

**Single Family House -
Appraisal Analysis of Fire
Damage**

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INVESTIGATION

In order to establish what materials were used in the construction of the gutted basement rooms, the owner provided receipts for the suspended ceiling system, prefinished wall paneling, insulation, floor covering, doors, baseboards and light fixtures.

In preparation for this appraisal, these invoices were checked against current prices; samples of materials were evaluated in the balance of the house. Labour performance rates and data for various trades were checked. Consideration for appraisal costs was investigated; material supply data was checked.

The following consultants, suppliers and manuals were used in preparation: Alberta Mortgage and Housing, Nelson Lumber, Windsor Plywood, Kott Electric, Jewell and Dunseath Plumbing and Heating, Builder Floor Center, Canac Kitchen, the A.S.C.R., and the Alberta Builders Code.

INSPECTION

The inspection was performed on January 16, 1993 by Douglas Rowe accompanied by the owner Mr. Bill Roberts and his Insurance Adjuster, Mr. Pat Smith.

The house is an 1100 sq. ft. wood framed bungalow set on a concrete foundation complete with 8" walls on footings and a floating concrete floor. The interior is fully developed and finished except for the West and centre basement storage rooms which were framed only. Prior to the fire the following is true:

- i. **THE STRUCTURE** is framed with #2 and better kiln dried fir and spruce S4S material.
 - a) The main level is set on 2 x 10 fir joists 16" o.c. with single 2 x 10 rim joints. The main bearing beam is a 4 ply 2 x 10 fir unit supported by the concrete foundation wall and three 3 1/2" steel teleposts 12 ft. o.c. The perimeter and partition walls are 2 x 4 spruce 16" o.c. with double top plates. The rough opening for the doors and windows are framed with the same material. The fireplace may be construed as part of the structure because it is a free standing 8" brick unit with a clay lined flu. The exterior walls have been sheathed with 3/8" construction grade spruce plywood. The 3/4" tongue and groove fir subfloor is glued and nailed directly onto the 2" x 10" joists. The exterior walls are insulated with R12 x 15" friction fit Pink fiberglass batts covered with a 4 mil poly vapour barrier. No interior walls are insulated.
 - b) The attic is a 4/12 pitch, cut up configuration with 2 x 4 engineered trusses 24" o.c. and 2 ft. overhang. Three gable ends trusses are evident on the three gables. Lookout rafters are installed on the North and South gables. The exterior is sheathed with 7/16 o.s.b. board. The measured insulation is a "blown in" cellulofibre with an R value of 37. A 4 mil poly vapour barrier is also installed. No insulation stops were evident.

- c) The basement perimeter and partition walls are framed with 2 x 4 spruce 16" o.c. with double top plates. The perimeter wall framing has been installed as tight as possible to the 8" concrete walls. The rough opening for the windows and doors is also framed with 2 x 4 spruce. All perimeter walls are insulated with R12 x 15 Pink fiberglass batts and covered with a 4 mil poly vapour barrier except for the centre storage room which is framed only. The 8" concrete walls are set on a concrete footing. These walls made up of 30 MPA concrete with 1/2" aggregate have a height of 9 ft. and form the perimeter of the basement. There is also a 25 MPA 1/2" aggregate mesh and rebar reinforced floating concrete floor.

ii. EXTERIOR FINISHINGS are as follows:

- Roof - 210 lb. grey IKO shingles.
 - galvanized turbine roof vent.
 - one 8" galvanized chimney.
 - one 4" P.V.C. stack.
 - 5' x 3' brick chimney complete with galvanized flashing.
- Facia - 6" fir painted with alkyd white.
- Trough - 4" prefinished aluminum with only two aluminum down spouts located on the East and West sides of the South elevation.
- Soffits - prefinished vented aluminum on all overhangs.
- Elevations - the West elevation has:
 - a combination of face brick, painted 1 x 6 tongue and groove clear cedar installed vertically.
 - two white prefinished 14" x 84" artificial window shutters either side of the master bedroom window.
 - 24" x 24" brick pillar at the corner of the entry overhang.
 - 2 x 6 painted fir moulding at the eaves line.
 - face brick clad fireplace chase.
 - precast 5 ft. 3 step entry stairs.
 - 74" x 36" double aluminum sliding window unit in the master bedroom.
 - 3'0" x 6' 8" prefinished tri lite storm door over a 6 panel varnished 2' 8" x 6' 8" x 1 3/4" solid core cedar door.
 - two 45" x 51" sealed units in the living room.
 - 2 1/2" painted brick moulds around all windows and doors.

