



CoreLogic®



# RCT Express

## Home Styles Reference Guide

Version 4.x

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## Home Styles Reference Guide Introduction

This guide provides definitions and graphical examples of all of the home styles used in RCT Express v4.x.

The home style is selected on the Edit Building Information dialog for a valuation. Refer to the online help or the Workspace and Task Reference Guide for more information.

Information on other building information parameters can also be found in the online help.

## 1 Story



A 1 story is a home with one story of living area. The roof structure typically has a medium slope. The attic space is limited and is not intended for living area.



## 1.5 Story



A 1.5 story is a residence with two levels of living area characterized by a steep roof slope and dormers (which project from the roof and have windows on their fronts). Because of the roof design, the area of the second floor is usually 40% to 70% of the ground floor area.



## 1.75 Story



A 1.75 story is a residence with one full level of living area and a second level that is characterized by a steep roof slope and dormers (which project from the roof and have windows on their fronts). Because of the roof design, the area of the second floor is usually 80% of the ground floor area. Sometimes referred to as a "salt box".

## 2 Story



A 2 story is a residence with finished living area on two floors. The area of each floor is approximately the same. The roof structure has a medium slope. The attic space is limited and is not intended for living area.

## 2.5 Story



A 2.5 story is a residence with three levels of living area characterized by a steep roof slope and dormers (which project from the roof and have windows on their fronts). Because of the roof design, the area of the third floor is usually 40% to 70% of the ground floor area.

## 2.75 Story



A 2.75 story is a residence with two full levels of living area and a third level that is characterized by a steep roof slope and dormers (which project from the roof and have windows on their fronts). Because of the roof design, the area of the third floor is usually 80% of the ground floor area.

## 3 Story



A 3 story is a residence with finished living area on three floors. The area of each floor is approximately the same. The roof structure has a medium slope. The attic space is limited and is not intended for living area.



## 3.5 Story



A 3.5 story is a residence with four levels of living area characterized by a steep roof slope and dormers (which project from the roof and have windows on their fronts). Because of the roof design, the area of the fourth floor is usually 40% to 70% of the ground floor area.

## 3.75 Story



A 3.75 story is a residence with three full levels of living area and a fourth level that is characterized by a steep roof slope and dormers (which project from the roof and have windows on their fronts). Because of the roof design, the area of the fourth floor is usually 80% of the ground floor area.



## 4 Story



A residence with finished living area on four floors. The area of each floor is approximately the same. The roof structure has a medium slope. The attic space is limited and is not intended for living area.

## 4.5 Story



A 4.5 story is a residence with five levels of living area characterized by a steep roof slope and dormers (which project from the roof and have windows on their fronts). Because of the roof design, the area of the fifth floor is usually 40% to 70% of the ground floor area.

## 4.75 Story



A 4.75 story is a residence with four full levels of living area and a fifth level that is characterized by a steep roof slope and dormers (which project from the roof and have windows on their fronts). Because of the roof design, the area of the fifth floor is usually 80% of the ground floor area.

## 5 Story



A 5 story is a residence with finished living area on five floors. The area of each floor is approximately the same. The roof structure has a medium slope. The attic space is limited and is not intended for living area.

## Back Split



A back split is a residence that is divided front to back with three levels of finished living area: lower level, intermediate level, and upper level. The lower level is immediately below the upper level as in a two-story residence. The intermediate level, adjacent to the other levels, is built on a grade approximately one-half story higher than the lower level. Back split homes have a split roof design. Use the Split level style for homes that are divided side to side.



## Bi-Level



A bi-level or split foyer is a residence with two levels of living area, with the lower level being completely finished and normally partially below grade (with no basement below it). The entrance is a split-foyer entrance.

**Note:** Bi-level, raised ranch, and split foyer styles could have a portion or the entire lower level unfinished. To account for this, enter the Percentage (%) of Lower Level Unfinished, using a percentage between 0 and 100%.

## Bi-Level/Row Center



A bi-level/row center is an attached single-family residence with two levels of living area, with the lower level being fully finished and normally partially below grade (with no basement below it). The entrance is a split-foyer entrance. Each bi-level rowhouse unit is one of a group of two or more units joined by common walls. Such units never have units above or below, always have individual exterior walls and never have more than two walls common with adjacent units. A center unit is inside a row with other units on either side. This style is especially common throughout Canada.



## Bi-Level/Row End



A bi-level/row end is an attached single-family residence with two levels of living area, with the lower level being fully finished and normally partially below grade (with no basement below it). The entrance is a split-foyer entrance. Each bi-level rowhouse unit is one of a group of two or more units joined by common walls. Such units never have units above or below, always have individual exterior walls and never have more than two walls common with adjacent units. An end unit is at the end of a row, with only one other unit adjacent to it. This style is especially common throughout Canada.

