

19-0355-END-NT-PUREWAL-CHAHAL-192023-Memo _____	2
1908 George Street - sealed letter_19-444 _____	3
1908 George Street SPECS Report _____	4
1908 George Street Images _____	27



MEMORANDUM

File No: 19-0355-END-NT
Date: December 23, 2019

TO: CHIEF ADMINISTRATIVE OFFICER – CITY OF ENDERBY

FROM: BUILDING DEPARTMENT – CHIEF BUILDING INSPECTOR

SUBJECT: 1908 GEORGE STREET – CHAHAL / PUREWAL

Please be advised that I have inspected the fire damaged building located at 1908 George Street shortly after the fire occurred on May 8, 2019. It is my opinion that it has been damaged more than 75% of its value above the foundation in accordance with the Local Government Act that states:

Restrictions on repair or reconstruction of non-conforming structures

532 (1) If a building or other structure, the use of which does not conform to the provisions of a land use regulation bylaw, is damaged or destroyed to the extent of 75% or more of its value above its foundations, as determined by the building inspector, the structure must not be repaired or reconstructed except for a conforming use in accordance with the bylaw.

This is due to the extensive fire, water and smoke damage. Repair would require demolition of all the construction above the foundation and reconstruction. Alternatively, the building could be gutted down to the frame, fire damaged framing replaced and smoke sealed, and exterior finishes, drywall, flooring, siding, roofing, windows, doors, cabinets, insulation, electrical, plumbing, and heating systems would need replacement. In short, little is salvageable. In either case the cost would be more that 75% of the buildings value above the foundation.

The BC Assessment Authority has put a value on all improvements on this lot at \$140,000. Taking into consideration the other building on the lot, the value of this house would be about \$120,000. The value above the foundation would be less than \$100,000. This building could not be repaired for less than \$75,000 or 75% of its value.

Submitted by:

Dave Gardner
Chief Building Inspector

FROM:	Rene Bourcet, P.Eng.	DATE:	March 17, 2020
PROJECT:	1908 George Street	FILE:	19-444
ATTENTION:	Purewal, Jasbinder and Jaswinder/Chahal, Hardial and Jatinder	PAGES:	

Structural Assessment of 1908 George Street Property

Bourcet Engineering performed a site visit at 1908 George Street to inspect the fire damaged building.

It is my professional opinion that the building has not been damaged more than 75% of its value above the foundation in accordance with the Local Government Act that states:

- **Restrictions on repair or construction of non-conforming structures**
532 (1) If a building or other structure, the use of which does not conform to the provisions of a land use regulation bylaw, is damaged or destroyed to the extent of 75% or more of its value above its foundations, as determined by the building inspector, the structure must not be repaired or reconstructed except for the a conforming use in accordance with the bylaw.

The damage has been limited to the floor and wall system in the mechanical and storage room in the basement that can be removed and replaced. The area of repair is approximately 20% of the floor area. The remainder of the house structure is in good condition and does not need to be demolished and replaced. A large part of a house is taken by kitchen and bathroom finishing which, in this house, would be low cost. A house of this size & quality of finishing at or near lockup, (roof on, doors & windows in place) has 40 to 45% of the house value in place. The value of the remaining construction is well above the required 25% value.

Rene Bourcet, P. Eng.
rene@bourcetengineering.com





June 13th, 2019

Andrea Dollinger
ClaimsPro-Kelowna
101-2500 53 Avenue
Vernon, BC V1T 8H9

Dear Ms. Dollinger,

RE: Your File #: 52310-807321
File Name: Purewal, Jasbinder and Jaswinder/Chahal, Hardial and Jatinder
DOL: 30-Apr-2019
File Type: Fire
Our File #: 11-55664

SUBJECT: Replacement Cost Value and Depreciated Construction Value Evaluation

As requested, SPECS Limited has prepared a Replacement Cost Value (RCV) and Depreciated Construction Value (DCV) evaluation for the fire damaged Purewal/Chahal residence located at 1908 George Street, Enderby, BC, V0E 1V0. We have used photographs and notes from our June 10th, 2019 site attendance and information by others to establish a replacement cost and depreciated construction value for the fire damaged structure. Please note that the following appraisal is based on information both gathered by and provided to SPECS, however SPECS did not speak directly to the insured.

The following report is based upon information available at the time of the reporting. Should new, or further, information become available SPECS Limited reserves the right to review all opinions provided and revise if necessary.

