

UPFRO

Associates, Inc.

# GLOSSARY

Below is a collection of common terms and subjects for your review.  
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## Air Conditioning

- \* **Air Exchange**  
A device that transfers heat from a warm air mass to a cooler air mass. The air exchanger is used in conjunction with a fresh air intake system, and is intended to save energy by preheating or cooling fresh, incoming air. Cost includes installation.
- \* **Forced Air Separate Ducts – Multi- Zone**  
A forced air system consisting of a fan or blower, supply and return ductwork, and registers regulated by multiple thermostats. The fuel source may be electricity, gas or oil.
- \* **Forced Air Separate Ducts 1 Zone**  
A forced air system consisting of a fan or blower, supply and return ductwork, and registers regulated by one thermostat. The fuel source may be electricity, gas or oil.
- \* **Forced Air Using Heat Ducts 1 Zone**  
A forced air system consisting of a fan or blower, a fuel burner and registers regulated by one thermostat. The fuel source may be electricity, gas or oil. Using the heating ducts, the costs that are added for cooling include the compressor, the air exchange, some piping and the additional electrical service needed for the compressor. All ductwork costs are included in the heating costs.
- \* **Forced Air Using Heat Ducts Multi Zone**  
A forced air system consisting of a fan or blower, a fuel burner and registers regulated by multiple thermostats. The fuel source may be electricity, gas or oil. Using the heating ducts, the costs that are added for cooling include the compressor, the air exchange, some piping and the additional electrical service needed for the compressor. All ductwork costs are included in the heating costs.
- \* **Heat Pump**  
A heat pump is an energy-efficient means of providing heating and cooling. Through a reversible heat transfer cycle, components within the unit serve dual purposes. Except for periods when ambient temperatures are very low, most heat pumps are self-sufficient.
- \* **Thru-the-wall**  
Units are large window units or units built into the house heating system. Cost includes installation.

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## Attic

- \* **Finished Area**  
It is assumed that a finished attic is the “build-out” of the space immediately below the roof of a dwelling that does not have adequate roof pitch/sloop or ceiling height to qualify as a half or three-quarter story. Minimal partitions have been provided, as well as a simple stairway to access the space. Most likely, this space will not meet the code for living space.  
The costs include construction items, finishes and systems necessary to make the space habitable. In addition, the costs include partition framing, heating and electrical components. The finishes are of a quality equal to that of the other living areas of the dwelling. Determine range by ground floor area, then multiple the amounts by actual finished attic area.

## Awnings

- \* **Aluminum**  
Small canopies over doors or windows designed to minimize sunlight through the windows. The frames supporting the aluminum slats are steel rod or aluminum tubes.
- \* **Canvas**  
Awnings constructed similar to aluminum awnings, but are covered with a heavy weight canvas instead of aluminum.

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## Balcony

- \* **Balcony** - An elevated deck that is usually cantilevered from the building but can have posts. Costs include average quality workmanship for framing.

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## **Basement**

- \* **Finished Minimal**  
A basement with rooms (same percentage of partitions as main floor) with paneling on all walls, VCT (vinyl composite tile) floor finish, lay-in acoustical ceiling, minimum lighting, outlets and heating.
- \* **Finished Standard**  
A basement with rooms (same percentage of partitions as main floor) with painted drywall on all walls and ceiling, nylon carpet on the floor, standard house lighting and outlets, and heating and cooling provided through the house heat ducts.
- \* **Basement Walkout**  
Typically found in homes that are built into the side of a hill. The basement has at least one exposed exterior wall that includes standard framing, windows, doors and siding materials.
- \* **Finished Superior**  
A basement with rooms (same percentage of partitions as main floor) with painted plaster walls and ceiling, wool carpet on the floor, premium lighting and outlet density, TV and sound distribution systems, and heating and cooling provided through a separate duct system.

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## **Bathroom Features**

- \* **Bathroom Heater**  
A heating unit built into the bathroom wall providing electric heat with wet-area safety controls. Cost includes installation.
- \* **Hot Tub (not jetted)**  
A hot tub is a small, pool-like unit large enough for 4-6 people. This unit has its own water heater, circulating pump, air blower and filter. The water stays in the hot tub between uses. Cost includes installation.
- \* **Jetted Tub**  
This unit is located in a bathroom and is large enough for one or two people. The tub has a circulating pump and air blower, and uses the domestic hot water and drains. The tub is drained between uses. Cost includes installation.

