

Road Basement Flood Damage Assessment

Bill Bain

INSURED: [REDACTED]

PROPERTY [REDACTED]

FILE NUMBER: 201802QU1002786

DATE OF LOSS: April 28, 2018

DATE OF INSPECTION: August 20, 2018

TYPE OF LOSS: Flood — Spring Freshet (overland flooding)

TYPE OF DWELLING: 1.5 Storey dwelling with 6' basement

The insured property sustained flood damage to the full basement level as a result of the April 2018 spring freshet, with overland water entering through the sump pit and through block walls to a height of approximately 2 feet. Ten basement rooms and spaces require remediation including tear-out of gyproc walls, ceiling tile and insulation replacement, mechanical equipment replacement (water pump, pressure tank, central vacuum, baseboard heaters), masonry repointing, and exterior erosion repair. The total estimated cost for contractor repairs, inclusive of P&O and HST, is \$18,484.20. This scope is submitted for examiner review and authorization to proceed with settlement.

QA Source Conflict: The report states DATE OF LOSS: April 28, 2018. The Adjuster's Check List states Date of occurrence: April 28, 2018. The Building Estimate image title states SPRING FRESHET APRIL 27, 2018. *Possible reason:* The estimate title could identify the

general freshet event date while the checklist records the property-specific date of occurrence. *Verify by:* Check the claim notice, EMO event record, or adjuster file chronology for the official date of loss to be used in the report.

QA Source Conflict: Date of loss recorded as April 28, 2018 on the Adjuster's Check List; the Flat Rate Estimate cover page identifies the event as Spring Freshet April 27, 2018.

Causation

The loss occurred during the April 2018 spring freshet. Water entered the basement through the sump pit located in the laundry room floor and through the concrete block foundation walls. Water depth in the basement reached approximately 2 feet. The property is on septic service. The insured advised they have homeowner's insurance but no flood insurance and were not aware that flood coverage existed as a product.

Investigation

The property was inspected on August 20, 2018. The insureds have owned the dwelling since 2009 and occupy it as their principal residence (two adult occupants and a 5-year-old son). The property is identified as a shoreline property. There is no business use of the premises. Mitigation efforts included relocating contents to dry areas of the home. The insureds and family/contractors logged 228 cleanup hours between May 14 and May 29, 2018, as documented in the attached Clean up Log and Appendix C - DFA Clean Up Log.

The detailed scope of damage was developed from field measurements captured on the Adjuster's Check List and recorded across the attached Scope of Damages - Part 1 and Part 2 documents, the Floor and Heater Notes spreadsheet, and the Building Estimate spreadsheet (Flat Rate Estimate - Damage by Flooding).

Building - Scope of Damage

All affected rooms are in the basement of the 1.5 storey dwelling. Wall gyproc tear-out and replacement is calculated to a height of 2 feet above floor level (the wetted line), with walls treated on both sides where applicable. Acoustic ceiling tile and ceiling insulation replacement is required throughout the affected area. The walls contain no insulation in the affected rooms (noted in

bedroom and utility room scope sheets). Floor coverings were nil (bare concrete) throughout; no flooring replacement is required.

Affected Rooms and Dimensions

#	Room	Size (L x W)	Floor Sq Ft	Wall Sq Ft Affected	Linear Ft
1	Bedroom	13 x 13	169	104	52
2	Bathroom	4 x 8	32	48	24
3	Hallway	13 x 13	169	104	52
4	Hallway extension	4 x 8	32	48	24
5	Closet	3 x 9	27	48	24
6	Stairs	3 x 7	21	40	20
7	Utility room	3 x 6	18	36	18
8	Hallway	6 x 8	48	56	28
9	Hallway extension	3 x 3	9	24	12
10	Laundry room	10 x 18	180	112	56
	Total		705	620	310

Room-Specific Work

Bedroom (169 sq ft): Remove and replace baseboards; remove and replace all gyproc walls (no wall insulation); clean and sanitize with anti-microbial agent; crackfill, paint new gyproc and paint baseboards; replace 3 wall plugs; replace 1 x 5' baseboard heater; remove and replace acoustic ceiling tiles and insulation; repoint mortar joints 12 inft x 6' (72 sq ft).

