



**e2Value® Mainstreet Residential Estimator Guide**  
**November 14, 2005**

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## e2Value® Mainstreet Residential Guide

### Intro to e2Value®

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Welcome to e2Value®'s Expert Valuation System (EVS™) Mainstreet Residential Estimator.

EVS™ approaches the valuation process as would a highly experienced construction specialist, appraiser or loss control specialist. The system utilizes a knowledge-based approach to access and analyze the data needed to create a replacement cost.

To this end, we created a user friendly (GUI) interface over a highly sophisticated logic architecture. This allows the user to answer a few relatively simple questions while the system applies its extensive logic architecture along with our proprietary algorithms to deliver a comprehensive replacement cost with record efficiency.

When developing an estimate, our system includes: the proprietary EVS™ logic and algorithms; our costs encompass old and new construction; every estimate conforms to a consistent and reputable set of logic/rules; the system utilizes public and private data sources; architectural and construction standards, and finally the system uses a zero based costing when developing the estimate.

### Using EVS™

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People using EVS™ usually first tell us our system looks and works differently than anything they have used – they are right. Then users tell us they can't believe how easy and quick it is to use.

The main difference is in the number of questions that our system asks. Most have spent their lives counting bathrooms, fireplaces, lights, windows, and measuring cabinetry molding etc. Our system eliminates many of the redundancies found in prior systems through the use of its logic architecture and algorithms.

For years insurance professionals have easily valued automobiles using various printed and now web-based pricing guides. Users easily and quickly look up a car by its model, make and year, then add or subtract for options. Using EVS™ is similar to using those price guides.

EVS™ asks for a home's style, age, and make. In any given area in the United States, it is easier (and therefore less expensive) to find builders to replace small homes with simple floor plans and materials that are easily obtainable at any building supply center. Conversely, it is more difficult (and therefore more expensive) to find builders with the building knowledge, access to materials and financial stability to replace large or specialized homes such as a Queen Anne Victorian or an Architectural showcase home.

**How EVS™ Works:**

EVS™ uses zero-based costing. That means the system does not assume anything about a home or area until the user has described the home. After the user has described the home. E.G. a 1,000 sq. ft. Ranch built in 1999 with vinyl siding and a composition shingle roof, in a certain city and state, then the system develops an appropriate cost based on the information provided. Just like using a cost guide for a car, e.g. 2001 Hyundai, Elantra™ with standard transmission.

Another home in the same city and state, built from the same materials can be drastically different in price just by changing two features like the year the home was built and the type of home. An 1880 American 4-Square will cost more to replace, even if the size and materials remain the same. Just like trying to find the replacement cost of a 1912 Oldsmobile™, even though it uses similar materials and pieces to the Elantra™, the costs are dramatically different.

**Cost New Versus Reconstruction:**

Our figures account for all parts of rebuilding a home – not a cost of the home new, but reconstruction cost. We include architect's fees, designer's fees, permits, engineering fees, etc. We do not include debris removal, as philosophically we do not believe that can be predicted accurately. Customers are free, however, to add debris removal costs based on their individual experiences.

We use reconstruction costs because that, typically, is what insurance companies will pay at the time of a claim. Builders that build 1,000 home developments are not interested in, and not structured to build one house at a time. Large developers receive the benefit of bulk buying and economies of scale; as well as having time to wait for deliveries and the timing of the shipments to meet the best pricing available. Typically, insurance companies do not have the luxury of buying in bulk or waiting.

As large well-known retailers offer great savings for the clothes they offer, department stores offer a different grade of clothes at a higher cost. If you need a polo shirt, choices are infinite. Sales happen monthly, there are outlets as well as regular stores. However, if you need to replace a shirt immediately, maybe the choices are not as infinite and therefore the prices tend to be higher. The principles that apply to clothes, for example, also apply to homes.

Additionally, when a developer sells many homes he/she makes money on the land development as well as the house. The new builder does not have the land to make money on and therefore makes more on the house at the time of reconstruction.

Depending on the home, reconstruction costs can exceed new home construction costs by 10% – 25%, or more.

**Bringing It All Together:**

Using our methodology, EVS™ has consistently shown to be accurate for homes ranging from a few thousand to tens of millions of dollars. Our customers' claims departments and builders support this assertion. Our numbers have been within 3% of values determined by construction experts. The homes have been extremely high value or not-so-high value, old, new and all ages in between. Companies use EVS™ to calculate home replacement cost values for the average two-bedroom starter home to the homes of Frank Lloyd Wright.