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## **Breezeways**

- \* **Enclosed Wall**  
A breezeway connecting the house and garage that has walls, roof structures and finish to match the house. Lighting and outlets are minimal.
- \* **Open Wall**  
A breezeway connecting the house and garage that has a roof structures and finish to match the house.

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## **Ceiling Height**

- \* **Ceiling Height**  
The average height of all interior spaces, measured from floor to ceiling.  
Eight (8) feet is the average ceiling height in most homes.  
Lower levels of Bi-levels may have ceiling heights of 7-1/2 feet while contemporary homes have vaulted ceilings of 12 feet or more.

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## **Chimneys**

- \* **Chimneys** - Masonry or Metal flue (may be encased in frame) venting heat above the roofline (24 inches). These should not be confused with any chimney or flue used for the central heating system.

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## **Corners**

- \* Corners - 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 roofline or foundation of a building. A typical jut or jog would be a chimney or bay window. In addition, when determining the number of corners of a building, exclude porches or garages.

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## **Deck**

- \* **Deck**  
Usually, this structure is built close to the ground, supported by short posts buried in the ground, and made of treated and surfaced deck boards over treated joists and beams. Usually, the deck is attached to the house.
- \* **Deck Stairway & Rail**  
Usually, this structure is built close to the ground, supported by short posts buried in the ground, and made of treated and surfaced deck boards over treated joists and beams.

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## **Families – Number of**

- \* **Number of Families**  
The appropriate number of living units for the building (single, two, three or four-family). The occupancy adjustment adds a kitchen, baths, and built-in items for each additional unit.  
Note: If you choose a multi-family occupancy, only add the baths and built-in items for one unit, and they will automatically be added for all units. For example, if each unit includes one full bath, a dishwasher and a range hood, add only one bath, dishwasher and range hood. They will automatically be added into every unit.

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## **Fireplace**

- \* **Hearths**  
Number of openings for viewing. Sealed Hearths should be counted as well.
- \* **Insert**  
Constructed offsite and installed as a complete unit. Usually, pre-fabricated fireplaces are metal and vented with an insulated metal flue as opposed to a masonry chimney. For a direct vent fireplace, use a pre-fabricated metal fireplace cost.  
OR  
A pre-fabricated metal fireplace is a factory-built metal wood-burning unit that is insulated so that no clearance is needed between it and wood framing members. These fireplaces are commonly recognized by the insulated metal chimney flue, and may also be referred to as a Zero Clearance Fireplace. See Fireplace Pre-Fabricated.
- \* **Pre-Fabricated**  
Constructed offsite and installed as a complete unit. Usually, pre-fabricated fireplaces are metal and vented with an insulated metal flue as opposed to a masonry chimney. For a direct vent fireplace, use a pre-fabricated metal fireplace cost.  
OR  
A pre-fabricated metal fireplace is a factory-built metal wood-burning unit that is insulated so that no clearance is needed between it and wood framing members. These fireplaces are commonly recognized by the insulated metal chimney flue, and may also be referred to as a Zero Clearance Fireplace. See Fireplace Insert above.

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## Firewall

### \* Firewall

A brick or block wall, without openings, extending from the slab or the basement floor and extending THRU the roof by 18-24 inches. There should be no openings in this solid wall (exceptions include self-closing fire doors found in large industrial buildings).

This extension thru the roof is called a " **Parapet** " and is usually visible from the street.

[See definition below.]

A Firewall prevents a fire from traveling from one structure to an adjoining structure.

Note: Terms other than the above, such as "party wall" should not be used in conjunction with insurance reporting.

### \* Fire Curtain

A block wall going TO the roof. This can only be determined from the interior of a building. A fire curtain may have openings such as a self-closing fire door (similar to doors found in a school). This prevents a fire from traveling from one structure to an adjoining structure.

Note: Terms other than the above, such as "party wall" should not be used in conjunction with insurance reporting.

