of the flooring.

### Marble/Granite - Custom

Custom-made marble/granite tiles or typical marble/granite tiles installed in a custom pattern.







### Marble/Granite

These are marble or granite tiles that are attached to the floor/wall structure. All the edges are sealed with natural or colored grout. Marble tiles are available in a wide variety of colors and textures, and can originate from almost any country. Due to this variety, there is a wide range of pricing for these materials. Economy marble tiles are most commonly found in home centers and typically cost several dollars per sq. ft. At the other end of the cost spectrum are premium marble tiles, which feature unusual patterns and colors, and are typically priced significantly higher than their economy grade cousins. These tiles are usually special-ordered from a tile supply house. Standard and above average tiles are somewhere in between these two extremes.

### **Sheet Vinyl**

Sheets of inexpensive flooring made from polyvinyl chloride. May be inlaid, non-inlaid, have a hard or soft finish, and vary in thickness depending on overall quality selected.







### Slate

Slate flooring is made of naturally occurring rock. It may be cut and polished to make tiles, or may be used as irregular shapes. Mortar is used to attach slate to the flooring substrate and grout is used to fill the spaces between individual pieces.

### Softwood-Pine or Fir

Flooring made from pine or fir, and is installed side by side with all of the wood planks running the same direction. The boards may have a tongue and groove built in to the edges to provide a tighter fit with no gaps.

### Stamped and Sealed Concrete

Concrete that is stamped or embossed and colored to give the appearance of brick, stone, or pavers.



### Stone

Stone flooring is made of naturally occurring rock. It may be cut and polished to make tiles, or may be used as irregular shapes. Mortar is used to attach stone to the flooring substrate and grout is used to fill the spaces between individual pieces.

### Terra Cotta/Saltillo

Unglazed tile made of clay and other natural materials that is molded and dried, not fired.





### Terrazzo

Epoxy or portland-cement-based epoxy with marble chips that is ground and polished to give the appearance of stone or marble.



### Travertine

Travertine is a naturally occurring form of limestone rock, cut and polished to make tiles. Mortar is used to attach the stone and grout is used to fill the spaces between individual pieces.





### Vinyl/Rubber Tile

Tile flooring squares made from polyvinyl chloride.

### **Interior: Electrical Features**

Select the electrical features from the list. Make sure you specify the correct quantity for each system if there is more than one (the default is set to a quantity of one when you select the system).

#### **Backup Generator**

A built-in backup generator system is typically used to provide emergency power. These systems are typically powered by natural gas, gasoline, propane, or diesel fuel, and are tied to the structure's electrical system through a transfer switch.

### **Electrical System Size**

The electrical service consists of a main panel which houses the main switches and distributes electricity to the branch panels and circuits.

**Note:** Please select the amps option that is closest to the service size per unit; most residential homes have 100-200amp service per unit. For multi-family residences please enter the average service size per family/unit. If the electrical service per family/unit is less than 100 amps, please select the '100 amp' option.

### **Solar Panel - Electric**

A photovoltaic system with 75 watt panels installed on the house to be used to generate energy. Enter the number of panels that are installed.

### **Interior: Lighting**

Select any interior lighting features from the Lighting list. Enter the number of each in the corresponding amount field.

**Note:** If the home contains an item that doesn't appear here, you may be able to add it from the Other list in the Interior section or you can specify a User-Defined Feature.

### **Ceiling Fan**

A device suspended from the ceiling with rotating blades to move air. May or may not include the light fixture.

#### **Chandelier - Natural Antler**

A ceiling hung, ornamental light fixture made from natural deer, elk, or moose antlers. A rustic style usually found in a lodge or log home.

#### **Chandelier - Reproduction Antler**

A ceiling hung, ornamental light fixture made from resin or plastic to simulate the look of deer, elk, or moose antlers. A rustic style usually found in a lodge or log home.

### **IPI - Confidential**



#### **Chandelier - Wrought Iron**

Ceiling hung, ornamental light fixture fabricated of welded wrought iron. Usually a Spanish or Mediterranean style.

#### **Chandelier with Real Crystal**

An ornate chandelier decorated with real crystal, such as Austrian, Egyptian, Turkish or Italian crystal.

#### Hanging Light/Pendant

A ceiling hung, decorative light-fixture that holds multiple decorative bulbs.

#### **Ornate Chandelier**

An elaborate or ornamental chandelier.

#### **Recessed Light**

A light fixture which is recessed and flush with the ceiling. This type of lighting is also referred to as "canned lighting" or "pot lights".

#### Track Lighting

Movable, individual light heads or lamps attached to tracks installed on the ceiling.

### **Interior: Staircases and Conveyances**

Enter any interior staircases or conveyances from the Staircases and Conveyances list. Enter the number of each in the corresponding amount field.

