

# *The TGIF CHRONICLES*

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## THIS WEEKS NEWSLETTER CONTAINS:

1. Help – I need answers!  
Rick Collis, CGI Adjusters Inc, Surrey, BC
2. Voice Mail to the Editor  
Dan Lambert, Barclay Restorations, Vancouver, BC
3. You Asked - Appraisals  
Dale Clarke, Pioneer Agencies, Smithers, BC
4. Feature – Typical House Styles including Garages & Carports  
Perspective

### 1. HELP – I NEED ANSWERS!



Can anyone tell me what this man is doing and who is he? Why is he looking down the street? Did he bang his head? Who does he belong to?

Please email me at [rcollis@uab.ca](mailto:rcollis@uab.ca) and let me know.

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## 2. VOICE MAIL TO THE EDITOR

*Hey Ronnie – Has the TGIF newsletter ever taken off! You are getting a wide variety of people aren't you? How many are subscribing now? This is a good educational tool!*

Thanks Dan, we have adjusters, brokers, investigators, insurance company presidents, underwriters, and managers, as well as lawyers, investigators, project managers, accountants, etc. Our current subscriptions at the time of this edition are 104 – all by word of mouth. We have our first anniversary coming up which we will talk more on this.

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## 3. YOU ASKED– APPRAISALS

*Hi Ron, I just used the RCT method of determining a small residence in Smithers and am now totally confused. It is a raised basement one story home with a bi-level entry. When I use a one storey with finished basement I get \$ 150,000 and when I use a bi-level I get \$ 212,000. Which one is correct?*

Good question Dale. Although we never discussed this but if you used a 2 story with no basement – you would probably come up with a different answer again.

The home you refer to is commonly referred to as a “B C Box” and that is because it is usually only found in British Columbia. So you have to look at the quality of construction.

If the home has a finished ground floor similar to the finish on the main or upper floor consider it a two story with no basement.

If the home has a do it yourself finished ground floor considers it a one story with finished basement.

Or if the home has an unfinished ground floor consider it a one story with a basement.

The above would apply to bi level entry homes, and that is what they are a BI LEVEL ENTRY, not a BI LEVEL HOME.

## 4. TYPICAL HOUSE STYLES including GARAGES & CARPORTS

Here are some of the most popular house styles along with examples and descriptions including a garage section and a carport section.



### **ONE STORY:**

One-Story residences have one level of living area. The roof structure has a medium slope. The attic space is limited and is not intended for living area.



### **ONE AND ONE HALF STORY:**

One-and-One-Half-Story residences have two levels of living area. Characterized by a steep roof slope and dormers, the area of the upper level, whether finished or unfinished, is usually 40% to 60% of the lower level.



### **TWO STORY:**

Two-Story residences have two levels of finished living area. The area of each floor is approximately the same. The roof structure has a medium slope. The attic space is limited and is not designed for usable living area.



### **TWO STORY BI-LEVEL:**

Two-Story Bi-level residences have two levels of living area, but unlike a conventional Two Story, the lower level, which may be partially below grade, is partially unfinished. A distinguishing characteristic is its split-foyer entry.



### **TWO AND ONE HALF STORY:**

Two-and-One-Half-Story residences have three levels of living area. Also having a steep roof slope with dormers, the area of the third floor, whether finished or unfinished, is usually 40% to 60% of the second floor.



**SPLIT LEVEL:**

Split-level residences have three levels of finished living area: Lower level, intermediate level and upper level. The lower level is immediately below the upper level as in a Two Story. The intermediate level, adjacent to the other levels, is built on a grade approximately four feet higher than that of the lower level.



**MOBILE / MANUFACTURED HOUSING:**

Often referred to as mobile homes, these structures, whether on a permanent or semipermanent foundation, have a steel undercarriage as a necessary structural component.



**MULTIPLES:**

Multiples, often referred to as apartments, are multifamily residences, intended for permanent habitation, and are three stories or less.



**TOWN HOUSES AND DUPLEXES:**

Both Town Houses and Duplexes are single family, attached residences. They do not have other units above or below, do not have more than two walls that are common with adjacent units and always have individual exterior entries.



**URBAN ROW HOUSES:**

Urban Row Houses are single-family residences and can be either attached or detached. Unlike Town Houses, Urban Row Houses are usually individually built, with adjacent units not sharing common structural systems (i.e., roof, foundation, etc.). A distinguishing characteristic is that the living area is entirely on the second level. The ground floor, sometimes referred to as the basement level, usually contains the garage and utility area.

## GARAGES



### DETACHED GARAGES:

Detached Garages are freestanding buildings with independent structural systems (i.e., foundation, roof, etc.).



### ATTACHED GARAGES:

Attached Garages share a common wall with the residence.



### BUILT-IN GARAGES:

Built-in Garages have living area both adjacent to and above.



### BASEMENT GARAGES:

Basement Garages have living area above and have two to three walls below grade.

## CARPORTS



A Shed or Flat Roof has a two-dimensional roof structure.



A Gable Roof has a three-dimensional trussed roof system and is usually an extension of the residence roof structure.

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We leave you with this thought

**“The two most common elements on this planet are hydrogen and stupidity.”**

Have a great weekend!

**Executive Editor**  
**Sir Richard**

**Publisher**  
**Integral Property Loss Services**

**Editor**  
**The Old Man**

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If you have changed your email address or if you wish to be added to this newsletter or removed from this newsletter please email us at [integral@shaw.ca](mailto:integral@shaw.ca)

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**P. S.**



Here is this man again hiding behind a sign! **I really need some help here** because he keeps following me around! Please email me at [rcollis@uab.ca](mailto:rcollis@uab.ca) with some answers. Thanks Ricky

**Editor's Note: Yes Rick, you really do need some help.**