

Mobile-Manufactured Home Cost Estimator

Insured _____ Date _____
 Date Purchased _____ Cost \$ _____
 Estimated Market Value _____
 Policy No. _____

CLASS I II III IV V

CONDITION AND REMAINING LIFE

Age of Home: _____ Years

Condition: Excellent Good Average

Base Cost Tables

Costs include delivery, set-up, utility and electrical hook-ups, hurricane foundation systems, and permits and fees. Costs reflect exterior dimensions of the unit excluding the hitch.

| | CLASS I – BASIC | CLASS II – ECONOMY | CLASS III – AVERAGE | CLASS IV – CUSTOM | CLASS V – DELUXE |
|-------------|---|---|---|---|---|
| |  |  |  |  |  |
| Living Area | Price Per Square Foot | Price Per Square Foot | Price Per Square Foot | Price Per Square Foot | Price Per Square Foot |
| 500 | \$32.70 | \$39.20 | \$46.00 | \$55.50 | \$65.80 |
| 550 | 31.20 | 37.40 | 44.50 | 54.00 | 63.10 |
| 600 | 30.00 | 35.90 | 43.30 | 52.60 | 60.80 |
| 650 | 28.90 | 34.50 | 42.10 | 51.40 | 58.80 |
| 700 | 27.90 | 33.30 | 41.00 | 50.20 | 57.20 |
| 750 | 27.00 | 32.20 | 40.10 | 49.30 | 55.70 |
| 800 | 26.10 | 31.20 | 39.20 | 48.40 | 54.40 |
| 850 | 25.30 | 30.30 | 38.40 | 47.50 | 53.40 |
| 900 | 24.70 | 29.50 | 37.70 | 46.70 | 52.50 |
| 950 | 24.10 | 28.80 | 37.10 | 46.00 | 51.60 |
| 1,000 | 23.50 | 28.00 | 36.50 | 45.20 | 50.80 |
| 1,050 | 23.00 | 27.40 | 35.90 | 44.60 | 50.10 |
| 1,100 | 22.40 | 26.80 | 35.30 | 44.00 | 49.50 |
| 1,150 | 22.10 | 26.40 | 34.80 | 43.40 | 48.90 |
| 1,200 | 21.70 | 25.80 | 34.40 | 43.00 | 48.30 |
| 1,300 | 20.90 | 24.90 | 33.50 | 41.90 | 47.30 |
| 1,400 | 20.20 | 23.90 | 32.60 | 41.00 | 46.40 |
| 1,500 | 19.60 | 23.20 | 31.80 | 40.30 | 45.80 |
| 1,600 | 19.00 | 22.60 | 31.20 | 39.50 | 45.20 |
| 1,700 | 18.50 | 22.00 | 30.60 | 38.90 | 44.60 |
| 1,800 | 18.10 | 21.40 | 30.00 | 38.10 | 44.20 |
| 1,900 | 17.50 | 20.80 | 29.50 | 37.50 | 43.70 |
| 2,000 | 17.10 | 20.30 | 28.90 | 37.10 | 43.30 |
| 2,100 | 16.80 | 19.90 | 28.50 | 36.50 | 43.00 |
| 2,200 | 16.40 | 19.40 | 28.20 | 36.00 | 42.70 |
| 2,300 | 16.10 | 19.10 | 27.70 | 35.60 | 42.20 |
| 2,400 | 15.80 | 18.70 | 27.30 | 35.10 | 42.10 |
| 2,500 | 15.50 | 18.40 | 27.00 | 34.70 | 41.80 |
| 2,600 | 15.30 | 18.10 | 26.70 | 34.40 | 41.50 |
| 2,700 | 15.00 | 17.80 | 26.40 | 33.90 | 41.50 |
| 2,800 | 14.70 | 17.50 | 26.10 | 33.60 | 41.20 |
| 2,900 | 14.60 | 17.10 | 25.80 | 33.30 | 41.00 |
| 3,000 | 14.40 | 17.00 | 25.50 | 33.00 | 40.70 |

Price Per Sq. Ft. _____ x Sq. Ft. _____ = Base Cost \$ _____

Class Specifications

The following specifications have been compiled to help you easily evaluate a residence, clearly differentiate the classes, and accurately choose the cost table. Compare the unit to the descriptions below, note the necessary dimensions, and record the appropriate additional features, age, and condition. If a residence has specifications of two classes, a half class may be more appropriate.