Standard staircases do not need to be entered in 360Value. These are included when the number of stories is greater than one, or the home has a level below grade. The number of standard staircases is determined based on the size and quality of the home.

**Note:** If the home contains an item that doesn't appear here, you may be able to add it from the Other list in the Interior section or you can specify a User-Defined Feature.

#### Dumbwaiter

Motorized small elevator used to move food or supplies between floors with a small container box and 100 lb. capacity.

#### Fireman's Pole

A fixed pole that passes through a hole in an upper floor and facilitates quick descent to the lower floor.

#### **Residential Elevator**

A two-stop 3' x 4' car with controls and equipment.

#### Spiral Slide - Floor-to-floor

A tubular spiral slide that descends from an upper floor to a lower floor.

### **Stair Inclinator**

A chair lift installed on the stairway with a motor and guide rail.

### Staircase - Folding - Attic

Pre-manufactured folding staircase, typically accessed via a hinged door in the ceiling or recessed into the rafters.

#### Staircase - Metal - Spiral

Pre-manufactured stairs that rise in a circular fashion around a pole or support in the center. Can be manufactured of hardwood or a powder coated metal.

#### Staircase - Ornate Curved

A curved/winding/circular-shaped staircase built with balustrade and stair part components. It may include hardwood treads, intricate skirting, shoe rail and/or custom-made handrail parts. Ornate staircases are open on at least one side from one floor to the other. If only half of the staircase includes balusters, do not select ornate staircase. Staircase quality is calculated based on the overall quality of the home. For example, if the home quality is economy, the staircase will calculate using simple balusters, handrail,





etc. that are economy quality. If the home quality is premium, the staircase will calculate with premium quality balusters, handrail, etc.

### Staircase - Ornate

A straight staircase built with balustrade and stair part components. It may include hardwood treads, intricate skirting, shoe rail and/or custom-made handrail parts. Ornate staircases are open on at least one side from one floor to the other. If only half of the staircase includes balusters, do not select ornate staircase. Staircase quality is calculated based on the overall quality of the home. For example, if the home quality is economy, the staircase will calculate using simple balusters, handrail, etc. that are economy quality. If the home quality is premium, the staircase will calculate with premium quality balusters, handrail, etc.

### **Interior: Interior Doors and Millwork**

Select any interior doors or millwork from the Interior Doors and Millwork list. Enter the number of each in the corresponding amount field.

If the home contains an item that doesn't appear here, you may be able to add it from the Other list in the Interior section or you can specify a User-Defined Feature.

#### 8'-high Door

A door measuring 8' from the bottom to the top of the door slab.

#### 8'-high Double French Door

A single doorway opening with two doors, measuring 8' from the bottom to the top of the door slab, with glass panes nearly throughout their entire length. Also known as "atrium doors".

#### 8'-high French Door

A door measuring 8' from the bottom to the top of the door slab that has glass panes nearly throughout its entire length. Also known as "atrium doors".

#### **Arched Top Door**

A door with a radius-cut door slab (not just a panel), a matching radius jamb header, and curved header casings.

#### **Built-in Bookcase/Entertainment Center**

A bookcase or shelving unit that is permanently part of the room construction.

Determining the number of bookcases to enter is dependent on the overall quality of the home:

- Economy: One bookcase = 40 square feet of wall area
- Standard: One bookcase = 50 square feet of wall area
- Above Average: One bookcase = 75 square feet of wall area
- Custom: One bookcase = 75 square feet of wall area
- Premium: One bookcase = 100 square feet of wall area

For example, if the overall quality of the home is Standard and the bookcase covers 100 square feet of wall area, enter '2'.

### Built-in Desk/Vanity

A desk or vanity unit that is permanently part of the room construction.

### **Built-in Office Cabinetry**

Custom built, full height cabinetry typically used for storage on one or two walls of a home office.

#### Built-in Speaker System

A system of in-wall or in-ceiling speakers installed with permanent wiring.

### **Cedar-lined Closet**

A closet lined with aromatic cedar panels or tongue and groove planks made of cedar.



#### **Ceiling Medallion**

An ornamental plaque or molding, usually placed on the ceiling, around hanging lights or chandeliers for decoration.

#### **China Cabinet**

Custom built, full height cabinetry typically used for storage on one or two walls of a home office.

#### **Designer Grade Switches/Outlets**

Upgraded switches and outlets that may be tamper proof, lighted or have a built-in night light, dimmer or motion sensor.

#### **Double Door**

A single doorway opening with two doors that open from the center.

#### **Double French Door**

French style interior double doors. Glass panes extend the length of the doors with a decorative grill applied to the exterior of the glass or embedded between two panes of glass. Also known as "atrium doors".