### \* Fire Partition Wall or Fire Resistive Wall

This is hourly rated drywall (usually two sheets of 5/8th inch sheetrock) commonly used in townhouses. [This may commonly be called a "firewall" by homeowners, town code officials, etc.

But for insurance purposes, it is not a "firewall".]

Note: Terms other than the above, such as "party wall" should not be used in conjunction with insurance reporting.

### \* Parapet

Parapets are the top of a firewall that extends through the roof by 18-24 inches and are normally visible from the exterior. Parapets can be found on both flat & pitched roofs.

Fire and heat rises. The flames & heat will "dance" across a rooftop. Parapets prevent this from happening.

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## Foundation

### \* Basement

A basement is a full-story space below the first floor that may be partially or completely below grade level.

### \* Crawl Space

Crawl space is an unfinished, accessible space below the first floor that is usually less than the height of a full story (four feet).

### \* Pilings

Stilts are posts that support an elevated structure and are made of wood, steel or concrete - See Stilts.

### \* Slab

Slab is a building floor that rests on or touches the ground. Usually, the building floor is concrete.

### \* Stilts or Pilings

Stilts are posts that support an elevated structure and are made of wood, steel or concrete. -

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## Garage

- \* **Built-in**  
A completely enclosed structure with a full ceiling, one or more walls in common with the residence, and living space above.  
Note: Built-in garages are not included in the total living area or ground floor area.
- \* **Attached**  
A completely enclosed structure with one or more walls in common with the residence. It differs from a built-in garage in that it has its own roof and does not have living space above.
- \* **Basement**  
Basement garages differ from built-in garages in that they are part of the basement rather than built into the ground floor. The entrance is level with the basement floor. Include basement garage area in the total area of the substructure
- \* **Carport**  
A flat roof structure with open sides that is either attached to the residence or is standalone.
- \* **Carport Attached w/ Storage**  
An extended, roofed structure with open sides. There are storage units in the rear or side of the carport.
- \* **Room Above Attached**  
The build-out of the space above an attached garage that normally would be missed when using the Ground Floor Area method. The costs include any construction items, framing, finishes and systems that are necessary to make the space habitable. Minimal partitions have been provided.

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## Greenhouse

- \* Greenhouse
- \* A three-wall addition or area in which the exterior walls and/or ceiling is primarily glass. The room is equipped with water supply, electrical, and may also include planting benches and grow lights

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## Heat

- \* **Air Humidifier**  
Always built into the furnace plenum. This device provides moisture to the heated air in the winter months. Cost includes installation.
- \* **BBHW Multi Zone - Hydronic**  
A Hydronic system operates with forced hot water from a boiler to warm pipes and radiators throughout the residence. A single-zoned system has one set of pipes and one pump to serve the whole residence. A multi-zoned system has two or more sets of pipes and pumps to regulate different sections such as first floor and second floor, or north wall and south wall.
- \* **BBHW Single Zone - Hydronic**  
A Hydronic system operates with forced hot water from a boiler to warm pipes and radiators throughout the residence. A single-zoned system has one set of pipes and one pump to serve the whole residence.
- \* **Electric Baseboard**  
This system utilizes an electric resistance element that is protected by an enclosure. A thermostat regulates the room temperature by serving as a switching device.
- \* **Forced Air 1 Zone**  
A forced warm air system consisting of a fan or blower, a fuel burner, supply and return ductwork, and registers. The fuel source may be electricity, gas or oil.
- \* **Forced Air Multi Zone**  
A forced warm air system consisting of a fan or blower, a fuel burner, supply and return ductwork, and registers. The fuel source may be electricity, gas or oil.  
A multi-zoned house has been zoned for multiple thermostats to regulate individual rooms or zones.
- \* **Forced Air No Returns**  
A forced warm air system consisting of a fan or blower, a fuel burner, supply ductwork and registers. The fuel source may be electricity, gas or oil.
- \* **Heat Pump**  
A heat pump is an energy-efficient means of providing heating and cooling. Through a reversible heat transfer cycle, components within the unit serve dual purposes. Except for periods when ambient temperatures are very low, most heat pumps are self-sufficient.

**\* Radiant In Floor**

This system heats an area by distributing heated water or steam through pipes embedded in the floor.

