

RESIDENTIAL REAL ESTATE  
PROPERTY CLASSIFICATION  
GUIDE  
FOR  
SINGLE FAMILY HOMES



Nueces Central Appraisal District – 2026

## RESIDENTIAL SINGLE FAMILY

The Nueces Central Residential Real Estate Classification Guide for Single Family homes is used for estimating replacement cost of single-family residences. The Nueces Central Appraisal District utilizes the Marshall & Swift Residential Cost Index, which compiles cost data based on years of continual analysis of building costs for new residences. The Nueces Central Appraisal District uses the Square Foot method to determine replacement cost value, which is a cost estimating system based on the square footage of the residence and amenities.

Single-family homes vary widely in quality of construction, which is a major cost variable. Class 10 construction is the most expensive that is commonly encountered, and Class 1 is the minimum required under most building codes. Most homes with features that fall in class 4 through 7 are typically "spec" homes, built for sale to the public from stock plans. Class 8 through 10 are usually built from custom plans prepared by an architect retained by the property owner. Most single-family homes have some characteristics of several quality classes. These characteristics consist of the following: Foundation, Exterior Walls, Frame (wood or light metal) or Masonry (brick or block), Exterior Finish, Windows and Doors, Roof and Soffit, Interior Finish, Floor Finish, Bathrooms, Kitchen, Plumbing, and Electrical. Most homes have central heating and cooling, such as a furnace with ducting which carries conditional air to each room. Some homes have unit heating or cooling designed to heat or cool only a portion of the house. Unit heating and cooling includes floor or wall furnaces, baseboard electric heating and window or thru-the- wall coolers.

When more than basic design elements are present, we classify the quality of construction higher than would be warranted by material alone. For example, a circular room costs more than a square room, even when made using the same materials.

Two other variables determine cost in addition to quality and that is shape and size.

### Shape

The shape of the outside perimeter is an important consideration in estimating the total construction cost. Generally, the more complex the shape the more expensive the structure per square foot or floor area. The shape classification of multiple story or split-level homes is based on the outline formed by the outermost exterior walls, including the garage area, regardless of the varying level. Most structures have 4, 6, 8, or 10 corners. Small insets not requiring a change in the roof shape can be ignored when determining the shape.

### Size

Larger buildings cost more than smaller buildings, but larger buildings generally cost less per square foot than smaller buildings. Excluded from the main living area are garage, basement or attic spaces, and any porch that is not under the main roof. Costs for these structures will be calculated separately. The following are included in calculating the total living area square footage:

1. Everything inside the exterior walls of the main building.
2. Inset areas such as vestibules, entrances or porches outside the exterior wall but under the main roof.
3. Enclosed additions, annexes or lean-tos.
4. Attics, balconies, basements, garages or exterior porches are not considered living area and are not included in the total living area of the house.

## CLASS DESCRIPTIONS

### **CLASS R1- MINIMAL QUALITY**

The **MINIMAL QUALITY** residence is built to minimum building code requirements. The roof is a simple plan with minimum composition shingle covering, or built-up with gravel roof cover. The roof has a minimal roof pitch and roof overhang. Roof slope is less than 4 inches with a small open soffit and no eaves. The foundation is pier and beam. The exterior is comprised of perimeter wall, straight walls only, with no offset, and a simple box shape overall. The exterior shows no decorative details using inexpensive wood siding. Doors consist of hardboard and windows are typically aluminum clad, with wood frames. The interior is made up of smooth 3/8" gypsum board with few decorative details. The flooring is minimum-grade wood plank or sheet vinyl. The kitchen features very low-cost fixtures and there are minimum plumbing fixtures with one bathroom. The benchmark R1 class does not feature central heating and air and has a minimal number of light fixtures throughout the home. The kitchen typically features less than 10 linear feet of low-cost wall and paint grade wood cabinets with wooden or plastic laminate countertops and no built-in kitchen appliances

The following pictures have been provided as a guide only and provide an example of the exterior quality and construction for various residences of the R1 class. In most cases the interior improvements will be comparable with the exterior. However, in appraising a single residence, the appraiser must use their own judgement when designating the residential class of a home.







# 2026 COST SCHEDULE WORKSHEET

## Square Foot Method

### Minimal Quality

The Square Foot Method is based on the square footage of the residence. Land and the cost of development are not included in the Marshall & Swift unit cost. All material, labor costs, and the contractor costs incurred during the period of construction of an R1 Minimal Quality residence are reflected in the Marshall & Swift Replacement Cost table below.