## Bungalow



A bungalow is a small, one-story house popular in the early 20th century typically with a front porch (either open or enclosed). The most common bungalows, including California bungalows, have wood siding or wood shingle exterior walls and wood shingle roofs. Large roof overhangs are common and walls flow front to back.

## Cape Cod



A Cape Cod is a residence with two levels of living area characterized by a steep roof slope and dormers which project from the roof and have windows on their fronts. Because of the roof design, the area of the second floor is usually 40% to 70% of the ground floor area.

## Condo/Co-Op



This style is used to calculate the costs typically covered by a condo or co-op policy. The costs include the inside features like partition material (for example, drywall, plaster, and so on), wall, floor and ceiling coverings, kitchen, and baths. It does not and should not include the foundation, exterior walls, roof, framing, or detached structures.

**Note:** If you choose this style, do not enter any information on the exterior wall, roofing, or foundation pages. The only exception to this would be if you have a finished basement. Enter a finished basement on the Materials Building Information panel.

## Colonial



A Colonial is a residence with finished living area on two floors. The area of each floor is approximately the same. The roof structure has a medium slope. The attic space is limited and is not intended for living area.



## Contemporary



A contemporary home is a residence designed from combinations of square and rectangular geometric patterns blending both interiors and exteriors. Contemporary residences typically contain multiple roof lines where roofs are flat or flat with a slight pitch (shed roof). Exteriors are often plain with little or no ornate trim, typically with extensive use of glass. The designs of these residences are more modern and less traditional. They typically have wide open interiors with fewer partitions than other traditional home styles.

## Cottage



A cottage is a small, one story cabin-like home, typically used as a seasonal home or a second dwelling on a property.



## Federal Colonial



A Federal Colonial is typically a 2 story home that is generally found in the Eastern part of the United States. It is characterized by its flat roof and ornate wood trim along the exterior roof line. It is generally square in design and is typically an early 20th century or older structure. Exterior walls are normally painted wood. Also known as Union Colonial.

## Mediterranean



A Mediterranean style home, including stucco exterior walls, typically pastel or white in color, red tile roof, arched openings and considerable use of wrought iron. Often found with arched windows and balconies.

## Mobile Manufactured Housing, Single-Wide, Starter Home



A manufactured home is a single-family house constructed entirely in a controlled factory environment and built to the federal Manufactured Home Construction and Safety Standards (better known as the HUD Code). In Canada they are built to the Canadian Standards Association's Mobile Home Series of Standards (CSA Certified). Single-wide starter manufactured homes are basic residential structures that consist of one unit, 8 to 18 feet wide, up to 80 feet long, built and towed to the site.

Distinguishing characteristics of the starter homes are:

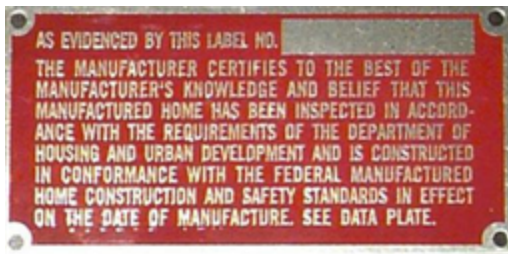
- Typically constructed with 2"X3" studs that are 24" on center
- Heating system has a single duct down the middle of the home and does not extend to the perimeter of the home
- Thin interior wall and doors that are generally 3" thick
- Instead of tape on the walls and ceilings, there is a very basic chair rail and crown molding throughout to cover the wall seams

- The sinks and faucets are generally plastic or other lightweight material
- Toilets and sinks share one master shut-off valve for the entire home

These units are delivered complete with little to do before they can be inhabited. The homes simply need to be set on piers or a basement and have the water, sewer, and electrical connected. Additional services are often done when the home is first set, such as installing skirting, connecting the air conditioner, and removing the hitch. If more than one story, a crane is used to stack one unit on top of the other.

They are built on steel undercarriages with necessary wheel assemblies for transporting to permanent or semi-permanent sites. The wheel assembly and hitch can be removed once the home has been set. The steel undercarriage, however, will remain intact since it is incorporated into the framing of the home. A red, permanently attached, HUD label (CSA label in Canada) must be attached to each transportable section of the home. The label is found on what would be considered the rear exterior of the home when in transit.

Example HUD label:



Example CSA label:



**Note:** Setup, delivery, and installation fees are not included in the costs. They must be added using the appropriate Setup Fees material selection under Exterior, Features.