#### **French Door**

French style interior door. Glass panes extend the length of the door with a decorative grill applied to the exterior of the glass or embedded between two panes of glass. Also known as "atrium doors".

#### **Hidden Door**

A door constructed of the same material as the surrounding wall that makes it appear hidden. Example: A kitchen pantry door may be constructed with raised panels that match surrounding cabinets.

#### **Interior Shutters**

An interior panel on either side of a window, usually made of wood, plastic or metal. Shutters may be hinged or unhinged and were originally used to protect windows when closed.

#### **Transom Window**

A window usually placed above a door or regular window. Transom windows were originally used for ventilation, but now they're primarily decorative.

#### **Interior: Other**

Select the any other interior features from the Other list. Click. Enter the number of each size in the corresponding amount field.

If the home contains an item that doesn't appear here, you can specify a User-Defined Feature.

#### Built-in (Fixed) Movie Screen

A 6' x 10' matte white screen.

#### **Built-in Aquarium**

A 180 gallon system with pumps, heaters and filters.

### Built-in Large-screen TV

An approximately 50" large screen TV.

#### **Built-in Safe**

A steel-enclosed repository, designed to protect stored materials against fire and/or burglary. Built as part of the wall or floor system and is a permanent fixture in the structure.

#### Built-in Speaker System

A system of in-wall or in-ceiling speakers installed with permanent wiring.

#### **Built-in Theater Seats**

Enter the number of individual theater-style seats attached to the floor.



#### **Built-in Theater Speaker System**

Includes speakers and wiring designed for home theaters.

#### **Built-in Theater Video Projection System**

Includes an LCD projector that is compatible with VHS, DVD or both.

#### **Closet Carousel**

A motorized oval carousel, similar to the type used at dry cleaners, but smaller.

#### **Environmental Habitat**

An installed, enclosed system that can simulate various environments, temperature, humidity, and sound. Size varies by manufacturer, but is usually the same size as a tub/shower, approximately 2'6" x 5'.



#### Fountain

A large fountain system with plumbing and pump. Fountains are usually outside or in an entry or patio area, but can be indoor as well.

#### Inert Gas Fire Extinguishing System

A fire suppression system that emits inert gas, such as halon, to drive oxygen from a room and thereby extinguish fire. These systems are installed where water can cause significant damage, a library for example.



### Laundry Tub

A sink located in the room or area designated for laundry.

#### **Motorized Drapes**

Drapes that are opened and closed using an electric device.

#### **Motorized Movie Screen**

An 8' x 8' screen that can be rolled up with a motor.

### **Refrigerated Wine Cellar - With Racks**

A refrigerated cellar designed to store wine at a constant temperature. Includes a 700-bottle capacity with racks and cooling equipment. Room structure not included.

#### **Refrigerated Wine Cellar**

A 700-bottle capacity with racks and cooling equipment, room structure not included.

#### **Refrigerated Wine Cellar**

A refrigerated cellar designed to store wine at a constant temperature.

### Surveillance Camera and Monitor

Surveillance system including two cameras and a monitor.

#### **Towel Warmer**

Towel bar heated with steam or hot water.

### Wet Bar

A small counter or bar equipped with a sink and running water.

### **IPI - Confidential**



### Window Seat

A built-in bench that sits below a window, usually in a nook of a room, and may have hidden storage beneath the seat.

### **Interior: Heating**

Select the heating system from the list. Make sure you specify the correct quantity for each system if there is more than one (the default is set to a quantity of one when you select the system).

Note: When selecting a heat pump, it is not necessary to add a heat pump in Cooling Systems.

### Boiler - Hot Water/Steam Heating System (Residential)

Uses coal, oil, or other heat source to produce hot water or steam that circulates through radiators.



#### **Electric Baseboard/Wall Heaters**

Individual electric baseboard or wall heating units used to heat a room or area. Each unit has its own thermostat and/or fan. The coils that produce heat are located within each unit.

### **Forced Air Heating System**

Uses heat ducts to move warm air throughout the home. The heat is usually obtained from burning gas or oil. This also includes wall mounted forced air furnaces.

### **Geothermal - Heating/Cooling System**

Heating system which captures the earth's steady supply of heat energy and uses it as a manageable heating source. This is done by pumping either, water, refrigerant, or anti-freeze through a network of buried tubes. The tubes run from a structure below the surface of the ground to an area in the vicinity of the structure, buried in either deep vertical shafts or large horizontal pits, and then returned back to the structure to form a closed loop. As the liquid passes through the tubes it absorbs heat from the earth and carries it back into the structure. Using series of valves this process can be switched to cool a building as well.