## Starting an Estimate:

Once you have logged into the system, click on



or the title of the estimator

(Mainstreet):

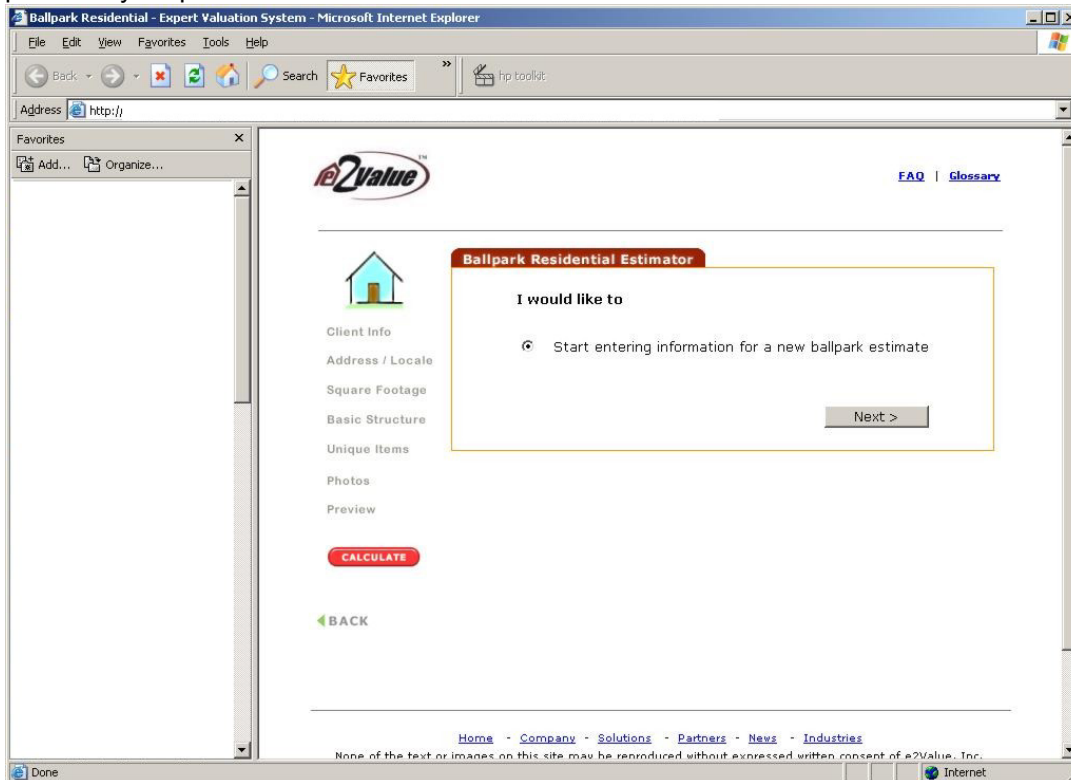
Then you will be asked to choose a type of estimator. Choose **Residential** for the agency (seven fields of data) valuation tool, **Exterior Residential** (up to fourteen fields of data) for homes, the **A&A** estimator for condominiums, co-ops or town homes where the insured is NOT responsible for the exterior walls and roof of the town home or building) or **Additional Structures** for detached structures on the property.

You will then be asked to “Start entering information for a new estimate.” Simply click on the button next to the choice you desire, click on “Next”.

Fill in the information as asked. To navigate in the estimator, use the Tab key, use the mouse, or both, whichever you prefer. The first letter of the item in the dropdown box will highlight a choice within the dropdown box.

As you move through the estimate click on the “**Save and Continue**” button to save the information you have entered.

The progress is monitored by the list to the left of the information boxes. Sections without information are light gray, the section you are currently working in is highlighted red, and a section with saved information is a dark gray. You may go back and forth between sections in any order over any amount of time. Once a screen has been saved, the estimate has been placed in your portfolio.



## Locale:

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The building costs developed by e2Value®'s EVS™ estimator are based on building costs for areas of the country on a five-digit zip code basis. Since zip codes are designed to help the Post Office deliver mail and are not neatly divided around home building costs, a qualifier is needed further describe the area the home is located within in a particular zip code. With EVS™ the **locale** describes the particular part of a zip code where the home is located.

As with all aspects of using EVS™ try not to “over-think” choices. Usually the simplest, easiest answer is the correct answer. Also, having an answer already in mind and then looking for the closest term on EVS™ has been proved to be the most efficient way to complete the estimator. Some of the terms have different names on the dropdown boxes, but mean the same thing and are listed separately to reflect individual and regional interpretations.

When choosing a **locale** for a particular home, choose the one best descriptor or the few descriptors that apply. The following provides definitions for different locales as defined by e2Value® for EVS™.

### **Most homes in the US are best defined as being in a “suburban” or “town” locale.**

However, if a different locale label better describes the immediate neighborhood setting surrounding the home, choose the *most specific* descriptor. For example, if a home in Dallas, Texas is in a typical neighborhood setting, surrounded by other homes – not commercial buildings, the home is in a **Suburban** locale. Even though Dallas is a **Large City**, the *most specific* description of the home's location within a zip code is a **Suburban** locale within the city of Dallas. If the same home in the example is in a **Suburban** setting in Dallas Texas, but also located within a **Gated Community**, then the best, *most specific* descriptor is **Gated Community** but **Suburban** may also be checked.

For more definitions of the locales, please visit the locale section of our glossary. Here are a few of the most common:

**City, Large** – located within a large, metropolitan area surrounded by commercial buildings, both large and small, where parking is limited and yards are small if any.  
Example: a home or townhome located in New York City, NY; Chicago, IL; Los Angeles, CA; or Houston, TX.

**City, Medium** - located within a medium, metropolitan area surrounded by commercial buildings, both large and small, where parking is limited and yards are small if any.  
Example: a home or townhome located in downtown Kansas City, MO; Cleveland, OH; San Jose, CA; or San Antonio TX.

