

Classification Guides

CLASS ONE

The Class One classification is usually not considered a habitable structure. For purposes of our value schedules, we have identified the property's typical characteristics as follows:

Description: Typically, inhabitable on a permanent basis. Sometimes used as a camp shack.

Size: Typically, less than 500 square feet.

Floor Plan: Hodgepodge.

Foundation: Wood posts, skids or maybe even none. Can be built right on ground.

Roof: Shed style with salvage materials. Most likely leaks.

Exterior Walls: Wood fruit crate, tar paper, etc.

Interior Walls: Same as exterior.

Windows: Typically, none. Maybe one.

Flooring: Dirt or maybe bare wood.

HVAC: None

Bedrooms: None.

Baths: None inside.

Garage: None

Features: This may have electricity and plumbing, but on a very limited basis. In estimating the plus or minus status, a one plus is marginally habitable and a one minus would require some work to be able to stay overnight more than once or twice. Usually just one room, inside partitions would make this more to the plus quality. Your attention is directed to the following illustrations.



CLASS TWO

The Class Two property is of poor construction, but habitable. For purposes of our value schedules, we have identified the property's typical characteristics as follows:

Description: Poor construction, definitely owner built, but habitable.

Size: Typically, less than 800 square feet.

Floor Plan: Box like structure.

Foundation: Cedar posts, railroad ties, maybe cinder blocks.

Roof: Some pitch with gable, but usually a shed style. Cheap tin or rolled roofing.

Exterior Walls: Salvage siding, metal or wood.

Interior: Cheap panel, or sheetrock. Usually an unfinished surface and no trim.

Windows: Salvage quality wood sash, aluminum or plastic.

Soffit: Open rafters. No fascia.

Flooring: Usually bare wood, sometimes rolled vinyl or used carpet.

HVAC: No ca/ch, may have a window unit, usually a fan or water cooler. Wood stove for heat.

Bedrooms: One.

Baths: Usually one, with tub, water closet and sink.

Garage: None

Features: This type of house will have electricity and water. The interior is very basic. The plus side of this house is that it may have some shelving, cabinets and doors between rooms. Usually has no porches. Total room count is likely two or three. Your attention is directed to the following illustrations.

CLASS 2



CLASS THREE

This class of house is do-it-yourself, owner built quality. Very little if any, professional contractor help is used. There can be a wide range of materials used, but will likely have a combination of recycled and new products. The house is sometimes built over an extended period of time, with several add-ons. For purposes of our value schedules, we have identified the property's typical characteristics as follows:

Description: Owner built with discount or used materials.

Size: Typically, 800 to 1400 square feet.

Floor Plan: No engineered plans, most likely a simple structure.

Foundation: Usually cinder blocks or concrete pier and beam.

Roof: Typically a gable. Composition shingle 220 rating or corrugated tin.

Exterior Walls: Inexpensive wood siding. Masonic maybe OSB.

Interior: Cheap panel without any backing or sheetrock taped and floated. Usually will have some finish.

Windows: Aluminum, may be wood sash.

Soffit: Open rafters without fascia, very little or no trim.

Flooring: Sheet vinyl or stick-on tile squares or inexpensive carpet.

HVAC: No ca/ch, window unit or water cooler. Wood stove or space heater.

Bedrooms: Typically, two.

Baths: One, with tub, sink and toilet.

Garage: None

Features: The interior is very basic. The plus side of this house will have additional partitions. Small closets. Limited number of electrical and plumbing outlets. Small porch. Your attention is directed to the following illustrations.

CLASS 3



CLASS FOUR

The Class Four house is a low cost, mass produced home. The bottom to middle of range for this type of home would be an owner built with some professional sub-contractors to a Jim Walter's type of home. For purposes of our value schedules, we have identified the property's typical characteristics as follows:

- Description:** Pre-planned or stock plans. Rafters or prefabricated trusses.
- Size:** Typically, 1000 to 1800 square feet.
- Floor Plan:** May have broken roofline Box-like structure or simple "L" shape.
- Foundation:** Good cinder blocks or pier and beam. May have low cost concrete slab.
- Roof:** Some pitch (i.e. 3/12 or 4/12) with gable. Composition shingle, 240/250 rating with a 12 to 15 year warranty. Can be cheap galvanized metal.
- Exterior Walls:** Masonite, plywood, stucco, or veneer combination.
- Interior:** Taped and floated sheetrock, painted and textured. Some trim, stock glue board cabinets.
- Windows:** Aluminum.
- Soffit:** Probably closed-in rafters of adequate quality.
- Flooring:** Medium grade vinyl or carpet.
- HVAC:** May have ca/ch, fireplace, but not both.
- Bedrooms:** Two, sometimes three.
- Baths:** Probably one, sometimes one and a half.
- Garage:** Typically, none built with the house. May have a carport/garage detached of minimum design.

Features: This house will meet the minimum requirements of the FmFHA program. Medium plumbing and light fixtures. Probably has a small front porch or patio. Minimal insulation. The interior includes pre-built cabinets, paint, grade trim, laminated counter tops, hollow core doors. The interior will help determine the plus or minus quality. The exterior will have minimal landscape, probably just a grass yard. Driveways and walkways are usually an all-weather surface, except for small concrete pad to park on. Your attention is directed to the following illustrations.

CLASS 4



CLASS FIVE

The Class Five house is a medium cost tract home. This home will typically use only professional contractors. The bottom of the range for this type of home would be a Tillson home. This type of home is primarily seen in deed restricted subdivisions, city limits or acreage estates. For purposes of our value schedules, we have identified the property's typical characteristics as follows:

- Description:** Pre-planned or engineered stock plans. Good quality tract home. Typically built in areas where building codes or architectural reviews are enforced.
- Size:** Typically, 1,200 to 2,400 square feet.
- Floor Plan:** Usually broken roofline. A number of inside partitions with somewhat of a complex floorplan.
- Foundation:** Engineered. Good thick slab, can be good quality pier and beam.
- Roof:** Pitched (4/12 or 6/12 typically) gable or hip. Composition shingle, 300 rating with a 20 to 30-year warranty. Can be 26-gauge galvalume metal.
- Exterior Walls:** Good quality Masonite, hardi-plank, stucco or veneer combination. Bottom of the range will be concrete brick and top of range will be brick.
- Interior:** Taped and floated sheetrock, painted and textured. Trim is usually paint grade. Window stools and some casing.
- Windows:** Aluminum, sometimes painted. Single or double pain.
- Soffit:** Good to excellent, closed-in rafters, with fascia of good quality.
- Flooring:** Good carpet, ceramic tile and linoleum.
- HVAC:** Typically, 2 to 3 tons ca/ch, may have heat pump and a fireplace.
- Bedrooms:** Usually three, sometimes four.
- Baths:** Two full baths, possibly one and a half.
- Garage:** Typically, two car built with the house. May have detached carport or garage.