### Mobile Manufactured Housing is not:

- Site built homes: Site built homes are built entirely "on site" using traditional building techniques.
- Modular homes: A modular home is a factory-built in very large sections (sometimes 2 sections) and transported to the site and installed.
- Panelized homes: Panelized homes are built in large sections and delivered to the site to be assembled and installed. These sections include entire walls with siding, windows, doors, & wiring.
- Pre-cut homes: Pre-cut homes are made in the factory where materials are cut to specific sizes and follow design specifications. The materials are delivered to the site where they are assembled and installed.
- Mobile homes: Mobile homes are factory-built homes manufactured prior to June 15, 1976 when HUD code went into effect.
- Trailer coaches: Trailer coaches originated in the 1920's and were intended for vacationing and camping.

### Mobile Manufactured Home with a crawlspace:

To define a crawlspace with a mobile manufactured home, select the Post and Pier Foundation. If the crawlspace is enclosed, also add the appropriate skirting/foundation material.

## Mobile Manufactured Housing, Multi-Wide, Starter Home



A manufactured home is a single-family house constructed entirely in a controlled factory environment and built to the federal Manufactured Home Construction and Safety Standards (better known as the HUD Code). In Canada they are built to the Canadian Standards Association's Mobile Home Series of Standards (CSA Certified). Multi-wide starter manufactured homes are basic residential structures that consist of two or more single units that are joined together on site to make one living unit. The assembled homes are typically 24', 28', or 32' wide and can be as long as 80' (42' and 50' are typical though).

Distinguishing characteristics of the starter homes are:

- Typically constructed with 2"x 3" studs that are 24" on center
- Heating system has a single duct down the middle of the home and does not extend to the perimeter of the home
- Thin interior wall and doors that are generally 3" thick
- Instead of tape on the walls and ceilings, there is a very basic chair rail and crown molding throughout to cover the wall seams

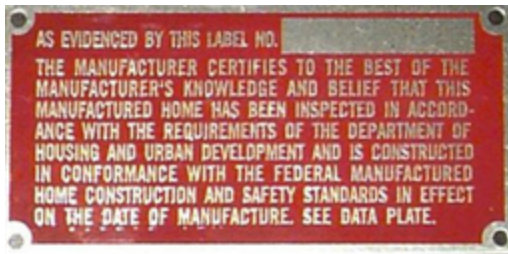


- The sinks and faucets are generally plastic or other lightweight material
- Toilets and sinks share one master shut-off valve for the entire home

Once delivered, the homes need to be bolted together, set on piers or a basement, and have the water, sewer, and electrical connected. If more than one story, a crane is used to stack one unit on top of the other. Additional services are often done when the home is first set such as installing skirting connecting the air conditioner and removing the hitch and wheel assemblies.

They are built on steel undercarriages with necessary wheel assemblies for transporting to permanent or semi-permanent sites. The wheel assembly and hitch can be removed once the home has been set. The steel undercarriage, however, will remain intact since it is incorporated into the framing of the home. A red, permanently attached, HUD label (CSA label in Canada) must be attached to each transportable section of the home. The label is found on what would be considered the rear exterior of the home when in transit.

Example HUD label:



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- Pre-cut homes: Pre-cut homes are made in the factory where materials are cut to specific sizes and follow design specifications. The materials are delivered to the site where they are assembled and installed.
- Mobile homes: Mobile homes are factory-built homes manufactured prior to June 15, 1976 when HUD code went into effect.
- Trailer coaches: Trailer coaches originated in the 1920's and were intended for vacationing and camping.

### Mobile Manufactured Home with a crawlspace:

To define a crawlspace with a mobile manufactured home, select the Post and Pier Foundation. If the crawlspace is enclosed, also add the appropriate skirting/foundation material.

## Mobile Manufactured Housing, Single-Wide



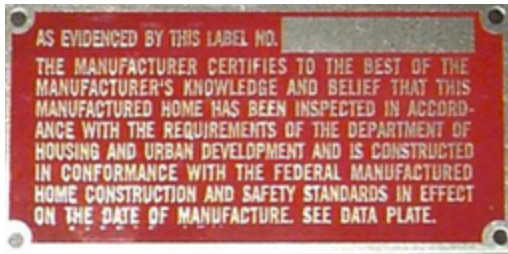
A manufactured home is a single-family house constructed entirely in a controlled factory environment and built to the federal Manufactured Home Construction and Safety Standards (better known as the HUD Code). In Canada they are built to the Canadian Standards Association's Mobile Home Series of Standards (CSA Certified). Single-wide manufactured homes are residential structures that consist of one unit that is 8 to 18 feet wide and up to 80 feet long, built and towed to the site.