**City, Small** - located within a medium, metropolitan area surrounded by commercial buildings, both large and small, where parking is limited and yards are small if any.  
Example: a home or townhome located in downtown Topeka, KS; Akron, OH; Fresno, CA; or Amarillo, TX.

**Rural** – located in a country setting or an area related to agriculture fairly close or a medium distance from city or town where the building supplies would come from.

**Suburban/Town** – located in a typical residential area or neighborhood where houses are in close or relatively close proximity to each other, close to or around a city, town or village.  
**Most homes are best described by either locale.**

## Square Footage:

Having a reasonable estimate of a home's Living Area is critical to establishing a good estimate. The system is unable to determine how much material will be required to reconstruct the home without this critical information.

Homes are built with basements, garages, porches, decks and more and those areas can add an additional 30% - 50% to home's replacement cost. However, the most prevalent and costly area is usually the Living Area. A reasonable estimate can be obtained even if the user only knows the living area of a given home.

**If you do not know the square footage of the home, please use our "Square Footage Helper" which is located at the end of this manual.**

### Living Area:

The living area is defined as the predominant area of the house that has full stories and is being described in the estimator (ex. areas of habitation in the home located on the first, second or other floors with full height ceilings and walls usually greater than 7 ft. in height). Any area that is more accurately depicted in the "Additional Areas" section below should not be considered as living area.

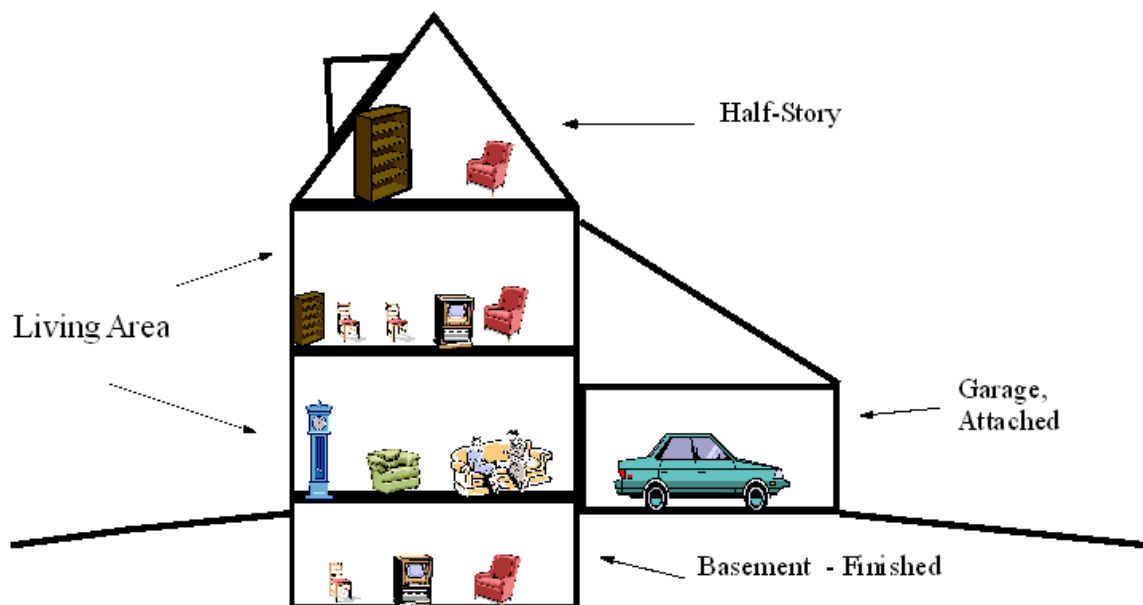
### Additional Areas:

Additional areas are all other areas of the home **not** defined in the living area.

"Additional areas" select the area drop down box, type in the age if it is different from the age displayed in the box, then click the "Add" button to add the area.

"Save and Continue" will **not** add items.

Examples of various areas are:



## Architectural Style:

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The Architectural Style is a very important aspect of the e2Value® System. You wouldn't insure a car without knowing the "make and model" so why insure a house without knowing the construction style? The style of home tells the system a great deal about the house. It tells the system how many floors are most likely in the home, the window types generally associated, construction practices, architect's and builder's fees, etc.

e2Value®'s Architectural style list is often a very intimidating list if you are unfamiliar with architectural styles. However, there is a very easy approach to finding out what the architectural style is for the home you are estimating.

1. Ask your homeowner what style of home do they have. You may not know, but nine times out of ten the homeowner knows what style of home they own.
2. If the homeowner doesn't know, it's ok. Most areas in the US only have 5-7 prevalent architectural styles. A majority of homes are the following:



**American 4 Square**



**Bungalow**



**Bi-level/Split Level/Raised Ranch**



**Colonial**



**Contemporary**



**Ranch**



**Victorian**

Remember, the easiest way to find out the style is to just ask the owner!

## Type of Construction

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Each home has a basic structure type. Choose the most prevalent type of construction from the list even if the home has been altered or changed. A typical type of construction is wood frame which is listed as “Frame, Wood” on the estimator.

