

**GENERAL DESCRIPTION:**

Residences of poor quality are of low cost construction. Residence is usually a one-story square or rectangular building of simple design. Residence is usually constructed for its utility with no thought given to appearance. Residence is often owner-built without formal plans. Low cost or used materials sometimes utilized and often building does not meet minimum requirements for loan purposes; barely meets local building codes.

<b>FOUNDATION</b>	Concrete blocks, wood or concrete piers.
<b>FLOOR STRUCTURE</b>	Wood structure.
<b>FLOOR COVER</b>	Inexpensive flooring.
<b>EXTERIOR WALL</b>	Wood frame, plywood, asbestos or roll composition siding.
<b>ROOF</b>	Roll composition, metal, very light composition shingles.
<b>INTERIOR FINISH</b>	Walls are inexpensive drywall with paint finish or low-grade plywood paneling. Wardrobe and linen closets are small, if any. Doors are low- grade hollow core of low quality. Cabinets are few and paint grade with linoleum or plastic countertops.
<b>HEATING</b>	Propane or natural gas stove heaters.
<b>PLUMBING</b>	Five competitively priced plain white fixtures. These fixtures can include water heater, stall shower, toilet, lavatory, tub, and tub with shower or kitchen sink.
<b>INSULATION</b>	None
<b>WINDOW OPENINGS</b>	4 (Minimal number)
<b>OUTSIDE CORNERS</b>	4

**GENERAL DESCRIPTION:**

Residences of low to fair quality and are of low to fair cost construction to meet minimum building code requirements. Interior and exterior finishes are plain and inexpensive with little attention given to detail. Architectural design is primarily concerned with function, not appearances.

<b>FOUNDATION</b>	Concrete perimeter foundation, concrete block, wood or concrete piers.
<b>FLOOR STRUCTURE</b>	Wood structure and sub-floor.
<b>FLOOR COVER</b>	Inexpensive flooring.
<b>EXTERIOR WALL</b>	Minimum fenestration with low-grade sash and little trim. Wood frame, asbestos and composition siding. Low to fair quality materials and workmanship are used.
<b>ROOF</b>	Rafters or pre-fabricated trusses with low-grade plywood or other wood sheathing. Lightweight composition shingle or built up roofing with gravel. Average roof slope is less than 4 in 12 with no or short eaves.
<b>INTERIOR FINISH</b>	Walls are inexpensive drywall with paint finish or textured finish, or low-grade plywood paneling. Wardrobe and linen closets are small. Doors are low grade with hollow cores. Moldings, casings and hardware are inexpensive and of low quality. Cabinets are paint grade with linoleum or plastic countertops.
<b>HEATING</b>	Propane or natural gas stove heaters.
<b>PLUMBING</b>	Five competitively priced plain white fixtures and one plumbing rough in. These fixtures can include water heater, laundry tray, stall shower, toilet, lavatory, tub, and tub with shower or kitchen sink.
<b>INSULATION</b>	None
<b>WINDOW OPENINGS</b>	4 (Minimal number)
<b>OUTSIDE CORNERS</b>	4

**GENERAL DESCRIPTION:**

Residences of fair quality are frequently mass produced. Low-cost production is a primary consideration. Although overall quality of materials and workmanship of these residences are fair to average, these homes are not substandard and will meet minimum requirements of lending institutions, mortgage insurance agencies and building codes. Architectural detail is limited by its low cost. Interior finish is plain with few refinements.