### R1: Minimal Quality Construction

TOTAL AREA SQ FT	2026 MARSHALL & SWIFT UNIT COST
400	\$125.00
500	\$119.00
600	\$114.00
700	\$110.00
800	\$106.00
900	\$104.00
1000	\$101.00
1100	\$99.00
1200	\$97.00
1300	\$95.00
1400	\$93.00
1600	\$91.00
1800	\$88.50
2000	\$86.50
2200	\$84.50
2400	\$82.50
2600	\$81.00
2800	\$80.00
3000	\$78.50
3100	\$77.87
3200	\$77.32
3300	\$76.77
3400	\$76.22
3500	\$75.67
3600	\$75.20
3700	\$74.73
3800	\$74.26
4000+	\$73.32

## CLASS R2- LOW QUALITY

The **LOW-QUALITY** residence is similar to the R1 class home but may have minimal decorative fenestration details in the exterior and interior of the home. The roof is typically a higher pitch, with open soffits and eaves. Foundations may be pier and beam and in some instances slab on grade, or vented pier and beam with brick piers. The exterior is comprised of perimeter walls, with minimal decorative details using wood, hardboard, low quality brick veneer or inexpensive stucco siding accents. Doors and windows consist of hardboard and wood frames with nominal trim and ornamentation. Windows may range to standard grade, exterior/ interiors doors may range to builder grade, if the home has been updated. The interior is made up of smooth 3/8" gypsum, with modest decorative details. Flooring is minimum grade wood plank, sheet vinyl or inexpensive carpet. The kitchen features low-cost fixtures; there are minimum plumbing fixtures with one bathroom. R2 class homes usually have less than 10 linear feet of low-cost wall and base cabinets with wooden, Formica, or tiled countertops and 0-2 built in appliances in the kitchen. The benchmark R2 class may have window air-conditioned units, while newer R2 builds may have 1 central air unit.

The following pictures have been provided as a guide only and provide an example of the exterior quality and construction for various residences of the R2 class. In most cases the interior improvements will be comparable with the exterior. However, in appraising a single residence, the appraiser must use their own judgement when designating the residential class of a home.







# 2026 COST SCHEDULE WORKSHEET

## Square Foot Method

### Low Quality

The Square Foot Method is based on the square footage of the residence. Land and the cost of development are not included in the Marshall & Swift unit cost. All material, labor costs, and the contractor costs incurred during the period of construction of an R2 Low Quality residence are reflected in the Marshall & Swift Replacement Cost table below.

### R2: Low Quality Construction

TOTAL AREA SQ FT	2026 MARSHALL & SWIFT UNIT COST
400	\$125.00
500	\$119.00
600	\$114.00
700	\$110.00
800	\$107.00
900	\$104.00
1000	\$102.00
1100	\$99.50
1200	\$97.50
1300	\$95.50
1400	\$94.00
1600	\$91.00
1800	\$88.50
2000	\$86.50
2200	\$84.50
2400	\$83.00
2600	\$81.50
2800	\$80.00
3000	\$79.00
3100	\$78.37
3200	\$77.82
3300	\$77.26
3400	\$76.71
3500	\$76.16
3600	\$75.68
3700	\$75.21
3800	\$74.73
4000+	\$73.79

## CLASS R3- FAIR MINIMAL QUALITY

The **FAIR-MINIMAL QUALITY** residence is typical of the mass-produced house built to minimum standards. The home designs are simple rectangular shapes; sash windows and doors are few and low cost. The roof lines are plain and typically gable. Roof rafters or prefabricated trusses are made with plywood or other inexpensive sheathing, and the roof covering is lightweight composition shingle or built-up with gravel cover. The roof slope is usually less than 4 in 12 with a minimal eave. Some will have minimum ornamentation such as shutter, brick skirt or window boxes. The foundation is a continuous concrete perimeter, slab on grade, or pier and beam. The exterior features minimal fenestration where inexpensive sash is typical, and the front elevation may have inexpensive trim. The exterior walls are 4 side Hardi-plank or siding and may include a partial brick veneer. The interior walls are taped and painted drywall with enamel painted walls and ceilings. Inexpensive stock cabinets of paint-grade wood or vinyl veneer in the kitchen with a small pullman or vanity in the bathroom are commonly found. Countertops are laminated plastic with a small splash. Stock, hollow-core doors with inexpensive hardware are typical. The floor covering is typically lower cost carpet, vinyl laminate or contract grade tile covering. Closets are minimal in size.

The following pictures have been provided as a guide only and provide an example of the exterior quality and construction for various residences of the R3 class. In most cases the interior improvements will be comparable with the exterior. However, in appraising a single residence, the appraiser must use their own judgement when designating the residential class of a home.









# 2026 COST SCHEDULE WORKSHEET

## Square Foot Method

### Fair Minimal Quality

The Square Foot Method is based on the square footage of the residence. Land and the cost of development are not included in the Marshall & Swift unit cost. All material, labor costs, and the contractor costs incurred during the period of construction of an R3 Fair Minimal Quality residence are reflected in the Marshall & Swift Replacement Cost table below.