### Heat Pump - Heating/Cooling System

An inside mounted unit that warms or cools a building by transferring heat from a relatively low-temperature reservoir (outside) to one at a higher temperature. Usually used in areas of the country where the difference in low and high temperatures are not extreme. (i.e.: S. Carolina, Florida, Texas, Arizona, California, etc.)

### Radiant Ceiling Heating System

Generally involves the embedding of electric wires in the ceiling system to give off heat to warm the structure.

# Radiant Floor Heating System

Involves the installation of pipes in the floor that hold hot water and heat the structure. Some systems may be constructed out of electric wires in the floor system.

### Wood Burning Furnace - Forced Air

Uses heat ducts to move warm air throughout the home. The heat is obtained from an external wood burning boiler unit that connects to the forced air heating system via underground piping. This piping carries hot water to the furnace coil. As the water cools it is then recirculated back to the external broiler. This external furnace must be monitored and loaded with wood as needed. (Usually every 24 to 48 hours).

### Wood Burning Furnace - Radiant Flr.

Involves the installation of pipes in the floor that hold hot water and heat the structure. The heat is obtained from an external wood burning boiler unit that is connected to this indoor piping. The water is then re-circulated to the external boiler unit as the water cools. This external furnace must be monitored and loaded with wood as needed. (Usually every 24 to 48 hours).











### **Interior: Cooling System**

Select the cooling system from the list. Make sure you specify the correct quantity for each system if there is more than one (the default is set to a quantity of one when you select the system).

Note: When selecting a heat pump, it is not necessary to add a heat pump in Heating Systems.

### **Central Air Conditioning**

**Evaporative Cooler** 

Used for cooling an entire structure.









A type of cooler found in drier climates. They are usually mounted on the roof and cool the structure by blowing air across a flow of water. Also known as a swamp cooler.

### Heat Pump - Heating/Cooling System

An inside mounted unit that warms or cools a building by transferring heat from a relatively low-temperature reservoir (outside) to one at a higher temperature. Usually used in areas of the country where the difference in low and high temperatures are not extreme. (i.e.: S. Carolina, Florida, Texas, Arizona, California, etc.)

### Humidifier

May be attached to the forced air furnace to put moisture into the air when it is heated and sent through the ductwork to warm the structure.



#### Wall/Window Air Conditioning Unit

Individual units mounted in the wall or window. They generally have only enough capacity to cool a room.



### Whole House Fan

Installed in the attic and designed to cycle air from the outside into the structure through open doors and/or windows.

### **Additional Features: Handicapped Accessible**

Select any handicap-accessible features from the list. Enter the number of each in the corresponding amount field when applicable.

#### **Automatic Door Opener**

Button operated electronic door opener that opens the door and allows wheelchair access.

#### **Grab Bars/Safety Rails**

Safety bars mounted to the wall in the bathroom areas around the toilet, vanity, and bathing area. These bars are placed to provide handholds and support for a person with limited mobility.

#### Wheelchair/Scooter Ramp

A long ramp with a slight incline that allows wheelchair access into the home. Includes the necessary safety railing on both sides.

### **Interior: Specialty Systems**

Select any specialty systems from the list. Make sure you specify the correct quantity for each system if there is more than one (the default is set to a quantity of one when you select the system).

#### Air Exchange System

Ventilates the home by replacing stale indoor air with filtered outdoor air.

#### Burglar Alarm System

Includes motion detectors, glass breakage sensors, and contacts on door and window openings. These are controlled through a central control panel and if an alarm is set off, the central station alarm company receives the signal and responds accordingly.

#### **Central Stereo System**

Typically consists of speakers in more than one room of the house connected to a centrally located stereo. Includes the wiring, receptacles, and built-in speakers.

### **Central Vacuum System**

This type of system has a centrally-located vacuum, usually in the garage. Several vacuum outlets are placed throughout the home. These outlets are connected to the central unit by piping running in the home's walls/floors/attic. Compatible hoses, typically long and with a variety of attachments, are plugged into the wall outlets to vacuum the home. Enter the number of vacuum units.



#### Central Wet/Dry Vacuum System

This type of system has a centrally-located vacuum that should be located in a frost environment and near a water source. Several vacuum outlets are placed throughout the home. These outlets are connected to the central unit by piping running in the home's walls/floors/attic. Compatible hoses, typically long and with a variety of attachments, are plugged into the wall outlets to vacuum the home. Enter the number of vacuum units.

#### **Fire Alarm System**

Fire-sensing alarm systems with smoke and/or heat detectors installed on ceilings or walls and connected to a central control panel that provide a warning signal when actuated. Typically, these detectors are monitored by a central station alarm company that receives the alarms and notifies the local fire department.