Features: Better plumbing and light fixtures with ceiling fans (ie name brand faucets, cultured marble tubs, brass plated light fixtures, etc.)Porch, patio and deck. Full insulation with good cents qualification. The interior includes stain grade or good paint grade cabinets, paint grade trim, possibly some stain grade. Formica counter tops with some tile, hollow-core raised panel doors. Typically, the ceilings are elevated or vaulted in portions of the house. The interior will help determine the plus or minus quality. The exterior will have landscape around the front of the house, grass yard. Concrete or asphalt driveways and walkways. Additional features such as fencing and sprinkler systems help determine the plus or minus quality. Your attention is directed to the following illustrations.

CLASS 5



CLASS SIX

The Class Six house is a good to excellent tract home, typically custom built. For purposes of our value schedules, we have identified the property's typical characteristics as follows:

Description: Custom plans, quality materials and good workmanship. Usually built by professional contractors. Primarily built in master planned environments with deed restrictions or zoning, or on acreage in rural settings.

Size: Typically, 1,800 to 4,000 square feet.

Floor Plan: Complex floorplan and roof design are most common.

Foundation: Engineered. Good thick slab, can be good quality pier and beam.

Roof: Pitched (5/12 to 9/12 typically) gable.

Exterior Walls: Good quality hardi-plank, stucco or veneer. Typically, veneer will be all the way to the eaves. Some ornamentation.

Interior: Taped and floated sheetrock, painted and textured, wood paneling, wall paper, cultured marble, chair rails, crown molding.

Windows: Aluminum with double panes is bottom of the range. Many will have better quality windows as well as varying sizes. (i.e. not typical 3.0 x 5.0 or 2.0 x 4.0). Solar screens

Soffit: Good plywood or hardi-plank with H channel. Facia over sub facia of good quality.

Flooring: Carpet, stone, tile or wood.

HVAC: Ample tonnage ca/ch, may have zoned units. Fireplace with masonry work on interior.

Bedrooms: Usually three or four with office, bonus room or study.

Baths: Two full baths, usually more.

Garage: Typically, two or three car built with the house. May have drive through design.

Features: Most feature good to excellent quality. Custom features include ceiling fans, raised ceilings, closed in porches or sunrooms, skylights, security system, tile, quality countertops, stain grade cabinets, good quality raised panel doors or maybe even stain grade door son the plus side. Attractive hardware, ample closet space, leaded glass doors, crown moldings and chair rails. Interior finish helps to determine the plus or minus quality. The exterior will have landscaping around front and sides. Concrete or asphalt driveways and walkways. The plus side of the category will likely have a circle drive. Additional features such as decorative fencing and sprinkler systems help determine the plus or minus quality. Your attention is directed to the following illustrations.

CLASS 6



CLASS SEVEN

The Class Seven house is a superior custom home. For purposes of our value schedules, we have identified the property's typical characteristics as follows:

Description: Superior custom home with little expense spared. Typically, everything will be engineered or drawn by an architect.

Size: Typically, 2,500 square feet plus.

Floor Plan: Usually very complex and no two houses will be alike. Unique elevations.

Foundation: Engineered and excellent quality.

Roof: Typically steep (6/12 or above) Gable, hip, mansard, or a combination thereof. The best shingle, metal or tile

Exterior Walls: Best quality with ornamentation. Various materials, some imported.

Interior: Best quality sheetrock, wood, marble. Trim work is usually outstanding

Windows: Aluminum triple pain, wood windows that are single or double hung, or storm windows.

Soffit: Superior quality with excellent fit.

Flooring: Carpet, tile, wood rugs, stamped concrete. Best quality.

HVAC: Ample tonnage with multiple units. Multiple fireplaces with extensive masonry work.

Bedrooms: Minimum four.

Baths: Minimum three.

Garage: Two to three car built with the house. May have drive-through design.

Features: This is the kind of house that a person might say "you name it, it's got it!" All features are custom quality and in some instances, are over built and would not bring their actual costs if sold on market. The home will have many rooms for specialized activities. Items that you might not ordinarily see or hear of, such as an internal vacuum system, heated marble in shower stalls, wet or dry sauna or imported materials for floor and wall coverings, will help determine the plus or minus quality. In addition, items such as intercom/security systems, leaded glass, stained glass, etched glass, excellent hardware and spacious closets are typically found. Splash and countertops are typically tile, marble, corriane or high quality Formica. The exterior will have excellent ornamentation, professional landscape all around. Concrete driveways along with pavers or brick. Walkways are lighted. Fencing and sprinkler systems. Your attention is directed to the following illustrations.

CLASS 7



CLASS EIGHT

The Class Eight home is a superior custom home. For purposes of our value schedules, we have identified the property's typical characteristics as follows:

Description: Superior custom home with no expense spared. Typically, everything will be engineered or drawn by an architect.

Size: 2,500 - 4,000 square feet plus.

Floor Plan: Usually very complex and no two houses will be alike. Unique elevations.

Foundation: Engineered and excellent quality.

Roof: Typically steep (6/12 or above) Gable, hip, mansard, or a combination thereof. The best shingle, metal or tile

Exterior Walls: Excellent quality with ornamentation. Various materials, some imported.

Interior: Excellent quality sheetrock, wood, and marble. Trim work is usually outstanding

Windows: Aluminum triple pain, wood windows that are single or double hung, or storm windows.

Soffit: Superior quality with excellent fit.

