

SECTION

3

RESIDENTIAL SPECIFICATIONS

GRADE "A" DWELLINGS

"A" grade quality homes are custom built homes which are normally designed by an architect. These homes are built for upper income families by contractors who specialize in good quality construction. These homes will generally be found in the affluent residential neighborhood districts. Much attention to detail and finish work, as well as considerable attention to high quality building materials are incorporated in this grade home.

BASE SPECIFICATIONS

FOUNDATION: Brick or reinforced concrete foundation walls, footings with interior piers.

EXTERIOR WALLS: Walls can be brick veneer, cedar shake shingles, stucco, or frame siding. All exterior coverings will be of high quality and constructed with much attention to detail by experienced craftsmen. Exterior walls will have ample insulation and numerous openings (windows & doors).

ROOF: Slate, tile, asbestos, cedar shake shingles, or heavy asphalt shingles on good quality sheathing and well braced rafters. Good quality gutters and downspouts.

INTERIOR FINISH: Fine finished drywall or plaster walls, Good quality standard paneling and solid interior doors. High grade vinyl wall paper and matching trim. Custom cabinets with best quality hardware. Standard kitchen built-ins are included in base price. No fireplace is included in base price.

FLOORS: Wood sub-floor with high quality hardwood or carpet coverings.

PLUMBING: Very good quality tile floors and tiled or papered bathroom walls, copper piping and five high quality fixtures (kitchen sink, toilet, bathtub, shower stall, and bathroom sink) are included in base price.

HEATING: Forced hot air furnace and hot water heat with ample capacity and insulated duct-work throughout. No air conditioning is included in base price.

ELECTRICAL: Very good quality Romex or LX wiring, maximum electrical outlets and expensive light fixtures.

GARAGES: Will generally conform to "A" grade specifications.

NOTE: We have included the "AA" Grade to allow the appraiser to recognize the custom built home which, in his opinion, would show exceptional workmanship and design. All of the "A" Grade specifications also apply to the "AA" Grade.

Grade "AA" Dwellings
Superior Quality (Luxury Residencies)



Grade "A" Dwellings

Excellent Quality



GRADE "B" DWELLINGS

"B" grade quality homes are custom built or well constructed speculative homes which are normally found in upper middle or middle income residential district. They are constructed with good quality materials and workmanship with an above average attention given to detail. These homes generally exceed minimum building codes for local governments and lending institutions.

BASE SPECIFICATIONS

FOUNDATION: Brick or reinforced concrete foundation walls, concrete footings with interior piers.

EXTERIOR WALLS: Walls can be brick veneer, stucco, or frame siding. All exterior walls will be of above average quality and constructed with attention to detail by experienced craftsmen. Exterior walls will be insulated and will have ample openings (windows & doors).

ROOF: Asbestos, cedar shake, or good quality asphalt shingles on wood sheathing and rafters or truss systems. Good quality gutters and downspouts.

INTERIOR FINISH: Good finished drywall, plaster, average to good quality paneling, or papered walls. Good grade hollow-core doors, custom cabinets with matching hardware. Standard kitchen built-ins are included in base price. No fireplace is included in base price.

FLOORS: Wood sub-floor with hardwood or carpet coverings.

PLUMBING: Good quality tile floors and tiled or papered bathroom walls, copper piping and five good quality fixtures (kitchen sink, toilet, bathtub, shower stall, and bathroom sink) are included in base price.