**\* Space Heaters**

A unit heater consisting of a heating element and a motor-driven fan within factory-assembled housing. The unit heater is designed to heat a relatively small area. The units using steam, hot water, electricity, gas or oil as a fuel source provide a relatively low-cost means of heating.

**\* Wall Furnace**

A gas, oil or electric furnace built directly into the exterior wall and provides heat to localized areas. The gas and oil units vent directly outside.

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**Interior Features****\* Carbon Monoxide Detector**

Sensors used to detect the presence of a dangerous level of carbon monoxide in the air. Usually connected to an alarm system for notification. Cost includes installation.

**\* Ceiling Fan**

A fan unit hung from the ceiling and usually contains a light fixture. A wall-mounted thermostat and switch control fan and light. The fan blades are not enclosed and usually made of a decorative material. Cost includes installation.

**\* Central Stereo System**

A central cabinet that contains a tuner, amplifier base, keypad, CD player, remote control unit and a pair of basic speakers. The stereo system is wired to two other rooms and to two more pairs of speakers. Cost includes installation.

**\* Central Vacuum System**

Consists of a base unit, usually installed in the garage (due to its noise level). There are inlets placed at strategic locations throughout the house where the portable wand is attached. The average system has ten inlets. Cost includes installation.

**\* Counter Top Range**

A cooking appliance mounted into the kitchen countertop. Cost includes installation.

**\* Den**

A room designed specifically for reading, writing and studying. Typically, this room would have wood paneled walls and contain some built-in bookshelves and cabinets.

**\* Dishwasher**

An appliance built under the kitchen counter top-providing dish cleaning at high temperatures. Cost includes installation.

**\* Dryer Built-in**

An appliance used for drying clothing that is built into the structure. Cost includes installation and all hookups.

**\* Electronic Air Filters**

An electronic device designed to remove airborne impurities such as dust, fumes, gases, vapors, and smoke from the air. Cost includes installation.

**\* Elevator**

A device used for vertical transportation. Powered by electrical motor or hydraulic pumps. Cost includes installation and is based on size, capacity and number of floor stops.

**\* Exercise Room**

Typically, the exercise room has small or no closets, a large open area for exercise mats, and exercise equipment such as a bike, a treadmill, free weights or a weight machine

**\* Family Room**

An informal gathering place used by the family for daily relaxation and socializing. Typically, this room is a large open area with room for ample sitting and an entertainment center.

**\* Fire Detection System**

A system that sounds an alarm if it detects a presence of products of combustion. Cost includes installation.

**\* Formal Dining Room**

A formal dining room is a room for the sole purpose of dining, in addition to a dining area in a kitchen

**\* Garage Door Opener**

A motor device that raises and lowers a garage door. It is activated by push button, remote touch pad or radio transmitter. Cost includes installation.

- \* Garbage Disposal**  
A unit installed in the kitchen drain to chop food waste to a size that can be managed by the domestic drainpipe system. Cost includes installation.
- \* Grand Room**  
If a room has an exterior wall, are two stories in height with windows located on both floor levels, it qualifies as a grand room. Rooms over 300 square feet can qualify as both grand and great rooms.  
Note: A foyer does not qualify as a grand room.
- \* Intercom System**  
A system of internal communication and radio programs that are wired or wireless. Cost includes installation.
- \* Interior Sprinkler System**  
Refers to an automatic fire sprinkler system, consisting of sprinkler heads and piping. The sprinkler heads will discharge water upon activation by a flame. The average house has ten sprinkler heads. Cost includes installation.
- \* Kitchenette**  
A kitchenette is an additional economy or efficiency-sized kitchen that includes a range, refrigerator, sink, cabinetry and hook-ups.
- \* Large Foyer**  
A large foyer must make a statement to the residence as a whole. This can be accomplished through the use of elaborate lighting, ceiling heights, or expensive floor coverings such as wood, tile or stone. A guest closet should be available. The room is large enough to offer a bench or chairs for sitting, a coat tree and room to greet guests
- \* Laundry Room**  
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 have cabinetry, storage space or a closet. Other possible features are a utility sink or laundry tub, and built-in ironing board or clothes-folding table.
- \* Library**  
A room containing built-in bookshelves covering the majority of the walls, a sitting area or desk and work area.
- \* Microwave**  
A cooking appliance that provides quick heating/cooking of food. Top of the line models including automatic exhaust fans that are mounted over the range. Cost includes installation.
- \* Office**  
Typically, this room has its own phone line, built-in cabinetry, counters, track lighting and independent air circulation or ventilation system. In addition, this room may contain a wet bar, private entrance and reception area
- \* Oven**  
A kitchen appliance used for cooking food. There are many varieties of styles and fuels. A built-in oven has a different jacket than a freestanding oven. Cost includes installation.
- \* Range Hood**  
A kitchen appliance mounted above the range to remove cooking heat from the area. The hood is vented to the outside or uses a circulating-type filter. The range hood is made from stainless steel or a copper material. Cost includes installation.
- \* Recreation Room**  
A large, open, multi-purpose room commonly found in finished basements.
- \* Refrigerator**  
A kitchen appliance used to cool foods. The built-in variety has a more expensive compressor that will operate efficiently at higher temperatures resulting from tight quarters. Cost includes installation and is based on size.
- \* Roof Exhaust Fan**  
A ventilation device mounted on the roof in a weatherproof enclosure. The unit removes air from the spaces connected to the fan. Sometimes duct systems are connected to the fan. Cost includes installation and is based on a given size, but does not include ductwork.
- \* Sauna**  
A wooden room used to house a wet or dry heat bath. Cost includes installation.



