

Glossary

Exterior Walls

Aluminum Siding – Flat or corrugated aluminum sheets fastened to a wood or metal frame.

Asbestos Shingle Wall – Refers to asbestos shingle laid over wood frame with sheathing. The principle composition of these shingles is asbestos which is a mineral fiber occurring in long and delicate fibers or fibrous masses. It is incombustible, non-conducting and chemically resistant. Typically these shingles are hard and brittle in nature with a noticeable grain or texture.

Board and Batten on Plywood with Strips – Sheathing placed on walls in a vertical position with the joints covered by narrow wooden strips called battens.

Board and Batten 12” Boards – With 12” boards nailed to sheathing in a vertical position and the joints covered by battens (which are narrow wooden strips), this form of siding commonly used on small buildings.

Cedar or Redwood Siding – Horizontal cedar or redwood lap siding or panel siding normally unfinished or naturally stained which is desirable because of color and maintenance free characteristics.

Cement Brick – Cement brick is normally a 4” cement brick wall backed with masonry or wood. Cement bricks lack the reddish clay color of common brick.

Common Brick – Brick commonly used for construction purposes, primarily made for building and not specially treated for color. They are made from clay or a clay mixture molded into blocks which are then hardened in the sun or baked in a kiln.

Composition or Wall Board – Refers to composition siding which comes in varied thickness and rolls, and is usually fastened over wood framing by nailing. Can be any of the various man-made materials on wood or metal framing such as “Homosote”, or “Cleotex”, or other trade name products. These must be treated or painted to withstand weather.

Concrete or Cinder Block – The standard concrete or cinder block which can range in size from 8 to 26 inches.

Corrugated Asbestos – Sometimes called by trade names such as “Transite”, this is asbestos manufactured in corrugated sheets which can be fastened to wood or metal framing.

Corrugated Metal (Light) – An inexpensive steel or galvanized siding with minimum thickness. This is usually manufactured in sheets which can be fastened to wood or metal framing.

Corrugated Metal (Heavy) – An expensive steel or galvanized siding generally used for commercial construction.

Exterior Insulating Finish System (EIFS) – Resembles traditional masonry stucco available in drainable and barrier systems. Also called synthetic stucco. Where the siding is retaining moisture or likely to do so additional depreciation should be considered.

Face Brick – A quality of brick such as that used on exposed parts of a building and is usually color treated and finished.

Glass/Thermopane – A glass sandwich designed for use on exterior walls. Usually tinted and with an aluminum or metal framing system. This normally occurs only on large commercial office buildings.

Hardiplank – Portland Cement – Ground Sand – Cellulose Fiber – Select Additives – No Asbestos – No Formaldehyde = Sizes 6 ¼ to 9 ¼ inches – 8 ¼ inch is considered standard.

Masonite – Hardboard siding 6 to 12 inches wide.

Modular Metal – This refers to the type walls used in mobile homes and commercial construction and other similar prefab metal walls.

Precast Panel – A modular construction material usually with a washed pebble finish. Such panels are pre cast and brought to the site to be erected. Normally used as the major exterior wall finish, it is most often found on commercial buildings.

Prefinished Metal – This refers to the enameled or anodized metal which is commonly used on service stations and other metal, commercial structures.

Reinforced Concrete – Structural frame of concrete which has been reinforced with steel bars and used as exterior walls.

Siding Average – Used to describe infrequent unusual combinations not otherwise described, and reflects average quality material and workmanship.

Siding Maximum – A mixture of expensive siding.

Siding Minimum – Used to describe infrequent or unusual combinations not otherwise described and reflects very low quality materials.

Single Siding With Wood Framing Not Sheathing – Denotes inexpensive wood framing without sheathing.

Stone – Refers to various good stone or stone veneers, usually on masonry.

Stucco on Concrete Block – A wall of concrete block with cement stucco applied to the exterior creating a textured surface.

Stucco on Tile or Wood Frame – Tile stucco refers to terra cotta tile with cement stucco applied to the exterior. Wood frame stucco is a type of wall which is formed by applying cement stucco to a framework of wood with wire or wood lath. (Stucco is a coating in which cement is used for covering walls and is put on wet, but when dry it becomes exceedingly hard and durable.)

Wood on Sheathing or Plywood – Wood is either lapped or 4 x 8 panels. Horizontal wood siding which is normally lapped over the sheathing and painted or a wood paneled (plywood) nailed to the sheathing.