### R3: Fair Minimal Quality Construction

TOTAL AREA SQ FT	2026 MARSHALL & SWIFT UNIT COST
600	\$124.00
700	\$120.00
800	\$117.00
900	\$115.00
1000	\$112.00
1100	\$110.00
1200	\$109.00
1300	\$107.00
1400	\$106.00
1500	\$104.00
1600	\$103.00
1700	\$102.00
1800	\$101.00
2000	\$98.50
2200	\$97.00
2400	\$95.50
2600	\$94.00
2800	\$92.50
3000	\$91.50
3100	\$90.95
3200	\$90.40
3300	\$89.85
3400	\$89.40
3500	\$88.94
3600	\$88.48
3700	\$88.02
3800	\$87.57
4000+	\$86.74

## CLASS R4- FAIR QUALITY

The **FAIR QUALITY** residence is similar to the R3 class but may have additional decorative details in the exterior and interior of the home. Roof slope is usually less than 4 in 12 with a minimal eave. Roof lines may feature 1-4 elevations and are typically gable. Foundation may be pier and beam and/or slab on grade. Exterior walls feature good quality stucco, brick veneer, or wood siding, and some decorative trim. The interior is made up of textured drywall or plaster, some decorative trim, molding, or offsets and up to 9' ceilings. The flooring is generally better, sheet vinyl and average carpet, and may have a small area of tile or hardwood at entry. Doors and windows are of standard quality with the front door is decorative or paneled, interior doors are standard grade. Fixtures consist of plastic tub and shower in the master bath, one multi-sink bathroom, with standard contract grade plumbing fixtures per bathroom. Kitchens may have up to 3 built-in appliances.

The following pictures have been provided as a guide only and provide an example of the exterior quality and construction for various residences of the R4 class. In most cases the interior improvements will be comparable with the exterior. However, in appraising a single residence, the appraiser must use their own judgement when designating the residential class of a home.











# 2026 COST SCHEDULE WORKSHEET

## Square Foot Method

### Fair Quality

The Square Foot Method is based on the square footage of the residence. Land and the cost of development are not included in the Marshall & Swift unit cost. All material, labor costs, and the contractor costs incurred during the period of construction of an R4 Fair Quality residence are reflected in the Marshall & Swift Replacement Cost table below.

### R4: Fair Quality Construction

TOTAL AREA SQ FT	2026 MARSHALL & SWIFT UNIT COST
600	\$136.00
700	\$132.00
800	\$128.00
900	\$125.00
1000	\$123.00
1100	\$120.00
1200	\$118.00
1300	\$116.00
1400	\$115.00
1500	\$113.00
1600	\$112.00
1700	\$110.00
1800	\$109.00
2000	\$107.00
2200	\$105.00
2400	\$103.00
2600	\$101.00
2800	\$99.50
3000	\$98.50
3100	\$97.91
3200	\$97.32
3300	\$93.73
3400	\$96.23
3500	\$95.74
3600	\$95.25
3700	\$94.76
3800	\$94.26
4000+	\$93.38

## CLASS R5- AVERAGE MINIMAL QUALITY

The **AVERAGE MINIMAL QUALITY** residence is usually mass-produced designs and by most standards, the quality of material and workmanship is acceptable, but does not reflect custom craftsmanship. Roof slopes will increase, as well as the overhangs and complexity of the roof style. The roof slope is usually 5 in 12 or less with rafters or prefabricated trusses. The roof covering is made of exterior-grade plywood or wood sheathing with a medium-weight composition shingle or a metal roof cover. Foundation is reinforced concrete or concrete block. The exterior may contain multiple changes in wall height and in some instances, there may be decorative details present. Good quality stucco or wood siding, some decorative trim or brick veneer accent is typical. Better fenestration and ornamental trims are found on the street exposure. Doors and windows are of good quality, maybe larger in size, where the front door features some decorative elements, and windows have trim or molding present. The interior doors are of good grade and maybe paneled. The interior is made up of textured drywall or plaster with some decorative details or offsets, ceilings are 9'. The flooring is generally better, sheet vinyl, average carpet, or hardwood with masonry or tile at the entry and kitchen. Fixtures consist of plastic tub and shower in the master bath or may feature tiled walls with backsplash accents. One multi-sink bathroom with some decorative elements may be present, with standard plumbing fixtures per bathroom. The kitchen typically has 15 linear feet of low-cost wall and base cabinets, low-cost tile or acrylic countertops and may feature up 4 built in appliances. This residence home may feature recessed lighting in the kitchen and living area.

The following pictures have been provided as a guide only and provide an example of the exterior quality and construction for various residences of the R5 class. In most cases the interior improvements will be comparable with the exterior. However, in appraising a single residence, the appraiser must use their own judgement when designating the residential class of a home.









