RCT Home Styles

E D U C A T I O N A L  S E R I E S

Marshall & Swift/Boeckh
INTRODUCTION

MSB’s Educational Series is designed to improve the accuracy of estimated reconstruction costs by enhancing our clients’ understanding of construction terms and concepts that affect building costs. Each topic includes in-depth information that is designed to simplify complex concepts for insurance professionals. Our goal is to reduce training time, reduce subjectivity and improve input consistency leading to repeatable, accurate results.

Utilizing automated valuation tools, such as MSB’s Residential Component Technology (RCT), is a highly reliable way of calculating reconstruction costs for any home. However, the old adage continues to be true: information is only as good as the data input!

Total component methodology calculates the reconstruction cost of a home from the ground up based on its unique house characteristic. The accuracy of the reconstruction estimate relies on the entry of home information. MSB advocates that a RCT user should enter 13 property characteristics in order to achieve the most accurate ITV.

- 5-Digit ZIP Code
- Number of Families
- Year Built
- Style
- Number of Stories
- Total Living Area
- Specialty Features
- Foundation
- Exterior Wall Material
- Roofing Material
- Attached Structures
- Kitchens and Baths
- Multi-Family

RCT has the ability to apply Knowledge Tables to fill in typical default building characteristics of a home in a geographical segment when the actual information is not readily available or is unknown. When full profile of property characteristics is not entered, RCT provides automatic inputs based on location, age, and size of a home in order to calculate a replacement cost estimate. Knowledge Tables are intended to be used as a guide to determine the reconstruction cost of a home on a localized basis, however, assumptive property information should be verified with the homeowner for correctness on an individual basis.

This guide will focus on House Styles - outline descriptions in each category and point out differences that may exist within similar styles. Selecting the correct styles and story increments is very important as the unique building components and associated costs are calculated based on the style chosen!
Home Styles

Architectural styles are generally recognized as specific methods of construction. Over the years, changes in technology, design and households have defined home styles based on form, function and materials. RCT offers several styles to reflect architectural features unique to a particular design.

Society continues to express itself - particularly through homes - with new ideas, some of which may utilize features from different styles. In an effort to simplify house styles, this guide groups styles into basic categories which have similar design elements.

These include:
- Single Story
- Multiple Stories
- Half-Story
- Split Level
- Ornate
- Unique
- Mobile Manufactured
- Multi-Family

Single Story

Single story homes may be referred by different names in different regions of the country. In RCT, users may choose either 1-Story, Ranch or Rambler. Common characteristics between the three styles of single story homes in RCT are very subtle and reflect design element differences rather than significant cost differences. These three styles may be used interchangeably.
Multiple Stories

Multiple Story properties in RCT are structures from 2-Story up to 5-Story in increments of half, three-quarter and full. The difference between a half-story and three-quarter may be best described as the amount of finished SF of the upper level compared to the lower floor level.

A typical half-story home utilizes 40 to 60 percent of the lower floor’s footprint measuring at least 5 feet at the interior side walls, whereas a three-quarters floor plan uses more than 60 percent (see illustration to the right). This method applies to all story heights.
Half-Story Styles

Architects from the West and Midwest helped make Half-Story styles popular during the turn of the century, as a departure from classical 19th-century designs. Half-Story designs emphasize low roof lines, deep overhangs and are largely finished with natural materials.

1.75-Story
In some cases, a 1.75 may be identifiable from the inside by looking at how much of the upper rooms have flat, as opposed to sloped, ceilings due to taller exterior walls and/or larger dormer areas.

1.5-Story
Cape Cod homes can differ slightly from standard 1.5-Story homes with design variations such as higher roof pitch, minimal overhangs and a centrally located fireplace. Shingle or clapboard siding is common, although not architecturally required. Rarely do these homes embellish the eaves, windows or doors with classical details and these items are often times left unpainted.

Bungalow (Only in main street and 4.0)
A home with a front gable end and full width porch, it typically displays wide overhangs, sometimes exposing rafters. Made from rustic materials including stone. Also known as Prairie Style, Mission, Craftsman or California Bungalow.

Cottage (Only in main street and 4.0)
**Split Level Styles**

A Split-Level home is a style of home that has several variations with a general theme - the use of staggered floors. Split level homes became popular during the ‘50s when Americans realized that as the television became popular, space in the home needed to be divided into quiet spaces and noisy spaces. From the street, the front door of a **Bi-Level** (also known as a **Split Foyer**), is visibly placed between floor lines on a two-story house. The foyer uses a split staircase with half a flight of stairs that go up (usually to the living room, kitchen, and bedrooms) and half a flight of stairs that go down (usually to a family room and garage/storage area). A **Back Split** is a split-level where the staggered floors are only visible from the side elevation. From the front a Back Split shows a single story in front of two stories. It is common to also see the lower level partially below ground.

**Bi-Level or Split Foyer**

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**Back Split** uses a foundation as an additional finished level. Many of the common 1-story Ranch Style features are found, such as long low slope roof line, stucco or batten board siding and large windows, in two-story construction. The difference between a Raised Ranch and Split-Level is generally the placement of the front door, which is close to the ground level. This entry placement uses full-height stairs. It may be built into the ground or a hill to some degree, so that the full size of the house is not evident from the curb.

The **Split Level** selection in RCT, also known as **Tri-Level**, refers to a home with three to four levels accessible by short sets of stairs. The front door often times opens directly into the middle section of the home where the formal living area is.