Remember, e2Value® is a descriptive system. Every selection you make helps paint the picture for the system. Many things may seem redundant, but in reality, they aren't.

*For example:* When you select type of construction, the user may select “brick veneer.” Then the user is asked for the type of exterior, and “brick veneer,” is a choice. Shouldn't the system know that it is brick veneer? The answer is NO. The system needs to know what type of brick constitutes the brick veneer.

## Construction Quality

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Construction Quality is consistently the most frustrating aspect of any valuation system. However, it is also one of the most important. Everyone's definition of quality is different, but here is an attempt to give some guidance to the process of quality selection.

e2Value®'s Construction Quality rank ranges from Basic/Economic to Opulent/Museum Quality with a total of six categories to choose among. The quality of the home is based on a comparison to all homes in the United States of America.

For example the average home in the USA sells for approximately \$145,000. The values range from a high of \$265,000 in Hawaii to \$95,000 in Oklahoma. The EVS Estimator is only for replacement cost values, but the sales price can gauge a home's relative quality to surrounding homes in the same area.

If that still doesn't help, the following is a good “rule of thumb” approach to determining Construction Quality:

**Basic / Economic** – Homes of this quality are typical of manufactured housing usually 1 story, small and plain.

**Average / Standard** – Materials for this house would typically be found at a Home Depot™ or other major building material store chain.

**Above Average / Upgraded** – A house of this quality is sometimes called a “Spec House,” usually an upgraded version of a builder's plan with high quality materials. A few of the rooms or part of the house are customized for the owner.

**Expensive / Custom** – Materials for this house would be purchased at boutiques or specialty stores. Designers are usually involved. The entire home was “customized” for the owner.

**Very Expensive / Luxury** – Materials for this house may be acquired from major cities around the US. Architects and Designers may be flown in to work on the house.

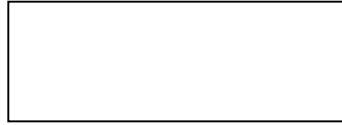
**Opulent / Museum Quality** – This is a house typical of your super wealthy or major celebrities. Architects/Artisans may be flown in from around the US or from other countries.

## Physical Shape

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This question is asking the user to determine the shape reflects the home when viewed from above. This is also known as the “foot print” of the home. Here are a few examples:

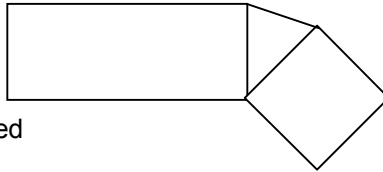
Rectangular -



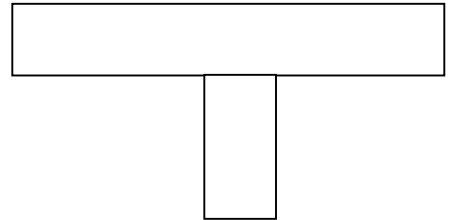
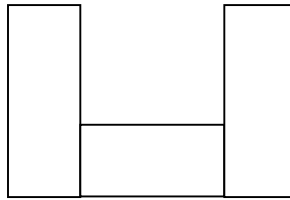
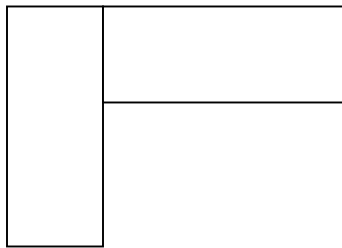
Square -



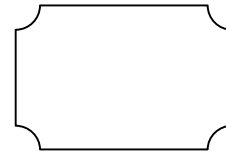
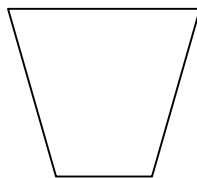
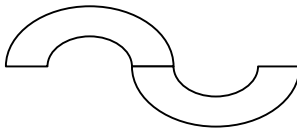
Rectangular with an angled wing –



T-Shaped, L-Shaped & U-Shaped



Complicated



## Primary Exterior

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There are many types of exterior coverings for a home; however, every home has a predominant exterior wall covering.

## Primary Roof:

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There are many types of roof coverings for a home; however, as with exterior wall coverings, every home has a predominant roof covering.

## Renovations:

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The question refers to whether or not the house has been completely gutted. We are **not** asking if there is a renovated kitchen or new paint and carpet. We are asking if the “guts” of the house have been completely changed to new construction.

Ex. a 1920 house has been completely renovated, removing all the plaster, electric, plumbing etc., replacing everything with modern items.

## Actual Cash Value:

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This section is optional.

Many insurance carriers do not offer full replacement cost coverage. Instead they offer Actual Cash Value coverage, which is a depreciated amount. If your carrier needs an Actual Cash Value estimate, then please fill out this section. However, if it is not needed, just hit save and continue.

## Unique Items:

---

You do not have to fill out this section. It is here only for your convenience. Sometimes you may need to add something that would not be typical for that house, or you may want to make your customer happy by noting something of significance to them, ex. Grandmother’s chandelier.

“Unique Items,” input the item in the appropriate box, then click the “Add” button to add the item. “Save and Continue” will **not** add items.