- 24" parging is interrupted only where the brick feature walls are.

The North and South elevation has:

- parging 2 ft. up from grade
- # 2 mix white stucco from the parging to 8 1/2 ft. levels.
- 2 x 6 painted fir moulding at the gable lines.
- painted 1 x 6 tongue and groove vertical cedar on the gables.
- a gable end attic vent on the North and South.
- a painted wood framed 12" x 30" awning basement window located 12" above grade on both elevations.
- 42" x 54" sealed unit in the dining room North elevation.
- 69" x 34" double aluminum slider on South elevation centre bedroom.
- 37" x 27" double aluminum slider on South elevation en suite bathroom.
- 2 1/2" painted brick moulds on main level windows only.
- a painted fence consisting of 1 x 6 x 6 spruce pickets, 2 x 4 spruce rails and 4 x 4 pressure treated spruce posts set in concrete structure from the North elevation to the driveway.

The East elevation has:

- parging 2 ft. up from grade
- # 2 mix white stucco from the parging to the eaves line.
- a painted 2 x 6 fir moulding at the eaves line.
- 3'0" x 6'8" aluminum storm door over a painted 2'8" x 6'8" x 1 3/4" solid core fir door c/w Weiser lock and 31" x 20" lite.
- 6' x 7' prefinished aluminum bypass patio door c/w screen on kitchen wall.
- 69" x 34" double aluminum slider on S.E. bedroom wall.
- 2 1/2" painted brick mould around all windows and doors.
- 2 standard 110 volt exterior light fixtures, one alongside the back door and one alongside the patio door.
- the electrical service meter and one exterior outlet located to the South of the patio door.
- a painted fir constructed 18" x 12" milk shoot is located to the North of the back door.

- the stained deck consists of 6" x 6" pressure treated posts set on concrete pilings, 2 x 8 fir joists, 2 x 4 cedar deck, 1 x 6 scroll cut rail pickets with 2 x 4 cedar rails. The deck is multi level and spans the entire back (East) of the house.
- the property is treed and landscaped.

iii. INTERIOR FINISHES are as follows:

Entry, Living Room and Dining Room

- | | | |
|--------------------|---|---|
| Walls | - | 1/2" drywall painted with alkyd flat, 4' x 8' diagonal and 6' x 8' vertical 1 x 6 tight knot oiled cedar feature walls. |
| Ceilings | - | 1/2" drywall with a texture finish. |
| Electrical | - | Standard 110 volt entry light, chandelier in dining room, 5 outlets and 2 double switches. |
| Window Covering | - | two 45" x 78" and one 45" x 51" mini blinds muntin bars over 2 sealed units. |
| Doors | - | Prefinished white metal 1/2 louvre bifolds closet doors-opening 4' x 8'. |
| Closets | - | 4' x 2' with prefinished closet shelf and rod painted. |
| Plumbing & Heating | - | Three 13" heat registers. |
| Cabinets | - | nil |
| Mouldings | - | 1 9/16 F.J. pine hospital base board - painted, three o/s corner cedar mouldings on cedar feature walls - oiled. |
| Floor Coverings | - | "Desirable" 100% nylon carpet on 1/2" 5.5 density underpad. |

Other - 6' x 8' face brick fireplace c/w wrought iron screen and slate hearth.

Kitchen

Walls - 1/2" drywall painted with alkyd semi-gloss.

Ceilings - 1/2" drywall with a texture finish.

Electrical - 220 Volt stove outlet, 110 volt double light and shades, 110 volt track light (2 units) over fridge door, 4' florescent fixture in oiled cedar light box c/w lenses, 4 outlets, 2 switches.

Window Covering - fibreglass vertical blinds c/w valance.

Doors - opening only.

Closets - nil.

Plumbing & Heating - double std. stainless steel sink & "Moen" single lever tap, two 13" heat registers, "Whirlpool" dishwasher.

Cabinets - prefabricated European cabinets c/w melamine finish and oak pulls.

Mouldings - 1 9/16 F.J. pine patio door casings 2 1/2" grey rubber baseboard.

Floor Coverings - "Master Floor" sheet vinyl.

Master Bedroom

Walls - 1/2" drywall painted with alkyd flat.

Ceiling - 1/2" drywall with a texture finish.