# 2026 COST SCHEDULE WORKSHEET

## Square Foot Method

### Average Minimal Quality

The Square Foot Method is based on the square footage of the residence. Land and the cost of development are not included in the Marshall & Swift unit cost. All material, labor costs, and the contractor costs incurred during the period of construction of an R5 Average Minimal Quality residence are reflected in the Marshall & Swift Replacement Cost table below.

### R5: Average Minimal Quality Construction

TOTAL AREA SQ FT	2026 MARSHALL & SWIFT UNIT COST
600	\$145.00
800	\$137.00
1000	\$132.00
1200	\$127.00
1300	\$125.00
1400	\$124.00
1500	\$122.00
1600	\$121.00
1700	\$119.00
1800	\$118.00
1900	\$117.00
2000	\$116.00
2100	\$115.00
2200	\$114.00
2400	\$112.00
2600	\$110.00
2800	\$109.00
3000	\$107.00
3200	\$106.00
3400	\$104.73
3600	\$103.56
3800	\$102.50
4000	\$101.42
4200	\$100.49
4400	\$99.53
4600	\$98.69
4800	\$97.83
5000	\$97.10
5200	\$96.35
5400	\$95.61
5600+	\$94.98

## CLASS R6- AVERAGE QUALITY

The **AVERAGE QUALITY** residence is similar to the R5 class but may have additional decorative details in the exterior and interior of the home. The roof slope is usually 5 in 12 or less with composition shingle shake, clay tile, or metal roof covering with enclosed soffit over windows and entrance or the perimeter of the home. Foundation is reinforced concrete. The exterior has several wall offsets and architectural details. The exterior walls may have good stucco, masonry veneer or wood siding, with stone accents. Better fenestration and ornamental trims are found on the street exposure. Doors and windows consist of larger sizes. Skylights maybe featured. A stain-grade front door and good interior doors are present. The interior is made up irregular walls and decorative details like molding, trim and wood paneling with higher ceilings at the entry way. The flooring consists of marble tile entry, good carpet, hardwood or vinyl elsewhere. The kitchen typically features 20 linear feet of stock wall and base cabinets, tiled, granite or acrylic countertops with backsplash accent and a breakfast serving bar. An R6 kitchen typically features 5-6 built in appliances. The bathroom fixtures consist of a tile shower with tub, 10' of counter space, and a compartmented bathroom with good plumbing fixtures per bathroom. Recessed lighting may be featured in the living room, kitchen and bathrooms.

The following pictures have been provided as a guide only and provide an example of the exterior quality and construction for various residences of the R6 class. In most cases the interior improvements will be comparable with the exterior. However, in appraising a single residence, the appraiser must use their own judgement when designating the residential class of a home.









## 2026 COST SCHEDULE WORKSHEET

### Square Foot Method

#### Average Quality

The Square Foot Method is based on the square footage of the residence. Land and the cost of development are not included in the Marshall & Swift unit cost. All material, labor costs, and the contractor costs incurred during the period of construction of an R6 Average Quality residence are reflected in the Marshall & Swift Replacement Cost table below.

### R6: Average Quality Construction

TOTAL AREA SQ FT	2026 MARSHALL & SWIFT UNIT COST
600	\$162.00
800	\$153.00
1000	\$146.00
1200	\$141.00
1300	\$138.00
1400	\$136.00
1500	\$134.00
1600	\$133.00
1700	\$131.00
1800	\$129.00
1900	\$128.00
2000	\$127.00
2100	\$125.00
2200	\$124.00
2400	\$122.00
2600	\$120.00
2800	\$118.00
3000	\$117.00
3200	\$115.00
3400	\$113.62
3600	\$112.36
3800	\$111.21
4000	\$110.06
4200	\$109.02
4400	\$107.99
4600	\$107.07
4800	\$106.15
5000	\$105.34
5200	\$104.54
5400	\$103.73
5600+	\$103.04

