

Home Style Guide

What in the world are all those home styles? We thought the same thing. These values are returned to our system from third-party technology we use for replacement cost valuation. To help decipher those tricky home styles, we created this guide for you.



Bungalow

A bungalow is a small, one-story house popular in the early 20th century typically with a front porch (either open or enclosed). The most common bungalows, including California bungalows, have wood siding or wood shingle exterior walls and wood shingle roofs. Large roof overhangs are common and walls flow front to back.



Cape Cod

A Cape Cod is a residence with two levels of living area characterized by a steep roof slope and dormers which project from the roof and have windows on their fronts. Because of the roof design, the area of the second floor is usually 40% to 70% of the ground floor area.



Colonial

A Colonial is a residence with finished living area on two floors. The area of each floor is approximately the same. The roof structure has a medium slope. The attic space is limited and is not intended for living area.



Contemporary

A contemporary home is a residence designed from combinations of square and rectangular geometric patterns blending both interiors and exteriors. Contemporary residences typically contain multiple roof lines where roofs are flat or flat with a slight pitch (shed roof). Exteriors are often plain with little or no ornate trim.



Cottage

A cottage is a small, one story cabin-like home, typically used as a seasonal home or a second dwelling on a property.



Federal/Union Colonial

A Federal Colonial is typically a 2 story home and is characterized by its flat roof and ornate wood trim along the exterior roof line. It is generally square in design and is typically an early 20th century or older structure. Exterior walls are normally painted wood. Also known as Union Colonial.



Mediterranean

A Mediterranean style home, including stucco exterior walls, typically pastel or white in color, red tile roof, arched openings and considerable use of wrought iron. Often found with arched windows and balconies.



Ornate Victorian

An ornate Victorian has 2.5 - 3 stories, typical of the architectural style in the late 19th century. Ornate Victorians usually have elaborate exterior and interior finishes. They also include bay windows, turrets, tall chimneys and extensive porches. **Use the Victorian style for less extensive use of finishes and trim including, typically, 18" gingerbread.**



Rambler

A rambler is a home with one story of living area. The roof structure typically has a medium slope. The attic space is limited and is not intended for living area.



Raised Ranch

A raised ranch is a residence with two levels of living area, with the lower level being completely finished and normally partially below grade (with no basement below it). The entrance is a split foyer entrance. **Note:** Bi-level, raised ranch, and split foyer styles could have a portion or the entire lower level unfinished.



Ranch

A ranch is a home with one story of living area. The roof structure typically has a medium slope. The attic space is limited and is not intended for living area.



Rowhouse

A row house is an attached single-family residence. Each row house unit is one of a group of two or more units adjoined by common walls. Such units never have units above or below, always have individual exterior walls, and never have more than two walls common with adjacent units. A center unit is inside a row with other units on either side.



Southwest Adobe

A southwest adobe style is made of adobe brick, found mainly in the southwest region of the United States. Decidedly Western in presentation with various wood beams for both support and ornamentation. Roofs are typically flat and made of brick and are usually coated with stucco.



Substandard

Subsidized or substandard is housing that resembles barracks or other low-grade habitational structures found more often as part of a government facility or government subsidized facility. These homes have limited trim. They typically comply with federal government codes but not necessarily standard building codes.



Townhouse

A town house is an attached, single-family residence. Each town house unit is one of a group of two or more units adjoined by common walls. Such units never have units above or below, always have individual exterior walls, and never have more than two walls common with adjacent units.



Queen Anne/Cape Anne

A Queen Anne is a traditional 2-1/2-story home usually of pre-1940 construction. Generous use of wood trim and interior and exterior finishes with high partition density inside. Also known as Cape Anne.