**\* Security System**

There are several levels of home security systems. Cost includes installation.

Non-monitored door and window systems (controlled access)

Monitored door and window systems

Closed circuit TV – black and white (2 cameras)

Closed circuit TV – color (1 camera)

TV/door answering system – on one or two doors (2 color cameras)

Closed circuit TV – color (1 camera)

TV/door answering system – on one or two doors (2 color cameras)

**\* Smoke Alarm**

A system that sounds an alarm if it detects a presence of products of combustion. The units are battery-operated (low cost) or hard-wired (higher cost). Cost includes installation.

**\* Study**

This room may also be called an office or library. The primary function of the study is to offer a separate room or alcove for reading, writing and studying.

**\* Trash Compactor**

A kitchen appliance built under a counter that compresses waste in a bag for easier handling. Cost includes installation.

**\* Video Door Answering**

This system consists of a TV camera, receiver and an electrical door interface. Cost includes installation.

**\* Washer Built-in**

An appliance for washing clothes that is built into the structure. Cost includes installation and all hookups.

**\* Water Purification**

A filtering device installed in a water line to filter drinking water. Cost includes installation and is based on capacity.

**\* Water Softener**

A device installed at the incoming water line to remove hardness from the water. Cost includes installation and is based on capacity.

**\* Wet Bar**

A cabinet unit with a bar sink installed. Cost includes installation.

**\* Whole House Fan**

A fan located in the ceiling adjacent to the attic, which draws air out of the entire house. Cost includes installation.

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**Lightning Suppression**

**\*** A system of lightning rods and ground wire meant to neutralize the electrical attraction of prominent points. Cost includes installation.

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**Living Area**

The total floor area of the building excludes the basement and attached structures such as porches, garages, three wall room additions, breezeways, screened patios, greenhouses, screened pool enclosures and sun spaces. In a 1-story structure, the total living area and ground floor areas are equal. For a multi-story building, the total living area is the combined area of all floors.

Note: Built-in garages are not included in the total living area or ground floor area.

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**Occupancy**

**\*** The appropriate number of living units for the building (single, two, three or four-family). The occupancy adjustment adds a kitchen, baths, and built-in items for each additional unit.

Note: If you choose a multi-family occupancy, only add the baths and built-in items for one unit, and they will automatically be added for all units. For example, if each unit includes one full bath, a dishwasher and a range hood, add only one bath, dishwasher and range hood. They will automatically be added into every unit.

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## **Patio**

- \* Patio - A permanent block, brick, cement, etc outdoor surface usually level with the ground.
- \* Patio - Covered  
A wood-framed roof structure supported by posts, with asphalt shingles, and a concrete slab on grade.

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## **Perimeter**

- \* Perimeter  
The perimeter is the total length of the periphery of a given area (i.e. the distance around the outside of a building).