## CLASS R7- GOOD CUSTOM QUALITY

The **GOOD CUSTOM QUALITY** residence may be either mass-produced as part of above-average residential developments or custom-built for individual owners. Good quality standard materials are used throughout with attention to architectural design, both in refinement and detail. In rare cases some ICF (Insulated Concrete Form) homes will fall into this category. Interiors are well finished, while exteriors feature quality fenestration and increasingly incorporate ornamental materials and other architectural enhancements. The roof is typically multi-pitched, finished with quality materials such as composition shingles, shake, tile or metal roof covering with enclosed soffit over windows and entrances or throughout the perimeter of the home. The foundation is constructed or reinforced concrete and may incorporate grade details. The exterior features custom wall offsets and architectural details, including some parapets or larger openings. Most surfaces are finished with stone or masonry veneer complimented by quality stucco or wood siding in other areas. Doors and windows include larger window openings and stain-grade front doors, and well-crafted interior doors. Skylights maybe featured. Interior walls are typically irregular layouts with ornamental wall detailing such as molding, trimming or wall paneling and often feature higher cathedral ceilings. The kitchen has 20 linear feet of stock wall and base cabinetry, with granite, tile or acrylic countertops and a breakfast bar with 6 or more built-in appliances. Additional interior features may include compartmentalized bathrooms with a tiled shower and tub accented with quality plumbing fixtures with 10 feet of counter space or his and her vanities. Flooring typically includes marble or tile in the entryway, with hardwood, good quality carpet or tile in other areas. An R7 home features recessed lighting or upgraded light fixtures.

The following pictures have been provided as a guide only and provide an example of the exterior quality and construction for various residences of the R7 class. In most cases the interior improvements will be comparable with the exterior. However, in appraising a single residence, the appraiser must use their own judgement when designating the residential class of a home.









## 2026 COST SCHEDULE WORKSHEET

### Square Foot Method

#### Good Custom Quality

The Square Foot Method is based on the square footage of the residence. Land and the cost of development are not included in the Marshall & Swift unit cost. All material, labor costs, and the contractor costs incurred during the period of construction of an R7 Good Custom Quality residence are reflected in the Marshall & Swift Replacement Cost table below.

### R7: Good Custom Quality Construction

TOTAL AREA SQ FT	2026 MARSHALL & SWIFT UNIT COST
800	\$181.00
1000	\$174.00
1200	\$168.00
1400	\$163.00
1600	\$159.00
1800	\$156.00
1900	\$154.00
2000	\$153.00
2100	\$152.00
2200	\$150.00
2400	\$148.00
2600	\$146.00
2800	\$144.00
3000	\$142.00
3200	\$140.00
3400	\$139.00
3600	\$137.00
3800	\$136.00
4000	\$135.00
4200	\$133.79
4400	\$132.71
4600	\$131.63
4800	\$130.68
5000	\$129.74
5200	\$128.79
5400	\$127.98
5600	\$127.04
6000+	\$125.55

## CLASS R8- BETTER CUSTOM QUALITY

The **BETTER CUSTOM QUALITY** residence shares many features with Class R7 but exhibits a higher level of architectural and decorative design detail. ICF (Insulated Concrete Form) construction becomes more prevalent. Exteriors typically feature masonry veneer, high-quality stucco, or a combination of both across most surfaces. Customization is more common, with increased use of custom windows, skylights, and decorative architectural elements. Balconies, courtyards and outdoor kitchens are more common. Most properties feature two to four exterior doors. Interiors often include multiple wall offsets, framed openings and ceiling heights of 10 to 12 feet in main living areas. Kitchens feature 20 to 25 linear feet of quality vase and wall cabinetry with tile splash, granite or synthetic stone counter tops and may include up to 8 built-in appliances. More bathrooms than bedrooms may be prevalent. Bathrooms are outfitted with high-quality plumbing fixtures, large tile showers, soak in tubs accented by backsplash. Recessed lighting is more frequently used, larger walk-in closets, linen storage closets with upgraded shelving are present.

The following pictures have been provided as a guide only and provide an example of the exterior quality and construction for various residences of the R8 class. In most cases the interior improvements will be comparable with the exterior. However, in appraising a single residence, the appraiser must use their own judgement when designating the residential class of a home.











# 2026 COST SCHEDULE WORKSHEET

## Square Foot Method

### Better Custom Quality

The Square Foot Method is based on the square footage of the residence. Land and the cost of development are not included in the Marshall & Swift unit cost. All material, labor costs, and the contractor costs incurred during the period of construction of an R8 Better Custom Quality residence are reflected in the Marshall & Swift Replacement Cost table below.

### R8: Better Custom Quality Construction

TOTAL AREA SQ FT	2026 MARSHALL & SWIFT UNIT COST
800	\$204.00
1000	\$195.00
1200	\$188.00
1400	\$182.00
1600	\$178.00
1800	\$173.00
1900	\$172.00
2000	\$170.00
2100	\$168.00
2200	\$167.00
2400	\$164.00
2600	\$161.00
2800	\$159.00
3000	\$157.00
3200	\$155.00
3400	\$153.00
3600	\$151.00
3800	\$150.00
4000	\$148.00
4200	\$146.67
4400	\$145.48
4600	\$144.30
4800	\$143.26
5000	\$142.23
5200	\$141.19
5400	\$140.30
5600	\$139.27
6000+	\$137.64

