WHEN IS THE GRADE “NOT” THE GRADE

• Why do we grade dwellings or what is the goal when setting the grade of the dwelling?

• What should you be looking for specifically when grading a dwelling?

• What components make up the grade of a dwelling?

• What adjustments should you be using for the different components?

• What adjustment rate or units should you be using when making an adjustment?
Why set a Grade?

- It is to arrive at Replacement Cost New or RCN
- Agree or Disagree?
- Why?
What makes up the Grade of a Dwelling?

- Quality of Construction
- Quantity of Construction
- Building Codes
- Framing
- Mechanical
- Fenestration (Placement of Windows and Doors)
- Shape
What should we be looking at?

- The components of the dwellings.
  - Roof
  - Windows
  - Doors
  - Mechanical
  - Siding
  - Interior Finish
  - Kitchens
  - Bathrooms
  - Basement Finish
Base Cost of 1600 SF, 1 Story Frame Dwelling with Basement. $124,720

- Define Base
  - Basic Shape
  - Gable Roof (4/12 pitch)
  - 1 window every 15 lineal feet of exterior wall
  - 2 entry doors
  - 1 bath (3 fixtures)
  - Full unfinished basement
  - 2 X 6 construction or equivalent
  - Central Heat
  - Other basics
Roof

What to look for?

- Materials
  - Rafts, Trusses, Shingles, Paper, Trim, and Metals
  - Type of Shingles, Asphalt, Metal, Slate, Shack,

- Design
  - Gable, Hip, Flat, Shed, Gambrel and others
  - Multiple Valleys and Ridges

- Pitch
  - 4-12, 5-12, 6-12, 8-12, 10-12 and 12-12
Trusses

- 32 Foot Common truss with 2 foot overhang.
  - 4/12 Pitch $75.99
  - 6/12 Pitch $93.79
  - 10/12 Pitch $132.24

- 32 Foot Scissor Truss with 2 foot overhang.
  - 6/12 Pitch Outside 3/12 Pitch Inside $95.79
Truss Percentages

- **Common Truss**
  - From 4/12 to 6/12 = +23.42%
  - From 4/12 to 10/12 = +74.02%
  - From 6/12 to 10/12 = + 40.99%

- **Scissor Truss Compared to Common Truss**
  - 6/12 Pitch = + 2.13%
Grade Table

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<th>100% Schedule</th>
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E: Executive Quality
1: Superior Quality
2: High Quality
3: Good
4: Average
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## Grade Percentages

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Shingles

Amount of Shingles
1600 SF Dwelling 32 x 50
4/12 Pitched Roof with 2 foot overhung.
= 2054 SFSA
6/12 Pitched Roof with 2 foot overhung.
= 2173 SFSA or a 5.79% increase
10/12 Pitched Roof with 2 foot overhung.
= 2530 SFSA or a 23.17% increase

Add 5% to the cost of the roof for each 1 foot of overhang.
Roof Adjustment

- 4/12 to 6/12 would be +6%
- 4/12 to 10/12 would be +25%
- What about changes in the roof line, valleys and dormers.
- 4/12 Roof cost is $6.75 PSF
- 6/12 Roof cost is $7.15 PSF
- 10/12 Roof cost is $8.44 PSF
Grade Adjustment

- 4/12 Roof cost is $6.75 PSF
- 6/12 Roof cost is $7.15 PSF
- 10/12 Roof cost is $8.44 PSF

- 4/12 Roof area is 2054 SF
- 6/12 Roof area is 2173 SF
- 10/12 Roof area is 2530 SF

- $6.75 \times 2054 = \$13,865$
- $7.15 \times 2173 = \$15,537$
- $8.44 \times 2530 = \$21,353$
Continued

- $6.75 \times 2054 = $13,865
- $7.15 \times 2173 = $15,537 = +$1,672 or 12.06%
- $8.44 \times 2530 = $21,353 = +$7,488 or 54%

- $1,672 / $124,720 = 1.34\% \text{ of Total Value}
- $7,488 / $124,720 = 6\% \text{ of Total Value}
Windows Double-Hung

- Jeld – Wen Windows Double Hung
  - 30 x 41 $165.00
  - 30 x 49 $180.00
  - Percent of Change = +9.09%
Windows

- Jeld-Wen Windows Casement
  - 29 x 41 = $217.00
  - 29 x 49 = $234.00
  - Percent of Change = +7.8%
Comparing Double – Hung Windows to Casement Windows

- 30 x 49 Double – Hung $180.00
- 29 x 49 Casement $234.00
- Percent of Change = +30.00 %
Standard Casement vs. Designer Casement = 300% Increase

NEW!