- Electrical - one std. 110 volt bedroom fixture, two outlets and one switch.
- Window Covering - mini venetian blinds - 74" x 36".
- Doors - prefinished metal bifold doors for 48" x 94" opening - two sets, 2' 6" x 7' 10" x 1 3/8" prehung masonite painted doors c/w Weiser set.
- Plumbing & Heating - one 13" heat register.
- Mouldings - 1 9/16 ft. pine hospital baseboard painted.
- Floor Covering - "Desirable" 100% nylon carpet on 1/2" 5.5 density chipfoam underpad.
- Closets - 48" x 24", closet shelf and rod painted.
- Ensuit Bathroom**
- Walls - 1/2" drywall painted with alkyd flat.
- Ceiling - 1/2" drywall with a texture finish.
- Electrical - one std. 110 volt bathroom fixture, one razor outlet and one switch.
- Window Coverings - mini venetian blinds - 37" x 27".
- Doors - 7'10" x 1 3/8" prehung masonite painted doors c/w Weiser privacy set.
- Plumbing & Heating - one 13" heat register, crane water closet, white porcelain lavatory and "Moen" chrome tap set.

- Cabinets - 4' raised panel oak cabinets c/w p.f. arborite top, recessed metal medicine cabinet.
- Mouldings - 1 9/16 ft. pine hospital baseboard painted.
- Floor Coverings - "Desirable" 100% nylon carpet on 1/2" 5.5 density chipfoam underpad.
- Other - recessed chrome paper holder, 24" chrome towel bar, 36" x 36" x 5 mil clear mirror.

Main Bathroom

- Walls - 1/2" drywall painted with alkyd semi gloss, 4" x 4" ceramic tile tub surround.
- Ceiling - 1/2" drywall with texture finish.
- Electrical - one std. 110 volt bathroom fixture, one razor outlet and one switch.
- Doors - 2'6" x 1 3/8" prehung masonite painted doors c/w Weiser privacy set.
- Plumbing & Heating - white 5' enamel tub, water closet, porcelain lavatory, one set "Moen" tub and lavatory taps, adjustable shower, one 13" heat register.
- Cabinets - 19" x 25" recessed metal medicine cabinet, 36" raised oak paneled vanity c/w p.f. arborite top.
- Mouldings - 1 9/16 ft. pine hospital baseboards painted.
- Floor Covering - "Masterfloor" sheet vinyl.
- Other - two 24" chrome towel rods, 5' chrome shower curtain rod, recessed chrome toilet paper holder.

Centre Bedroom

- Walls - 1/2" drywall painted with alkyd flat.
- Ceiling - 1/2" drywall with a texture finish.
- Electrical - one std. 110 volt bedroom fixture, two outlets and one switch.
- Window Coverings - mini venetian blinds - 69" x 34".
- Doors - Prefinished metal bifold doors for 48" x 94" opening - one set, 2'6" x 7' 10" x 1 3/8" prehung masonite painted doors c/w Weiser passage set.
- Plumbing & Heating - one 13" heat register.
- Mouldings - 1 9/16" ft. pine hospital baseboard painted.
- Floor Covering - "Desirable" 100% nylon carpet on 1/2" 5.5 density chipfoam underpad.
- Closets - 48" x 24", closet shelf and rod painted.
- Hallway
- Walls - 1/2" drywall painted with alkyd flat.
- Ceiling - 1/2" drywall with a texture finish.
- Electrical - one std. 110 volt hall fixture, two outlets and one switch.
- Doors - prefinished metal bifold doors for 48" x 94" opening.

- Plumbing & Heating - one 33" return air register.
- Moulding - 1 9/16 ft. pine hospital baseboard painted.
- Floor Covering - "Desirable" 100% nylon carpet on 1/2" 5.5 density chipfoam underpad.
- Closets - 48" x 24", 5 closet shelves, painted.
- East Bedroom**
- Walls - 1/2" drywall painted with alkyd flat.
- Ceiling - 1/2" drywall with a texture finish.
- Electrical - one std. 110 volt bedroom fixture, two outlets and one switch.
- Window Coverings - mini venetian blinds 69" x 34".
- Doors - prefinished metal bifold doors for 48" x 94" opening - one set, 2'6" x 7'10" x 1 3/8" prehung masonite painted door c/w Weiser passage set.
- Plumbing & Heating - one 13" heat register.
- Mouldings - 1 9/16 ft. pine hospital baseboard painted.
- Floor Covering - "Desirable" 100% nylon carpet on 1/2" 5.5 density chipfoam underpad.
- Closets - 48" x 24", closet shelf and rod, painted.