These units are delivered complete with little to do before they can be inhabited. The homes simply need to be set on piers or a basement and have the water, sewer, and electrical connected. Additional services are often done when the home is first set, such as installing skirting connecting the air conditioner, and removing the hitch. If more than one story, a crane is used to stack one unit on top of the other.

They are built on steel undercarriages with necessary wheel assemblies for transporting to permanent or semi-permanent sites. The wheel assembly and hitch can be removed once the home has been set. The steel undercarriage, however, will remain intact since it is incorporated into the framing of the home. A red, permanently attached, HUD label (CSA label in Canada) must be

attached to each transportable section of the home. The label is found on what would be considered the rear exterior of the home when in transit.

Example HUD label:



Example CSA label:



**Note:** Setup, delivery, and installation fees are not included in the costs. They must be added using the appropriate Setup Fees material selection under Exterior Features.

### Mobile Manufactured Housing is not:

- Site built homes: Site built homes are built entirely "on site" using traditional building techniques.
- Modular homes: A modular home is a factory-built in very large sections (sometimes 2 sections) and transported to the site and installed.

- Panelized homes: Panelized homes are built in large sections and delivered to the site to be assembled and installed. These sections include entire walls with siding, windows, doors, & wiring.
- Pre-cut homes: Pre-cut homes are made in the factory where materials are cut to specific sizes and follow design specifications. The materials are delivered to the site where they are assembled and installed.
- Mobile homes: Mobile homes are factory-built homes manufactured prior to June 15, 1976 when HUD code went into effect.
- Trailer coaches: Trailer coaches originated in the 1920's and were intended for vacationing and camping.

### **Mobile Manufactured Home with a crawlspace:**

To define a crawlspace with a mobile manufactured home, select the Post and Pier Foundation.

If the crawlspace is enclosed, also add the appropriate skirting/foundation material.

## Mobile Manufactured Housing, Multi-Wide



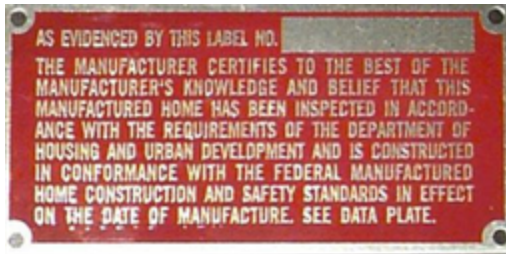
A manufactured home is a single-family house constructed entirely in a controlled factory environment and built to the federal Manufactured Home Construction and Safety Standards (better known as the HUD Code). In Canada they are built to the Canadian Standards Association's Mobile Home Series of Standards (CSA Certified). Multi-wide homes are residential structures that consist of two or more single units that are joined together at the site to make one living unit. The assembled homes are typically 24, 28 or 32' wide and can be as long as 80' however 42' and 50' are typical. Once delivered, the homes need to be bolted together, set on piers or a basement and have the water, sewer, and electrical connected. If more than one story, a crane is used to stack one unit on top of the other. Additional services are often done when the home is first set such as installing skirting, connecting the air conditioner, and removing the hitch and wheel assemblies.

They are built on steel undercarriages with necessary wheel assemblies for transporting to permanent or semi-permanent sites. The wheel assembly and hitch can be removed once the home has been set. The steel undercarriage, however, will remain intact since it is incorporated into the framing of the home. A red permanently attached HUD label (CSA label in Canada) must be



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Example HUD label:



Example CSA label:



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- Pre-cut homes: Pre-cut homes are made in the factory where materials are cut to specific sizes and follow design specifications. The materials are delivered to the site where they are assembled and installed.
- Mobile homes: Mobile homes are factory-built homes manufactured prior to June 15, 1976 when HUD code went into effect.
- Trailer coaches: Trailer coaches originated in the 1920's and were intended for vacationing and camping.

### **Mobile Manufactured Home with a crawlspace:**

To define a crawlspace with a mobile manufactured home, select the Post and Pier Foundation.

If the crawlspace is enclosed, also add the appropriate skirting/foundation material.

## Ornate Victorian



An ornate Victorian is a residence with 2-1/2 or 3 stories of living area, typical of the architectural style in the late 19th century. Ornate Victorians typically have extensive use of elaborate exterior and interior finishes and trims including 36" of gingerbread on at least three lines of the house. They also include bay windows, turrets, tall chimneys and extensive porches. Use the Victorian style for less extensive use of finishes and trim including, typically, 18" gingerbread.

