

HOW MUCH DO I NEED?

Step 1. DWELLING CALCULATOR

Determine total room count. (See below)

Room Count Calculation

TABLE A Enter "1" for each unit listed below	
	Kitchen
	Dining Room
	Living Room
	Bedroom(s)
	Den, Study, Office, or Other Specialty Rooms
	Family or Recreation Room
TABLE B Enter "½" for each unit listed below	
	Dinette
	Breakfast Room
	Total Unit Count (Table A + Table B)

Dwelling Room Count

Step 2: DETERMINE PERSONAL PROPERTY QUALITY

The quality of personal property must be judged by considering all of the items within the unit. The presence or absence of specific elements or groups of elements shouldn't limit the choice of quality. It can, however, be an indicator in proceeding with further evaluation. If fine china, silver, and crystal glassware are found, quality is not automatically limited to luxury. However, if these are found along with a designer wardrobe, furnishings, and window hangings, the decision would start leaning toward luxury.

The following items are the best indicators of the quality of personal property:

- Furniture
- Window hangings
- Wardrobe

Conversely, the following items have little or no relation to judging the quality of personal property: televisions, radios, stereos, and electronics; cameras and photographic equipment; sporting goods; musical instruments; and appliances. These items are approximately the same for all classes.

Economy

- Discount store quality furniture with stapled, light softwood framing and synthetic coverings.
- Window coverings are of functional quality.
- Minimal amounts of silver, china, glassware, and jewelry.
- Wardrobe is functional, but may include some pieces of good quality.
- Appliances, television, radio, and stereo equipment may be of lesser quality and quantity than standard, but not necessarily.

Standard

- Department store quality furniture with hardwood construction, good quality fabric coverings, and wood workmanship.
- Window coverings are of good quality and are coordinated with the furnishings. If landlord-owned, they are designed to attract tenants.
- Might include silver, china, glassware, and jewelry.
- Good quality wardrobe.
- Some original artwork may decorate the walls.

Luxury

- Fine quality furniture with hardwood construction, expensive fabric coverings, and above average workmanship. May include a considerable number of antiques.
- Draperies, curtains, and blinds are custom made, using quality fabrics and special rods.
- Probably includes silver, china, glassware and jewelry.
- Above average quality wardrobe.
- Original artwork decorates the walls.

PERSONAL PROPERTY QUALITY



Economy

Standard

Luxury

Step 3: PERSONAL PROPERTY ROOM COUNT

APARTMENTS

	Economy	Standard	Luxury
2	\$21,600	\$30,900	\$34,000
2½	22,500	32,100	35,300
3	23,300	33,300	36,600
3½	24,200	34,500	39,900
4	25,000	35,700	44,100
4½	25,900	37,000	48,300
5	26,700	38,200	53,300
5½	27,600	39,400	57,300
6	28,400	40,600	59,100
6½	29,300	41,800	60,800
7	30,100	43,000	62,600
7½	31,000	44,200	64,400
8	31,800	45,500	66,100
8½	32,700	46,700	67,900
9	33,500	47,900	69,700
			1999

For each additional ½ room, add \$850 for economy, \$1,210 for standard, and \$1,830 for luxury apartments.

CONDOMINIUMS

	Economy	Standard	Luxury
2	\$21,700	\$31,100	\$41,100
2½	23,800	34,100	45,000
3	25,900	37,100	49,000
3½	28,000	40,100	53,000
4	30,100	43,100	56,900
4½	32,200	46,100	60,900
5	34,300	49,100	64,800
5½	36,400	52,000	68,800
6	38,500	55,000	72,800
6½	40,600	58,000	76,700
7	42,700	61,000	80,700
7½	44,800	64,000	84,700
8	46,900	67,000	88,600
8½	49,000	70,000	92,600
9	51,100	73,000	96,600
9½	53,200	76,000	100,500
10	55,300	79,000	104,500
10½	57,400	82,000	108,400
11	59,500	85,000	112,400
11½	61,600	88,000	116,400
12	63,700	91,000	120,300
			1999

For each additional ½ room, add \$2,100 for economy, \$2,995 for standard, and \$3,960 for luxury condominiums.

Included in the base table are costs of appliances and window hangings. If these are landlord-owned and not to be included, deduct \$2,250 for economy, \$3,270 for standard, and \$4,660 for luxury apartments. If the carpeting is tenant-owned and to be included, add \$1,625 for economy, \$2,375 for standard, and \$3,370 for luxury apartments.