Bathroom (32 sq ft): Replace all gyproc walls; clean and sanitize; crackfill and paint; replace 1 wall plug; replace 1 interior door; detach and reset toilet and pedestal sink; detach and reset shower; remove and replace ceiling tiles and insulation.

Hallway 13 x 13 (169 sq ft): Remove and replace all gyproc walls; clean and sanitize; crackfill and paint; replace 1 x 3' baseboard heater; replace ceiling tiles and insulation.

Hallway extension 4 x 8 (32 sq ft): Replace all gyproc walls; clean and sanitize; crackfill and paint; replace acoustic ceiling tiles and insulation.

Closet (27 sq ft): Remove and replace all gyproc walls; clean and sanitize; crackfill and paint; replace 2 closet doors; replace ceiling tiles and insulation.

Stairs (21 sq ft): Replace all gyproc walls; clean and sanitize; crackfill and paint.

Utility room (18 sq ft): Remove and replace all gyproc walls (no wall insulation); clean and sanitize; crackfill and paint; replace jet pump (1/2 HP water pump) and pressure tank with switch.

Hallway 6 x 8 (48 sq ft): Replace all gyproc walls; clean and sanitize; crackfill and paint; replace 2 wall plugs; remove and replace ceiling tiles and insulation.

Hallway extension 3 x 3 (9 sq ft): Remove and replace all gyproc walls; clean and sanitize; crackfill and paint; replace ceiling tiles and insulation.

Laundry room (180 sq ft): Replace all gyproc walls; clean and sanitize; crackfill and paint; replace acoustic ceiling tiles and insulation; replace central vacuum unit.

Quantities Carried in Estimate

- Walls affected: 620 sq ft
- Flooring (floor area for cleaning/treatment): 705 sq ft
- Level outside perimeter (insulation/exterior): 105 lnft
- Doors: estimate carries 1 interior @ \$200, 1 exterior @ \$340, 1 closet @ \$125
- Baseboard heater replacement: 10 lnft
- Wall plugs: 10
- Baseboard with paint: 180 lnft
- Masonry repointing: 144 sq ft (24 lnft x 6')

QA Source Conflict: The report states wall gyproc tear-out and replacement is calculated to a height of 2 feet and reports 620 sq ft of affected walls. The Building Estimate uses Height 2 and totals 310 linear ft x 2 ft = 620 sq ft. Scope of Damages Part 1 and Part 2 record gyproc wall HEIGHT: 4' for the affected rooms. Using the same 310 linear ft total at 4 ft gives 310 x 4 = 1,240 sq ft. The difference is 1,240 - 620 = 620 sq ft. *Possible reason:* The estimate could be using the 2-foot water height while the scope sheets record a 4-foot drywall cut/replacement height. *Verify by:* Confirm the intended drywall replacement height from field photos, adjuster notes, or the estimator before relying on the 620 sq ft wall quantity.

QA Source Conflict: The report states the estimate carries 1 interior door, 1 exterior door, and 1 closet door. The Building Estimate carries REPLACE INTERIOR DOOR quantity 1, REPLACE EXTERIOR DOOR quantity 1, and CLOSET DOOR quantity 1. Floor and Heater Notes lists Doors: Interior 2, Closet 2, Exterior 0. Scope of Damages Part 1 states Bathroom: Replace 1 interior door and Closet: Replace 2 closet doors. The differences are: interior doors 1 versus 2, exterior doors 1 versus 0, and closet doors 1 versus 2.