## CLASS R9- VERY GOOD QUALITY CUSTOM

The **VERY GOOD QUALITY CUSTOM** residence is typical of high-quality tracts or developments. It is also frequently an individually designed home in the custom home bracket. Special attention is given to detail, fenestration, and ornamentation of the exterior as well as the interior refinements. Irregular shapes, multiple angles and offsets will be common, as well as large eaves and overhangs. The roof presents multiple pitches, elevations and may feature clay tiles roof covering, metal or premium composition shingle covering. The foundation is a continuous, reinforced concrete perimeter. The exterior wall fenestration is high-quality sash, custom trim, and ornamentation. The interior walls are taped and painted drywall with hardwood paneling, or ceramic tiles accents. Floor coverings may feature high-quality carpet, hardwood, plank wood or ceramic tile. The kitchen features ample amount of cabinetry, and may include specialty items such as a cooking island, bar, desk area, and up to 8 built in appliances. The countertops feature high quality quartz, granite, stone or marble with ceramic tile or custom backsplash. Ceilings are mostly painted drywall with some molding and trim. Vaulted, coffered, tray, wooden beam or cove ceilings will usually be found in the entry, living room and master bedrooms. Raised-panel hardwood veneer or enameled doors with good quality hardware, molding and casing trims or arched doorways may be featured. Spacious walk-in closets or wardrobes with large linen closets, custom cabinetry and shelving are present. Bathrooms include dual vanities, soaking tubs, separate shower featuring tiled accented walls and higher-end plumbing fixtures.

The following pictures have been provided as a guide only and provide an example of the exterior quality and construction for various residences of the R9 class. In most cases the interior improvements will be comparable with the exterior. However, in appraising a single residence, the appraiser must use their own judgement when designating the residential class of a home.









## 2026 COST SCHEDULE WORKSHEET

### Square Foot Method

#### Very Good Custom Quality

The Square Foot Method is based on the square footage of the residence. Land and the cost of development are not included in the Marshall & Swift unit cost. All material, labor costs, and the contractor costs incurred during the period of construction of an R9 Very Good Custom Quality residence are reflected in the Marshall & Swift Replacement Cost table below.

#### R9: Very Good Custom Quality Construction

TOTAL AREA SQ FT	2026 MARSHALL & SWIFT UNIT COST
1200	\$204.00
1400	\$198.00
1600	\$193.00
1800	\$188.00
2000	\$184.00
2200	\$181.00
2300	\$179.00
2400	\$178.00
2500	\$176.00
2600	\$175.00
2800	\$173.00
3000	\$170.00
3200	\$168.00
3400	\$166.00
3600	\$164.00
3800	\$162.00
4000	\$161.00
4200	\$159.00
4400	\$158.00
4600	\$156.58
4800	\$155.16
5000	\$153.73
5200	\$152.47
5400	\$151.36
5600	\$150.10
5800	\$148.99
6000	\$147.88
6400+	\$145.99

## CLASS R10-VERY GOOD LUXURY CUSTOM

The **VERY GOOD LUXURY CUSTOM** residence features unique design in the luxury bracket; the quality of craftsmanship is considered above average housing in a community. The architecture of the luxury custom home will be more complex in shape and may feature more than 2 stories and higher end amenities such as elevators, multiple living areas, private guest quarters, and expansive outdoor entertainment areas. The roof is a multi-level, slate or metal cover or clay tile roof with large soffits, eaves and overhangs offering covered outdoor porch or deck space. Foundations are a continuous, reinforced concrete perimeter slab. The exterior features a complex design with multiple indentations, unique structures like rotundas and overlook points. The exterior walls feature many architectural details and can be stucco with stone accents, brick veneer with stucco accents, or Hardi-plank with wood ornamentation accents. The interior features open living/ kitchen space with ornamentation details like stone or wooden columns with ceilings over 12' feet offering grand entry ways. The kitchens feature larger entertainment spaces with expansive cabinetry and countertop space. Custom cabinetry and fixtures, high end appliances featuring gourmet amenities like pot filler drips, beverage bars, culinary islands, wine chillers and ice makers are common. Bathrooms feature custom cabinetry, with dual vanities, and countertop space, larger soaking tub and expansive stand in, tiled showers with upgraded plumbing fixtures. Floor coverings may be slate, marble, tile, or wood plank accented with ornamentation.

The following pictures have been provided as a guide only and provide an example of the exterior quality and construction for various residences of the R10 class. In most cases the interior improvements will be comparable with the exterior. However, in appraising a single residence, the appraiser must use their own judgement when designating the residential class of a home.









# 2026 COST SCHEDULE WORKSHEET

## Square Foot Method

### Very Good Luxury Custom Quality

The Square Foot Method is based on the square footage of the residence. Land and the cost of development are not included in the Marshall & Swift unit cost. All material, labor costs, and the contractor costs incurred during the period of construction of an R10 Very Good Luxury Custom Quality residence are reflected in the Marshall & Swift Replacement Cost table below.