$629

25"W x 35"H 750 Designer Series® Casement Window

• Triple-pane, Low-E insulating glass saves energy and reduces noise
• 3/4" removable wood grilles
• Slimshade blinds between-the-glass
• Pella

20-year/10-year comprehensive warranty
• Available through Special Order

25"W x 47"H Special Order $704
25"W x 53"H Special Order $736
Base Windows

- One window every 15 lineal foot of exterior wall. So on a 32 x 50 dwelling I would see 10.93 windows.
- How many windows do we normally see in a house built today. I looked and it was 15 to 20.
- If a base dwelling includes 11 windows double-hung what is the adjustment for casement windows.
Window Adjustment

- 11 Double-hung Windows at $180 = $1980
- 11 Casement Windows at $234 = $2574
- That is a 30% increase in cost for just 11 windows.
- What if I had 16 casement windows?
  - 16 x $234 = $3744 or a 89% increase in the cost of windows over the base cost.
  - Cost difference $3,744 - $1,980 = $1,764
  - $1,764 / $124,720 = 1.4 % Change
Jeld Wen Arched Front Window = $1958
Jeld Wen Arched Window = $1081
Arched Windows

- 2 Double-Hung windows of equal size without the arched window above = $432.
- 2 Double-Hung windows with arched window above = $1081.
- $1081 / $432 = 250% increase.
Entry Doors

Half Lite
Sale $219 each
- 36"
- Triple pane insulated beveled glass with brass accents 414-6322, 6323
Special order at some locations in approximately 1 week.

Brass Beveled
Sale $219 each
- 32" or 36"
- Triple pane insulated beveled glass with brass accents 414-3542, 3552
- 32" special order at some locations in approximately 1 week.

Brass Oval
Sale $229 each
- 32" or 36"
- Triple pane insulated beveled glass with brass accents 414-6322, 6328
Special order at some locations in approximately 1 week.
Decorative Front Doors

**Tuscany**
- $399 each
  - 36"
  - Sculptured insulated glass
  - Pre-finished 414-6800, 6801

**Luminance**
- $448 each
  - 36"
  - Triple pane insulated beveled glass
  - Pre-finished 414-6824, 6825

Special order at some locations in approximately 1 week.
Double Lite Windows

- 36" Kenton With Two 14" Sidelites: $1,848 each
- 36" Tuscany With Two 14" Sidelites: $1,778 each
- 36" Saint Rafael With Two 14" Sidelites and Transom: $2,456 each
With and without lites

Boston
Single 36" Oak Door
$775 each

Oak Monarch
Single 36" Door
$775 each

36" Door With One 14" Sidelite
$1,247 each

36" Door With Two 14" Sidelites (Shown)
$1,718 each
Low to High on Pella Designer Doors

Limited lifetime warranty

$2224
36” Francesca Oak-Grain Full-Light Prefinished Fiberglass Entry Door Unit
• Decorative glass with nickel caming • Look and feel of real woodgrain • Won’t warp, split, dent or rust • Insulating glass for energy efficiency • Fits rough opening 36”W x 82”H • Available through Special Order • Lockset sold separately. Additional door styles available.

With Full Sidelites Special Order $5328
With Sidelites and Rectangular Transom Special Order $6747

$1985
36” Carina Wrought Iron 3/4-Light Prefinished Fiberglass Entry Door Unit
• Hammered glass with Carina wrought iron • Look and feel of real woodgrain • Won’t warp, split, dent or rust • Limited lifetime warranty • Fits rough opening 36”W x 82”H • Available through Special Order • Lockset sold separately.

Project essentials

Venetian Bronze Lido Entry Lever #289882 $38.97

$1071
36” Craftsman 8-Lite SDL Prefinished Fiberglass Entry Door Unit
• Clear glass with simulated divided light • Look and feel of real woodgrain • Won’t warp, split, dent or rust • Fits rough opening 36”W x 82”H • Available through Special Order • Lockset sold separately.
Typical Doors

$850

$1979
Crestline Door = $3160
Peachtree Door = $5439
High End Doors

72" Wellington
Meranti $5,245 each
Oak (shown) $5,608 each
Cherry $6,336 each

72" Fortress
Meranti $4,306 each
Oak (shown) $4,637 each
Cherry $5,261 each

Black wrought iron accents with matching handles; 84" nominal height.
What were they thinking?

