

RESIDENTIAL COST ESTIMATING FORM

Property Owner _____

Property Location _____

Zip Code _____

Policy Number

Prepared By _____ Date Inspected _____

GENERAL INFORMATION

Number of Stories ____ % 1 ____ % 1½ ____ % 2 ____ % 2½
 ____ % Tri-level ____ % Bi-level

Exterior Wall Category ____ % I ____ % II ____ % III

Substructure Slab-on-ground Crawl space Basement

Occupancy Single-family Two-family
 Three-family Four-family

Residence Ground Floor Area _____ sq. ft.

BASE RESIDENCE COST

\$

SUBSTRUCTURE AND OCCUPANCY ADJUSTMENT

-/+ \$

ADJUSTED BASE RESIDENCE COST

= \$

ADDITIONAL FEATURES

Roof Adjustment _____ \$ _____

Wood Foundation _____ \$ _____

Unfinished Lower Level and/or Unfinished Half-Story _____ \$ _____

Finished Attic _____ \$ _____

Walk-Out Basement _____ \$ _____

Finished Basement _____ \$ _____

Breezeway Open Enclosed _____ \$ _____

Porch 1-story Open 1-story with deck Covered patio
 2-story Enclosed Covered stoop Screened pool enclosure _____ \$ _____

Screened Aluminum Enclosure On posts Slab 4' foundation wall _____ \$ _____

Balcony _____ \$ _____

Deck _____ \$ _____

Fireplaces _____ Hearths _____ Chimneys _____ Pre-fab Metal _____ \$ _____

Extra Baths _____ Full _____ Half _____ Additional Fixture _____ \$ _____

Garages 1-car 2-car 3-car 4-car 5-car _____ Sq. Ft.
 Built-In Carport Attached Frame Detached Frame
 Basement Carport w/Storage Attached Masonry Detached Masonry \$ _____

Air Conditioning Using Heating Ducts Using Separate Ducts
 Evaporative Cooling Heat Pump Cooling
 _____ \$ _____

Room Additions Above Garage _____ \$ _____

3-Wall Additions Category I Category II or III w/basement w/o basement
 1-story 1½-story 2-story _____ \$ _____

Built-Ins _____ \$ _____

Kitchenette Package _____ \$ _____

Miscellaneous Features _____ \$ _____

TOTAL ADDITIONAL FEATURES COSTS +

\$

TOTAL ADJUSTED BASE RESIDENCE COST =

\$

CLASS OF CONSTRUCTION (from back of form)

A	B	C	D							

CLASS-LOCATION MULTIPLIER x

AA	BB	CC	DD							

TOTAL RCN (Replacement Cost) =

\$

X	Y	Z	DD							

CLASSIFICATION SURVEY

Classification Survey

Point values have been assigned to each of the following 3 questions. Select the correct Construction Class or Mid-Class based on the Year Built and **total** number of points resulting from the survey.

1. SPECIALTY ROOMS*

Does the residence have any specialty rooms?

Enter **3** points for each room below.

- Den (not converted bedroom)
- Exercise Room
- Family Room (in addition to a living room)
- Formal Dining Room (not dining area, dinette, or breakfast nook)
- Grand Room (exterior wall 2 stories in height)
- Great Room (over 300 sq. ft.)
- Large Foyer (over 70 sq. ft.)
- Laundry Room (over 70 sq. ft.)
- Library
- Office
- Recreation Room (not basement rec room)
- Study
- Sunroom
- Other Specialty Rooms (Enter 3 for each)

SPECIALTY ROOM POINT TOTAL
(if residence has no specialty rooms, enter 0)

2. GENERAL SHAPE OF RESIDENCE

What is the basic shape or form of the residence? If you were to walk around the outside of the residence, how many times would you turn a corner or change direction in order to return to your starting point? Disregard any minor "juts" or "jogs." A jut or jog is typically less than 2 feet and would not affect the roof line or foundation of the building. A typical jut or jog would be a chimney or bay window. Also, when determining the shape of the building, do not include porches or garages. Your ultimate goal is to place the residence into one of the four "basic shapes" described below.

Number of Corners	Basic Shape	Point Value (circle one)
4 or less	= simple rectangular or "box" shape	= 1
5 or 6	= L-shaped	= 2
7 or 8	= unique or slightly irregular	= 3
9 or more	= very irregular	= 4

3. SPECIAL FEATURES

Does the residence have any special features?

Each YES (Y) answer is worth **1** point.

Does the residence have . . .

- * any bedrooms that adjoin a private bathroom or sitting room? Y N
- * any woodburning masonry fireplaces? Y N
- * brick or stone exterior walls (over 50%)? Y N
- * any hardwood, slate, marble, or quarry tile floors (over 70 sq. ft.)? Y N
- * stained or varnished woodwork throughout, including baseboards, windowsills and doors? Y N

Number of YES (Y) answers = _____

SURVEY POINT TOTALS = + + =

1. 2. 3. TOTAL

CONSTRUCTION CLASS YEAR BUILT

SURVEY POINT TOTAL	POST-'80	PRE-'80	PRE-'40
3-4	A	AA	X
5-7	A/B	AA/BB	X/Y
8-10	B	BB	Y
11-14	B/C	BB/CC	Y/Z
15-17	C	CC	Z
18-22	C/D	CC/DD	CC/DD
23-26	D	DD	DD

*Specialty Rooms

Specialty Rooms are defined as rooms intended, designed, and constructed for a specific purpose or function. Basement rooms are not to be counted as specialty rooms.

Caution should be exercised when identifying Specialty Rooms. Although a room may be in use as a "specialty room," it may not have the nuances associated with a true Specialty Room. For example, a spare bedroom may be referred to and used as a Den, but it probably does not have picture frame wood paneling or wainscot, built-in bookcases or cabinetry, or a wet bar, etc., that a room originally built as a Den would have.

Here are a few guidelines to aid in determining whether a room qualifies as a "true" Specialty Room:

If a room has an exterior wall 2 stories in height with windows located on both floor levels, it qualifies as a Grand Room. Note: Foyers would not qualify as a Grand Room. However, rooms over 300 square feet in size can qualify as both Grand and Great Rooms.

In order for a Family Room or Great Room to qualify as a Specialty Room, a Living Room must also be present or the room must be 300 square feet or larger.

If in doubt whether a room qualifies as a Formal Dining Room, try this. If a family can be seated at a table for a meal in a room other than the one in question, consider the subject room a Formal Dining Room.

A Foyer is the main entrance area of a residence. It typically has a large coat closet and upgraded floor finish such as mosaic ceramic or quarry tile, slate, marble, or hardwood. To qualify as a Specialty Room, it must be at least 70 square feet in area ("Large").

A widening of a hallway or passageway to provide space for a washer and dryer does not constitute a Laundry Room. To be considered a Specialty Room, it needs to be 70 square feet or more in size, and have cabinetry, storage space or a closet, possibly a utility sink or laundry tub, and a built-in ironing board or clothes-folding table.

To qualify as a Specialty Room, a Sunroom must be capable of year-round occupancy. Most "three-seasons rooms" and enclosed porches do not meet this criteria.

NOTE: This Class Survey is to be used as a tool to assist in the classing of a residence and not as a substitute for using specifications and features.