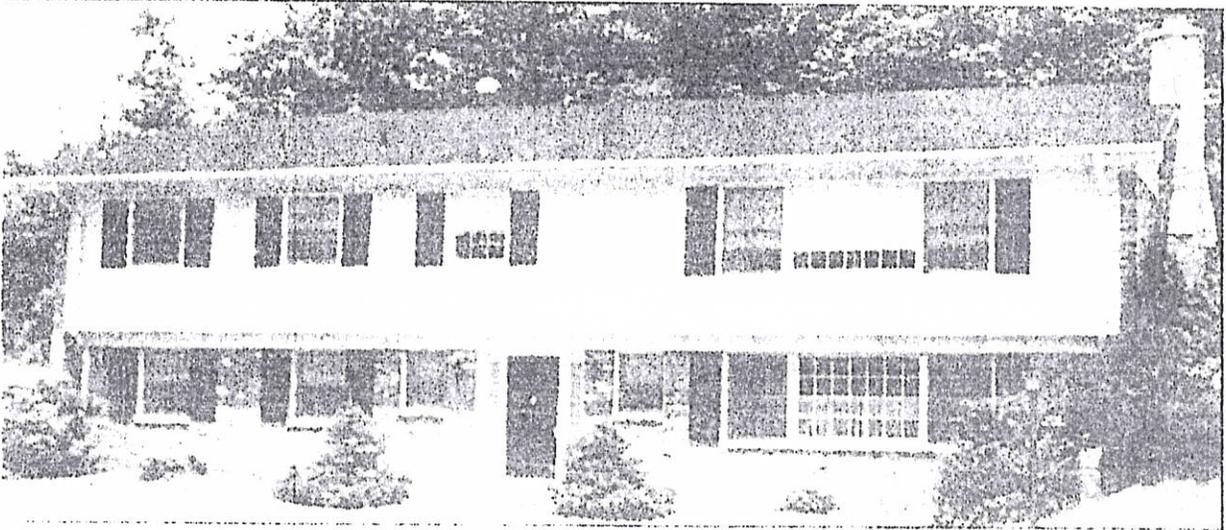
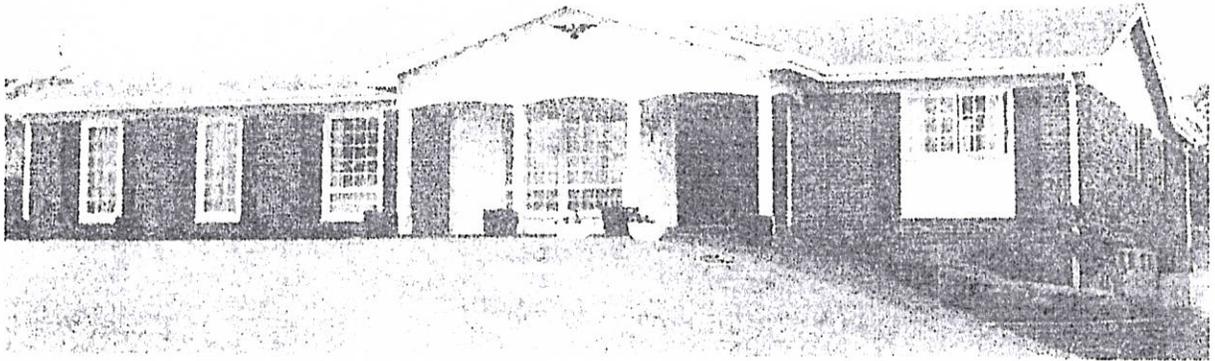
HEATING: Forced hot air heat and hot water heat with adequate cap and insulated duct-work throughout. No air conditioning is included in base price.

ELECTRICAL: Good quality Romex or B.X. wiring, ample electrical outlets and attractive light fixtures.

GARAGES: Will generally conform to "B" grade specifications.

Grade "B" Dwellings

Good Quality



GRADE C DWELLINGS

“C” grade quality homes are the prevalent homes. They are usually mass produced and sold to middle income families. These homes are constructed with materials that are readily acceptable and meet or exceed minimum building codes for local governments and lending institutions. Adequate attention is shown to detail on both interior and exterior finish work.

BASE SPECIFICATIONS

FOUNDATION: Brick or concrete block foundation walls, concrete footings with interior piers.