**Wood**

- 4-9/16" wide matching solid wood frame with brickmould applied
- Compression weatherstrip
- Adjustable sill
- High profile solid wood mouldings
- Brass ball bearing hinges

**Doors Shown Finished**
Special order at all locations in approximately 5 weeks.

**36" Saint John-B With Wraparound Transom**
$13,630 each
## Grade Adjustments

### 100% Schedule

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- **E**: Executive Quality
- **1**: Superior Quality
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- **3**: Good
- **4**: Average
- **5**: Below Average
- **6**: Sub-standard
Siding

**Zero Payments & No Interest 'til 2010**

- Vinyl Siding
  - Double 4”
  - Sale: $379
  - Limited lifetime warranty
  - Woodgrain texture
  - 0.40” thickness
  - Each 8” x 126” piece covers approximately 8.33 sq. ft.
  - Sandstone & Khaki special order at some locations in approximately 1 week. Must be purchased in 13 piece quantities.

- Famous Brand Vinyl Siding
  - Premium Double 4”
  - Sale: $674 (that’s only $88/100 sq. ft.)
  - Limited lifetime fade warranty
  - 220 MPH wind warranty
  - Natural woodgrain appearance
  - 3/4” profile • 0.046” thickness
  - Each 8” x 126” piece covers approximately 8.33 sq. ft.
  - Deluxe Colors: $8.28
  - Blend Colors: $10.99

Special order at all locations in approximately 1 week.
Vinyl Siding .040
($45.48 Per 100 SF)

Sale $3.79 per piece

- Limited lifetime warranty
- Woodgrain texture
- .040" thickness
- Each 8" x 12'6" piece covers approximately 8.33 sq. ft.

146-1211-5479
Sandstone & Khaki special order at some locations in approximately 1 week. Must be purchased in 12 piece quantities.
Vinyl Siding .046
($80.88 Per 100 SF)

That is a 78% increase in the cost of materials
Vinyl Siding .050
$125.91 Per 100 SF

That is a 156% increase in the cost of materials.
Siding Adjustment

- .040 Siding = $45.48 Per 100 SF
- .046 Siding = $80.88 Per 100 SF
- .050 Siding = $125.91 Per 100 SF

$45.48 / $80.88 = 77.8% Increase in Cost
$80.88 / $125.91 = 155.6% Increase in Cost
$45.48 / $125.91 = 276.8% Increase in Cost
1600 SF Dwelling

- $32 \times 50 = 1600$ SF
- $164$ LF of Exterior Walls
- $164 \times 8 = 1312$
- $1312 / 100 = 13.12$
- $13.12 \times $45.48 = $596.69$
- $13.12 \times $80.88 = $1061.14$
- $13.12 \times $125.91 = $1651.9$
Siding Continued

- 1600 SF Dwelling RCN $124,720
- .040 Siding is standard in this case
- .046 Siding
  - $465 / $124,720 = .4%
- .050 Siding
  - $1055 / $124,720 = .8%
Faucets

Patriot $59
Faucets Continued

Bayhill $99

67 % increase
Faucets Continued

Avalon $109

85% increase
Lighting

Basic Room Light

Cost $89.00
Lighting Continued

Better Room Light

Cost $198.00

222 % increase
Ceiling Heights

- What does it cost to have a 9 foot ceiling?
- What does it cost to have a 10 foot ceiling?
- What does a tray ceiling cost?
## Exterior Costs

- **Studding**  PSFSA  $3.20
- **Sheathing**  PSFSA  $0.90
- **Building Paper**  PSFSA  $0.35
- **Insulation**  PSFSA  $0.90
- **Vapor Barrier**  PSFSA  $0.15
- **Siding (Vinyl)**  PSFSA  $2.75
- **Drywall**  PSFSA  $1.45
- **Paint**  PSFSA  $0.55

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**PSFSA**  $10.25
Interior Costs

- Drywall 2x4 wood studs/finished both sides $4.95
- Paint $0.55

PSFSA $5.50
Wall Height Adjustment

- Exterior wall of a 1600 SF dwelling with 8’ ceilings
- Base Cost of 1600 SF Dwelling = $124,720
- $32 \times 50 = 1600$ SF
- $32 + 32 + 50 + 50 = 164$ LF
- $8 \times 164 = 1312$ SFSA $\times 10.25$ PSF = $13,448$
- Interior Walls based on 160 LF of Interior walls
- Typical construction of a 1 Story is based on that if you multiple the square footage of the home times 10% you will get the lineal feet of interior walls. So in this case $1600 \times 10\% = 160$ LF of interior walls
- $160$ LF $\times 8 = 1280$ SFSA
- $1280 \times 5.50 = 7,040$
- $13,448 + 7,040 = 20,488$
Continued

- Exterior wall of a 1600 SF dwelling with 9’ ceilings
- Base Cost of 1600 SF Dwelling = $124,720
- $15,129 + $7,920 = $23,049
Ceiling Adjustments