Flooring: Carpet, tile, wood rugs, stamped concrete. Superior quality.

HVAC: Ample tonnage with multiple units. Multiple fireplaces with extensive masonry work.

Bedrooms: Minimum four.

Baths: Minimum three.

Garage: Minimum three car built with the house. May have drive through design.

Features: This is the kind of house that a person might say "you name it, it's got it!" All features are custom quality and in some instances, are over built and would not bring their actual costs if sold on market. The home will have many rooms for specialized activities. Items that you might not ordinarily see or hear of, such as an internal vacuum system, heated marble in shower stalls, wet or dry sauna or imported materials for floor and wall coverings, will help determine the plus or minus quality. In addition, items such as intercom/security systems, leaded glass, stained glass, etched glass, excellent hardware and spacious closets are typically found. Splash and countertops are typically tile, marble, corriane or high quality Formica. The exterior will have excellent ornamentation, professional landscape all around. Concrete driveways along with pavers or brick. Walkways are lighted. Fencing and sprinkler systems. Your attention is directed to the following illustrations.

CLASS 8



(SAME HOME)



CLASS BARNDOMINIUM

Average quality residences that will generally meet construction requirements and building codes. On this Barndominium, attention is given to architectural design in both refinements and detail. For purposes of our value schedules, we have identified the property's typical characteristics as follows:

FOUNDATION Concrete.

FLOOR PLAN A typical pole framed metal sided building that may have several windows, a walk-in service door, possibly two overhead doors and some roof overhang. There also may be multiple stories.

EXTERIOR WALL The exterior walls have good fenestration.

ROOF The roofs use wood rafters and sheathing with hips and valleys. Shingles such as wood shakes may be used.

INTERIOR Unfinished, concrete floor. The interior walls are taped and painted. The kitchen cabinets are natural wood veneer. Counter tops and splash are ceramic tile or simulated marble. The doors are good quality, but sill hollow core with good hardware. Baseboards and casings are good material with mitered corners. The closets are walk-ins.

OTHER: Good lighting and outlets, water service and no heat.



CLASS BARNDOMINIUM - FAIR

Fair quality residences that are agricultural buildings and will typically meet the minimum construction requirement. By most standards, the quality of materials and workmanship is acceptable, but does not reflect custom craftsmanship. For purposes of our value schedules, we have identified the property's typical characteristics as follows:

- FOUNDATION** Concrete.
- FLOOR PLAN** A typical pole framed metal sided building that may have several windows, a walk-in service door, possibly two overhead doors and some roof overhang.
- EXTERIOR WALL** Typically standard aluminum or wood sash.
- ROOF** The roof has rafters or prefabricated trusses with exterior grade plywood or wood sheathing with a medium-weight composition shingle or a built up with small rock roof cover. Roof slope is usually 5 in 12 or less and has good overhang.
- INTERIOR** Unfinished, concrete floor. The interior walls are taped and painted. Kitchen cabinets are pre-finished with a small vanity in bath areas. Laminated countertops. Doors are medium grade, but still hollow core. Cabinets, doors, hardware and plumbing are usually stock items.
- OTHER:** Good lighting and outlets, water service and no heat.

CLASS BARNDOMINIUM - GOOD

Good quality residences that are agricultural buildings, are typically built in high-quality tracts or developments and are frequently individually designed. Attention is given to interior refinements and detail. For purposes of our value schedules, we have identified the property's typical characteristics as follows:

- FOUNDATION** Concrete.
- FLOOR PLAN** A pole framed metal sided building that may have several windows, a walk-in service door, some trim, possibly two overhead doors, possibly higher side walls and some roof overhang. There also may be multiple stories.
- EXTERIOR WALL** Pole framed, metal siding, sheathing. The exterior walls have well designed fenestration with high quality sash.
- ROOF** The roofs use wood rafters and sheathing and have materials such as wood, slate and tile. Large eaves and overhangs, and may be irregular in shape.
- INTERIOR** The interior walls are taped and painted with high grade paper or vinyl, hardwood paneling or ceramic tile. Cabinetry may be specialty items such as cooking island, bar desk etc. Countertops are high quality laminated plastic or sash. The doors are raised panel hardwood with good hardware. Ceilings are often vaulted with some molding. Closets are spacious walk-ins with large wardrobe and storage closets.
- OTHER:** Good lighting and outlets, water service and no heat.

COLONIAL

The Colonial classification is one of the earliest styles of domestic building in the new world. It truly incorporates approximately seven sub-categories of houses. For purposes of our value standards, we have identified the property's typical characteristics as follows:

- Incorporated are those structures also known as Georgian and Greek Revival
- Dominant style of building during the period from 1700 to 1860
- Front door is typically centered and capped by a decorative crown, semi-circular or elliptical fanlight or another type of elaborate door surround
- Entry porch dominates the front façade
- Most commonly a simple box-like structure
- Doors and windows arranged in strict symmetry
- End chimneys
- Roof line balustrades
- Dormers have arched windows
- Windows have larger panes of glass
- Gable or hipped roof of low-pitch

Your attention is directed to the following illustrations



COLONIAL



VICTORIAN

The Victorian style of domestic building was dominant during the period from about 1880 until 1900. It persisted with decreasing popularity through the first decade of the century. The style was named and popularized by a group of 19th Century English Architects. For purposes of our value standards, we have identified the property's typical characteristics as follows:

- Dominant style of building during the period from 1880 – 1900
- Steeply pitched roof or irregular shape
- Dominant front facing gable
- Textured shingles on exterior walls
- Cutaway Bay Windows
- Turrets
- Overhanging cornice
- Ornamentation such as fretwork, scrollwork, and spindle work
- Asymmetrical façade
- Partial or full-width porch which is typically extended along one or both walls
- Exterior walls are frame or masonry with patterned brickwork or stonework

Your attention is directed to the following illustration



CRAFTSMAN

The Craftsman house was the dominant style for smaller houses built throughout the country during the period from about 1905 until the early 1920's. The Craftsman style originated in southern California. The style rapidly faded from favor after the mid 1920's; few were built after 1930. For purposes of our value standards, we have identified the property's typical characteristics as follows:

- Dominant style of building during the period from 1905 until 1930
- Also known as the Bungalow style
- Low-pitched gable roof (occasionally hipped)
- Wide unenclosed eave overhang
- Roof rafters usually exposed
- Decorative (false) beams or braces commonly added under gables
- Porches either full or partial width
- Roof supported by tapered square columns
- Columns or pedestals frequently extend to ground level
- Wall cladding is wood clapboard, wood shingles, stone, brick, concrete block and stucco

Your attention is directed to the following illustrations



CRAFTSMAN



FOLK

The most truly American folk houses are those that were built by the native inhabitants before Europeans discovered and occupied the North American continent. The first Europeans found native buildings constructed of both wood-frame and masonry techniques. This type house spanned the long interval between the earliest permanent settlement of the 17th century and the growth of railroads as an efficient national transportation network in the last half of the 19th century. For purposes of our value standards, we have identified the property's typical characteristics as follows:

- Dominant style of building ranging from the early 1850's through approximately 1930
- Common construction styles are: linear plan (one room deep), transitional plan (1.5 rooms deep i.e. Salt Box) or massed plan (two rooms deep)
- Porches have spindle work detailing, symmetrical façade, cornice-like brackets
- Single-story or two-story construction
- Batten board, clapboard or other lightweight wood exterior
- Gable or hipped roof

Your attention is directed to the following illustrations



FOLK



CLASS FOUR TOWN HOUSES & DUPLEXES

Fair -Quality Town Houses and Duplexes are constructed with minimum compliance to uniform building codes. Simple floor plan, with few refinements. The building shape is usually rectangular with little or no attention given to ornamentation or architectural design. Overall quality of materials and workmanship is below average. For purposes of our value schedules, we have identified the property's typical characteristics as follows:

FOUNDATION	Concrete perimeter foundation with continuous foundation or piers under interior bearing walls, based on moderate climate. Use square foot adjustments for mild or extreme climate foundations, divide by number of stories.
FLOOR PLAN	Wood structure and subfloor on first and upper story floors. For concrete slab on grade, deduct using Square Foot Adjustment per sq. ft. of slab area
FLOOR COVER	Inexpensive carpet and asphalt or vinyl composition tile
EXTERIOR WALL	Moderate fenestration, using inexpensive sash. Wood frame with stucco is typically used. For other wall types, use percentage adjustments.
ROOF	Wood structure with lightweight composition shingles or built up with small rock. Use square foot adjustments for other types of roofing, diving by number of stories.
INTERIOR	Walls are taped and painted drywall. Ceilings are usually sprayed drywall with some enamel paint in kitchen and bath. Small bedroom closets with inexpensive wardrobe. Typically, vinyl or veneer cabinets in kitchen, inexpensive paint grade. Stock, hollow core or flat panel interior doors with low-grade hardware.
HEATING/ COOLING	Typically forced air/ heating system with minimum output and ductwork. Use square foot adjustments for other types of heating and/or cooling.
ELECTRICAL	Minimum number of outlets and low-cost fixtures.
PLUMBING	The fixtures ca include any of the following: water heater, toilet, lavatory, tub, tub with shower over, stall shower, or kitchen sink,
INSULATION	Insulation, framing and glazing items typically found.
FIREPLACE	Not included. Add Lump Sum Adjustment
SPECIAL NOTE:	A Duplex is a house divided into two apartments, with a separate entrance for each. Some Duplexes will have living units above and below each other (walk-up flats). A Town House living unit is one of a group of two or more units that are adjoined by common walls and will never have other units above or below them. Town Houses will always have individual exterior entries. Refer to Sq. Foot Method Cost guide for adjustments for multi-stories etc.



CLASS FIVE TOWN HOUSES & DUPLEXES

Average-quality Town Houses and Duplexes are usually constructed to local building code and will exceed the minimum requirements of mortgage issuing agencies. The overall architectural design is simple along with the quality of materials and workmanship. Attention is only given to the front elevation to distinguish one unit from another. For purposes of our value schedules, we have identified the property's typical characteristics as follows:

FOUNDATION	Concrete perimeter foundation with continuous foundation under interior bearing walls, based on moderate climate. Use square foot adjustments for mild or extreme climate foundations, divide by number of stories.
FLOOR PLAN	Wood structure and subfloor on first and upper story floors. For concrete slab on grade, deduct using Square Foot Adjustment per sq. ft. of slab area
FLOOR COVER	Carpet, hardwood and asphalt or vinyl composition tile or sheet.
EXTERIOR WALL	Adequate fenestration, using standard-grade sash. Wood frame with stucco is typically used. For other wall types, use percentage adjustments.
ROOF	Wood structure with lightweight composition shingles or built up with small rock. Use square foot adjustments for other types of roofing, diving by number of stories.
INTERIOR	Walls are taped and painted drywall. Ceilings are usually sprayed drywall with some enamel paint in kitchen and bath. Adequate wardrobe-type bedroom closets and guest closet or shelved linen closet. Hardwood veneer or paint grade wood cabinets in kitchen. Counter tops are laminated plastic or ceramic tile with splash. Interior doors are hollow core, stock or flat panel with standard-grade hardware.
HEATING/ COOLING	Forced air/ heating system with adequate output and ductwork. Use square foot adjustments for other types of heating and/or cooling.
ELECTRICAL	Adequate number of outlets and low-cost fixtures.
PLUMBING	The fixtures can include any of the following: water heater, toilet, lavatory, tub, tub with shower over, tile or fiberglass stall shower, or kitchen sink,
INSULATION	Insulation, framing and glazing items typically found.
FIREPLACE	Not included. Add Lump Sum Adjustment
SPECIAL NOTE:	A Duplex is a house divided into two apartments, with a separate entrance for each. Some Duplexes will have living units above and below each other (walk-up flats). A Town House living unit is one of a group of two or more units that are adjoined by common walls and will never have other units above or below them. Town Houses will always have individual exterior entries. Refer to Sq. Foot Method Cost guide for adjustments for multi-stories etc.