EXTERIOR WALLS: Walls can be brick veneer, stucco, or frame siding. All exterior walls will be of average quality materials (stock items and constructed with adequate attention to detail by experienced craftsmen. Walls will be insulated and have adequate opening. (windows & doors).

ROOF: Average quality asphalt shingles on grade plywood sheathing and rafters or truss systems. Most often will have galvanized gutters and downspouts.

INTERIOR FINISH: Drywall, average quality paneling, or papered walls. Medium grade or stock hollow core doors. Stock cabinets and hardware, no built-ins, and some attention to detail paid to finish work. No fireplace included in base price.

FLOORS: Wood sub-floors with hardwood or carpet coverings.

PLUMBING: Stock quality tile floors and partially tiled or papered bathroom walls, galvanized or plastic piping and five average quality fixtures (kitchen sink, toilet, bathtub, shower stall, and bathroom sink) are included in base price.

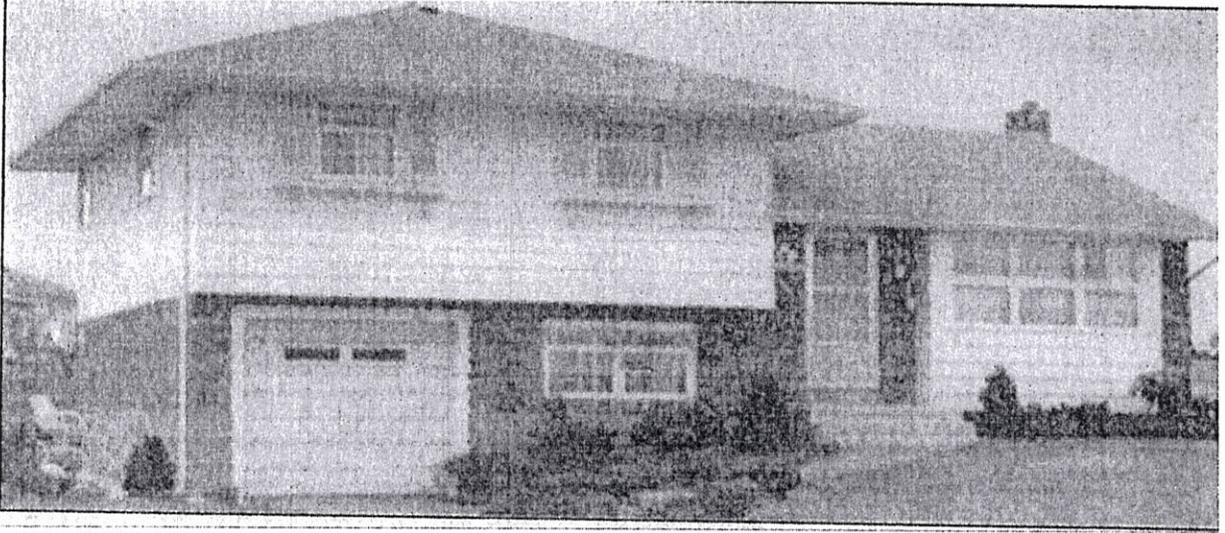
HEATING: Forced hot air and hot water heat with adequate capacity and insulated ductwork throughout . No air conditioning is included in base price.

ELECTRICAL: Adequate quality Romex or B.X. wiring. Ample electrical outlets and some stock light fixtures.

GARAGES: Will generally conform to “C” grade specifications.

Grade "C" Dwellings

Average Quality



GRADE "D" DWELLINGS

"D" grade quality homes are usually mass produced for moderate income families, using low cost materials and expense saving construction methods. Workmanship, finish work, and materials are below average quality, however, they will normally meet local building codes of governments and lending institutions. Attention to detail is limited on both interior and exterior finish.

BASE SPECIFICATIONS

FOUNDATION: Brick or concrete block foundation walls, concrete footings with interior on perimeter piers.