<b>FOUNDATION</b>	Continuous concrete perimeter foundation and piers. Concrete slab, or concrete blocks.
<b>FLOOR STRUCTURE</b>	Wood structure and sub-floor on first and upper story. Concrete slab.
<b>FLOOR COVER</b>	Carpet, laminate or vinyl composition tile.
<b>EXTERIOR WALL</b>	Moderate windows with inexpensive sash. Brick veneer, wood frame, asphalt siding.
<b>ROOF</b>	Rafters or pre-fabricated trusses with plywood or other inexpensive sheathing cover of lightweight composition shingle or built up roofing with small rock. Roof slope is usually 4 in 12 with minimal eaves.
<b>INTERIOR FINISH</b>	Walls are taped and painted drywall. Inexpensive stock cabinets of paint grade wood in kitchen with a small pullman or vanity. Countertops are laminated plastic. Hollow core doors are used with inexpensive hardware. Wardrobe and linen closets are of moderate amount.
<b>HEATING</b>	Forced air furnace with minimum output and ductwork.
<b>ELECTRICAL</b>	Minimum number of outlets with minimum amount of fixtures.
<b>PLUMBING</b>	Six competitively priced plain white fixtures and one plumbing rough-in. Fixtures can include water heater, laundry tray, heater, stall shower, toilet and tub with shower or kitchen sink.
<b>INSULATION</b>	Moderate climate wall and ceiling insulation.
<b>WINDOW OPENINGS</b>	6 to 8
<b>OUTSIDE CORNERS</b>	6

**RESIDENCE:**

**CLASS 4**  
(continued)

**APPLIANCES**

Stove and oven, range hood and fan.

**GARAGE**

Unfinished drywall interior.

**GENERAL DESCRIPTION:**

Residences at this quality are usually mass-produced and will meet or exceed modern construction requirements of lending institutions, mortgage insuring agencies, and building codes. The quality of materials and workmanship are acceptable, but do not reflect custom craftsmanship. Cabinets, doors, hardware, plumbing and heating are usually stock items. Architectural features will include ample design, appointment and distribution of windows and some ornamentation.

<b>FOUNDATION</b>	Continuous concrete perimeter foundation or piers under interior bearing wall. Concrete slab.
<b>FLOOR STRUCTURE</b>	Wood structure and sub floor on first and upper story. Concrete slab.
<b>FLOOR COVER</b>	Carpet, hardwood, vinyl composition, tile or sheet vinyl (3/4 carpet, 1/4 vinyl sheet)
<b>EXTERIOR WALL</b>	Brick veneer, concrete block, wood frame or stucco.
<b>ROOF</b>	Rafters or prefabricated trusses with exterior grade plywood or wood sheathing. Medium weight composition shingles or built up roofing with rock surface. Roof slope is usually 5 inches in 12 or less.
<b>INTERIOR FINISH</b>	Painted or inexpensive wallpaper, drywall or inexpensive paneling.
<b>WINDOWS</b>	Average to good grade stock.
<b>HEATING &amp; COOLING</b>	Forced air furnace with adequate output and ductwork.
<b>ELECTRICAL</b>	Adequate number of outlets and some luminous fixtures in the kitchen and bathroom. Fixtures are average to good grade.
<b>PLUMBING</b>	Eight average white or colored fixtures and one plumbing rough-in. 2 full baths.
<b>INSULATION</b>	Wall and ceiling insulation based on moderate climate.
<b>BUILT INS</b>	Include adequate clothes and storage closets, medicine cabinets and built in kitchen cabinets.

**RESIDENCE:****CLASS 5**

(continued)

**APPLIANCES**

Stove and oven, range hood and fan, dishwasher.

**WINDOW OPENINGS**

7 to 9

**OUTSIDE CORNERS**

6 to 8

**GARAGE**

Unfinished drywall interior

**GENERAL DESCRIPTION:**

Residences at the good quality level may be mass produced in above average residential developments or built for an individual owner. Good quality standard materials are used throughout. Residences exceed the minimum building requirements of lending institutions, mortgage-insuring agencies and building codes. Some attention is given to architectural design in both refinements and detail. Interiors are well finished, usually having some rounded drywall corners, good wallpapering and or wood paneling/wainscoting. Exteriors have good design, appointment and distribution of windows.

**FOUNDATION**

Continuous reinforced concrete perimeter foundation and foundation or pier under interior bearing wall. Heavy concrete slab.

**FLOOR STRUCTURE**

Wood structure and sub-floor on first and upper story. Concrete slab.

**FLOOR COVER**

Good quality carpet, hardwood, sheet vinyl, vinyl tile or linoleum.

**EXTERIOR WALL**

Good windows designs using good quality sash. Ornamental trim.