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## **Porch**

- \* **Open Wall**  
A breezeway connecting the house and garage that has roof structure and finish to match the house. Lighting and outlets are minimal.
- \* **Enclosed Wall 1 Story**  
A porch similar to the Open Wall porch, but having walls on the three exposed sides. The walls are built of materials to match the house. Windows with storms and screens are provided. The floor and ceiling are painted plywood. Lighting and outlets are minimal.
- \* **Enclosed Wall 2 Story**  
A structure attached to the house having walls on the three exposed sides. Construction is the same as the 1 story, Enclosed Wall porch. Lighting and outlets are minimal.
- \* **Enclosed Wall w/ Sun Deck 1 story**  
This type of porch has a flat roof that is used as a sun deck. All details and materials are the same as the Enclosed Wall porch, except that the roof is made for flat roof/promenade conditions. Lighting and outlets are minimal.
- \* **Open Wall**  
A structure attached to the house having posts to support a roof that matches the house roof. The 4" x 4" posts are made of pressure-treated wood. The railing consists of 2" x 2" balusters and 2" x 6" railing. The floor is pressure-treated plywood. The ceiling is vinyl sheeting (soffit material). Lighting and outlets are minimal.
- \* **Open Wall 2 Story**  
A structure attached to the house having posts to support the second floor and roof. Construction is the same as the 1 story, Open Wall porch. Lighting and outlets are minimal.
- \* **Open Wall w/ Sun Deck**  
This type of porch has a flat roof that is used as a sun deck. All details and materials are the same as the Open Wall porch, except the roof is made for flat roof/promenade conditions. Lighting and outlets are minimal.
- \* **Sun Space Area**  
A three-sided, lean-to greenhouse-like structure that is attached to the dwelling and possibly used as a solarium or breakfast nook. It is assumed that a long wall is common with the dwelling. The exterior walls and/or ceiling are primarily glass and the floor finish is quarry tile. The room may be equipped with blinds and separate heating and cooling.
- \* **Sunroom**  
This room must be capable of year-round occupancy to qualify as a specialty room. Most three-season rooms and enclosed porches do not meet this criterion.  
The sunroom is a three-sided, lean-to greenhouse-type structure that is attached to the dwelling. Possibly, the sunroom is used as a solarium or breakfast nook. It is assumed that a long wall is common with the dwelling. The exterior walls and ceilings is primarily glass. The room includes quarry tile floors and may include blinds and separate heating and cooling.

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## Railings

- \* **Balusters**  
Vertical slats on a railing. These should be spaced no more than 5 inches on center. This spacing prevents anyone from falling through. For safety reasons, these balusters should not be horizontal – creating a ladder effect.
- \* **Cap**  
Top of a railing – this should be 34-38 inches above the ground.
- \* **Height**  
34-38 inches above the ground is standard.
- \* **Steps**  
Standard NFPA Life Safety Guidelines requires a hand railing for 4 or more consecutive steps. Certain insurance companies may have their own requirements that differ. (36 inches or 6 steps). Please refer to your Account Overlays/ Guidelines.  
If the steps are broken up by a landing (38 inches or more) every three (3) steps, than a railing is not normally needed.

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## Roof Covering

- \* **Asphalt**  
A composition shingle made of asphalt-impregnated felt and surfaced with mineral granules.
- \* **Architectural**  
A composition shingle made of one or two pieces of heavy asphalt, impregnated felt of fiberglass, and surfaced with mineral granules. These shingles are designed to give the appearance of a three-dimensional roof covering such as wood shakes or shingles.
- \* **Slate/ Clay Tiles**  
Roofing manufactured at quarry beds where natural slate is split into thin sheets and punched with holes. A roof material made from different types of clay and fired in kilns to dry. Clay tiles can be divided into two categories: flat or roll.
- \* **Wood Shakes**  
Shakes are split from a log to reveal a natural wood grain surface.
- \* **Corrugated Steel**  
A roof material made from thin (24-32-gauge) steel, aluminum, or sheet metal sheet that is formed to provide an interlocking waterproof roof covering. Normally, this metal is pre-finished in a variety of colors.
- \* **Mineral Fiber Roof Shakes**  
Fire-resistant shingles composed primarily of mineral fibers.
- \* **Rock Roof**  
A roofing system found in the Southwest that has a low pitch and is covered with large white aggregate for its appearance and reflective characteristics
- \* **Rubber**  
Sheet-type roofing made of asphalt-impregnated felts with a granule finish, or a composite material resembling rubber. The composite material is fastened with mechanical fasteners or kept in place with stone ballast (on a flat application). Costs vary by type of product (EPDM, PVD or PI D).
- \* **Tar & Gravel**  
A roofing system fabricated on the job by laminating roofing felts with asphalt. Usually, the surface is covered with crushed stone or gravel.
- \* **Wood Fiber Shakes**  
A dense bond of natural wood fibers made to resemble wood shakes and chemically treated for fire protection.