CLASS FIVE TOWN HOUSES & DUPLEXES



CLASS SIX TOWN HOUSES & DUPLEXES

Good quality Town Houses and Duplexes are above average in quality of both materials and workmanship. Considerable attention is given to the front elevation to distinguish one unit from another. The floor plan is usually from stock plans but includes some custom features. For purposes of our value schedules, we have identified the property's typical characteristics as follows:

- FOUNDATION** Concrete perimeter foundation with continuous foundation under interior bearing walls, based on moderate climate. Use square foot adjustments for mild or extreme climate foundations, divide by number of stories.
- FLOOR PLAN** Wood structure and subfloor on first and upper story floors. For concrete slab on grade, deduct using Square Foot Adjustment per sq. ft. of slab area.
- FLOOR COVER** Carpet, hardwood and asphalt or vinyl composition tile or sheet.
- EXTERIOR WALL** Well-designed fenestration, using a good-grade sash. Wood frame with stucco is typically used. For other wall types, use percentage adjustments.
- ROOF** Wood structure with wood shingles. Use square foot adjustments for other types of roofing, dividing by number of stories.
- INTERIOR** Walls and ceilings are well-finished drywall. Some ceilings may be sprayed, some walls may be wallpapered. Common partition wall with adjacent units will have some sound deadening attributes. Bedroom closets are walk-in or full size wardrobe with sliding doors. Hardwood or hardwood veneer cabinets in kitchen. Counter tops are laminated plastic or ceramic tile with splash. Interior doors are good quality hollow core, slab or panel. Base and casing are well-finished soft wood.
- HEATING/
COOLING** Forced air/ heating system with adequate output and ductwork. Use square foot adjustments for other types of heating and/or cooling.
- ELECTRICAL** Adequate number of outlets and low-cost fixtures.
- PLUMBING** Eight white or colored, good quality plumbing fixtures and one plumbing rough-in are included. The fixtures can include any of the following: water heater, toilet, lavatory, tub, tub with shower over, tile stall shower, laundry tray or kitchen sink. Use Lump Sum Adjustments for deviations from eight fixtures and one plumbing rough-in.
- INSULATION** Insulation, framing and glazing items typically found.
- SPECIAL NOTE:** A Duplex is a house divided into two apartments, with a separate entrance for each. Some Duplexes will have living units above and below each other (walk-up flats). A Town House living unit is one of a group of two or more units that are adjoined by common walls and will never have other units above or below them. Town Houses will always have individual exterior entries. Refer to Sq. Foot Method Cost guide for adjustments for multi-stories etc.

CLASS 6 DUPLEXES



Class 1 MH

Basic Description

(Pre-1970)

Low-quality manufactured houses are designed to meet minimum manufactured home code requirements. The overall quality of materials and workmanship is below average. The floor plan is usually simple with little or no attention given to details.

RESIDENCE	
FOUNDATION	Setup on steel or concrete piers
FRAME	Light steel beam undercarriage with outriggers and cross members
FLOOR	
STRUCTURE	Wood floor joists with particle board or plywood decking, waterproofing and insulation
FLOOR COVER	Inexpensive carpet and pad, asphalt or vinyl composition tile
EXTERIOR WALL	Exterior finish is pre-painted or prefinished lightweight, corrugated aluminum with exposed fasteners. Minimum fenestration using economy grade windows, typically jalousie type
ROOF	Engineered trusses and sheathing with corrugated or ribbed metal roofing, Roofs are flat or slightly arched with no overhang
INTERIOR	
FINISH	Low-quality printed hardboard or plywood paneling on 2 x 3 studs. Small wardrobes. Economy grade hollow core doors. Paint-grade or vinyl-covered plastic board kitchen cabinets and bathroom vanity. Ceiling height is typically 7'-0" to 7'6"
HEATING	A forced air furnace based on moderate climate. Use Square Foot Adjustments for central air and heat
ELECTRICAL	Minimum number of electrical outlets. Low-cost lighting fixtures
PLUMBING	The fixtures can include any of the following: lavatory, toilet, tub, tub with shower over, kitchen sink and hot water heater. All fixtures are usually located along one side of the house (wet wall) with minimal runs
INSULATION	Floor, wall and ceiling insulation for a moderate climate are included in the basic residence cost
FIREPLACE	Not included. Add Lump Sum Adjustment

Class 2 MH**Basic Description****(1970 - 1980)**

Fair-quality manufactured houses are designed to meet minimum manufactured home code requirements. The overall quality of materials and workmanship is below average. The floor plan is usually simple with plumbing wet wall on a single outside wall.

RESIDENCE**FOUNDATION**

Setup on steel or concrete piers

FRAME

Medium-weight steel beam undercarriage with outriggers and cross members

FLOOR**STRUCTURE**

Wood floor joists with particle board or plywood decking, waterproofing and insulation

FLOOR COVER

Inexpensive carpet and pad, asphalt or vinyl composition tile

EXTERIOR WALL

Exterior finish is aluminum vinyl or Masonite siding on 2"x 3" or 2"x 4" studs. Adequate fenestration with little ornamentation. Regular windows.

ROOF

Engineered trusses and sheathing with corrugated or ribbed metal roofing. Roofs are typically arched or sloped with minimal overhang on front elevation.

INTERIOR**FINISH**

Low-quality prefinished plywood paneling or printed hardboard on 2" x 3" or 2" x 4" studs. Small wardrobes. Laminate plastic countertops and backsplash. Standard-grade hollow core doors. Paint grade or vinyl covered particle board kitchen cabinets and bathroom vanity. Ceiling height is typically 7' - 0" to 7'6"

HEATING

A forced air furnace based on moderate climate with adequate ductwork is included. Use Square Foot Adjustments for central air and heat

ELECTRICAL

Minimum number of electrical outlets. Low-cost lighting fixtures

PLUMBING

The fixtures can include any of the following: lavatory, toilet, tub, tub with shower over, kitchen sink and hot water heater. All fixtures are usually located along one side of the house (wet wall) with minimal runs

INSULATION

Floor, wall and ceiling insulation for a moderate climate are included in the basic residence cost

FIREPLACE

Not included. Add Lump Sum Adjustment

Class 3 MH**Basic Description****(1980 - Present)**

Average-quality manufactured houses meet or exceed manufactured home code requirements. The overall quality of materials and workmanship is average and of standard grade. The front elevation will often have some ornamentation. The less expensive of the contemporary mobile homes.

