

PRODUCER INFORMATION

Property feature definitions

When utilizing our Home Replacement Cost Estimator, the following will help you select/enter appropriate information about each property.

Property feature	Description
Attached garage	Located on the first floor or grade level, attached to main dwelling, has interior access to the living area but does not have finished living area above.
Built-in garage	Located on the first floor or grade level, attached to main dwelling, has interior access to the living area and has finished living area above.
Half-story	Finished area above the first floor, usually under the roof so it does not have full walls (may also be located over a built-in garage). Natural lighting is typically provided by dormers.
Finished basement	Area located completely or partially below grade level and below the living area, which has been finished with ceilings, lighting, interior partition walls, and flooring. The area is usually heated and includes plumbing. Costs attributed to this portion of the home assume the quality of the features and finishes are not equivalent to the main living area of the home.
Unfinished basement	Area located completely or partially below grade level and below the living area. Features may include concrete floors, masonry walls, and unfinished electrical and plumbing systems.
Enclosed porch	Area attached to the main house that is under the roof and enclosed with exterior walls and windows. Includes a finished ceiling and floor, electrical system, and (often) heating and air conditioning systems.
Screened porch	Area attached to the main house that is under the roof and enclosed with screened exterior walls. Includes a ceiling and a masonry or wood floor. May feature decorative posts or columns.
Open porch	Area attached to the main house that is under the roof. Includes a ceiling and a masonry or wood floor, but no exterior walls. May feature decorative posts or columns.
Open deck	Structure connected to an outside wall of the home. Could be constructed at grade level or attached to any level of the home. Cost estimate includes footings, structural supports, stairs, and railings, which are predominately constructed of wood.
Masonry patio/terrace	Structure connected to an outside wall of the home. Typically constructed above grade level. Cost estimate includes footings, concrete structural supports, stairs, and railings, which are constructed of masonry materials.



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