



The question about **Shape** is one of the nine entries that are necessary in the Mainstreet® Residential estimator. Unlike other insurance-to-value tools, we ask that users enter the shape instead of the number of corners. Corners increase a home's building cost since corners require more materials and more labor/time to construct. Furthermore, corners can complicate the supporting structure of the home that is necessary for upper floors and the roof.

In developing this tool, we needed to address both corners AND how the corners are laid out. Users told us they were uncomfortable counting corners and felt more comfortable determining a home's overall shape.

The distinction between the number of corners and the home's shape is necessary in order to develop better replacement cost numbers since there can be two homes with the same number of corners but very different shapes. A home could have 4 corners but if none are at 90 degrees that would make it an angular-shaped home. That has a higher replacement cost than a rectangular home, which also has four corners but all are 90 degree angles.

How the shape that is chosen will affect the replacement cost depends upon **all** the other entries, from location, size, style, quality, etc. With that in mind, here are a few things to remember regarding the shape:

- Use your first instinct as you imagine looking at the home from above. Only take into consideration the living area - ignore the garage, porches, decks, etc. when determining the shape of the home.
- The Contemporary shape usually follows a Contemporary style home. These styles are popular with newer construction in the tract communities that have been built in the last 20 years or so.
- Use Square shape only when you have a square home where all sides are of equal length. If the sides are not of equal length, use Rectangular.
- If a Rectangular home has a room bumped out on the back, it is now most likely L-Shaped or T-Shaped. Smaller bump-outs can change the shape as well. Again, use your first instinct.
- When the Complicated, Unique, Angular, Curvy and Rounded shapes are used, the system will take that into account along with the quality of the home. Those shapes are usually associated more with custom homes.

Here are some graphic examples of the shapes:



Angular  
(few to no right angles)



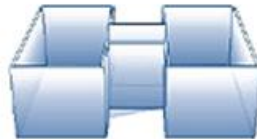
Complicated



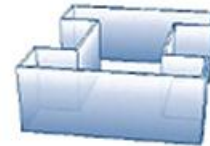
Contemporary



Curvy  
(extensive curves)



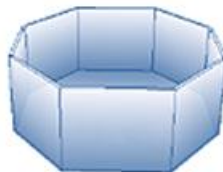
H-Shaped



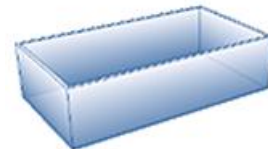
I-Shaped



L-Shaped



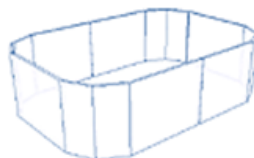
Octagonal



Rectangular



Rectangular with  
Angled Wing



Rounded



Square



T-Shaped



U-Shaped



Unique