#### **Fire Sprinkler System**

An indoor system designed to automatically discharge water over a large area if the heat level indicates the presence of a fire in the structure. It consists of a piping system, sprinkling heads, and a suitable water supply with control valves. This is typically installed in the ceiling with sprinkler heads attached at strategic locations.

#### Fire and Burglar Alarm System

Combines the attributes of both burglar alarms and fire alarms.

#### Home Management System

Includes programmable lighting as well as temperature control and several other house functions. These are all controlled by a computer.

#### **Intercom System**

Voice communication system installed throughout the home. Multiple intercom control panels are located throughout the home to allow two-way conversation between individuals in different locations. This system may also include a built-in radio.

#### **Programmable Lighting System**

Allows the homeowner to preset times when specific lights will turn on and off in various parts of the home.

#### **Radon Evacuation System**

Designed to collect and vent radon gas and pump it out of the home. These systems generally include perforated pipe installed under the concrete slab that connect to a vertical riser pipe and a radon evacuation pump.

#### Water Softener

A device that monitors and reduces the hardness of the water. There are several different types and styles.

### **Interior: Fireplaces**

Enter the fireplace type and then select fireplace face, hearth, mantel, and any other additional features.

To specify a pass-through fireplace (one firebox that is open to two rooms), specify two hearths for one fireplace in the Fireplace Details pop-up window. Chimneys that have two separate fireboxes, hearths, and flues should be counted as two fireplaces.

A zero clearance fireplace with a masonry chimney should be entered as a Masonry Fireplace.

#### **Beehive Fireplace**

A unique style of fireplace common in the Southwestern United States. The term 'Beehive' has reference to the shape of the fireplace. It is typically constructed of masonry products with a smooth plaster exterior finish. The chimney may be constructed from masonry products or a metal duct system (double or triple wall pipe). This type of fireplace is sometimes also called a 'Kiva.'

### **Chimney Only**

A system that vents hot flue gases or smoke from a stove or fireplace to the outside. Typically consists of a masonry, metal flue (with or without a framed chimney). This selection does not include the fireplace.







#### **Fireplace Insert**

A fireplace with a separate firebox that may resemble a wood burning stove. It is installed into an existing masonry or zero-clearance fireplace system. Do not include a "fireplace insert" in a valuation without also including fireplace where the insert is installed.

### **Masonry Chimney - Custom**

A chimney that is constructed entirely of masonry products (block, brick, or stone and mortar) and includes a clay flue which extends up past the roof line.

#### **Masonry Chimney**

A chimney that is constructed entirely of masonry products (block, brick, or stone and mortar) and includes a clay flue which extends up past the roof line.

#### **Masonry Fireplace**

A fireplace that is constructed entirely of masonry products (block, brick, or stone and mortar) and includes a clay flue which extends up past the roof line.

#### Wood Stove

Free-standing wood stove with chimney or may be attached to an existing masonry fireplace chimney.

#### Zero-clearance Fireplace

A pre-manufactured fireplace that serves as an inexpensive alternative to a Masonry fireplace. They require no additional safety clearance between the fireplace and the wall structure, therefore the term "zero clearance." While they may have a gas log set, they can also be fully wood burning. The chimney flue is a metal duct as opposed to a tile flue used for true masonry fireplaces. Metal construction on the firebox ceiling usually suggests a zero-clearance fireplace. Additionally, the chimney on the outside of the home is often covered with siding or other non-masonry material.

#### Face

The finished area of the wall in which the fireplace resides. It may include brick, stone, tile, stucco, marble, or a combination of these non-combustible, ornamental finishes. The fireplace face may or may not include the hearth and/or mantel.

### Mantel (also spelled mantle)

An ornamental shelf above a fireplace which may or may not include vertical trim pieces down both sides of the fireplace.

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#### Hearth

The floor of a fireplace and/or the area in front of the fireplace which is usually made of brick, stone, tile, or other fireproof material. A hearth can be flush with or elevated above the main floor of the room.

### **Gas Log Set**

A gas burning system for a fireplace with the appearance of burning logs. A fireplace or wood stove option must be selected in conjunction with a gas log set.

#### **Double Wall Flue**

Double wall pipe that is typically galvanized on the outside with stainless steel inside and insulation between the two layers.

#### **B-vent**

Double wall pipe that is typically made of aluminum and is not insulated.

#### Frame Chimney for Flue Pipe

Framed box on the outside of the structure that encloses the flue pipe and typically has the same exterior finish as the main structure.

### **Additional Features: User Defined**

If there are any features you need to include that are not listed anywhere else in the valuation, enter the description in the User Defined Feature field. The total amount is calculated for you.

### **Room Information: Introduction**

When completing Mid Value & High Value surveys, include each room individually along with all the features that are located within each room.