## Queen Anne



A Queen Anne is a traditional 2-1/2-story home usually of pre-1940 construction. Generous use of wood trim and interior and exterior finishes with high partition density inside. Also known as Cape Anne.

## Rambler



A rambler is a home with one story of living area. The roof structure typically has a medium slope. The attic space is limited and is not intended for living area.

## Ranch



A ranch is a home with one story of living area. The roof structure typically has a medium slope. The attic space is limited and is not intended for living area.



## Raised Ranch



A raised ranch is a residence with two levels of living area, with the lower level being completely finished and normally partially below grade (with no basement below it). The entrance is a split-foyer entrance.

**Note:** Bi-level, raised ranch, and split foyer styles could have a portion or the entire lower level unfinished. To account for this, enter the Percentage (%) of Lower Level Unfinished, using a percentage between 0 and 100%.

## Southwest Adobe



A southwest adobe style is a home that is made of adobe brick, found mainly in the southwest region of the United States. Decidedly Western in presentation with various wood beams for both support and ornamentation. Roofs are typically flat and made of brick and are usually coated with stucco.

## Split Foyer



A split foyer or bi-level is a residence with two levels of living area, with the lower level being completely finished and normally partially below grade, with no basement below it. The entrance is a split-foyer entrance.

**Note:** Bi-level, raised ranch, and split foyer styles could have a portion or the entire lower level unfinished. To account for this, enter the Percentage (%) of Lower Level Unfinished, using a percentage between 0 and 100%.

## Split Level, Tri-Level



A split level or tri-level is a residence that is divided side to side with three levels of finished living area: lower level, intermediate level, and upper level. The lower level is immediately below the upper level as in a two-story residence. The intermediate level, adjacent to the other levels, is built on a grade approximately one-half story higher than the lower level. Split-level residences have a split roof design. Use the Back Split style for homes that are divided front to back.

## Substandard/Subsidized



Subsidized or substandard is housing that resembles barracks or other low-grade habitational structures found more often as part of a government facility or government subsidized facility. These homes have limited trim, if any, and minimal partitions. They typically comply with federal government codes but not necessarily standard building codes.

## Town House, Center



A town house is an attached, single-family residence. Each town house unit is one of a group of two or more units adjoined by common walls. Such units never have units above or below, always have individual exterior walls, and never have more than two walls common with adjacent units.

A center unit is inside a row with other units on either side.



## Town House, End



A town house is an attached single-family residence. Each town house unit is one of a group of two or more units adjoined by common walls. Such units never have units above or below, always have individual exterior walls, and never have more than two walls common with adjacent units.

An end unit is at the end of a row with only one other unit adjacent to it.

## Row House, Center



A row house is an attached single-family residence. Each row house unit is one of a group of two or more units adjoined by common walls. Such units never have units above or below, always have individual exterior walls, and never have more than two walls common with adjacent units.

A center unit is inside a row with other units on either side.

## Row House, End



A row house is an attached single-family residence. Each row house unit is one of a group of two or more units adjoined by common walls. Such units never have units above or below, always have individual exterior walls, and never have more than two walls common with adjacent units.

An end unit is at the end of a row with only one other unit adjacent to it.

## Tri-Level/Row Center



A tri-level/row center is an attached single-family residence with three levels of finished living area: lower level, intermediate level, and upper level. The lower level is immediately below the upper level as in a two-story residence. The intermediate level, adjacent to the other levels, is built on a grade approximately one-half story higher than the lower level. Each tri-level rowhouse unit is one of a group of two or more units joined by common walls. Such units never have units above or below, always have individual exterior walls, and never have more than two walls common with adjacent units. A center unit is inside a row, with other units on either side. This style is especially common throughout Canada.

## Tri-Level/Row End



A tri-level/row end is an attached single-family residence with three levels of finished living area: lower level, intermediate level, and upper level. The lower level is immediately below the upper level as in a two-story residence. The intermediate level, adjacent to the other levels, is built on a grade approximately one-half story higher than the lower level. Each tri-level rowhouse unit is one of a group of two or more units joined by common walls. Such units never have units above or below, always have individual exterior walls, and never have more than two walls common with adjacent units. An end unit is at the end of a row, with only one other unit adjacent to it. This style is especially common throughout Canada.

## Victorian



A Victorian is a residence with 2-1/2 or 3 stories of living area, typical of the architectural style in the late 19th century. Victorians typically have elaborate exterior and interior finishes and trims including 18" of gingerbread on at least three lines of the house. They also include bay windows, turrets, tall chimneys and extensive porches. For Victorians with extensive use of finishes and trims, use the ornate Victorian style, which typically has 36" gingerbread.