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## Roof Pitch

- \* **Flat**  
Pitch indicates the incline of the roof in units of vertical rise per units of horizontal run or distance.
- \* **High**  
Pitch indicates the incline of the roof in units of vertical rise per units of horizontal run or distance. High pitch is defined as 15:12 to 24:12.
- \* **Low**  
Pitch indicates the incline of the roof in units of vertical rise per units of horizontal run or distance. Low pitch is defined as 2:12 to 6:12.
- \* **Medium**  
Pitch indicates the incline of the roof in units of vertical rise per units of horizontal run or distance. Medium pitch is defined as 8:12 to 12:12

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## Row/ Townhouse

- \* **End Unit**  
This unit is a semi-detached residence or an end unit of a rowhouse or townhouse with three exterior walls and one interior common wall.
- \* **Interior Unit**  
This unit is an interior unit of a rowhouse or townhouse with two exterior walls and two interior common walls

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## Screen Pool Enclosure

- \* A lightweight frame structure (wood, studs, aluminum or steel) that is enclosed on the sides and roof by a fabric screen. These structures are found in warm climates where outdoor in-ground pools are common.

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## Skylight(s)

A skylight is a glass opening in the roof. Cost includes installation.

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## Solar

- \* **Domestic Solar Hot Water**  
A hot water heater powered by sun energy from roof-mounted collectors. Cost includes installation.

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## Stoop

**Stoop** -A concrete slab supported by a masonry foundation.  
**Stoop Covered** - A concrete slab supported by a masonry foundation, covered by a wood-framed roof structure with asphalt shingles.

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## Stories

- \* **1 - Story**  
A 1-story home has one full floor of living area; all on one level, and may be referred to as a Ranch.
- \* **1-1/2 - Stories**  
A 1 ½-story home has one full floor of living area, with the roof slope cutting the second floor to about 65% as much living area as the first floor, and may be referred to as a Cape Cod.
- \* **2 - Stories**  
A 2-story home has two full floors of living area.
- \* **2-1/2 - Stories**  
A 2 ½-story home has two full floors of living area, with the roof slope cutting the third floor to about 65% as much living area as the other two floors.
- \* **3 - Stories**  
A 3-story home has three full floors of living area.

**\* 3-1/2 - Stories**

A 3 ½-story home has three full floors of living area, with the roof slope cutting the fourth floor to about 65% as much living area as the other three floors.

**\* 4 - Stories**

A 4-story home has four full floors of living area.

**\* Bi-level**

A bi-level home has two full floors of living area, with the entrance foyer at grade between the lower level that is usually four feet below grade and the upper level, which is four feet above grade. A bi-level home may also be referred to as a Raised Ranch or Split-Level.

Note: We assume that both levels of the bi-level are completely finished. If any portion of the bi-level is unfinished, use the Unfinished Space adjustment to adjust for the lack of finish in these areas.

**\* Multiple**

If the entire residence is of one type, enter 100%.

If the residence is a combination of several story types, enter the percentage for each type based on its percentage of ground floor area. Entries must total 100%.

Defined as a "Dormer" and calculated at 35% of GFA below it.

Example A

If the ground floor area of a 2-Story home is 1000 square feet and the second floor is 1000 square feet, the home is considered 100% 2-story ( $1000/1000 = 100\%$ ). If the second floor is 700 square feet, the home is considered 70% 2-story ( $700/1000$ ) and 30% 1-Story.

