

# Architectural Style

The Architectural Style is a very important aspect to determine the replacement or reconstruction value of a home. You wouldn't insure a car without knowing its make and model, so why insure a house without knowing its construction style? The style of home tells the system a great deal about the house. It tells the system how many floors are most likely in the home, the window types generally associated with it, construction practices, architect's and builder's fees, etc.

The Architectural Style list is often intimidating if you are unfamiliar with architectural styles. However, there is an easy approach to determining the architectural style of the home you are estimating:

1. Ask your homeowner what style of home they have. Nine times out of ten, the homeowner knows the style.
2. If the homeowner doesn't know the style and you know what the house looks like, start by comparing it to some of the common architectural styles in the U.S.:

## 2-Family Home



A house with two dwelling units; each dwelling unit has a separate entrance

## American Four Square



A plain square two-and-a-half-story house; usually 4 rooms per floor, a front porch with wide stairs, and a hipped roof

## Basic



Any small, simple, square or rectangular home that is one story high with a slightly pitched roof

## Bi-Level



A house where entry is to a landing with a half flight of stairs to the upper level and a half flight to the lower level; upper and lower level (if finished) are considered living area

## Bungalow



A one- or one-and-a-half-story home with a slightly pitched, broad gable roof and a smaller roof covering either an open or screened porch

## Cape Cod



A wood-frame or shingled house with a steep roof; often has several dormers

## Colonial



One of the most common architectural styles; typically a two- to two-and-a-half-story house with a clapboard exterior (which may be covered with siding), gable roof (with a roof line parallel to the main road), central door, symmetrically arranged double-hung windows, and one or two chimneys

## Colonial, Spanish



A western style of home characterized as a long building with a covered porch and stucco exterior

### Contemporary



Any style of home that is currently built en masse by builders; characteristics can include irregular shapes, large windows and open floor plans

### Contractor Modern



Includes a range of modern houses built from the 1950s to the 1970s; usually with horizontal lines, overhanging eaves, recessed porch and exteriors in a mixture of wood (often stained), brick or stone

### Farmhouse



A simple box-shaped house with clapboard or shingle siding, a gable roof and often a wraparound porch

### Log



An Early American frontier style of housing made of logs; originally used during the settlement of the U.S. when lumber was not readily available

### Mediterranean



Homes of one to three stories with stucco exteriors and red roof tiles

### Ranch



Modern style of home with all of the rooms on one floor

### Split Level



Features staggered floor levels so that each level is about a half story above or below the adjacent one; typically the entry is at grade level

### Townhouse



A dwelling unit of usually two or more floors plus a garage; is attached to other similar units via party walls; typically found in condominiums and cooperatives or as part of a planned unit development

### Tri-Level



Features three staggered floor levels so that each level is about a half story above or below the adjacent one; typically the entry is at grade level

### Tudor



An English-style imposing looking house with fortress lines; siding is chiefly stone and brick with some stucco and half timbers; windows and doors have molded cement or stone trim around them

### Vernacular/Folk



A loosely defined term, usually referring to simple houses built with indigenous materials in a style unique to the specific area; home may be modeled after colonial or other plain clapboard styles

### Victorian



This encompasses several styles, Italianate, Mansard, Queen Anne and Victorian Gothic; characterized by gingerbread millwork, steep gable roofs, arched windows and towers with peaked roofs