

The Architectural Style is a very important aspect of the e2Value system. 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.

e2Value's 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 the garage and one room are on the lower level with the remainder of the house above

**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 mass 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

**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**



Split level house with three levels; usually a central staircase; frequently a garage and/or family room on the lowest level and bedrooms on the top 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 term, Italianate, Mansard, Queen Anne and Victorian Gothic; characterized by gingerbread millwork, steep gable roofs, arched windows and towers with peaked roofs

The Architectural Style is a very important aspect of the e2Value system. 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.

e2Value's 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 this.
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 high value 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

**Adirondack**



Homes that use cedar log and twig-work patterns in their construction; typically found in upstate New York

**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, Custom**



Large Colonial style homes that have been customized for the owner; may have more complex shapes and features than a traditional Colonial

**Colonial, Spanish**



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

**Completely Custom**



A structure specifically designed for the homeowner by an architect and designer

**Contemporary**



Any style of home that is currently built en mass 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

**Designed by a Famous Architect**



Designed by a well-known architect who is featured in published works

**European Influenced**



An eclectic mix of styles with origins in European culture

**Farmhouse**



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

**Italianate**



A rectangular two- to three-story house with a very slightly pitched roof, tall thin windows and pronounced exterior moldings

**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

**Shingle Style**



A two- to three-story home with a wood shingled roof, exterior and foundation

**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

**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