Wood Shingle – These are usually cedar or redwood shingles and usually appear on expensive homes – the irregular shaped cedar shakes being the most expensive.

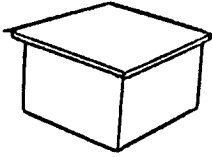
Roofing Structure

Bowstring Truss – A large curved truss common to airplane hangars and Quonset huts.



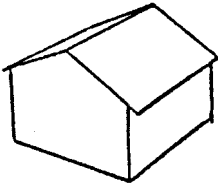
Bowstring

Flat Roof – A flat roof refers to a structural material which spans a horizontal or nearly horizontal position from wall-to-wall or beam-to-beam.



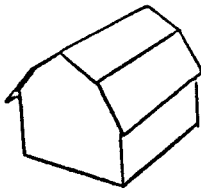
Flat

Gable – A gable roof is pitched (pitch is the slope of the roof) in two directions.



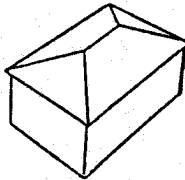
Gable

Gambrel – A type of roof which has its slope broken by an obtuse angle, so that the lower slope is steeper than the upper slope; a roof with two pitches such as is common on a barn.



Gambrel

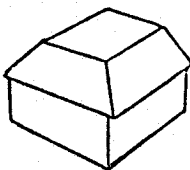
Hip Roof – The hip roof is usually pitched in four directions.



Hip

Irregular Roof – any of a variety of unusual slopes which does not have the same rise per foot run throughout.

Mansard – A roof with two slopes on all four sides, the lower slope is very steep, the upper slope is almost flat.



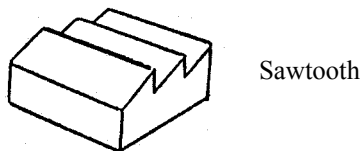
Mansard

Prestressed Concrete – Roofs which are made up of concrete which has been made up elsewhere, prestressed, and erected in place with cranes. Prestressing makes it possible to use less steel and usually less bulky than reinforcing.

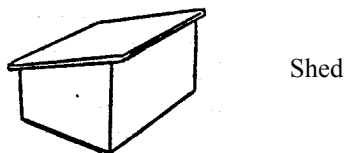
Reinforced Concrete Roof – Roof framing where concrete is formed and poured in place with a system of steel rods or mesh for absorbing tensile and shearing stresses. Roof framing of this type has been formed and poured on the ground, and through a system of hydraulic jacks raised to proper position.

Rigid Frame with Bar Joist – Bar joists are fabricated steel open trusses which have been set close together, and serve as roof beams or ceiling joists. The span of these is limited due to their lightness and depth. Bar joists limit roof shape to flat or shed and is to be used in place of flat or shed roofs on commercial buildings with medium spans.

Saw Tooth Roof – A roof which is formed of a number of trusses having unusual slopes. When viewed from the end, such a roof presents a serrated profile similar to the teeth of a saw.



Shed Roof – Similar to Flat roof except that it has a noted slope in one direction.



Steel Frame or Truss – A truss made up of various shapes of steel members either bolted or welded together, and which can, due to strength of steel and depth of truss, cover large spans in either flat, shed, hip, gable, mansard or gambrel shapes and is to be used on commercial buildings with heavy loads or wide spans in place of flat, shed, gable, mansard or gambrel shapes.



Wood Truss – This is made up of various size lumber or timber, such as beams, bars and ties usually arranged in triangular units to form a rigid framework and may be flat, shed or pitched. Spans are limited due to the strength of the material. This is to be used in place of the flat or shed on commercial buildings with limited spans.

Roofing Cover

Asbestos Shingle – Shingles made of rigid, fireproof asbestos products which come in individual shingles and are fastened down in the same manner as wood or composition.

Asphalt or Composition Shingle – Refers to shingles made from asbestos felt saturated with asphalt. These are pliable shingles which are fastened down by nailing to some type of sheathing.

Built up Tar and Gravel – Gravel embedded in tar is hot mopped over various types of composition concrete, metal or gypsum roofing. This product requires a very low pitched or flat roof shape. Built up refers to the building up of waterproof layers with the mopped tar.

Cedar Shakes – Comes in random widths, lengths and very expensive.

