

Building Construction Types

All buildings are classified according to their construction type. Type I is least combustible and Type V is most combustible. The more combustible a building is and the more hazardous the use is, the more the maximum allowable area is limited. All construction types and use groups are allowed to have increased areas by using sprinklers.

Type I (I-A or I-B)

Typically these are concrete frame buildings made of noncombustible materials. All of the building elements (structural frame, bearing walls, floors and roofs) are fire resistance rated.

Type II (II-A or II-B)

These buildings are constructed of noncombustible materials. Typically these are masonry bearing walls structures with steel studs for walls and steel bar joists for floor and roof structures. II-A has fire rated building elements (structural frame, bearing walls, floors and roofs). II-B is the most common construction type for commercial buildings because the building elements are not required to be fire resistance rated but still must be non-combustible.

Type III (III-A or III-B)

Type III construction is that type of construction in which the exterior walls are of noncombustible materials and the interior building elements are of any material permitted by the code (combustible or non-combustible). This is typical of buildings with masonry bearing walls and wood roofs or floors.

Type IV (IV-A or IV-B)

Type IV construction (Heavy Timber, HT) is that type of construction in which the exterior walls are of noncombustible materials and the interior building elements are of solid or laminated wood without concealed spaces. This is Heavy Timber construction which is not common except perhaps in some worship facilities.

Type V (V-A or V-B)

Type V construction is that type of construction in which the structural elements, exterior walls and interior walls are of any materials permitted by code; typically wood frame construction. V-A requires fire rated assemblies for all building elements (structural frame, bearing walls, floors and roofs); this is often seen in older construction that predates sprinklers but still not commonly used. V-B is very common because it does not require any fire rating.

IMPORTANT: Paladin Risk Management, Ltd. is a risk management consultancy company and the information it provides should not be interpreted as insurance, coverage, or legal advice. The information provided should be interpreted in line with insurance and legal methodologies as they relate to your business practices and/or procedural guidelines.