Add Room - A pop-up window appears and displays questions for the size and features of each room, such as ceiling features, cornice or crown molding, chair rail, etc.... Click the Save Room button when finished.

If the structure has a basement or shallow basement foundation type, or if it is a bi-level home, you can specify which rooms are in the basement by clicking the "Located in the basement" checkbox. This causes the room to receive default values associated with the basement, which may differ from those associated with above-grade levels.

### **Room Type Definitions**

#### Bathroom

- > 1/2 Bath: Wash basin and toilet.
- ➢ 3/4 Bath: Wash basin, toilet, and shower.
- Full Bath: Wash basin, toilet, and bathtub.
- > 1 1/2 Bath: Wash basin, toilet, bathtub, and separate shower.

#### Bedroom

A room in a residence where the occupants sleep.













#### **Dens/Offices**

An informal living area typically used for reading, writing, and/or conversation. Includes built-in cabinetry on two walls of the room.

#### **Dining Room**

A room in a residence where meals are eaten.

### **Entry/Foyer**

An entrance hall or area located directly inside the exterior door to a residence.

### **Family Room**

A room in a residence used for family recreation.

#### Hall

A corridor or entrance to a room.

#### Laundry Room

An enclosed room or open area with a clothes washer and dryer.

#### Libraries

A specific area for reading and storing books. Includes built-in cabinetry/shelving around the entire perimeter of the room.

#### Living Room

A room in a residence used for general and social activity.

#### Nook

An alcove or recess used to provide additional or more intimate space in a larger room. Nooks provide an area that is separate from the larger room but not differentiated by a separating wall. Examples of nooks include, but are not limited to:

- An eating area associated with a kitchen that is separate from the cooking area. This is commonly referred to as a Breakfast Nook.
- > A recessed region of a living room that may include a fireplace or be used as a private conversation area.
- A niche in a bedroom used for personal reading, study, etc.

#### Pantries

A room specifically for storing food and related wares. Includes built-in shelving.

### **Sports Courts**

A two-story room with appropriate lighting and sound-proofing for sports related activities or informal entertaining.

Floor coverings, wall finish, etc. must be included in the total percentages entered for the dwelling. Room Features such as Indoor Basketball Court, Indoor Racquetball Court, Bowling Alley (per lane), and Indoor Shooting Range can be selected by using the "More Detail" link and selecting them from the appropriate drop down list.

#### **Utility Room**

A room used to store large household appliances or cleaning items.

### Walk-in Closet

A small enclosed storage area large enough for one or more persons to walk into.

### **Room Information: Room Quality Adjustment**

Since the quality grade of some rooms may differ from the overall home quality, you can specify a separate Room Quality Adjustment for each room. Select from None, Upgraded, Downgraded, or Minimal Finish (basement rooms only) options.

### **Minimal Finish**

Includes fire taped drywall on framed walls, painted concrete or block on the exterior foundation walls, minimal amounts of electrical and lighting, minimally finished drywall or suspended ceilings, and low quality floor coverings. Excludes baseboard and trim.

### **IPI - Confidential**



### **Room Information: Size**

Select the size range that best reflects the room that you are entering.

### **Room Information: Room Features**

Select a room feature from the list.

### 2 Story Ceiling

A ceiling with an average height equal to or greater than 14' above the room floor.



**Cathedral/Vaulted Ceiling** A ceiling that slopes or angles upward.

# Chair Rail

A horizontal strip, usually wood, that runs around the room at approximately the height of the back of a standard chair. Chair rails were originally designed to prevent chairs from marring the wall surface, but in modern structures are primarily decorative.

**Cornice/Crown Molding** A decorative piece of trim placed around the perimeter of a room where the walls meet the ceiling.

**Decorative Beams** An exposed or non-structural beam used for architectural affect.

**Domed or Curved Ceiling** A ceiling with the shape of a dome or comprising unique curves.













#### Trayed/Coved Ceiling

Decorative sloped, stepped, or recessed edges at the perimeter of rooms where the ceiling meets the walls. Usually constructed of additional wood or metal stud framing and finishes such as drywall, plaster, or stucco.

### **Room Information: Counters**

Select a counter material from the list and then enter the percentage.

#### **Concrete (poured)**

Concrete countertops are cast, cured, stained, and sealed, 1 1/2" thick with eased, square edges and high polished surface. Because of weight and complexity they are often formed and poured in place.

#### **Cultured Marble Countertop**

Cultured marble countertops are made of a colored plastic resin that is meant to look like natural marble. Cultured marble countertops are used almost exclusively in bathrooms. If the countertop has an integrated sink, select cultured marble for sink questions.