QA Source Conflict: The report room-specific Bedroom work states repoint mortar joints $12 \text{ lft} \times 6' = 72 \text{ sq ft}$. Scope of Damages Part 1 states Rejoint mortar joint $12 \times 6' = 72 \text{ sqft}$. The report Quantities Carried in Estimate and Rebuild cost table carry masonry repointing at 144 sq ft. The Building Estimate states Repoint Masonry joints $24 \text{ lft} \times 6'$ with quantity 144. The difference is $144 - 72 = 72 \text{ sq ft}$. *Possible reason:* The estimate could include an additional 12 linear feet of repointing not listed in the bedroom scope sheet. *Verify by:* Check field notes or photos for a second masonry repointing location or confirm whether the estimate should be reduced to 72 sq ft.

QA Source Conflict: Bathroom and 6 x 8 Hallway wall height appears as 4" on the Scope of Damages sheets, while the remaining eight rooms show 4'. The Building Estimate uses a HEIGHT value of 2 across all rooms, producing a wetted-wall total of 620 sq ft (two sides of each wall to 2' height). The 4" notations are treated as transcription errors.

QA Source Conflict: Door counts vary across sources: Floor and Heater Notes records 2 interior, 2 closet, 0 exterior. Scope of Damages sheets show 1 interior door (bathroom) and 2 closet doors (closet), with no exterior door indicated. The Building Estimate carries 1 interior @ \$200, 1 closet @ \$125, and 1 exterior @ \$340. The exterior door in the estimate is not supported by either the Floor and Heater Notes or the Scope of Damages sheets, and the closet count in the estimate (1) is below the 2 indicated in both supporting documents.

QA Source Conflict: Masonry repointing is noted on the Bedroom scope sheet as $12 \text{ lft} \times 6' = 72 \text{ sq ft}$. The Building Estimate carries the line as $24 \text{ lft} \times 6' =$

144 sq ft at \$3.64/sq ft (\$524.16). The estimate quantity is double what is documented on the Scope sheet.

Mechanical and Site Items

- Water pump (1/2 HP / jet pump): 1
- Pressure tank and switch: 1
- Central vacuum: 1
- Baseboard heaters: 10 Inft total (5' bedroom unit and 3' hallway unit)
- Sump pump: not included (0 carried)
- Furnace: not included (0 carried)
- Exterior erosion repair: 28' x 11 x 2 = 23 cy, 2 truckloads of fill @ \$200, plus 16 hours labour @ \$20 to spread soil

QA Source Conflict: The report carries baseboard heater replacement at 10 Inft and states this consists of a 5' bedroom unit and a 3' hallway unit. The stated units total $5 + 3 = 8$ Inft. Scope of Damages Part 1 states Bedroom: Replace 1 x 5' BB heater and Hallway: Replace 1 x 3' BB heater, also totaling 8 Inft. Floor and Heater Notes states Bedroom: 2 x 5' with quantity 10, Hallway: 1 x 3' with quantity 0, and total 10 Inft. The Building Estimate carries BASEBOARD HEATER quantity 10. *Possible reason:* The bedroom heater count may have changed from one 5-foot unit to two 5-foot units, while the hallway note was not carried into the heater total. *Verify by:* Check the original heater field notes or photos to confirm whether the replacement scope is one 5-foot bedroom heater plus one 3-foot hallway heater, or two 5-foot bedroom heaters only.

QA Source Conflict: The Floor and Heater Notes lists a 1 x 3' heater in the 13 x 13 Hallway but enters the quantity as 0 in the linear-foot column, producing a 10 Inft total (5' bedroom unit only). The Scope of Damages Hallway sheet comments 'Replace 1 x 3' BB heater', and the Building Estimate carries 10 Inft of baseboard heater at \$25/Inft. If the 3' hallway heater is included, the total should be 13 Inft, not 10.