RESIDENCE

FOUNDATION Setup on steel or concrete piers

FRAME Medium-weight steel beam undercarriage with outriggers and cross members

FLOOR STRUCTURE Wood floor joists with particle board or plywood decking, waterproofing and insulation

FLOOR COVER Lightweight carpet and pad, asphalt or vinyl composition tile

EXTERIOR WALL Exterior finish is aluminum vinyl or Masonite siding on 2"x 4" studs. Adequate fenestration with some trim around aluminum windows.

ROOF Engineered trusses and sheathing with corrugated or ribbed metal roofing. Roofs are typically sloped or arched with front overhang.

INTERIOR FINISH

Medium-quality prefinished plywood paneling on 2" x 3" or 2" x 4" studs. Adequate wardrobes, closets and storage. Laminate plastic countertops and backsplash. Standard-grade hollow core doors. Paint-grade or vinyl-covered particle board or inexpensive wood veneer kitchen cabinets and bathroom vanity. Ceiling height is typically 7' 6" to 8'0". Where complete drywall interiors are encountered, use the square foot adjustment

HEATING A forced air furnace based on moderate climate with adequate ductwork is included. Use Square Foot Adjustments for central air and heat

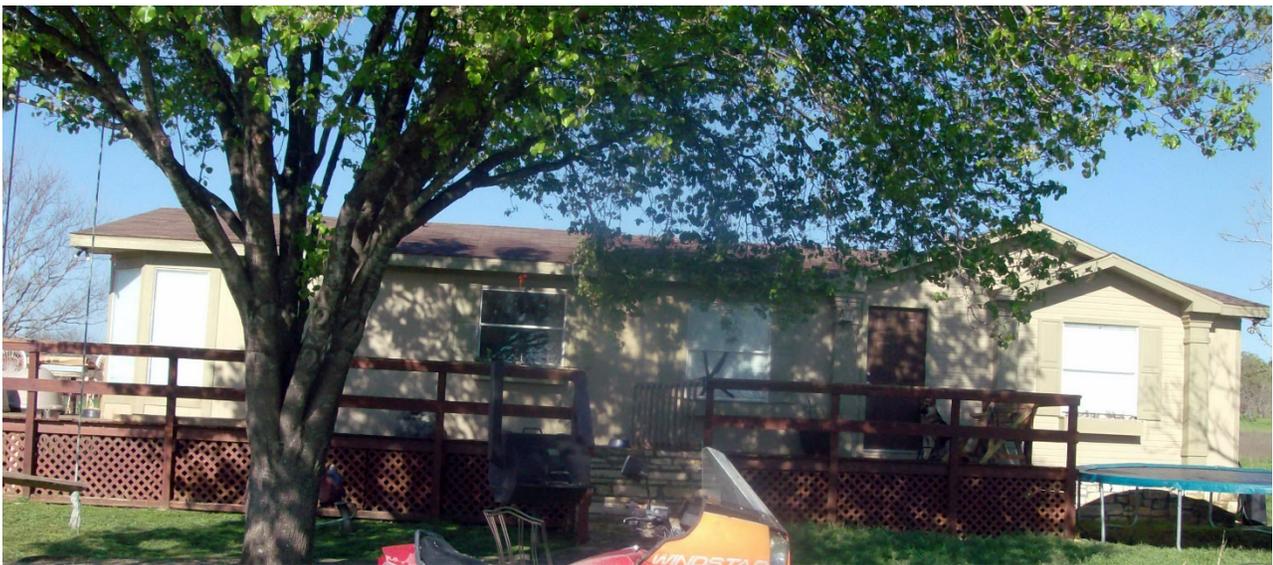
ELECTRICAL Ample number of convenience outlets. Some luminous fixtures in the kitchen and bath areas.

PLUMBING The fixtures can include any of the following: lavatory, toilet, tub, tub with shower over, tiled or modular stall shower, kitchen sink, laundry tray and water heater.

INSULATION Floor, wall and ceiling insulation for a moderate climate are included in the basic residence cost

FIREPLACE Not included. Add Lump Sum Adjustments

CLASS 3 MH



Class 4 MH**Basic Description****(1980 - Present)**

Good-quality manufactured houses will generally exceed the minimum manufactured home code requirements. Exterior design and interior finishes will include some detail and ornamentation. Connection seams will be somewhat apparent on multi-sectional houses. Medium range of costs for contemporary mobile homes.

RESIDENCE

FOUNDATION	Setup on steel or concrete piers
FRAME	Rigid steel beams undercarriage with outriggers and cross members
FLOOR STRUCTURE	Wood floor joists with particle board or plywood decking, waterproofing and insulation
FLOOR COVER	Good quality medium weight carpet and vinyl composition tile
EXTERIOR WALL	2"x 4" studs Exterior finish is masonite sheet siding Ample fenestration with aluminum double pane or storm windows and sliding glass door. Some may have recessed entrances. Exterior finish often will include some ornamentation.
ROOF	Engineered truss system, sheathing with composition shingles. Roofs slope is typically 3 in 12 with minimal overhang. Use Square Foot Adjustment for other types of roof cover.
INTERIOR FINISH	Good-quality prefinished plywood paneling natural wood veneer, or vinyl wall covering on 2" x 4" studs. Large wardrobe closets and ample storage space. Laminate plastic countertops or simulated marble countertops and backsplash. Veneered hollow core doors, sometimes masonite. Paint-grade, vinyl-covered particle board or inexpensive wood veneer kitchen cabinets and bathroom vanity. Ceiling height can be 8'0" and where practical, sloped or cathedral with exposed beams
HEATING	A forced air furnace based on moderate climate with adequate ductwork is included. Use Square Foot Adjustments for central air and heat
ELECTRICAL	Ample number of convenience outlets. Some fluorescent fixtures in the kitchen and bath
PLUMBING	The fixtures can include any of the following: lavatory, toilet, tub, tub with shower over, tiled or modular stall shower, kitchen sink, laundry tray and water heater. May have wet bar
INSULATION	Floor, wall and ceiling insulation for a moderate climate are included in the basic residence cost
FIREPLACE	Not included. Add Lump Sum Adjustments

CLASS 4 MH



Class 5 MH**Basic Description****(1980 - Present)**

Very good quality manufactured houses are typically found in high quality manufactured housing parks. Exterior finishes and interior refinements will resemble of those of site built housing. They will exceed the minimum requirements of manufactured home codes. High-end range of costs for contemporary mobile homes.