EXTERIOR WALLS: Walls can be brick veneer, stucco, or frame siding. All exterior walls will be of average or below average quality materials and constructed with little attention to detail by experienced craftsmen. Walls will have minimum insulation and adequate openings (windows & doors).

ROOF: Light weight asphalt shingles on exterior grade plywood and rafters or pre truss system. May have galvanized gutters and downspouts.

INTERIOR FINISH: Drywall, inexpensive paneling or papered walls. Low cost hollow core or flat panel doors. Few cabinets and hard-ware, no built-ins, and little attention to detail paid to finish work. No fireplace included in base price.

FLOORS: Wood sub-floor with low cost hardwood, tile or carpet coverings.

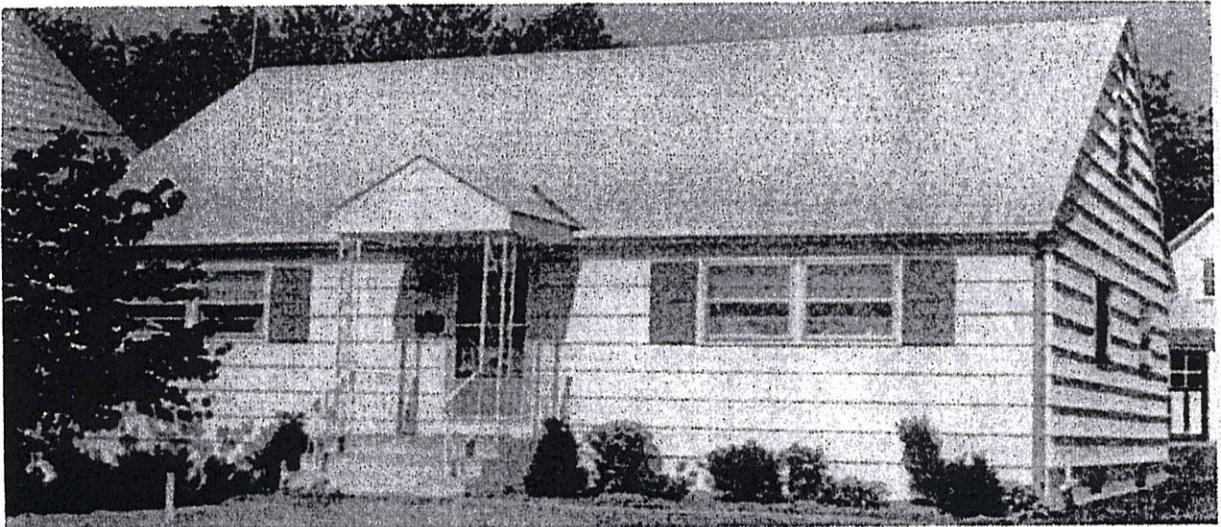
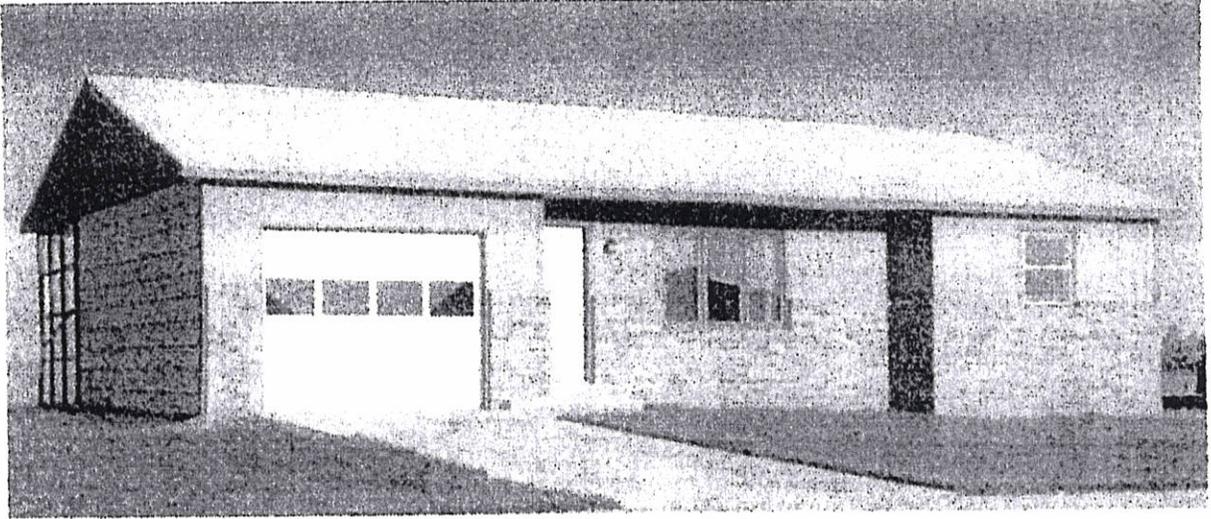
PLUMBING: Low cost tile floors and partially tiled or papered bathroom walls and galvanized or plastic piping. Five low cost fixtures (kitchen sink, toilet, bathtub, shower stall and bathroom sink) are included in base price.