### R10: Very Good Luxury Custom Quality Construction

TOTAL AREA SQ FT	2026 MARSHALL & SWIFT UNIT COST
1200	\$221.00
1400	\$214.00
1600	\$209.00
1800	\$203.00
2000	\$199.00
2200	\$195.00
2300	\$193.00
2400	\$192.00
2500	\$190.00
2600	\$188.00
2800	\$185.00
3000	\$183.00
3200	\$180.00
3400	\$178.00
3600	\$176.00
3800	\$174.00
4000	\$172.00
4200	\$170.00
4400	\$169.00
4600	\$167.48
4800	\$165.96
5000	\$164.44
5200	\$163.09
5400	\$161.90
5600	\$160.55
5800	\$159.37
6000	\$158.18
6400+	\$156.16

## RESIDENTIAL DEPRECIATION TABLES

Year Life Expectancy Residential Depreciation Tables							
Marshall & Swift Tables				True Automation Depreciation Tables			
Effective Age In Years	45YLER	60YLER	70YLER	Effective Age In Years	45YLER	60YLER	70YLER
1	1%	0%	0%	1	99%	100%	100%
2	2%	1%	1%	2	98%	99%	99%
3	3%	2%	1%	3	97%	98%	99%
4	4%	3%	2%	4	96%	97%	98%
5	6%	4%	2%	5	94%	96%	98%
6	7%	4%	3%	6	93%	96%	97%
7	8%	5%	4%	7	92%	95%	96%
8	10%	6%	4%	8	90%	94%	96%
9	11%	7%	5%	9	89%	93%	95%
10	13%	8%	5%	10	87%	92%	95%
11	14%	9%	6%	11	86%	91%	94%
12	15%	10%	7%	12	85%	90%	93%
13	17%	11%	8%	13	83%	89%	92%
14	19%	12%	8%	14	81%	88%	92%
15	21%	12%	9%	15	79%	88%	91%
16	23%	13%	10%	16	77%	87%	90%
17	25%	15%	10%	17	75%	85%	90%
18	27%	16%	11%	18	73%	84%	89%
19	28%	17%	12%	19	72%	83%	88%
20	30%	18%	13%	20	70%	82%	87%
21	32%	19%	13%	21	68%	81%	87%
22	34%	20%	14%	22	66%	80%	86%
23	36%	21%	15%	23	64%	79%	85%
24	38%	23%	16%	24	62%	77%	84%
25	40%	24%	17%	25	60%	76%	83%
26	43%	25%	18%	26	57%	75%	82%
27	45%	26%	19%	27	55%	74%	81%
28	47%	28%	20%	28	53%	72%	80%
29	49%	29%	21%	29	51%	71%	79%
30	52%	31%	22%	30	48%	69%	78%
31	54%	32%	23%	31	46%	68%	77%
32	56%	34%	24%	32	44%	66%	76%
33	58%	35%	25%	33	42%	65%	75%
34	60%	37%	27%	34	40%	63%	73%
35	62%	38%	28%	35	38%	62%	72%
36	65%	40%	29%	36	35%	60%	71%
37	67%	41%	30%	37	33%	59%	70%
38	69%	43%	32%	38	31%	57%	68%
39	70%	45%	33%	39	30%	55%	67%
40	72%	47%	35%	40	28%	53%	65%
41	73%	49%	36%	41	27%	51%	64%
42	75%	51%	38%	42	25%	49%	62%
43	76%	52%	39%	43	24%	48%	61%
44	77%	54%	41%	44	23%	46%	59%
45	80%	55%	42%	45	20%	45%	58%
46	80%	57%	44%	46	20%	43%	56%
47	80%	59%	45%	47	20%	41%	55%
48	80%	61%	46%	48	20%	39%	54%
49	80%	62%	47%	49	20%	38%	53%
50	80%	64%	49%	50	20%	36%	51%
51	80%	65%	51%	51	20%	35%	49%
52	80%	66%	52%	52	20%	34%	48%
53	80%	68%	54%	53	20%	32%	46%
54	80%	69%	55%	54	20%	31%	45%
55	80%	70%	57%	55	20%	30%	43%
56	80%	71%	58%	56	20%	29%	42%
57	80%	72%	60%	57	20%	28%	40%
58	80%	72%	61%	58	20%	28%	39%
59	80%	73%	63%	59	20%	27%	37%
60	80%	75%	64%	60	20%	25%	36%
61	80%	75%	65%	61	20%	25%	35%
62	80%	75%	67%	62	20%	25%	33%
63	80%	75%	68%	63	20%	25%	32%
64	80%	75%	70%	64	20%	25%	30%
65	80%	75%	71%	65	20%	25%	29%
66	80%	75%	72%	66	20%	25%	28%
67	80%	75%	73%	67	20%	25%	27%
68	80%	75%	74%	68	20%	25%	26%
69	80%	75%	75%	69	20%	25%	25%
70	80%	75%	76%	70	20%	25%	24%

Effective age is the age indicated by the condition and utility of a structure and is based on an appraiser's judgment and interpretation of market perception, according to the Appraisal Institute. Estimating effective age is a crucial step in appraising Residential property. Condition is typically the decisive factor when making an effective age determination, based on the extension of economic life that occurs when a structure is kept up, remodeled or otherwise altered in excess of its chronological age. Therefore it is imperative that the field appraiser take careful consideration of the physical condition of each structure in relation to individual as well as "typical" condition.