#### **Domestic Granite or Marble Countertop**

Countertops made of solid granite or marble quarried in the US. They are typically fabricated in <sup>3</sup>/<sub>4</sub>" solid sheets, with a rolled or beveled edge. They are available in many colors and grain patterns. Sinks are typically placed with an "under-mount" application. Natural granite or marble is an expensive option typically found in high-end homes.

#### Imported Granite or Marble Countertop

Countertops made of solid granite or marble quarried outside the US. They are typically fabricated in %" solid sheets, with a rolled or beveled edge. They are available in many colors and grain patterns. Sinks are typically placed with an "under-mount" application. Natural granite or marble is an expensive option typically found in high-end homes. As it is imported, it is typically more expensive than stone that is quarried within the US.

#### **Plastic Laminate Countertop**

Plastic laminate countertops include a laminate (Formica<sup>®</sup>, Wilsonart<sup>®</sup>, or equivalent brand) glued to a high-density particle board substrate. The countertop may be "flat laid" with a beveled edge, or "post formed" with a rolled edge and integrated 4" back splash (depending on the quality of the home).

#### **Quartz Countertop**

Engineered quartz material with a natural stone appearance consisting of 95% natural quartz and 5% polymer resins.















#### Solid Surface Countertop

Solid surface countertops are a plastic resin (Corian<sup>®</sup>, Avonite<sup>®</sup>, Gibraltar<sup>®</sup>, Swanstone<sup>®</sup>, or equivalent brands) and may be solid-colored or variegated to look like granite or stone. They may also include an inlaid metal or wood strip on the edge (depending on the quality of the home).

### **Stainless Steel Countertop**

A stainless steel countertop includes solid-sheet stainless steel with integral backsplash, wood backer, one sink cutout, square or rolled edges, and welded seams.

#### Terrazzo

Epoxy or portland-cement-based epoxy with marble chips that is ground and polished to give the appearance of stone or marble.

### **Tile Countertop**

Ceramic tile countertops include the tile, mastic, grout, edging, and plywood substrate.

### Wood Countertop

Wood countertops use pieces of hard rock maple strips that are laminated (glued) together to form a butcher block pattern. Once finished, the countertop is a solid wood surface, typically having a mineral oil finish.

### **Room Information: Cabinet Features**

Select a cabinet feature from the list and then enter the quantity.

#### **Carved/Intricate Woodwork**

Woodwork or trim that has been carved or otherwise intricately designed.

#### **Glass Cabinet Doors**

A cabinet door that has glass panes nearly throughout its entire length.

#### Island w/Attached Seating

An island cabinet with suspended bar seats hanging from a support frame that lies beneath the cantilevered countertop and inside the back wall of the cabinet.

#### Island

A free-standing kitchen cabinet with both ends exposed.













#### Peninsula Bar w/Attached Seating

A peninsula bar cabinet where suspended bar seats hang from a support frame that lies beneath the cantilevered counter top and inside the back wall of the cabinet.

#### **Peninsula Bar**

A set of kitchen cabinets that are either freestanding in the center of a room or extending out from a wall

### **Room Information: Appliances**

Select each appliance from the list and then enter the quantity.

### **Built-in Freezer**

A built-in freezer having a depth less than 24", allowing the freezer door face to align flush with adjacent cabinetry.

#### Built-in Ice Maker (under counter)

An ice-maker appliance installed into a cabinet opening with the door face flush with the adjacent cabinets.

#### **Built-in Oven**

An oven built into the cabinetry of a kitchen. May be a single or double oven.

### **Built-in Range**

An oven and cooktop combination appliance built in to the cabinetry and countertop of a kitchen.

#### **Built-in Refrigerated Drawer (under counter)**

A refrigerated drawer appliance installed directly into a cabinet opening; often with overlay drawer fronts that match the adjacent cabinets.

#### **Built-in Refrigerator**

A refrigerator designed to be built-in and flush with the cabinetry. May include door panels that match the cabinets.

#### **Built-in Warming Drawer (under counter)**

A warming drawer appliance installed into a cabinet opening and used for low-temperature cooking (up to 250 deg. F) and warming.

#### **Commercial Range**

High-performance, commercial grade stainless steel gas range, 30", 36", or 48" wide.

#### **Cook Top**

A separate cooking surface built into a countertop.

#### Dishwasher - 24 in.

24" built-in appliance used to wash dishes with three wash levels, four wash cycles, cool & hot air dry, and water heater.

#### Down Draft Range

A free-standing or slide-in, high quality range. These ranges are typically known by having a "down draft" ventilation system where a range hood is not required. They may also have a built-in grill.

#### **Extra Sinks**

One sink is included with each kitchen and bathroom by default. If there are additional sinks, this option can be selected.

#### Free-standing Range

An oven range not mounted into the cabinet.