HEATING: Forced hot air and hot water heat with minimum capacity and ductwork. No air condition is included in base price.

ELECTRICAL: Adequate quality Romex or B.X. wiring. Adequate electrical outlets and some low cost light fixtures.

GARAGES: Will generally conform to "D" grade specifications.

Grade "D" Dwellings
Below Average Quality



GRADE "E" DWELLINGS

"E" grade quality homes are constructed for low income families using low cost materials and are usually designed not to exceed minimum building codes. Interior and exterior finish is very plain with very little attention given to detail. Design is primarily for functional use and little else.

BASE SPECIFICATIONS

FOUNDATION: Concrete block foundation walls with minimum concrete footings and piers.

EXTERIOR WALLS: Walls can be either frame siding or concrete block. AU walls will be of cheap quality materials and may be constructed by craftsmen. Walls will have no insulation and minimum openings (windows & doors).

ROOF: Light weight asphalt shingles, roll or metal on exterior grade plywood and rafters or prefab truss systems.

INTERIOR FINISH: Drywall, cheap paneling or papered walls. Lowest cost hollow-core or flat panel doors. Few cabinets and hardware, no built-ins. No fireplace is included in base price.

FLOORS: Wood sub-floor with low cost asphalt tile.

PLUMBING: Low cost asphalt tile floors and bathroom walls and galvanized, plastic, or black piping. Five low cost fixtures (kitchen sink, toilet, bathtub, shower stall and bathroom sink) are included in base price.