Split Level is not only used in single family construction, but is also common in attached single-family residences. **Bi-Level/Row** houses and **Tri-Level/Row** houses single-family attached structures use the same selection criteria as a single-family home with the exception of (selecting) **Row Center or Row End**. Row Center units have two exterior walls and two common interior walls, whereas Row End have three exterior walls and one common wall. It is also typical to see more windows in the Row Ends than the Row Centers.
Ornate Styles

Ornate styles consist of “Victorian” architecture, which generally describes styles popular around the late 1800s. There is not just one type of Victorian, but rather several with unique features and architectural details. Born during the Industrial Revolution, they commonly utilize liberal use of geometric, machine-cut decorative components. Terms such as “gingerbread” or “painted ladies” may be common descriptions but not considered a style.

RCT offers three styles for Victorian Homes: Victorian, Ornate Victorian and Queen Anne. Each has a certain level of complexity and detail. All Victorians typically have some level of elaborate exterior and interior finishes and trims. RCT identifies Victorian having the least amount of detail of the three ornate styles, followed by Ornate Victorian and lastly Queen Anne.

A Victorian, also known as a Folk Victorian, is a residence with 2-1/2 or 3 stories of living area, typically built between 1870-1910.

In RCT, the main difference between a Victorian and Ornate Victorian is the excessive use of finishes and trims, such as gingerbread trim. With Ornate Victorian, you will find lots of brackets, spindles, scrollwork and other machine-made building parts, while Victorian homes have much less detail and, in some cases, could be considered an elaborate farm house.

Of all the Victorian house styles, Queen Anne is the most elaborate and the most eccentric. Queen Anne houses may be replete with gingerbread, but may also include details using mostly brick or stone.

Queen Anne homes typically utilize many of the following features:

- Steep roofs
- Complicated, asymmetrical shapes
- Dominant front facing gables
- Round, square, polygonal towers or turrets
- Extensive one-story porch that extends across one or two sides of the house
- Exterior surfaces textured with decorative shingles, patterned masonry, or half-timbering
- Ornamental spindles and brackets
- Bay windows
- Leaded windows
- Elaborate, tall chimneys
Unique Styles

RCT has a category of homes that do not fit into any one category other than that they are all individually unique! A brief description depicts their most common characteristics.

Contemporary
Contemporary homes are best described as “present-day” designs featuring large windows, modernistic details and versatile spaces.

Mediterranean
Mediterranean, or Spanish Mission, homes commonly use stucco exteriors, cement or clay tile roofs, rod iron metals and rustic wood.

Federal/Union Colonial
Federal Colonial derives much of its style from ancient roman architecture. Flatter facades, highly detailed trims, cornice and frieze boards.

Colonial
Several styles exist with features such as brick or clapboard siding, centrally located fireplaces, a box design and moderately steep roofs.

Southwest Adobe
Southwest Adobe, or Pueblo, have stucco exteriors with soft lines, wood covered porches, and flat roofs that sometimes have beams (vegas) projecting.

Substandard
Resembles barracks or a simple design with minimal interior walls or finish details.
Mobile Manufactured Styles

Mobile Manufactured homes are built in factories and then relocated to the place they will be occupied. They are built on a steel framed undercarriage with wheels and axles that allow them to be towed directly on the road. Mobile homes can be manufactured as a single unit or in sections which are then combined on location. They can be placed on supports and finished with a skirt or placed more permanently by installing a footing. In any case, a Mobile Home retains the ability to be moved.

Mobile Manufactured homes come in two major sizes, Single-Wide and Double-Wide. Single-Wide units are generally 18 feet wide or less and up to 90 feet long. Double-Wides are considered to be 20 feet wide or more and are towed to the site in two separate units. Mobile homes should not be confused with modular, panelized or ready-to-move homes.

Modular homes may also be built in factories but due to their steel undercarriage and wheels, lack the ability to be towed. Mobile homes are regulated by the U.S. Department of Housing and Urban Development (HUD) under a national standard which allows manufacturers to sell throughout the U.S. and, with the exception of wind zones, are not governed by local building authorities.

The term Mobile Home is often used interchangeably with Mobile Manufactured but RCT recognizes a Mobile Home to be a factory-made structure built prior to 1974 when HUD enacted the Federal Nation Manufactured Housing Construction and Safety Standards Act. The act improved quality standards for production, installation and securing of mobile manufactured homes. A Starter Home would more accurately refer to pre-1974 mobile homes. Starter Homes generally have low-pitched metal roofs, metal siding and paneling on the interior. Seams and joints are often finished with trim pieces. They more often resemble travel trailers than a constructed home.
Multi-Family Styles

Multi-family is a type of housing that connects or combines multiple units as one structure. RCT recognizes a multi-family structure by the user’s “number of families” input and allows for any style to be selected that best represents the architectural design. In addition, RCT includes three common multi-family styles, with two additional variations for Row and Townhouse (Center/End).

Condominiums can visually be mistaken for apartment complexes, the only real difference between them is the ownership structure. While the ownership structure for a Condo is generally the same as a Row and Townhouse, the architectural style is vastly different. Condos do come in a variety of designs, but usually do not vary much within the complex.

Row Houses (Includes Center and Ends)

Row Houses and Townhouses look as if multiple houses, in some cases with slightly differing architectural details, have been combined into a single unit. They may include garage units at the front or back and may be constructed with several levels. Row and Townhouses can be used interchangeably in RCT with very little distinction given to actual architectural style or significant changes to a home’s cost estimate.

The selection of Center or End is important. Selecting Row or Townhouse/End accounts for additional exterior walls and window density, more than what is normally found in the Center section of the structure.

Town House (Includes Center and Ends)

Also referred to as: Linked houses, Terrace or Terraced and Patio houses.