### Free-standing Refrigerator

A refrigerator not mounted into the cabinet.

#### Garbage Disposal

An appliance installed in a sink drain to chop waste and dispose of it through standard kitchen plumbing.



### Island Hood - Tapered Canopy

An exhaust hood suspended from the ceiling where the canopy (or cover) tapers from the border skirt up to the flue stack. **Pot Filler Faucet** 

A faucet installed near a range that is designed to easily fill pots with water.

#### **Range Hood - Built-in Hardwood**

An exhaust fan and ducting housed by a hardwood canopy designed to compliment the adjacent cabinetry. The hood may vent through the ceiling or wall.

#### **Range Hood - Copper**

An exhaust fan and ducting housed by a copper canopy. The hood may vent through the ceiling or wall.

#### **Range Hood - Stainless-steel**

An exhaust fan and ducting housed by a stainless-steel canopy. The hood may vent through the ceiling or wall.

#### **Range Hood**

An exhaust hood over a cooking surface used to ventilate for smoke or odor.

#### Space Saver Microwave

A microwave installed as part of the cabinetry to allow more countertop space. Space-saver microwaves are generally installed over the range and take the place of a traditional range hood. They include a range hood type fan and filter in the lower portion of the unit.

#### **Trash Compactor**

An appliance used to compress waste material.

### **Room Information: Bathroom Fixtures**

Select a fixture feature from the list and then enter the quantity.

### Acrylic/Fiberglass Tub or Shower Surround

Molded acrylic or fiberglass panels that surround the bathtub or shower area walls to provide a waterproof and cleanable surface. The typical application of this is a "one piece" unit which includes the tub and surround (or shower pan and surround).

#### Bidet

A low set personal hygiene fixture resembling a toilet that uses hot and cold water for perineal cleanliness, usually installed next to a toilet.

#### **Brass Faucet**

A faucet made of solid brass (as opposed to chrome or brass plated faucet). Enter the number of solid brass plumbing fixtures in the bathroom.

#### Ceramic Tile Tub or Shower Surround

Ceramic tiles and trim pieces usually installed over water resistant substrate on the area that surrounds the bathtub or shower for waterproofing.

### Clawfoot Tub

Originally made from cast iron, clawfoot tubs may be made of fiberglass or other modern materials. Clawfoot tubs are free-standing and are identified by the claw shaped feet that support the tub basin.

#### **Cultured Marble Tub or Shower Surround**

Cultured marble panels or tiles and trim usually installed over water resistant drywall board on the area that surrounds the bathtub or shower for waterproofing.

#### **Extra Sinks**

One sink is included with each kitchen and bathroom by default. If there are additional sinks, this option can be selected.



#### **Glass Block Wall**

A decorative barrier or wall that is made from textured, rippled, or semi-transparent glass blocks that allows light in without being able to see into the area.

#### **Gold Faucet**

A bathroom faucet with a gold plated finish. Enter the number of gold plated plumbing fixtures in the bathroom.

#### Jetted Tub

A bathtub with built-in pulsating air and/or water jets for a whirlpool, bubbling or massaging action; made of acrylic reinforced with fiberglass.

#### **Natural Marble Tub or Shower Surround**

Natural stone panels or tiles and trim usually installed over water resistant substrate board on the area that surrounds the bathtub or shower for waterproofing.

#### **Pedestal Sink**

A sink supported by a column to a base on the floor. Pedestal sinks are not mounted into a vanity cabinet or countertop.

#### Steam Shower

Steam system installed into the shower, including generator, controls, steam head and alternate flushing system.

### **Room Information: Room Features (Sports Court)**

Select a room feature from the list.

### **Built-in Bowling Alley**

Enter the number of lanes. Includes pin setting and ball-return equipment.

Does not include structure specifications for the bowling alley. Make sure the home's square footage, average ceiling height, and floor and wall finishes are properly entered to accommodate a bowling alley.

#### Indoor Basketball Court

Includes a maple hardwood floor, wall treatment, and lighting.

Does not include structure specifications for a basketball court. Make sure the home's square footage, average ceiling height, and floor and wall finishes are properly entered to accommodate a basketball court.

#### Indoor Racquetball Court

Includes a maple hardwood floor, wall treatment, and lighting.

Does not include structure specifications for a racquetball court. Make sure the home's square footage, average ceiling height, and floor and wall finishes are properly entered to accommodate a racquetball court.

#### Shooting Range

Enter the number of firing points, includes bullet trap, target provisions, controls, separators, and sound absorbing ceiling system.

### **User Defined Feature:**

If there are any features you need to include that are not listed anywhere else in the valuation, enter the description in the User Defined Feature field. Additional questions display for the number and the cost per item. The total amount is calculated for you.