**ROOF**

Rafters or prefabricated trusses with exterior grade plywood or wood sheathing. Medium weight composition shingles or built up roofing with rock surface. Roof slope is usually 5 inches in 12 or less.

**INTERIOR FINISH**

Walls are taped and painted drywall with rounded corners, good wallpaper or wood paneling. Kitchen has ample amounts of cabinets with natural wood veneer finish used in kitchen with large vanities in bath areas. Countertops and splash are solid surface, ceramic tile or simulated marble. Doors are good quality hollow core with attractive hardware. Baseboards and casing are hardwood or softwood with mitered corners. Walk in closets or large sliding door wardrobes. Interior includes ample linen and storage closets. Workmanship throughout is of good quality.

**HEATING & COOLING**

Forced air furnace with adequate output.

**ELECTRICAL**

Good amount of convenience outlets. Luminous fixtures in kitchen and bath areas.

**RESIDENCE:****CLASS 6**

(continued)

**PLUMBING**

Eleven good quality white or colored plumbing fixtures and one plumbing rough-in. These fixtures may include water heater, laundry tray, tiled or modular plastic stall shower, toilet, lavatory, tub, tub with shower, or kitchen sink.

**INSULATION**

Moderate climate wall and ceiling insulation.

**APPLIANCES**

Range and oven, range hood & fan, dishwasher, garbage disposal.

**WINDOW OPENINGS**

10 to 14

**OUTSIDE CORNERS**

8

**GARAGES**

Finished drywall interior.

**GENERAL DESCRIPTION:**

Residence at good to very good quality levels are individually designed and of high quality. Attention has been given to interior refinements and detail. Exteriors have good design, appointment and distribution of windows and some custom ornamentation.

<b>FOUNDATION</b>	Continuous reinforced concrete perimeter and interior bearing wall foundation. Heavy concrete slab.
<b>FLOOR STRUCTURE</b>	Wood structure and subfloor on first and upper story. Concrete slab.
<b>FLOOR COVER</b>	High quality carpet, hardwood, parquet, best vinyl tile, or natural stone tile floor.
<b>EXTERIOR WALL</b>	Windows are well designed with high quality sash. Custom ornamentation and trim is used.
<b>ROOF</b>	Heavy wood rafters and sheathing. Architectural shingles with good gutter and downspouts. Roof slope averages 6 in 12.
<b>INTERIOR FINISH</b>	Walls are taped and painted drywall with rounded corners, good wallpaper or wood paneling. Kitchen has ample amounts of cabinets which may include cooking island, bar or desk. High quality vanity cabinets, solid surface or tile countertops. Hardwood veneer or enameled doors with good hardware. Base, casings and moldings with well-mitered corners. Spacious walk- in closets or wardrobes and large linen cabinets.
<b>HEATING &amp; COOLING</b>	Zoned forced air furnace with ample capacity and insulated ductwork.
<b>ELECTRICAL</b>	High quality fixtures throughout. Good luminous fixtures in kitchen and bath.
<b>PLUMBING</b>	Fourteen high quality white or colored fixtures with one plumbing rough in. Fixtures can include water heater, laundry tray, tiled shower, toilet, lavatory, tub, tub with shower oven, kitchen sink, or wet bar.
<b>INSULATION</b>	Moderate climate wall and ceiling insulation.
<b>WINDOW OPENINGS</b>	12 to 14

**RESIDENCE:**

**CLASS 7**  
(continued)

**OUTSIDE CORNERS**

10 to 12

**APPLIANCES**

Range and oven, range hood and fan, dishwasher,  
garbage disposal, trash compactor, 2 bath heaters.

**GARAGES**

Finished drywall interior.

**GENERAL DESCRIPTION:**

Residence at very good quality levels are individually designed and of high quality. Attention has been given to interior refinements and detail. Exteriors have very good design, appointment and distribution of windows and custom ornamentation.