Example B

If a home has three different story heights, the calculations are the same. If the ground floor area is 2000 square feet, the 2-story is 500 square feet, the 2 ½-Story is 800 square feet and the 3-story is 700 square feet, the calculations would be as follows.

2-story =  $500/2000 = 25\%$

2 ½-story =  $800/2000 = 40\%$

3-story =  $700/2000 = 35\%$

**\* Tri-level**

A tri-level home has three full floors of living area at three different levels, usually one at grade, one four feet above grade and one four feet below grade.

Note: We assume that all three levels of the tri-level are completely finished. If any portion of the tri-level is unfinished, use the Unfinished Space adjustment to adjust for the lack of finish in these areas.

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## Storm Shutters

**\* Accordion**

Accordion storm shutters fasten at one or both window jambs, and connect to the opposing jamb or together. They are made of wood or metal.

**\* Hinged**

Hinged storm shutters close from both window jambs to the middle of the opening. They are made of wood or metal.

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## Three Wall Additions

**\* 1- 1/2 Stories**

A one-room addition added to the main dwelling, and may be referred to as the Family Room. Costs include foundation, exterior wall framing, exterior wall materials, roofing, interior finishes, heating, cooling, and electrical service. Three wall room addition costs do not include interior partitions, plumbing or stairs.

Note: If the addition includes partitioning, include this area in the square footage of the dwelling rather than using this option.

**\* 1 Story**

A one-room addition added to the main dwelling, and may be referred to as the Family Room. Costs include foundation, exterior wall framing, exterior wall materials, roofing, interior finishes, heating, cooling, and electrical service. Three wall room addition costs do not include interior partitions, plumbing or stairs.

Note: If the addition includes partitioning, include this area in the square footage of the dwelling rather than using this option.

**\* 2 Stories**

A one-room addition added to the main dwelling, and may be referred to as the Family Room. Costs include

foundation, exterior wall framing, exterior wall materials, roofing, interior finishes, heating, cooling, and electrical service. Three wall room addition costs do not include interior partitions, plumbing or stairs.

Note: If the addition includes partitioning, include this area in the square footage of the dwelling rather than using this option.

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## **Unfinished Space**

### **\* Bi-level**

Dwelling specifications call for all livable areas to be finished and fully functional. Occasionally, to save money and/or allow for future expansion, the lower level of a bi-level or tri-level, or the upper story of a half-story or three-quarter story dwelling will be left unfinished. To account for these situations, the unfinished area should be used.

### **\* Half Story**

Dwelling specifications call for all livable areas to be finished and fully functional. Occasionally, to save money and/or allow for future expansion, the lower level of a bi-level or tri-level, or the upper story of a half-story or three-quarter story dwelling will be left unfinished. To account for these situations, the unfinished area should be used.

### **\* Tri-level**

Dwelling specifications call for all livable areas to be finished and fully functional. Occasionally, to save money and/or allow for future expansion, the lower level of a bi-level or tri-level, or the upper story of a half-story or three-quarter story dwelling will be left unfinished. To account for these situations, the unfinished area should be used.

*The following items will be removed when the unfinished adjustment is used.*

*Interior doors, Trim, Partition walls, Wall material, Wall finish, Closets, Ceiling, Floor finish, Heating, Cooling, Plumbing, Electrical, Lighting, Telephone,*

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## **Wall Material**

### **\* Category I**

Aluminum; Asphalt; Beveled Wood/Clapboards; Board & Batten; Cedar Shakes; Cement Fiber; Concrete Block; EIFS on Concrete Block EIFS on Studs; Log Siding; Mineral Fiber; Plywood; Slump Block; Stucco on Concrete Block; Stucco on Studs; Tempered Hardboard; Vinyl

### **\* Category II**

Adobe; Artificial (Cultured) Stone; Common (Solid) Brick 8"; Face Brick; Precast Concrete; Precast Stone; Split Block

### **\* Category III**

Common (Solid) Brick 12" Native Stone

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## **Wood Burning Stove**

A freestanding device that burns wood similar to a fireplace and provides an efficient source of heat to a space. Cost includes installation and the stack, and is based on a given finish and capacity.

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## **Year Built**

Approximate year of construction. Keys: Pre 1940 style or Pre 1980 style or Current Construction

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