## Other Structures:

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If the home has “other” or detached structures on the property you wish to value. Describe the structure (the required fields), then click + Add Structure for each structure you wish to value. Once all of the structures have been added, (by clicking on + Add Structure for each structure), then click on “Save and Continue.” When you calculate the value of the home, the other (detached) structures will also be calculated and the value for each structure will be displayed.

## Photos:

---

You do not have to add pictures. This section is here only for your convenience. Many times people want to have a picture in the estimate for documentation.

To add a picture, click on the “Browse” button. Select the picture from your hard drive. Type an appropriate description for the picture. Then press the “Add” button. Continue adding pictures until you are finished, then press “Save and Continue.”

## Saving/emailing/Downloading Estimates:

### Saving:

Information is saved by using the “Save and Continue” button or the “Calculate” button. As soon as you select the save and continue option, the estimate is saved in the system.

- Complete the estimate answering the applicable questions on each screen. When all the information has been entered, the estimator takes you to the “Preview” page.
- If the fields were entered to your satisfaction, click on the “Calculate” button.

The answer will be displayed in the “Replacement Cost” tab.

The estimate can be printed by clicking on the “print” icon at the top of the screen.

Version 5/17/2004 - \$413,000

Edit / New Estimate » Comments... Save Changes

BACK TO LIST Main Menu | FAQ | Glossary Print Download Center Email Estimate

**e2Value** Residential Estimator Results

**Insured Information:**  
 Test Home  
 12 Main St.  
 A Town USA

<b>Policy Number:</b>	n/a
<b>Effective Date:</b>	n/a
<b>Carrier:</b>	n/a
<b>Requestor:</b>	n/a
<b>Person Interviewed:</b>	n/a
<b>Inspection Date:</b>	n/a
<b>Inspected By:</b>	n/a
<b>Agent:</b>	n/a
<b>Agency Code:</b>	n/a
<b>Agency Name:</b>	n/a

Done Internet

**emailing:**

If you would like to email the estimate to either your client or the underwriter, click on the link “email estimate.” A window will appear asking for the email address of the recipient, your email address, a title, and any additional information that you’d like to add. Just fill out the items as follows:

**Email Estimate**

To: sjones@insurancecarrier.com

From: mdavis@abcagent.com

Subject: Smith Valuation

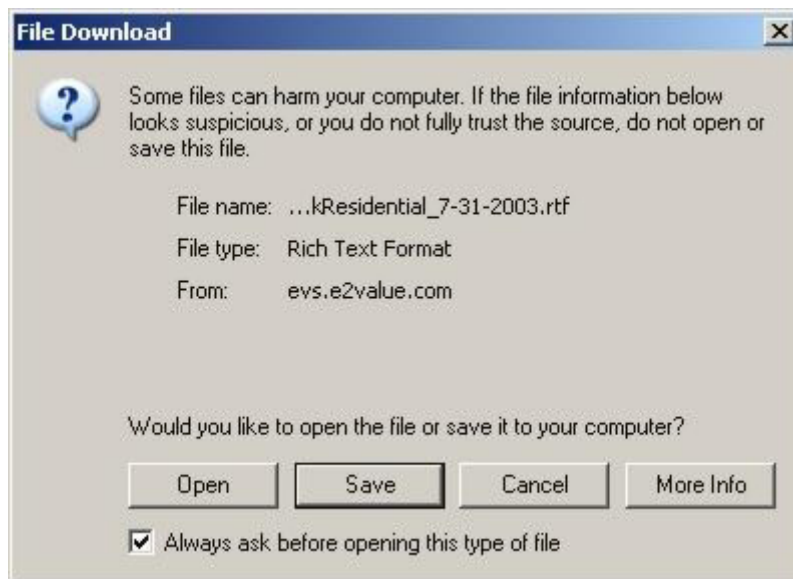
Comments: You may type any additional information in this section!

Send Cancel

**Downloading:**

If you wish to produce an RTF file (which makes it Microsoft Word® friendly) for editing, simply click on the link “Download to an rtf.”

Your computer may ask to save the file directly to your computer or open the file for review before saving. Just click on save, and select a location on your computer to save the file.



## Square Footage Helper:

Use the following chart to help **estimate** the size of a home just by knowing the number of bedrooms or the number of bathrooms and the number of cars in a garage.

Homes built prior to 1945	Homes built after 1945	
1000	900	per Full Bath for the Living Area sq. ft. Number
500	450	per 1/2 Bath for the Living Area sq. ft. Number
825	900	per Bedroom for the Living Area sq. ft. Number
220	250	per car for the Garage Sq. Ft. Number

Multiply the figures by each known number of **either** bedrooms **or** bathrooms, for a square footage estimate of a home's living area. Example: if a 1920's home has 4.5 baths, you should use 4,500 sq. ft. of living area if you don't know the exact square footage:

### Full Example:

If a client knows they have 3 & 1/2 baths, for a 1922 home, the calculation is as follows:

$$\begin{aligned}
 & 3 \text{ (bathrooms)} \times 1000 \text{ (from the list above since it is a 1922 homes, it is prior to 1945)} \\
 & + 1 \text{ (one - one-half bath)} \times 500 \text{ from the list above since it is a 1922 home, it is prior to 1945)} \\
 & = 3,500 \text{ sq. ft. of Living Area}
 \end{aligned}$$

Plus a two car garage, 2 (cars) X 220 (from the list) = 440 sq. ft. of Garage Area.