Rear Entry and Stairs

- Walls - 4" x 5/16" tongue - groove diagonal pine wall to 13' x 8' area and varnished, 1/2" drywall painted with alkyd flat.
- Ceiling - 1/2" drywall with a texture finish.
- Electrical - one std. 110 volt swag fixture and two switches.
- Door Coverings - micro, venetian blinds - 22" x 31".
- Plumbing & Heating - one 13" heat register.
- Mouldings - 1 9/16 ft. pine hospital baseboards, painted.
- Floor Covering - "Desirable" 100% nylon carpet on 1/2" 5.5 density chipfoam underpad.
- Others - 10 l.f. of hemlock hand rail.

Rumpus Room

- Walls - 4" x 5/16" diagonal and horizontal tight knot tongue and groove pine with an oil finish.
- Ceiling - suspended ceiling system c/w vinyl grid and "Sonoflex" 2' x 4' accoustic tile.
- Electrical - 3 fluorescent lights in prefinished boxes, one pot light, 6 outlets, two double switches.
- Window Covering - custom drapes over one window.

- Doors - one set mahogany bifolds closet doors 36" opening, four 2'8" x 6'8" hc mahogany prehung doors, 2'8" x 6'8" cedar french door. All have Weiser passage sets and all are varnished.
- Plumbing & Heating - three 13" ceiling heat registers.
- Mouldings - 6 set of 1 9/16" mahogany door casings, window casings and baseboards to match, all varnished.
- Floor Covering - 12' x 28' area "Centurion" 100% nylon commercial glue down and 14' x 10' area has "Domain" sheet vinyl flooring.
- Closets - 3' x 2' c/w 4 shelves, painted.
- Laundry & Furnace Room**
- Walls - prefinished paneling.
- Ceiling - suspended ceiling system c/w vinyl grid and "Sonoflex" 2' x 4' accoustic tile.
- Electrical - 2 wrap around fluorescent fixtures, 220 volt dryer outlet, 3 110 volt outlets, 1 switch, breaker panel c/w 14 breakers.
- Window Covering - custom drapes.
- Doors - "Barco" bypass closet doors with matching prefinished paneling.
- Closets - 5' x 2' prefinished paneling, upper storage compartment 3' x 2' unfinished.

- Plumbing & Heating - Anthes 95000 BTU forced air furnace, John Wood 40 gal. 2 element hot water heater, Canadian Tire brand rotating drum humidifier fitted to the supply air, aluminum 4" dryer vent, galvanized supply and return air custom heating ductwork, water supply meter and 1/2" copper lines, 3 1/2" floor drain.
- Cabinets - prefinished malamene modular c/w arborite concrete top.
- Mouldings - prefinished panel moulds at all joints, including windows, 1 9/16 mahogany door casings varnished to match.
- Floor Covering - painted concrete floor.
- East Basement Bedroom**
- Walls - prefinished paneling
- Ceiling - suspended ceiling system c/w vinyl grid and "Sonoflex" 2' x 4' accoustic tile.
- Electrical - two 4 ft. fluorescent fixtures, three 110 volt outlets, 1 switch.
- Window Covering - Custom drapes.
- Doors - "Barco" bypass closet doors with matching prefinished paneling.
- Closets - 5' x 2' prefinished paneling, 5' painted closet rod and shelf.
- Plumbing & Heating - 13" ceiling heat register.
- Moulding - prefinished panel moulds at all joints including windows, 1 9/16 mahogany door casings.

Floor Covering - "Centurion" 100% nylon commercial grade glue down carpet.

Center Storage Room

Walls - unfinished - frames only

Ceiling - unfinished - frames only

Electrical - 2 keyless light fixtures, 1 switch.

Plumbing & Heating - 13" overhead heat register, 4" PVC 3 arm drain.

Floor Covering - unfinished cover.

West Storage Room

Walls - unfinished - framed & insulated only.

Ceiling - unfinished - framed only.

Electrical - 2 keyless light fixtures, 1 switch.

Plumbing & Heating - 13" overhead heat register.

Floor Covering - painted concrete floor.

iv SCOPE OF REPAIRS

The pertinent subtrades met the author at the site on the 17th January, 1993.

Each individual was shown their particular scope in order to corroborate the parameters, discuss any discrepancies and to give them the necessary information to quote on a specific job.

The Detailed/Itemized Estimate is the scope of work to be performed.