Clay or Bermuda Tile – Clay tile is usually a half-round clay product which has been kiln baked to a hardness which gives a wearing surface that needs no paint. Bermuda roofing is formed from light weight cement and/or gypsum products to give the appearance of a heavy, wide lapped roof.

Concrete Tile – A cement product in either flat or half-round form which is laid over a built up surface, and painted.

Corrugated Asbestos –Asbestos manufactured in sheets which can be fastened to either wood or metal.

Enameled Metal Shingle –Metal shingles with an enamel coating. This type of shingle is usually predrilled and fastened down by nailing to some type of sheathing on strips.

Corrugated or Sheet Metal – Sheet metal is either flat, corrugated or V-crimp metal of either aluminum or steel products, and is fastened over wood or steel framing.

Rolled or Built-Up Composition – A roofing consisting of asbestos, felt saturated with asphalt and assembled with asphalt cement, which comes in rolls and is fastened down to a wood, composition or gypsum decking with tar and nails.

Rubberized – All of the new lines of rubber composition or plastic roofing materials used on flat roof surfaces.

Slate – Shingles made of slate fastened down to sheathing or strips.

Wood Shingles – These are usually cedar and redwood shingles and usually appear on expensive homes.

Interior Wall Construction

Drywall – A sandwich of plaster with paper surfaces normally available in 4' x 8' sheets which are cut to fit. It is fastened to studding or furring strips, and requires a seal where joints occur.

Masonry Interior Wall – Normally exterior walls which serve as an interior wall face usually of brick or block material which are usually unfinished although they may be painted.

Plastered – This refers to all plaster on lath interior walls.

Plywood Panel – These are mostly inexpensive 4' x 8' plywood panels which are decorative in nature and characteristically a veneer.

Wall Board or Wood Wall – Wall boards come in many makes or trade names, but all are made up of a composition of materials to form boards which are usually 4' x 8' in size. These are treated paper such as "Celotex", plaster boards, or other paper products pressed together.

Wood Panel or Custom – Very high grade plywood veneers or solid hardwoods in tongue and groove which are used as interior finish.

Interior Flooring

Asphalt tile – This applies to the various composition tiles that are laid over wood or concrete floors, and includes the concrete or wood.

Carpet – Carpeting is the floor finish where the base is prepared and the carpet acts as the finish, and includes the underlay. Carpet is fastened to the floor.

Ceramic Clay Tile – Same as finished or baked clay tile set in grout or concrete.

Concrete Tapered – Same as finished concrete except raised usually to a loading dock level.

Concrete Finished – A floor finish where the concrete is troweled or a hardener applied with no other floor covering.

Cork or Vinyl Tile – All types of solid vinyl or cork tile.

Hardwood – A layer of hard wood usually over subflooring.

Marble – Refers to various expensive stones set in grout on concrete.

Parquet – Refers to a wearing surface made up of small pieces of hardwood set in patterns or designs over a subflooring. Can also be made-up in blocks and laid in mastic over concrete.

Pine or Soft Woods – Floor finish of pine or other similar soft wood.

Plywood, Linoleum – A single layer of light wood, usually of small thickness laid on floor joists; a composition material known as linoleum, which comes in sheets or tiles and is used as a floor covering.

Precast Concrete – Applies in this case to either prestressed or poured concrete floors which are suspended as in multi-story commercial buildings.

Quarry or Hard Tile – Refers to tiles which are machine made and unglazed.

Sheet Vinyl – A smooth, seamless floor covering material, manufactured with a resilient backing usually to either concrete or wood subflooring.

Slate – Refers to cut or random broken slate set in grout over concrete.

Terrazzo Epoxy Strip – A ground and polished terrazzo where metal with a finite modular spacing are incorporated in the poured terrazzo.

Terrazzo Monolithic – A ground and polished floor finish of terrazzo bed without joints or strips.

Vinyl Asbestos – A tough, strong, noncrystalline, thermoplastic tile.

Heating Fuel

Electric – Electrical

Gas – Natural or manufactured gas

Oil – Oil fired

Solar – Use of sun's radiation to heat

Heating Type

Baseboard – This refers to heating units which employ no mechanical methods to circulate the heated air.

Forced Air – Ducted – A central type heating system that provides for the distribution of the air through ducts or conduits to the various parts of the building.

Forced Air – Not Ducted – A heating element and fan and/or blower enclosed in a common housing for circulating the heated air but no ducted distribution system.