---

A home built in 1965 would work as follows:

3 1/2 baths, 2-car garage

$$\begin{array}{r}
 3 \times 900 \\
 + 1 \times 450 \\
 \hline
 3,350 \text{ sq. ft. of Living Area}
 \end{array}$$

$$2 \times 250 = 500 \text{ sq. ft. of Garage}$$

## Frequently Asked Questions:

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1. **Number of bedrooms, bathrooms, fireplaces air conditioning:** Why don't you ask for the number bedrooms or bathrooms, Fireplaces, or if there is Air conditioning?

We believe that technology should make your life easier. Therefore, the system is able to assess the appropriate charge for the bedrooms, bathrooms, fireplaces, and air conditioning based on the users inputs for the size of the home, the quality of the home, the style of the home, and the location of the home. Even though the system appears simple to the user the system is highly complex and every estimate consists of hundreds of calculations.

2. **Architectural Styles:** How will I know the architectural style? You have so many choices. How do we know which one to use?

You should never attempt an estimate without knowing the style prior to clicking on the list. There is a very easy approach to finding out what the architectural style is for the home you are estimating.

- Ask your homeowner what style of home do they have. You may not know, but nine times out of ten the homeowner knows what style of home they own.
- If the homeowner doesn't know, it ok. Most areas in the US only have 5-7 prevalent architectural styles. Please review our architectural styles by region in the Glossary section of the estimator.
- Call or email us! We'd be happy to help you.

3. **Living Area** – We are used to putting in the ground floor and having the system calculate the living area based on the number of stories, what do we do with e2Value®?

Our system is looking for the entire square footage of the house (1<sup>st</sup> and 2<sup>nd</sup> floors). Estimating a homes costs based on ground floor alone is a highly inaccurate practice do to size variations associated with second floors.

4. **Additional Areas** – What if I don't know what the additional areas are?

Please look at the “Square Footage Helper” in the Agent worksheet or the “Square Footage Helper” on Page 14 or this guide.

5. **E&O** - I'm worried about E&O exposure because I do not have the “EVS™” formula.

The e2Value® system is a highly complex system that yields replacement cost accuracy down to the level of individual zip codes for a comprehensive range of specific features through the use of technology.

When developing an estimate, our system includes: the proprietary EVS™ logic and algorithms; our costs encompass old and new construction; every estimate conforms to a consistent and reputable set of logic/rules; the system utilizes public and private data sources; architectural and construction standards, and finally the system uses a zero based costing when developing the estimate.

Our system ensures that every estimate is performed in a standardized manner that actually reduces your E&O exposure!

## Take The e2Value® Quiz!

Please take the following quiz to see how easy e2Value® is to use!

The quiz answers are at the end of this manual.



**(Quiz Example 1)**

1. Locale – What is the best description of this house’s locale (location within a zip code)?
  - Rural
  - Suburban
  - City, Small
  - City, Large
  
2. Square Footage – How would you go about getting the square footage of this house?
  - Ask the homeowner for living area, basement, garage, porch etc.
  - Ask the home owner for # bedrooms/baths, # of cars, and use the e2Value® guide.
  - Use the information from a previous appraisal.
  - All of the above, but the one which is easiest.
  
3. Architectural Style – What style best represents this home?

<input type="checkbox"/> American 4 Square	<input type="checkbox"/> Contemporary
<input type="checkbox"/> Bungalow	<input type="checkbox"/> Ranch
<input type="checkbox"/> Bi-level/Split Level/Raised Ranch	<input type="checkbox"/> Victorian
<input type="checkbox"/> Colonial	
  
4. Type of Construction – What type of construction best represents the framing for the house.
  - Framing, Wood
  - Veneer, Brick
  - Brick Masonry
  - Stone Masonry
  
5. Construction Quality – What quality best represents the overall quality of the home?
  - Basic
  - Average
  - Above Average
  - Expensive
  
6. Physical Shape – Which shape best represents the overall shape of the living area of the home (if viewed from an airplane, also known as the footprint)
  - Rectangular
  - Square
  - L - Shaped
  - Complicated



**(Quiz Example 2)**

1. Locale – What is the best description of this house’s locale (location within a zip code)?
  - Rural
  - Suburban
  - City, Small
  - City, Large
  
2. Square Footage – How would you go about getting the square footage of this house?
  - Ask the homeowner for living area, basement, garage, porch etc.
  - Ask the home owner for # bedrooms/baths, # of cars, and use the e2Value® guide.
  - Use the information from a previous appraisal.
  - All of the above, but the one which is easiest.
  