Select the cost table carefully; choosing the right base cost is crucial to the accuracy of the final cost estimate.

| CLASS I | CLASS II | CLASS III | CLASS IV | CLASS V |
|--|---|--|---|---|
| <ul style="list-style-type: none"> – best described as basic – single-wide unit – no exterior ornamentation – flat, steel roof – inexpensive or no skirting – few windows which are small – plastic interior trim and fixtures – minimal living area – one full bath – if built before 1976, may not meet current building codes | <ul style="list-style-type: none"> – best described as economy – most often a single-wide unit – usually no awnings or exterior ornamentation – steel or aluminum siding often set vertically with a colored cap – simple steps – plain skirting – steel roof coverings, possibly asphalt shingles in newer models – flat or slightly pitched roofs – few windows which are usually small – 7' ceiling heights – plastic hardboard interior wall coverings – prefinished particleboard cabinets – one full bath – very few built-ins, if any – if built before 1976, may not meet current building codes | <ul style="list-style-type: none"> – best described as average – includes single-wide and double-wide units – usually includes some awnings, shutters, carport or porch covers, and porches or decks – horizontal aluminum or wood siding is common – average or better skirting is used as an ornamentation rather than a cover – steel or asphalt shingle roof coverings with a slight pitch, usually 3/12 – better quality steps, such as up and overs – larger and more "house-like" windows – 7'-8' ceiling heights – plastic hardboard wall coverings with some wainscoting – prefinished particleboard and real wood cabinets – one or one-and-a-half baths – built-ins include a garbage disposal, range, range hood, and smoke alarm | <ul style="list-style-type: none"> – best described as custom – well designed and constructed – generally a double-wide unit – triple-wides fit into this category – shutters and plenty of exterior trim – siding is similar to that of a conventional house – skirting is good quality and decorative – asphalt shingle roof coverings with overhangs, soffits, gutters, and a pitch of 3/12 or 4/12 – a number of windows of varied sizes, shapes, and styles – 8' ceiling heights – painted and wallpapered interior walls – two full baths with one adjacent to the master bedroom – may have floorings of expensive materials such as oak parquet or tile – island kitchens and French models – built-ins include a garbage disposal, range, range hood, and smoke alarm | <ul style="list-style-type: none"> – best described as deluxe or "house-like" – individually designed floor plans – removable running gear – extensive exterior trim and shutters – painted, wallpapered, and hardwood interior walls – siding is similar to that of a conventional house and is extended to the ground – conventional house roof with asphalt, shake, or slate shingle roof covering – a number of various sized windows including bay or picture windows – 8' ceiling heights – two full baths with one adjacent to the master bedroom – high quality hardwood and tile flooring – kitchens include ceramic tile counters and quality cabinetry – built-ins include a garbage disposal, range, range hood, and smoke alarm |

Disclaimer: Citizens Property Insurance Corporation does not in any way represent, warrant or guarantee to any person or entity using or relying upon the data as above presented, that the amount of coverage that may be determined by using these replacement cost values is adequate to repair or rebuild any specific building.

Additional Features

AIR CONDITIONING

Costs include the appropriate size ductwork and installation.

| | | |
|-----------|---------------------|--|
| | Average Cost | |
| Central | \$2,450 | |
| Heat pump | \$2,950 | |

SKIRTING

Costs include installation.

| | | | | | | |
|----------------|-------------|---------------------|----|--------------------------|-------|----------|
| | | Average Cost | or | Cost per lin. ft. | | |
| Aluminum | Single-wide | \$1,065 | | \$7.20 x | _____ | lin. ft. |
| | Double-wide | 1,225 | | | | |
| Brick | Single-wide | 4,810 | | 32.50 x | _____ | lin. ft. |
| | Double-wide | 5,525 | | | | |
| Concrete block | Single-wide | 3,230 | | 21.85 x | _____ | lin. ft. |
| | Double-wide | 3,710 | | | | |
| Fiberglass | Single-wide | 1,320 | | 8.95 x | _____ | lin. ft. |
| | Double-wide | 1,520 | | | | |
| Steel | Single-wide | 770 | | 5.20 x | _____ | lin. ft. |
| | Double-wide | 880 | | | | |
| Vinyl | Single-wide | 920 | | 6.20 x | _____ | lin. ft. |
| | Double-wide | 1,050 | | | | = _____ |

PATIO OR CARPORT COVERS

Costs include aluminum frame, cover, and installation.

| | | | | | |
|----------------------|---------------------|----|-------------------------|-------|-----------------|
| | Average Cost | or | Cost per sq. ft. | | |
| Patio/Carport Covers | \$2,550 | | \$5.10 x | _____ | sq. ft. = _____ |

UTILITY SHED

| | | | | | |
|--|---------------------|----|-------------------------|-------|-----------------|
| | Average Cost | or | Cost per sq. ft. | | |
| | \$1,245 | | \$8.70 x | _____ | sq. ft. = _____ |

WINDOW OR DOOR AWNINGS

Costs include installation.