Cost Breakdown

Tear Out

Item	Rate	Qty	Sub-Total
Tear out walls	\$1.00/sq ft	620	\$620.00
Pressure wash walls	\$0.25/sq ft	620	\$155.00
Pressure wash floor	\$0.25/sq ft	705	\$176.25
Microbial agent - walls	\$0.25/sq ft	620	\$155.00
Microbial agent - floor	\$0.25/sq ft	705	\$176.25
Water extraction	\$0.40/sq ft	705	\$282.00
Drying (max)	—	—	\$250.00
Tear Out Total			\$1,814.50

Rebuild

Item	Rate	Qty	Sub-Total
Gyproc	\$1.70/sq ft	620	\$1,054.00
Paint sheetrock	\$0.90/sq ft	2,480	\$2,232.00
Insulation - ceiling only	\$1.10/sq ft	705	\$775.50
Replace interior door w/ mldg	\$200.00	1	\$200.00
Replace exterior door w/ mldg	\$340.00	1	\$340.00
Closet door w/ mldg	\$125.00	1	\$125.00
Replace baseboard w/ paint	\$3.50/lnft	180	\$630.00
R&R flush (toilet)	\$120.00	1	\$120.00
R&R vanity & plumbing	\$100.00/lnft	3	\$300.00
R&R shower	\$150.00	1	\$150.00
Plugs w/o wiring	\$25.00	10	\$250.00
Baseboard heater	\$25.00/lnft	10	\$250.00
Water pump (1/2 HP)	\$500.00	1	\$500.00
Pressure tank and switch	\$485.00	1	\$485.00
Central vac	\$750.00	1	\$750.00
Repoint masonry joints	\$3.64/sq ft	144	\$524.16
R&R acoustic ceiling tile	\$3.91/sq ft	705	\$2,756.55
Erosion - 2 truckloads fill	\$200.00	2	\$400.00
Labour to spread soil	\$20.00/hr	16	\$320.00
Rebuild Total			\$12,162.21

QA Note: The Rebuild cost table bills Plugs w/o wiring at quantity 10. The Room-Specific Work narrative lists plug replacement only for Bedroom 3, Bathroom 1, and Hallway 6 x 8 2, totaling $3 + 1 + 2 = 6$ plugs. The billed quantity exceeds the room-specific narrative by $10 - 6 = 4$ plugs. *Possible reason:* Floor and Heater Notes lists 2 additional plugs in the 13 x 13 hallway and 2 additional plugs in the closet, which would reconcile the 4-plug gap. *Verify by:* Confirm whether the 13 x 13 hallway and closet plug replacements should be added to the room-specific narrative scope.



QA Note: The Rebuild cost table bills Replace baseboard w/ paint at 180 lnft. The Room-Specific Work narrative states remove and replace baseboards only for the Bedroom. The Bedroom is 13 x 13, so its perimeter is $2 \times (13 + 13) = 52$ lnft. The billed quantity exceeds the room-specific narrative scope by $180 - 52 = 128$ lnft. *Possible reason:* The 180 lnft baseboard quantity could include additional rooms whose baseboard replacement was not described in the room-specific narrative. *Verify by:* Check the original estimator notes or room scope sheets to identify which rooms make up the 180 lnft baseboard replacement quantity.

Total Cost Summary

	Amount
Tear Out Total	\$1,814.50
Rebuild Total	\$12,162.21
Total Job	\$13,976.71
P&O @ 15%	\$2,096.51
HST @ 15%	\$2,410.98
Sub-Total	\$18,484.20
Invoices submitted by applicant	\$0.00
TOTAL FOR CONTRACTOR TO DO REPAIRS	\$18,484.20

Recommendations

Approve the scope of damages as presented at a total of \$18,484.20 for contractor-completed repairs. No applicant invoices have been submitted to date; the full amount is carried as work to be tendered. Examiner is asked to confirm coverage position given that the insureds advised they hold



homeowner's insurance but no flood-specific coverage — this scope has been prepared for assessment purposes and may be subject to DFA program adjudication.