3. Architectural Style – What style best represents this home?

<input type="checkbox"/> American 4 Square	<input type="checkbox"/> Contemporary
<input type="checkbox"/> Bungalow	<input type="checkbox"/> Ranch
<input type="checkbox"/> Bi-level/Split Level/Raised Ranch	<input type="checkbox"/> Victorian
<input type="checkbox"/> Colonial	
  
4. Type of Construction – What type of construction best represents the framing for the house.
  - Framing, Wood
  - Veneer, Brick
  - Brick Masonry
  - Stone Masonry
  
5. Construction Quality – What quality best represents the overall quality of the home?
  - Basic
  - Average
  - Above Average
  - Expensive
  
6. Physical Shape – Which shape best represents the overall shape of the living area of the home (if viewed from an airplane, also known as the footprint)
  - Rectangular
  - Square
  - L - Shaped
  - Complicated

**(Quiz Example 3)**

1. Locale – What is the best description of this house’s locale (location within a zip code)?
  - Rural
  - Suburban
  - City, Small
  - City, Large
  
2. Square Footage – How would you go about getting the square footage of this house?
  - Ask the homeowner for living area, basement, garage, porch etc.
  - Ask the home owner for # bedrooms/baths, # of cars, and use the e2Value® guide.
  - Use the information from a previous appraisal.
  - All of the above, but the one which is easiest.
  
3. Architectural Style – What style best represents this home?
 

<input type="checkbox"/> American 4 Square	<input type="checkbox"/> Contemporary
<input type="checkbox"/> Bungalow	<input type="checkbox"/> Ranch
<input type="checkbox"/> Bi-level/Split Level/Raised Ranch	<input type="checkbox"/> Victorian
<input type="checkbox"/> Colonial	
  
4. Type of Construction – What type of construction best represents the framing for the house.
  - Framing, Wood
  - Veneer, Brick
  - Brick Masonry
  - Stone Masonry
  
5. Construction Quality – What quality best represents the overall quality of the home?
  - Basic
  - Average
  - Above Average
  - Expensive
  
6. Physical Shape – Which shape best represents the overall shape of the living area of the home (if viewed from an airplane, also known as the footprint)
  - Rectangular
  - Square
  - L - Shaped
  - Complicated



**(Quiz Example 4)**

1. Locale – What is the best description of this house’s locale (location within a zip code)?
  - Rural
  - Suburban
  - City, Small
  - City, Large
  
2. Square Footage – How would you go about getting the square footage of this house?
  - Ask the homeowner for living area, basement, garage, porch etc.
  - Ask the home owner for # bedrooms/baths, # of cars, and use the e2Value® guide.
  - Use the information from a previous appraisal.
  - All of the above, but the one which is easiest.
  
3. Architectural Style – What style best represents this home?

<input type="checkbox"/> American 4 Square	<input type="checkbox"/> Contemporary
<input type="checkbox"/> Bungalow	<input type="checkbox"/> Ranch
<input type="checkbox"/> Bi-level/Split Level/Raised Ranch	<input type="checkbox"/> Victorian
<input type="checkbox"/> Colonial	
  
4. Type of Construction – What type of construction best represents the framing for the house.
  - Framing, Wood
  - Veneer, Brick
  - Brick Masonry
  - Stone Masonry
  
5. Construction Quality – What quality best represents the overall quality of the home?
  - Basic
  - Average
  - Above Average
  - Expensive
  
6. Physical Shape – Which shape best represents the overall shape of the living area of the home (if viewed from an airplane, also known as the footprint)
  - Rectangular
  - Square
  - L - Shaped
  - Complicated



**(Quiz Example 5)**

1. Locale – What is the best description of this house’s locale (location within a zip code)?
  - Rural
  - Suburban
  - City, Small
  - City, Large
  
2. Square Footage – How would you go about getting the square footage of this house?
  - Ask the homeowner for living area, basement, garage, porch etc.
  - Ask the home owner for # bedrooms/baths, # of cars, and use the e2Value® guide.
  - Use the information from a previous appraisal.
  - All of the above, but the one which is easiest.
  
3. Architectural Style – What style best represents this home?

<input type="checkbox"/> American 4 Square	<input type="checkbox"/> Contemporary
<input type="checkbox"/> Bungalow	<input type="checkbox"/> Ranch
<input type="checkbox"/> Bi-level/Split Level/Raised Ranch	<input type="checkbox"/> Victorian
<input type="checkbox"/> Colonial	
  
4. Type of Construction – What type of construction best represents the framing for the house.
  - Framing, Wood
  - Veneer, Brick
  - Brick Masonry
  - Stone Masonry
  
5. Construction Quality – What quality best represents the overall quality of the home?
  - Basic
  - Average
  - Above Average
  - Expensive
  
6. Physical Shape – Which shape best represents the overall shape of the living area of the home (if viewed from an airplane, also known as the footprint)
  - Rectangular
  - Square
  - L - Shaped
  - Complicated



**(Quiz Example 6)**

1. Locale – What is the best description of this house’s locale (location within a zip code)?
  - Rural
  - Suburban
  - City, Small
  - City, Large
  
2. Square Footage – How would you go about getting the square footage of this house?
  - Ask the homeowner for living area, basement, garage, porch etc.
  - Ask the home owner for # bedrooms/baths, # of cars, and use the e2Value® guide.
  - Use the information from a previous appraisal.
  - All of the above, but the one which is easiest.
  