| | | | | | |
|----------------|---------------------|----|--------------------------|-------|------------------|
| | Average Cost | or | Cost per lin. ft. | | |
| Fabric | \$235 | | \$46.90 x | _____ | lin. ft. = _____ |
| Fixed aluminum | 310 | | 62.25 x | _____ | lin. ft. = _____ |

PORCHES OR DECKS

Enclosed porches include framing, roofing, a foundation, exterior wall materials and windows, interior wall finishes, and minimal electrical service. Open porches or decks include a foundation, framing, and railings. Costs include installation.

| | | | | | |
|----------------------------------|---------------------|----|-------------------------|-------|-----------------|
| | Average Cost | or | Cost per sq. ft. | | |
| Glass or vinyl enclosed aluminum | \$7,635 | | \$34.70 x | | |
| Raised aluminum screened porch | 4,115 | | 18.70 x | | |
| Screened aluminum or wood | 3,290 | | 14.95 x | | |
| Platform deck | 1,950 | | 8.85 x | _____ | sq. ft. = _____ |

ROOM ADDITIONS

| | | | | | |
|--------------------|---------------------|----|-------------------------|-------|-----------------|
| | Average Cost | or | Cost per sq. ft. | | |
| Slide-out/roll-out | \$1,840 | | \$26.30 x | | |
| Tip-out | 2,275 | | 32.50 x | | |
| Frame | 8,125 | | 33.85 x | | |
| Concrete block | 10,790 | | 44.95 x | _____ | sq. ft. = _____ |

ROOF STRUCTURES

| | | | | | |
|--------------------|---------------------|---------|-------------------------|----------|-----------------|
| | Average Cost | or | Cost per sq. ft. | | |
| Conventional roof | Single | \$6,360 | | \$7.95 x | |
| | Double | 9,260 | | | |
| Aluminum roof over | Single | 4,600 | | 5.75 x | _____ |
| | Double | 6,700 | | | sq. ft. = _____ |

Base Cost (From Reverse Side) = _____

Replacement Cost New (Additional Features Total + Base Cost) = _____

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| RCN |
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Depreciation

These factors combine the effects of age and observed conditions. Determine the unit's actual age, and then determine physical condition based on these definitions:

- EXCELLENT** The unit is in nearly perfect condition
- GOOD** Though still attractive and useful, the unit shows signs of minor deterioration.
- AVERAGE** Normal wear and tear due to both climate and to deferred maintenance are apparent. The unit is not as attractive as a unit in good condition, but obviously still useful.

RESIDUAL TABLES

| | | | | | | | | | | | | | |
|-----------------------|----------------|------------|------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | CLASS I | | | | | | | | | | | | |
| Effective Age: | 1-2 | 3-4 | 5-6 | 8 | 10 | 12 | 14 | 16 | 18 | 20 | 22 | 24 | 25 |
| Excellent | .99 | .98 | .96 | .92 | .85 | .77 | .69 | .62 | .54 | .46 | .39 | .36 | .35 |
| Good | .96 | .95 | .90 | .83 | .75 | .67 | .60 | .52 | .45 | .35 | .30 | .25 | |
| Average | .96 | .90 | .84 | .77 | .70 | .62 | .54 | .47 | .39 | .31 | .24 | | |

| | | | | | | | | | | | | | |
|-----------------------|---------------------|------------|------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | CLASS II-III | | | | | | | | | | | | |
| Effective Age: | 1-2 | 3-4 | 5-6 | 8 | 10 | 12 | 14 | 16 | 18 | 20 | 23 | 26 | 29 |
| Excellent | .99 | .98 | .97 | .95 | .92 | .86 | .80 | .74 | .67 | .60 | .50 | .40 | .37 |
| Good | .98 | .96 | .92 | .87 | .82 | .76 | .70 | .64 | .57 | .50 | .40 | .32 | .27 |
| Average | .96 | .93 | .87 | .82 | .77 | .71 | .65 | .59 | .52 | .44 | .35 | .25 | |

| | | | | | | | | | | | | | |
|-----------------------|-------------------|------------|------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | CLASS IV-V | | | | | | | | | | | | |
| Effective Age: | 1-2 | 3-4 | 5-6 | 8 | 10 | 13 | 16 | 19 | 22 | 25 | 28 | 31 | 34 |
| Excellent | .99 | .98 | .97 | .96 | .95 | .89 | .80 | .72 | .64 | .55 | .47 | .43 | .38 |
| Good | .98 | .96 | .96 | .90 | .85 | .80 | .70 | .62 | .55 | .45 | .37 | .32 | .28 |
| Average | .97 | .94 | .90 | .86 | .80 | .74 | .66 | .57 | .49 | .40 | .32 | .28 | |

Residual Factor _____ x RCN _____ =

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| RCNLD |
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