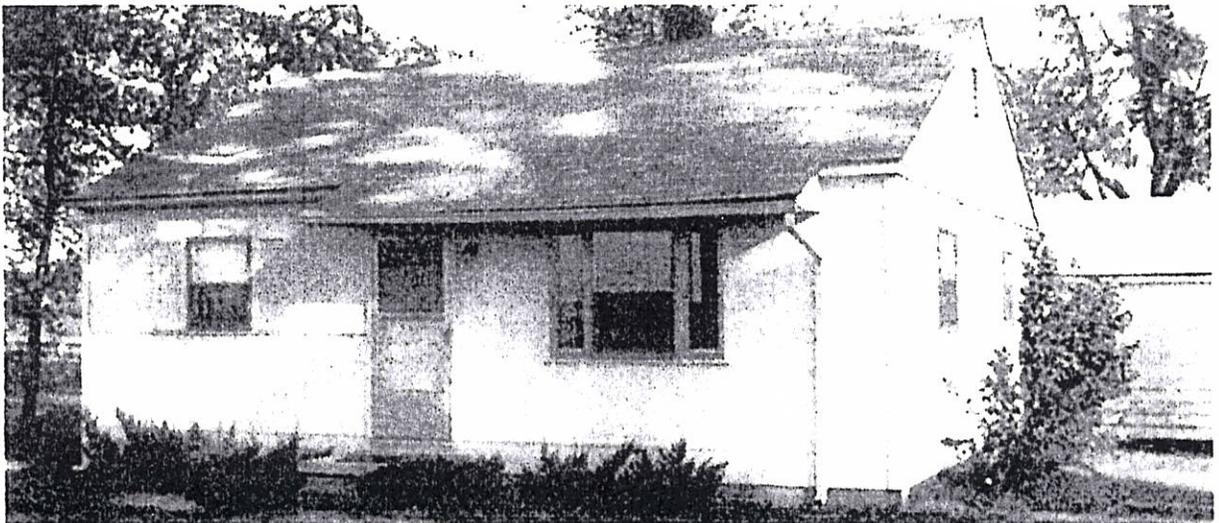
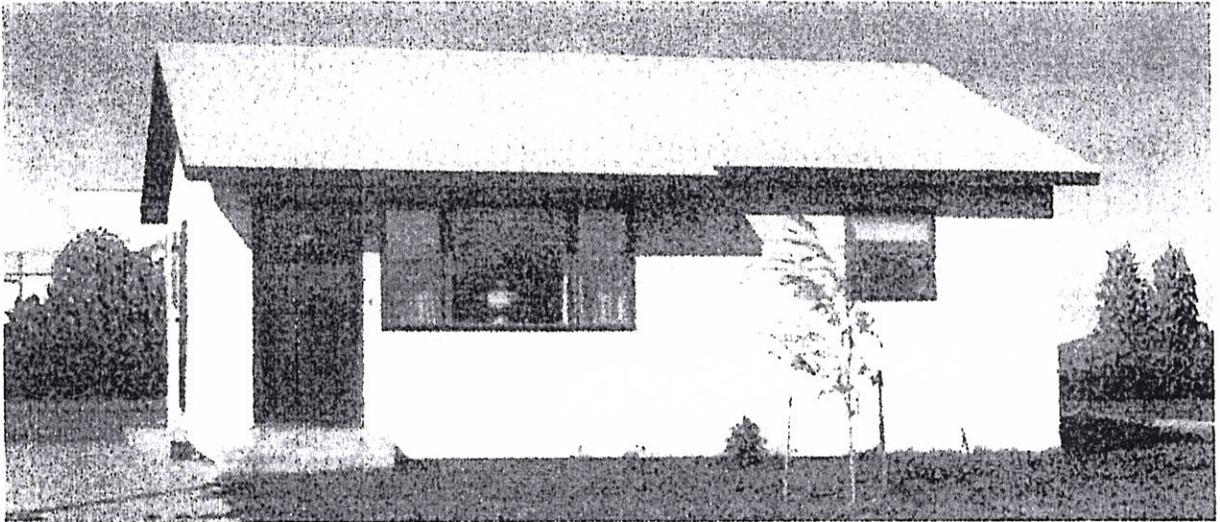
HEATING: Forced hot air and hot water heat with minimum capacity and duct-work. No air conditioning is included in base price.

ELECTRICAL: Adequate quality Romex or B.X. wiring. Minimum electrical outlets and few cheap light fixtures.

GARAGE: Will generally conform to "E" grade specifications.

Grade "E" Dwellings

Low Cost Quality



STORY HEIGHTS

ONE-STORY - The one story dwelling has all regular living space on one level. These structures may have basement and/or attic areas depending on location and preference of prospective owners.

Some advantages of the one story dwellings are; the ability to add patios, porches and decks to virtually any room; the absence of stairs where no basement or attic areas exist, easy maintenance of usually low pitched roofs and short exterior wall. Most one story dwellings have a low and long appearance which is pleasing to a large number of potential owners.

ONE-AND-ONE-HALF-STORY - The one-and-one-half-story dwelling is essentially one-story with a steeper roof which allows for expansion of the attic. Dormers are usually added to provide additional interior wall height, light, and ventilation. This has two distinct advantages: Economy in cost per unit of habitable living space, and built-in expandability.