Heat Pump – A reverse cycle refrigeration unit which can be used for heating or cooling.

Hot Water – (Steam heat) A system of heating a building, usually commercial, by means of hot water and/or steam circulating through pipes, coils and radiators placed in rooms for that purpose.

Radiant Electric – A heating system which heats a room only by use of the floor, ceiling or walls as heating panels. Most contemporary radiant-heating systems have extensive pipe coils in the floor structure or in the walls and ceilings which are to be used as heating panels.

Radiant Water – Same as radiant electric only the fuel or radiant source is from heated water as opposed to electric current. (Usually used with solar heat.)

Direct Steam Heat – A heating system using radiators in the rooms to be heated, the steam or vapor being delivered from boiler to radiators through one of several arrangements of piping. The one-pipe gravity vapor system is used for larger installations.

Air Conditioning Type

Central – Refers to a central cooling system with duct work, thermostats and forced cold air.

Chilled Water – Usually a commercial air conditioning system utilizing a cooling tower as a heat exchanger and associated compressors with ducting.

Packaged Roof Top – Usually found in commercial buildings. The air conditioning unit is located on the roof of the property.

Wall/Window Unit – A unit air conditioning system self-contained usually placed in a window although sometimes placed in an exterior wall.

Quality Adjustment

Minimum – To be used on low-cost construction which meets the minimum building code requirements. Interior and exterior finishes are plain with little or no attention given to detail.

Below Average – To be used on low-cost construction which meets the minimum construction requirements of lending institutions, mortgage insuring agencies, and building codes. Interior finish is plain. Exterior ornamentation is typically limited to the front of the structure.

Average – To be used on mass produced construction which meets or slightly exceeds the minimum construction requirements of lending institutions, mortgage insuring agencies, and building codes. Cabinets, doors, and plumbing fixtures are standard stock items. Exterior fenestration will be adequate. Exterior ornamentation is typically limited to the front of the structure.

Above Average – To be used on construction which exceeds the minimum construction requirements of lending institutions, mortgage insuring agencies, and building codes. Interior finish typically consists of good quality wallpaper or wood paneling. Exteriors have good fenestration with ornamental materials.

Above Average Custom – To be used on construction typically found in high-quality developments. Interior finish consists of high-quality wallpaper, hardwood paneling, or ceramic tile. Cabinets and countertops are high quality. Doors are usually hardwood veneer. Bedrooms typically contain large walk-in closets. Exteriors have well designed fenestration with some custom ornamentation and trim.

Excellent – To be used on construction which contains the highest quality of workmanship, finishes, and appointments. These structures are usually individually designed and have considerable attention to detail. Interior finish consists of the highest quality wallpaper, hardwood paneling, or ceramic tile. Cabinets are usually custom-designed. Bedrooms contain large walk-in closets with built-in features. Exteriors have well designed fenestration. Custom ornamentation such as select brick and cut stone are frequently used.

Depreciation

Actual Year Built – The year a structure was built.

Effective Year Built – The age indicated by the condition and utility of a structure.

Economic Obsolescence – A percentage to be added to the normal depreciation to account for increased depreciation due to the impairment of desirability or useful life of the property from an external factor.

Functional Obsolescence – A percentage to be added to the normal depreciation to account for increased depreciation due to the impairment of desirability or useful life of the property from an internal factor.

Special Condition Code - UC – Under construction
PD – Physically damaged
AP – Abnormal Physical Depreciation

Percent Condition – The actual total percent condition of the improvement after the depreciation reflected by one of the Special Condition Codes. NOTE: To use the Percent Condition one of the Special Condition Codes must be used. Also care must be taken in the use of these codes as they will override the depreciation developed from the normal depreciation, economic obsolescence and functional obsolescence.

Ownership % - The percentage of common land, recreational building, golf privileges, etc., which are available to the unit owner.

Baths or Restrooms

Number of Bathrooms – The total number of bathrooms in the building. A full bath consists of a tub or shower, bowl and basin. A half bath is any lesser combination having a bowl and one other feature.

Number of Bedrooms – Check the appropriate number of bedrooms for single family homes.

Number of Single Family Residential Stories – Check the appropriate number of stories for single family homes.

