

RESIDENTIAL CLASSES - GENERAL INFORMATION

QUALITY RATINGS

- **LOW QUALITY – CLASSES 1 or 1+ F, V, L, S, M or C**

- ❖ MARSHALL & SWIFT DESCRIPTION

- **LOW QUALITY**- Residences of Low Quality are of low-cost construction and meet minimum building code requirements. Interior and exterior finishes are plain and inexpensive with little or no attention given to detail. Architectural design is concerned with function, not appearance.

Some of the key exterior factors of a low quality home are:

- o Exterior walls have minimum fenestration, i.e. inexpensive sash with little or no trim. (Fenestration is the arrangement, proportion, and relationship of doors and windows to the house). Straight walls only and typically box shape.

- o The roof has rafters or pre-fabricated trusses with plywood or other inexpensive sheathing with a light weight composition shingle or a “built up with gravel” roof cover. Roof slope is usually less than 4 in 12 with no eaves. (The slope of the roof is expressed in a ratio of vertical drop to horizontal distance. A 4 inch pitch or a 4 in 12 pitch means the roof rises 4 inches for every 12 inches of horizontal distance.)

Some of the key interior features of a low quality home are:

- o Walls are taped drywall with paint or textured finish;
- o Limited closet space;
- o Kitchen and baths are minimal quality finish with low-cost fixtures;
- o Interior doors are hollow-core.

- **FAIR QUALITY – CLASSES 2 or 2+ F, V, L, S, M or C**

- ❖ MARSHALL & SWIFT DESCRIPTION

- **FAIR QUALITY**- Residences of Fair Quality are frequently mass produced. Low-cost production is a primary consideration. Although overall quality of materials and workmanship is below average, these houses are not substandard and will meet minimum construction requirements of lending institutions, mortgage insuring agencies and building

codes. Interior finish is plain with few refinements. Design is from stock plans and ornamentation is usually limited to the front elevation.

Some of the key exterior features of a fair quality home are:

- o Exterior walls have moderate fenestration with typically inexpensive sash. The front elevation may have inexpensive trim;

- o Roof is the same as low quality except it will have a minimal eave and are plain and typically gable;

Some of the key interior features of a fair quality home are:

- o Walls and ceilings are taped and dry walled;

- o Kitchen and bath cabinets are inexpensive with laminated plastic countertops and small splashboards;

- o Stock hollow-core doors with minimal hardware;

- o Minimal closet space

- **AVERAGE QUALITY – CLASSES 3 or 3+ F, V, L, S, M or C**

- ❖ **MARSHALL & SWIFT DESCRIPTION**

- **AVERAGE QUALITY**- Residences of Average Quality are usually mass produced and will meet or exceed the minimum construction requirements of lending institutions, mortgage insuring agencies and building codes. By most standards, the quality of materials and workmanship is acceptable but does not reflect custom craftsmanship. Cabinets, doors, hardware and plumbing are usually stock items. Architectural design will include ample fenestration and some ornamentation on the front elevation.

Some of the key exterior features of an average quality home are:

- o Exterior walls are typically standard aluminum or wood sash;

- o The roof has rafters or prefabricated trusses with exterior-grade plywood or wood sheathing with a medium-weight composition shingle, or a “built up with small rock” roof cover. Roof slope is usually 5 in 12 or less and has good overhang;

- o House shapes will typically be rectangular or “L” shaped.

Some of the key interior features of an average quality home are:

- o Interior walls are taped and painted with some wallpaper or paneling;
- o Kitchen cabinets are pre-finished with a small vanity in bath areas;
- o Countertops are laminated plastic or ceramic tile;
- o Doors are medium grade but still hollow core;
- o There is adequate closet space.

- **GOOD QUALITY – CLASSES 4 or 4+ F, V, L, S, M or C**

- ❖ MARSHALL & SWIFT DESCRIPTION

- **GOOD QUALITY**- Residences of Good Quality may be mass produced in above-average residential developments or built for an individual owner. Good-quality standard materials are used throughout. These houses generally exceed the minimum construction 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 good-quality wallpaper or wood paneling. Exteriors have good fenestration with ornamental materials or other refinements.

Some of the key exterior factors of a good quality home are:

- o Exterior walls have good fenestration using good quality sash with some ornamental trim;
- o Roofs use wood rafters and sheathing with hips and valleys. Good quality shingles such as wood shakes may be used.

Some of the key interior features of a good quality home are:

- o Walls are taped and painted with some good quality wallpaper or paneling;
- o Kitchen cabinets are natural wood-veneer and bath areas have a large Pullman or vanity;
- o Countertops and splash are laminated plastic, ceramic tile, or simulated marble;
- o Some entry areas may be vaulted;
- o Doors are good quality, but still hollow core with good hardware;
- o Baseboards and casings are good material with mitered corners;
- o Closets are walk-ins;
- o There are ample linen or storage closets.

- **VERY GOOD QUALITY – CLASSES 5 or 5+ F, V, L, S, M or C**

- ❖ MARSHALL & SWIFT DESCRIPTION

- **VERY GOOD QUALITY**- Residences of Very Good Quality are typical of those built-in highquality tracts or developments and are frequently individually designed. Attention has been given to interior refinements and detail. Exteriors have good fenestration with some custom ornamentation.

Some of the exterior features of a very good quality home are:

- o Exterior walls have well designed fenestration with high quality sash. Custom ornamentation and trim are used;
- o Roofs are wood rafters and sheathing and have high quality roof materials such as wood, slate, and tile as well as large eaves and overhangs and may be irregular in shape.

Some of the key interior features of a very good quality home are:

- o Walls are taped and painted with high grade paper or vinyl, hardwood paneling, or ceramic tile;
- o Cabinetry may be specialty items such as cooking island, bar, desk, etc.;
- o Countertops and splash are high quality laminated plastic;
- o Ceilings, including those in entryways and master bedrooms, are often vaulted with some molding;
- o Doors are raised-panel hardwood with good quality hardware;
- o Closets are spacious walk-ins with large wardrobe and storage closets.

- **EXCELLENT QUALITY – CLASSES 6 or 6+ F, V, L, S, M or C**

- ❖ MARSHALL & SWIFT DESCRIPTION

- **EXCELLENT QUALITY**- Residences of Excellent Quality are usually individually designed and are characterized by the high quality of workmanship, finishes and appointments and the considerable attention to detail. Although residences at this quality level are inclusive of high-quality material and workmanship and are somewhat unique in their design, these costs do not represent the highest cost in residential construction.

Some of the key exterior features of an excellent quality home are:

- o Exterior walls have well designed fenestration with high quality sash.
 - o Walls will have custom ornamentation and trim. Select brick, cut stone, and high quality siding are used;
 - o Roof has heavy wood rafters and sheathing. Clay tile or slate roof is typical.
- Some of the key interior features of an excellent quality home are:
- o Walls are taped and painted with high grade vinyl, hardwood paneling, and ceramic tile;
 - o There is built-in book shelving with ample cabinets which may include specialty cabinetry items such as a cooking island, bar, desks, etc.;
 - o Bathroom cabinets are high quality;
 - o Cabinet tops are ceramic tile, marble, or the highest quality of laminate
 - o Ceilings are painted with molding and other ornamentation and are vaulted or cathedral;
 - o Doors are raised hardwood veneer or enameled with good quality hardware;
 - o Closets are spacious walk-ins with many built-in features. Linen closets are large.