TWO-STORY - The two-story dwelling is the most economically built of the basic residential structure styles. This structure may be built with or without basement and/or attic areas. It requires smaller lot space and has smaller roof and foundation area. Heating and cooling the two-story dwelling is simple and comparatively economical.

The desirability of the two-story dwelling increases as the cost and availability of land becomes more of a problem.

SPLIT-LEVEL - The split-level dwelling is a variation of the one-story dwelling with basement area. It was designed for the sloping or hilly lot and takes advantage of what might otherwise be a troublesome difference in elevation.

The split-level makes efficient use of space. The general arrangement of the structure separates sleeping, living, and recreation areas on different levels. . -

The Bi-Level with the split foyer dwelling is a popular variation of the split-level and is generally constructed with full basement area.

PERCENTAGE INCREASE FOR STORY HEIGHT

One Story100%

One & One Half Story.....147%

Two Story.....197%

NOTE: The above costs may vary slightly during calculation process due to rounding and percentage multiplications.

ATTIC

Attic area, as used in this schedule, is useable space between the roof structure and ceiling area. It consists of softwood flooring and permanent stairway. The cost of finished attic area also includes drywall ceiling and in walls, wiring, and gable windows. Finished price is \$53.00 and unfinished price is \$8.00.

An adjustment for inadequate wall height has already been figured into the square foot replacement cost.

Full attic will be represented as 40% of total area of heated space. Partial attic area will be figured as a percentage of this product.

BASEMENTS

Unfinished basement area consists of finished concrete floor, exposed masonry interior walls, and no interior partitioning. Finished basement includes additional consideration for floor covering, drywall ceiling, drywall and/or paneled interior walls, and a limited amount of interior partitioning.

HEAT AND AIR CONDITIONING

Type of heat and air conditioning or lack of is considered in component pricing.

PLUMBING

RESIDENTIAL: Total full and half bathrooms are considered in the component pricing.

COMMERCIAL: Standard fixtures are built in to the rate for typical classed commercial structures.

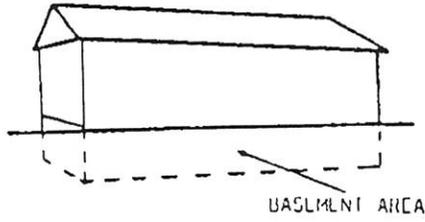
FIREPLACES

Note: Price One and One Half Story Fireplace As Two Story

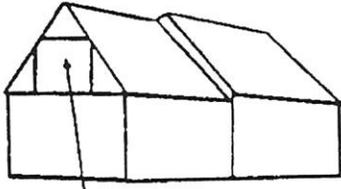
Price Two and One Half Story Fireplace as Three Story

All Pre-Fab Fireplaces Price as a One Story

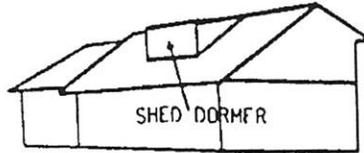
ONE STORY WITH BASEMENT



ONE STORY AND ATTIC

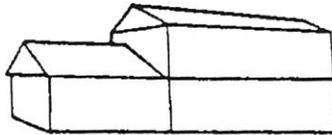


ONE-AND-ONE-HALF STORY



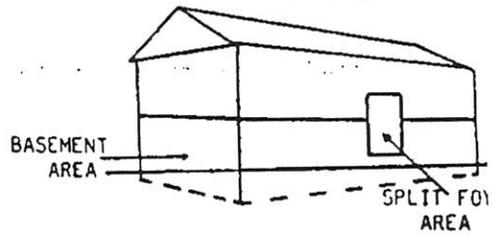
ATTIC EXPANSION AREA

TWO STORY



ONE STORY
ADDITION

BI-LEVEL



SPLIT-LEVEL