- 8 Foot Ceiling = $20,488
- 9 Foot Ceiling = $23,049
- 10 Foot Ceiling = $25,610

Percentages

8’ Base
- 9’ +12.5% = $2,561 = 2.05% of Total Value
- 10’ +25% = $5,122 = 4.10% of Total Value
Interior Doors

- 40% off

Mahogany Flush
Sale $29.99 each
* 24" or 28" Hollow core door 411-3045-3074
30", 32" or 36" $34.99 411-3087-3139

Primed Arch 2-Panel
Sale $42.99 each
* 24" or 28" Smooth finish 411-0360-0363
30", 32" or 36" $44.99 411-0364-0371

Oaktowne® Pre-Finished Flush
Sale $49.97 each
* 18", 24" or 28" Hardboard hollow core door
* Woodgrain acrylic finish protects against stains and scratches 411-6524-6593
30", 32" or 36" $56.99 411-6502-6690

Base

Pine 6-Panel
Sale $79.96 each
* 18", 24" or 28" Premium 3/4" thick solid raised panels 411-4247-4280
* Special order at some locations in approximately 1 week $89.99 411-4293-4361
Interior Doors Continued

- Oak 6-Panel
  Sale $99.99 each
  - 18", 24" or 28"
  - Solid wood core door with oak veneer
  - 3/4" thick raised panels
  - Solid oak colonial stop 411-2059-2101
  - Special order at some locations in approximately 1 week

- Oak Flat 3-Panel
  Sale $117 each
  - 24" or 28"
  - Solid wood core door with oak veneer
  - Solid oak mitered stop 411-0380-0383
  - Special order at some locations in approximately 1 week

- Maple 6-Panel
  Sale $166 each
  - 18", 24" or 28"
  - Solid wood core door with maple veneer
  - Solid colonial mitered stop 410-2253-2255
  - Special order at all locations in approximately 1 week

- Cherry 6-Panel
  Sale $175 each
  - 18", 24" or 28"
  - Solid wood core door with cherry veneer
  - Solid colonial mitered stop 410-2291-2290
  - Special order at all locations in approximately 1 week
Door Adjustment

How Many Doors?
- 3 Bedrooms
- 2 Bathrooms
- 1 Laundry Room
- 7 Closet Doors
- 1 Basement Door

14 Basic Doors = 14 x $49.97 = $699.58
14 Six Panel Door = 14 x $99.99 = $1,399.86
$1,399 - $699 = $700
$700 / $124,720 = .5%
Heating and Cooling
Furnace

High AFUE 95+

Annual Fuel Utilization Efficiency
Air Conditioning

High SEER rating

Seasonal Energy Efficiency Ratio

2 Stage Compressor

Solar ready
Thermostat

One setting and leave it
Dwelling #1
Dwelling #2
Dwelling #3
Kitchen #3
Front Door #1
Front Door #2
Wow Room #1
Wow Room #2
Wow Room #3
## Build Sheet

### Great Room
- **Fireplace**: $4,200
- **Stone**: $3,100

### Lower Level
- **Bath**: $5,500
Grade Multiplier

Fireplace base cost x Grade Multiplier

$4,100 \times ? = $7,300

Lower Level Bath Cost x Grade Multiplier

$2,400 \times ? = $5,500
Grade ?

Fireplace $4,100 \times ? = $7,300

\[? = 178\%\]

Lower Level Bath $3,000 \times ? = $5,500

\[? = 183\%\]

Grade Table or Manual Level
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E: Executive Quality
1: Superior Quality
2: High Quality
3: Good
4: Average
5: Below Average
6: Sub-standard
Grade it

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What Grade?
2+5 Grade

A 1 STORY + BASEMENT
BRICK & FRAME DWELLING
2+10 Grade

2 + 10
A 2 STORY + BASEMENT FRAME & BRICK DWELLING
2 Grade

A 1 STORY + BASEMENT BRICK & FRAME DWELLING
Miss anything?

- Flooring
  - Vinyl vs. Laminate vs. Hardwood vs. Tile
- Bathrooms
  - Fiberglass vs. Tile
- Kitchen Cabinets
  - Oak vs. Maple vs. Cherry
  - Store vs. Custom
- Basement Finish
  - Owner vs. Builder
Review

- Base Cost is $124,720
- Roof Pitch 10-12 +6.0%
- Windows Casement +1.4%
- Vinyl Siding .050 +.8%
- Interior Doors 6 Panel +.5%
- Exterior Doors 2 Lite +.8%
- Wall Height 10’ Ceilings +4.2%
- Adjustment to Grade +13.7%
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Toilet House
Thank you for attending!!!!!!!