- Fireplaces -
1. None
 2. Prefab
 3. One story single stack with one outlet
 4. Two story single stack or a double fireplace outlet with a single story stack
 5. Two or more fireplaces
 6. Massive: A large hearth and stack with stone or brick usually wider than six feet
 7. 2 or more massive
 8. Prefab 2 or more

Commercial Heating & Air Conditioning

Heating & Air Conditioning Package – Provides for heating and cooling together. The distribution of the air is provided through ducts or conduit leading from the unit to the various parts of the building. The source of supply normally is a single reverse cycle unit.

Heating & Air Conditioning Split – A system which provides for both the heating and cooling of the building. The distribution system includes ducts for distributing the air to the rooms. The source of supply is normally two separate units, one for heating and one for cooling.

Condominium, Townhouse or Apartment

Floor – The floor level the subject unit is on.

Location – Use the following two digit codes:

- CN: Corner, no view
- CV: Corner, with view
- NV: No corner, with view
- NN: No corner, no view

Number of Units – The total number of units in the condominium or townhouse.

Quality Adjustment

Minimum – Low cost construction that meets minimum building code requirements.

Below Average – Low cost construction that meets construction requirements of lending institutions, mortgage insuring agencies, and building code requirements.

Average – Meets or exceeds the minimum construction requirements of lending institutions, mortgage insuring agencies, and building codes. Usually mass produced.

Above Average – Typically constructed of the best grade of standard stock materials.

Above Average Custom – Constructed with high grade materials. Workmanship is of high quality. Attention is given to detail.

Excellent – Usually individually designed and contain the highest quality workmanship. All materials used are top quality. Extensive attention is given to detail.

Structural Frame

Fireproof Steel – A steel structural frame which has been encased in fire resistive material.

Masonry – Structural frame of stone, brick, cement, concrete, etc., which is not reinforced.

Reinforced Concrete – Structural frame of concrete which has been reinforced with steel bars.

Special – Used where the structural frame is more costly due to complicated combinations or uses of any of the structural frames.

Steel – Structural frame of steel

Wood Frame – Wooden structural frame supporting the floors, walls , roofs and partitions

Prefabricated – Pre-engineered framing utilizing sections assembled at the construction site.

Ceiling and Insulation Quality

Ceiling Insulated only:

- 1 Suspended Accoustical Ceilings
- 5 Nonsuspended Ceilings
- 9 No Finished Ceiling

Wall Insulated Only

- 2 Suspended Accoustical Ceilings
- 6 Nonsuspended Ceilings
- 10 No Finished Ceiling

Ceiling and Walls Insulated

- 3 Suspended Accoustical Ceilings
- 7 Nonsuspended Ceilings
- 11 No Finished Ceiling

No Insulation

- 4 Suspended Accoustical Ceilings
- 8 Nonsuspended Ceilings
- 12 No Finished Ceiling

Average Number of Rooms Per Floor – For commercial buildings, determine the average number of rooms per floor and enter here. A room is defined as any area having three or more sides in the form of walls reaching to the ceiling of the room. Enter as 01, 02 etc.

Estimated Percent Common Wall – Estimate the percentage of shared wall to the nearest 25% based upon the perimeter of the wall.

Nonstandard Wall Height –The height in feet, applied to some industrial warehouse properties. Record the height of the base area only.

Marketability – The subject’s comparability in terms of marketing to other properties within the neighborhood.

Pre-Engineered Building – A building constructed of pre-designed, manufactured and assembled units such as wall, framing, floor and roof panels erected at the construction site.

Prefabrication – The manufacturing and assembling of construction materials and parts into component structural units, such as wall, floor, and roof panels, which are later erected at the construction site.

Percent of Completion

The following is a guideline for estimating percent of completion for a typical Average Quality single family detached residence:

	<u>Percent of Total</u>	<u>Cumulative Percent of Total</u>
Plans, permits and survey	2	2
Excavation, forms, water/sewage hookup	4	6
Concrete	8	14
Rough framing	21	35
Windows and exterior doors	2	37
Roof Cover	3	40
Rough-in plumbing	4	44
Insulation	1	45
Rough-in electrical and mechanical	11	56
Exterior cover	6	62
Interior drywall and ceiling finish	8	70
Built-in cabinets, interior doors, trim, etc.	13	83
Plumbing fixtures	5	88
Floor covers	3	91
Built-in appliances	3	94
Light fixtures and finish hardware	2	96
Painting and decorating	4	100

Total = 100%