<b>FOUNDATION</b>	Continuous reinforced concrete perimeter and interior bearing wall foundation. Heavy concrete slab.
<b>FLOOR STRUCTURE</b>	Wood structure and subfloor on first and upper story. Concrete slab.
<b>FLOOR COVER</b>	High quality carpet, hardwood, or natural stone tile floor.
<b>EXTERIOR WALL</b>	Windows are well designed with high quality sash. Custom ornamentation and trim is used.
<b>ROOF</b>	Heavy wood rafters and sheathing. Architectural shingles with good gutter and downspouts. Roof slope averages 6 in 12.
<b>INTERIOR FINISH</b>	Walls are taped and painted drywall with rounded corners, high quality wallpaper or high quality wood paneling. Kitchen has extensive amounts of cabinets which may include cooking island, bar or desk. High quality vanity cabinets, solid surface or tile countertops. Solid core or best quality hollow core doors with very good hardware. Base, casings and moldings with well-mitered corners. Spacious walk- in closets or wardrobes and large linen cabinets.
<b>HEATING &amp; COOLING</b>	Zoned forced air furnace with ample capacity and insulated ductwork.
<b>ELECTRICAL</b>	High quality fixtures throughout. Good luminous fixtures in kitchen and bath.
<b>PLUMBING</b>	Fourteen high quality white or colored fixtures with one plumbing rough in. Fixtures can include water heater, laundry tray, tiled shower, toilet, lavatory, tub, tub with shower oven, kitchen sink, or wet bar.
<b>INSULATION</b>	Moderate climate wall and ceiling insulation.

**RESIDENCE:**

**CLASS 8**  
(continued)

**APPLIANCES**

Range and oven, range hood and fan, dishwasher, garbage disposal, trash compactor, 2 bath heaters.

**WINDOW OPENINGS**

12 to 14

**OUTSIDE CORNERS**

10 to 12

**GARAGES**

Finished drywall interior.

**GENERAL DESCRIPTION:**

Residences at the excellent quality level are individually designed and are characterized by the high quality of workmanship, finishes, and appointments with considerable attention given to detail. Although residences at this quality level are of high quality material and workmanship, and are somewhat unique in their design, these costs do not represent the highest cost in residential construction.

<b>FOUNDATION</b>	Continuous reinforced concrete perimeter and interior bearing wall foundation. Heavy concrete slab.
<b>FLOOR STRUCTURE</b>	Wood structure and subfloor on first and upper stories. Concrete slab.
<b>FLOOR COVER</b>	High quality carpet or hardwood, exotic woods, marble or other natural stone tiles.
<b>EXTERIOR WALL</b>	Windows are well designed with high quality sash. Custom ornamentation and trim. Best brick, cut stone, half-timber, etc.
<b>ROOF</b>	Heavy wood rafters and sheathing. Clay tile or slate cover. Roof slope averages 6 in 12. Large eaves high quality gutters and downspouts.
<b>INTERIOR FINISH</b>	Walls are taped and painted drywall with high-grade paper or hardwood paneling. Built-in book shelving and ample cabinets which may include cooking island, bar or desk. Highest quality vanity cabinets in bath and dressing areas. Solid surface, ceramic tile or marble countertops. 8' 4 hinge solid core doors with high quality hardware. High quality base, casings, and moldings have tight mitered corners and show attention to details. Spacious walk-in closets or wardrobes with built-in features. Large linen closets and fully shelved pantries.
<b>HEATING &amp; COOLING</b>	Zoned forced air furnace utilizing multiple controls with large capacity and insulated ductwork.
<b>ELECTRICAL</b>	Many well positioned outlets. High quality fixtures throughout. Large luminous fixtures in kitchen, bath and dressing areas.
<b>PLUMBING</b>	Seventeen high quality plumbing fixtures with one plumbing rough in. The fixtures can include water heater, laundry try, tiled shower stall, toilet, bidet, lavatory, tub, tub with shower over, kitchen sink, wet bar, or "Jacuzzi".

**RESIDENCE:**

**CLASS 9**

(continued)

**APPLIANCES**

Six burner Viking, Kitchen Aid or other high end appliances, high quality range hoods and fan, trash compactor, garbage disposal, 3 bath heater and fan.

**WINDOW OPENINGS**

14 to 16

**OUTSIDE CORNERS**

10 to 12

**GARAGES**

Finished drywall walls and ceiling with custom built-ins and attention to detail apparent.