RESIDENCE

FOUNDATION Setup on steel or concrete piers. May have concrete ledge for rock or brick under pinning with site built home appearances.

FRAME Heavy steel beams undercarriage with outriggers and cross members

FLOOR STRUCTURE Wood floor joists with particle board or plywood decking, waterproofing and insulation

FLOOR COVER High quality medium weight carpet and vinyl

EXTERIOR WALL 2"x 4" studs Exterior finish is plywood with batts, masonite, or vinyl siding. Ample fenestration with aluminum double pane, storm or wood sash windows and may have a sliding glass door and an ornamental recessed entrance. Exterior trim could typically consist of some imitation stone/brick.

ROOF Engineered truss system, sheathing with composition shingles. Roofs slope is typically 3 in 12 to 4 in 12 with moderate overhang. Use Square Foot Adjustment for other types of roof cover.

INTERIOR FINISH 2" x 4" stud interior walls. Drywall with paper or vinyl wall covering or natural wood veneer paneling. Natural wood veneer cabinets and vanities with laminated plastic or simulated marble countertops and backsplash. Masonite doors. Walk-in closets or large sliding door wardrobes. Typical ceiling height is 8'0" Where practical, ceiling may be sloped or cathedral and may have exposed beams

HEATING A forced air furnace based on moderate climate with adequate output and ductwork is included in the basic residence cost. Use Square Foot Adjustments for central air and heat

ELECTRICAL Numerous convenience outlets. May have recessed florescent fixtures in kitchen and bath areas.

PLUMBING The fixtures can include any of the following: lavatory, toilet, tub, tub with shower over, tiled or modular stall shower, kitchen sink, laundry tray and water heater and Roman tub. May have wet bar

INSULATION Floor, wall and ceiling insulation for a moderate climate are included in the basic residence cost

FIREPLACE Not included. Add Lump Sum Adjustments

CLASS 5 MH



Class 6 MH**Basic Description****(1990 - Present)**

Excellent quality manufactured houses are similar in both design and appearance to modular constructed houses and to an extent, site built residences are typically found in tract development. Costs for these types of construction will overlap. Manufactured houses at this quality level will exceed the minimum requirements of manufactured home codes and will often meet in part, local building codes,

RESIDENCE**FOUNDATION**

Continuous reinforced concrete perimeter foundation with foundation wall or steel piers under section mating walls. Will likely have a masonry under pinning.

FRAME

Heavy steel beams undercarriage with outriggers and cross members. The undercarriage is a necessary structural component.

FLOOR STRUCTURE Wood floor joists with plywood decking, waterproofing and insulation

FLOOR COVER High quality medium weight carpet and vinyl tile, and hardwood veneer

EXTERIOR WALL 2"x 4" or 2" x 6" studs. Exterior finish is plywood with batts, masonite, or vinyl siding. Ample fenestration with aluminum double pane, storm or wood sash windows Exterior trim could typically consist of brick or stone veneer. Typically, will have a recessed entrance and/or a tag-a-long

ROOF Engineered truss system, sheathing with composition shingles. Roofs slope is typically 3 in 12 to 4 in 12 with medium overhang of 16 inches.

INTERIOR FINISH 2" x 4" stud interior walls. Painted drywall with some paper or vinyl wall covering or natural wood veneer paneling. Natural wood veneer cabinets and vanities with laminated plastic or simulated marble countertops and backsplash. Masonite raised-panel doors. Walk-in closets or large sliding door wardrobes. Typical ceiling height is 8'0" Where practical, ceiling may be sloped or cathedral and may have exposed beams

HEATING A forced air furnace based on moderate climate with adequate output and ductwork is included in the basic residence cost, ductwork may be overhead. Use Square Foot Adjustments for central air and heat

ELECTRICAL Numerous convenience outlets. Some recessed florescent fixtures in kitchen and bath

PLUMBING The fixtures can include any of the following: lavatory, toilet, tub, tub with shower over, tiled or modular stall shower, kitchen sink, laundry tray and water heater roman tub and wet bar

INSULATION Floor, wall and ceiling insulation for a moderate climate are included in the basic residence cost

FIREPLACE Not included. Add Lump Sum Adjustments

CLASS 6 MH



Class 7 MH

Basic Description

Excellent quality modular constructed home is simply a home built to local building codes in a controlled, environmentally protected building center. A modular home is built to the same codes as a site built house. They come in unique single floor plans as well as two and three story models. Usually 15-20% cheaper than comparable site built homes.

RESIDENCE

FOUNDATION Continuous reinforced perimeter foundation with foundation wall or steel piers under section mating walls. Will likely have masonry under pinning

FLOOR

STRUCTURES Sub floor 23/32" OSB tongue and groove floor decking

FLOOR COVERING 25 oz. FHA grade carpet, tile foyers, vinyl floor covering

EXTERIOR WALL 2"x 6" exterior walls @ 16 OC with Double top plate, Dutch lap vinyl siding. Vinyl insulated windows, insulated front and rear storm doors, decorative lighting and headers over windows and doors.

ROOF Engineered Truss Rafters with 7/12 Roof Pitch, 7/16" OSB roof sheathing, 15lbs Ply-Dry Shingle under-lament, excellent gutter system and approved for 130-140 MPH wind zones.

INTERIOR FINISH 2 x 4" stud interior walls. 1/2" primer coated drywall throughout, 4" wood primed crown molding, vinyl covering-kitchen, morning room, baths and utility room, walk-in closets or large sliding door wardrobes. natural wood veneer cabinets and vanities with laminated plastic or simulated marble countertops and backsplash. Typical ceiling height is 8'0". Where practical, ceiling may be dropped, sloped or cathedral and may have exposed beams.