## AMENITIES LIST

The following is a list of amenities for residential properties. These improvements are typically measured structures that are valued based on the class and a percentage of the Residential Unit Cost.

<b>RESIDENTIAL AMENITIES PRICE LIST</b>						
CODE	NAME	% OF MA		CODE	NAME	% OF MA
ATR	ATRIUM	20%		EPO	ENCLOSED PORCH/PATIO	20%
AG	ATTACHED GARAGE	40%		LQ	LIVING QUARTERS	60%
BAL	BALCONY	15%		LOFT	LOFT	100%
PH	POOL HOUSE (BATH HOUSE)	50%		OP	OPEN PORCH	5%
BWY	BREEZEWAY	10%		PAT/CS	PATIO/CONCRETE SLAB	5%
CPY	CANOPY	5%		REC	RECREATION ROOM	60%
CTY	COURTYARD	10%		SPO	SCREENED PORCH/ PATIO	15%
CBAL	COVERED BALCONY	20%		SOL	SOLARIUM	25%
CPAT	COVERED PATIO	10%		UTIL	UTILITY ROOM	25%
CPO	COVERED PORCH	10%				

## SPECIAL PRICED AMENITIES

The following is a list of special priced amenities. These improvements are typically not measured and are not valued based on the residential class of a property.  
This is the standard price for these amenities.

<b>RESIDENTIAL AMENITIES PRICE LIST- SPECIAL PRICED</b>					
CODE	NAME	PRICE	CODE	NAME	PRICE
BARN	BARN (RESIDENTIAL)	\$35/sq. ft.	MTUB	METAL UTILITY BLDG	\$30/sq. ft.
BD	BOAT DOCK	\$40/sq. ft.	OK	OUTDOOR KITCHEN	\$10,000/ea.
BTHS	BOAT HOUSE	\$50/sq. ft.	OK-L	OUTDOOR KITCHEN-LARGE	\$15,000/ea.
BL	BOAT LIFT	\$8,500/ea.	PALAPA	PALAPA	\$20/sq. ft.
BS	BOAT SLIP	\$6,500/ea.	PERG	PERGOLA	\$15/sq. ft.
CABA	CABANA	\$25/sq. ft.	PIER	PIER	\$20/sq. ft.
CP	CARPORT	\$20/sq. ft.	SA	SAUNA	\$6,000/ea.
CSD	COVERED SUN DECK	\$45/sq. ft.	STG/SH	STORAGE/SHED	\$25/sq. ft.
CWD	COVERED WOOD DECK	\$45/sq. ft.	SOLP-L	SOLAR PANEL- LARGE	\$33,700/ea.
D-CPAT	DETACHED COVERED PATIO	\$20/sq. ft.	SOLP-M	SOLAR PANEL- MEDIUM	\$26,600/ea.
DGF	DETACHED GARAGE FRAME	\$40/sq. ft.	SOLP-S	SOLAR PANEL- SMALL	\$19,900/ea.
DGM	DETACHED GARAGE MASON	\$45/sq. ft.	STBL	STABLES	\$25/sq. ft.
ELE-L	ELEVATOR- LARGE	\$25,000/ea.	SD	SUN DECK	\$40/sq. ft.
ELE	ELEVATOR- SMALL	\$15,000/ea.	SP-L	SWIMMING POOL-LARGE	\$45,000/ea.
FP	FIREPLACE	\$3,500/ea.	SP-M	SWIMMING POOL-MEDIUM	\$30,000/ea.
FP-OD	FIREPLACE- OUTDOOR	\$3,000/ea.	SP-S/C	SWIMMING POOL-SMALL	\$15,000/ea.
FP-OD L	FIREPLACE- OUTDOOR LARGE	\$4,000/ea.	TC	TENNIS COURT	\$50,000/ea.
GAZ	GAZEBO	\$15,000/ea.	WD	WOOD DECK	\$40/sq. ft.
GR	GREENHOUSE	\$60/sq. ft.	WKSP	WORKSHOP	\$40/sq. ft.
HT	HOT TUB	\$10,000/ea.			