3. Architectural Style – What style best represents this home?

<input type="checkbox"/> American 4 Square	<input type="checkbox"/> Contemporary
<input type="checkbox"/> Bungalow	<input type="checkbox"/> Ranch
<input type="checkbox"/> Bi-level/Split Level/Raised Ranch	<input type="checkbox"/> Victorian
<input type="checkbox"/> Colonial	
  
4. Type of Construction – What type of construction best represents the framing for the house.
  - Framing, Wood
  - Veneer, Brick
  - Brick Masonry
  - Stone Masonry
  
5. Construction Quality – What quality best represents the overall quality of the home?
  - Basic
  - Average
  - Above Average
  - Expensive
  
6. Physical Shape – Which shape best represents the overall shape of the living area of the home (if viewed from an airplane, also known as the footprint)
  - Rectangular
  - Square
  - L - Shaped
  - Complicated



**(Quiz Example 7)**

1. Locale – What is the best description of this house’s locale (location within a zip code)?
  - Rural
  - Suburban
  - City, Small
  - City, Large
  
2. Square Footage – How would you go about getting the square footage of this house?
  - Ask the homeowner for living area, basement, garage, porch etc.
  - Ask the home owner for # bedrooms/baths, # of cars, and use the e2Value® guide.
  - Use the information from a previous appraisal.
  - All of the above, but the one which is easiest.
  
3. Architectural Style – What style best represents this home?

<input type="checkbox"/> American 4 Square	<input type="checkbox"/> Contemporary
<input type="checkbox"/> Bungalow	<input type="checkbox"/> Ranch
<input type="checkbox"/> Bi-level/Split Level/Raised Ranch	<input type="checkbox"/> Victorian
<input type="checkbox"/> Colonial	
  
4. Type of Construction – What type of construction best represents the framing for the house.
  - Framing, Wood
  - Veneer, Brick
  - Brick Masonry
  - Stone Masonry
  
5. Construction Quality – What quality best represents the overall quality of the home?
  - Basic
  - Average
  - Above Average
  - Expensive
  
6. Physical Shape – Which shape best represents the overall shape of the living area of the home (if viewed from an airplane, also known as the footprint)
  - Rectangular
  - Square
  - L - Shaped
  - Complicated

## Answer Key:

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### Example

1. 1. Suburban, 2. All of the above, 3. Victorian, 4. Stone Masonry, 5. Above Average, 6. Square
2. 1. Suburban, 2. All of the above, 3. Contemporary, 4. Veneer, Brick, 5. Average, 6. Square
3. 1. Suburban, 2. All of the above, 3. Colonial, 4. Framing, Wood, 5. Average, 6. Rectangular
4. 1. Suburban, 2. All of the above, 3. American 4 Square, 4. Framing, Wood, 5. Average, 6. Square
5. 1. Suburban, 2. All of the above, 3. Bungalow, 4. Framing Wood, 5. Average, 6. Rectangular
6. 1. Suburban, 2. All of the above, 3. Contemporary, 4. Framing, Wood, 5. Above Average, 6. Square
7. 1. Suburban, 2. All of the above, 3. Bi-level/Split level/Raised Ranch, 4. Framing Wood, 5. Average, 6. Rectangular



# Mainstreet Residential Worksheet

**General Information**

**Name:** \_\_\_\_\_  
**Address:** \_\_\_\_\_  
 \_\_\_\_\_  
**City:** \_\_\_\_\_  
**State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_  
**Locale:** \_\_\_\_\_

**Policy Information:**

**Coverage Amount:** \_\_\_\_\_  
**Policy Number:** \_\_\_\_\_

**Year Built:** \_\_\_\_\_  
**Totally Renovated?**  Yes /  No

**Structure Information**

**Architectural Style:** \_\_\_\_\_  
 (ex. ranch, bi-level, contemporary)

**Type of Construction:** \_\_\_\_\_  
 (ex. wood frame, brick veneer)

**Quality:**  Basic / Economic  
 Average / Standard  
 Above Average / Upgraded  
 Expensive / Custom  
 Very Expensive / Luxury  
 Opulent / Museum Quality

**Shape:** \_\_\_\_\_  
 (ex. square, rectangular, L-Shaped)

**Exterior Walls:** \_\_\_\_\_  
 (ex. wood siding, brick veneer)

**Roof Covering:** \_\_\_\_\_  
 (ex composition shingle, slate)

**Areas**

**Total Living Area:** \_\_\_\_\_  
 (1<sup>st</sup> and 2<sup>nd</sup> Floor)

**Basement:**  
 Finished: \_\_\_\_\_  
 Finished Walk-out: \_\_\_\_\_  
 Basement: \_\_\_\_\_

**Garage:** \_\_\_\_\_  
 Attached  Basement  Built-in

**Porches:**  
 Covered: \_\_\_\_\_  
 Open: \_\_\_\_\_  
 Screened: \_\_\_\_\_

**Decking:** \_\_\_\_\_  
**Other:** \_\_\_\_\_

**Square Footage Helper**

Use the following chart to help estimate the size of a home just by knowing the number of bedrooms or the number of bathrooms and the number of cars in a garage.

<b>Age of House</b>		<b>Sq.Ft. per Area</b>
< 1945	>1945	
1000	900	Per Bathroom
500	450	Per ½ Bathroom
825	900	Per Bedroom
220	250	Per Car for Garage

**Additional Comments:**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_