HEATING A forced air furnace based on moderate climate with adequate output and ductwork is included in the basic residence cost. Use Square Foot Adjustments for central air and heat

ELECTRICAL Numerous convenience outlets. May have recessed florescent fixtures in kitchen and bath areas.

PLUMBING The fixtures can include: Fiberglass tub/shower, 2 handle faucets at lavatories, vanity bowls, GFI-wired bath receptacles, porcelain commodes, aqua windows.

INSULATION Roof, vapor barrier in side walls, floors and house wrap

FIREPLACE Not included. Add Lump Sum Adjustments

Class 7 MH



CONTAINER HOMES



Base cost to build per container:

There are two standard sizes for shipping containers: 20 x 8 x 8 ft. covering a surface of 160 sq. ft. and 40 x 8 x 8 with a surface of 320 sq. ft. A used 20-footer costs anywhere between \$1,400 and \$2,800; whereas a 40-footer costs \$3,500 - \$4,500.00.

You will also have to pay for labor (about \$50 -\$150 per hour) and for the modifications needed to make the container livable.

Type: **MA**

Method: **R**

Class: **CNTR-F**
CNTR-A
CNTR-G



ATTACHED GARAGE CONVERSIONS

Classifications starting with 2018 until noticed otherwise are as follows:

AGC stands for **Attached Garage Convert**

Improvement Type = **AGC**

Improvement Method = **R (Residential)**

Improvement Class = **Same as the main dwelling area**



POLE BARNS

- PB 3 \$5.40/sq. ft.** Plain carport, tin shed, awning like structure. Can be used on the side of a house or mobile home. Primarily used as overhead cover for cars, hay, tractors, etc. Typically has no sides or maybe just one side covered. Framing is usually cedar post or treated lumber. Can be light weight steel.
- PB3C \$7.70/sq. ft.** Same as above with concrete slab.
- PB4 \$6.00/ sq. ft.** Like a hay barn, closed in on more than two sides, can be made of oil field pipe, cedar posts, treated lumber. This type of structure is found on farms and ranches. However, it is also used for RV storage on small acreage home sites.
- PB4C \$8.30/sq. ft.** Same as above with concrete slab.
- PB5 \$9.80/sq. ft.** All enclosed barn. Typically found on farms and ranches. Built from high quality materials.
- PB5C \$13.70/sq. ft.** Same as above with concrete slab.

PB3



PB4



PB5



OUTDOOR KITCHENS



The covered outdoor kitchen area will be listed as a **Covered Porch** or **CP**, the Method will continue as **R** for **Residential**, and the Class will be the class of the home. Porch is synonymous with terrace and veranda. This describes the area better than pole barn, closed finish area or closed unfinished area

The outdoor kitchen itself will be listed as a type **ODK (Out Door Kitchen)** the method will be **T** for **Table**, and the class will be **1, 2** or **3**. The area will need to be marked as true with an override and the quantity updated to the number of outdoor kitchens.

Covered Area:

Type: **CP**

Method: **R**

Class: Same as the house

Sketch: sketch the covered area

Comment: **CP 12x12 ODK (CP, size, ODK)**

Out Door Kitchen:

Type: **ODK**

Method: **T**

Class 1 = Basic built in grill, counter tops, burners etc.

Class 2 = Class 1 plus built in sink

Class 3 = Class 1 plus built in sink and refrigerator.

Area: Override marked with a quantity



SWIMMING POOLS/ HOT TUBS

- P1 \$68.60 psf** In ground pool. Typically built from gunnite or concrete. There are fiberglass shells that are installed in the same manner. This type of pool will usually have some decking or patio around the exterior.
- P2 \$12.10 psf** Above ground pool. This pool is usually a kit. Nearly all construction is above ground. There is typically a liner associated with this type of pool. In some instances, a deck is built around the exterior.
- P3 \$82.00 psf** Above ground hot tub. Can be set-up to be moved or fixed permanently to the ground.



WOOD DECKS

DK 1 \$21.30 psf This code is converting to the DK2 classification. This code is no longer used.

DK 2 \$21.30 psf This deck is constructed of softwood, fir, pine etc.

DK 3 \$31.30 psf This deck is constructed of cedar, redwood or metal.

Deck price includes railings and steps

DK 2



PREFABRICATED CARPORTS



Classifications starting with 2018 until noticed otherwise are as follows:

PFCP stands for **Pre-Fab Car Port**

Improvement Type = *Canopy (Covered Porches/Canopy)*

Improvement Method = *CM*

Improvement Class = One of the classifications described below.

PFCP1 (small round frame) @ \$1.28 sf

PFCP2 (small square frame) @ \$2.55 sf

PFCP3 (large square frame) @ \$4.55 sf

STORAGE BUILDINGS

CLASS 1	\$18.40 psf	Good quality small storage unit. Typically purchased from home improvement center.
CLASS 2	\$7.00 psf	Low Cost quality small storage unit. Typically purchased from home improvement center.
CLASS 3	\$11.30 psf	Average quality small storage unit. Typically purchased from home improvement center.
CLASS 4	\$23.80 psf	Low Cost quality “Sturdi-Bilt” type shed.
CLASS 5	\$25.00 psf	Average quality “Sturdi-Bilt” type shed.
CLASS 6	\$26.30 psf	Good quality “Sturdi-Bilt” type shed.

CL 1



CL 4



CL 6



PREFABRICATED METAL BUILDING

This type of building is a light commercial grade construction utility building designated as a PMB. The Marshall Valuation Service Guide best defines this building in Section 17, Page 11. The building is used for both light commercial or residential shop. Typically, the improvements are pre-engineered with stock plans for easy and inexpensive construction. The base cost on the value schedule does not include a concrete slab, electrical service, plumbing or insulation. In addition, once the cost of the building has been established from the Marshall Valuation Service Guide, it is modified to reflect local market value by a cost/sales ratio study.



SALVAGE STRUCTURES



Type: SLVG for Salvage Structures

Method: R or MH

Class: SLVG - 1 / 500
SLVG - 2 / 1500
SLVG - 3 / 2500

Salvage Value = The estimated value of a structure at the end of its useful life. (after the structure is deemed unusable because of time, abuse, and obsolescence)