If you have any questions or concerns, feel free to contact the writer.

Sincerely,

Andrew Lawson
Building Consultant/Appraiser
SPECS Limited

Appendices: A. RCV Appraisal
B. DCV Appraisal on Main and Attached Structures
C. Floor Layout Sketches

Specialized Property Evaluation Control Services Limited
103 – 151 Commercial Drive | Kelowna, BC V1X 7W2

www.specs.ca
877.309.0030



Table of Contents

Table Of Contents..... 2
Replacement Cost Value And Depreciated Construction Value Evaluation..... 3
Replacement Cost Value Appraisal..... 4
Depreciated Construction Value Appraisal 8
Observed Damage 9
Conclusion 14

- END OF TABLE OF CONTENTS -



REPLACEMENT COST VALUE AND DEPRECIATED CONSTRUCTION VALUE EVALUATION

File Name: Purewal, Jasbinder and Jaswinder/Chahal, Hardial and Jatinder
 Location of Loss: 1908 George Street
 Enderby, BC, V0E 1V0
 Adjuster: Andrea Dollinger
 ClaimsPro - Kelowna
 Phone: 250.549.5241
 Email: andrea.dollinger@scm.ca
 File #: 52310-807256
 SPECS File #: 11-55664
 Date of Report: 13-Jun-2019

Category	RCV	RCV (net)	Depreciation	DCV
Main Structure	\$ 277,439.00	\$ 264,227.62	\$ 131,260.30	\$ 132,967.32
Evaluation Totals	\$ 277,439.00	\$ 264,227.62	\$ 131,260.30	\$ 132,967.32

Prepared By:
 Andrew Lawson
 Building Consultant/Appraiser
 SPECS Limited
 103 – 151 Commercial Drive | Kelowna, BC V1X 7W2
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Reviewed By:
 Steve Webber, CPPA
 Branch Manager - Kelowna
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- END OF RCV/DCV EVALUATION -
[Return to Table of Contents](#)

Replacement Cost Value Appraisal**Background**

The appraised structures are located at 1908 George Street, Enderby, BC, V0E 1V0, comprised of:

- A single storey, conventional 2x wood framed home on a full concrete basement with 6'9" ceiling heights in the basement and 8' ceiling heights on the main floor.
- A sloped entry ramp/deck with stairs
- A breezeway attached wood framed single car garage

The RCV appraisal for the structures is attached as Appendix A.

The RCV appraisal is based on structures with the same dimensions and design as the pre-existing buildings, using like, kind and quality materials, and today's labour rates. The writer has completed the RCV appraisal using the RCT Express (CE) platform as provided by CoreLogic with costing current as of the date of this report. This is a generally accepted database for insurance to value purposes, however, SPECS offers no guarantee as to the validity of the replacement cost as we have no control of the unit rates. Some information used to prepare the appraisal was provided by others and SPECS Limited completed a site inspection of the structures appraised. The prepared floor layouts are based on a six (6) bedroom, two (2) bathroom home as observed on June 10th, 2019.

The below photographs were taken on June 10th, 2019 during our site attendance for the purpose of generating this evaluation:



Photo 1: North and West elevation



Photo 2: South elevation



Photo 3: Southeast elevation



Photo 4: North elevation of attached garage



Photo 5: Firefighter damage Kitchen wall



Photo 6: Dining room floor



Photo 7: Firefighter damaged cold air return



Photo 8: Firefighter damage Mechanical Room wall

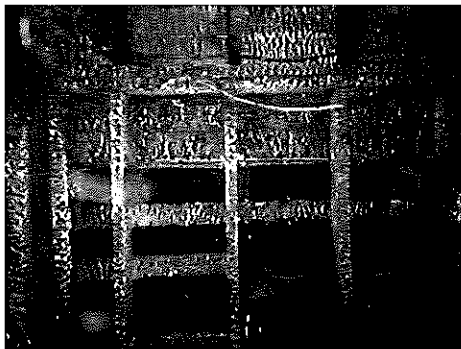


Photo 9: Fire damaged Mechanical Room



Photo 10: Basement Bathroom 2



Photo 11: Main Level Kitchen



Photo 12: Main Level Bathroom

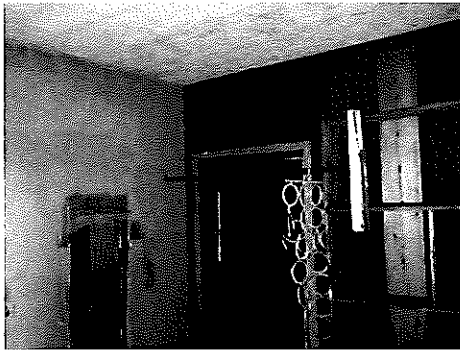


Photo 13: Bedroom 2



Photo 14: Entry Landing

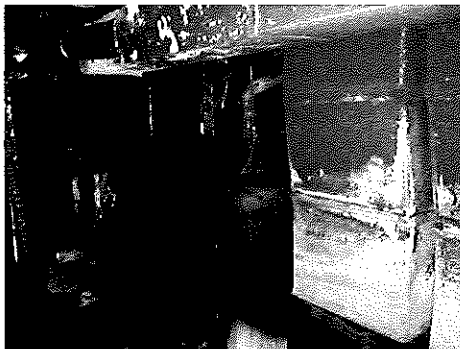


Photo 15: Fire damaged Mechanical Room



Photo 16: Recreation Room

This appraisal considers the subject structure in whole, however, does not consider the following:

- Landscaping, paving or exterior concrete slabs,
- Non-built in appliances; i.e. refrigerators, freezers, washers or dryers,
- Window coverings,
- Any considerations for a septic system or water wells,
- The demolition or disposal costs of the damaged structures.

Please note that even though the attached RCV appraisal provides a value for disposal costs of the attached and detached structures, these values are not indicative of true disposal costs therefore SPECS Limited does not consider them in our reporting.



Appraisal Summary

- One (1) storey residential home structure
- 2x conventional wood framing
- 1,097 SF of finished floor area to the main floor
- One (1) kitchen located on the main level
- One (1) kitchen located in the basement
- One (1) full bathroom located on the main level
- One (1) full bathroom located in the basement
- One (1) 289 SF wood framed, single car garage attached by way of a breezeway
- RCV appraisal considerations:
 - Roofing assemblies
 - Exterior building assemblies
 - Windows and doors
 - Interior wall assemblies (2x framing partitions)
 - Ceiling finishes
 - Finish carpentry (trim work, doors, cabinetry)
 - Tile, vinyl tile, vinyl plank and laminate floor coverings throughout
 - Electrical
 - Plumbing
 - Forced air, gas fired furnace
 - Block masonry chimney
 - Gas fired hot water tank

Main Structure

Using the CoreLogic CE platform the writer has determined a RCV for the main structure on the above noted property to be **\$277,439.00 CAD**; this cost includes taxes and contractor's fees and translates to an approximate \$253/SF rebuild cost based on 1,097 SF of footprint area.

- END OF RCV APPRAISAL -
[Return to Table of Contents](#)



Depreciated Construction Value Appraisal

The writer has determined a DCV for the main structure, attached structures and their related assemblies, taking into consideration the RCV appraisal and the historical life expectancy of finishes and assemblies. Original structure construction was based on circa 1955. Further, we have assumed some renovation dates as follows:

- Flooring in the kitchen, dining room, living room and hallway – 2015
- Vinyl windows – 2015
- Roofing – 2010

Main Structure

The DCV for the main and attached structures located on the above noted property has been calculated to be **\$132,967.32 CAD**, excluding soft costs which are defined as GST. The DCV appraisal calculation for the main structure is attached as Appendix B.

The summary values for the DCV are as follows:

RCV Total (excluding soft costs)	\$	264,227.62 CAD
Depreciation	\$	131,260.30 CAD
DCV Total (excluding soft costs)	\$	132,967.32 CAD
Percent Depreciation (approx.)		50%

Category	RCV	RCV (net)	Depreciation	DCV
Main Structure	\$ 277,439.00	\$ 264,227.62	\$ 131,260.30	\$ 132,967.32

- END OF DCV APPRAISAL -
[Return to Table of Contents](#)

Observed Damage

SPECS Limited has been requested to provide comment on any possible pre-existing damages, prior to the fire loss of April 30th, 2019.

Loss Related Damage

The fire appears to have started in the Storage Area/Room directly below the kitchen and then moved into the Mechanical Room, also below the kitchen. Fire fighters gained access to the fire by taking out drywalled areas of the south and west walls of the mechanical room and east wall of the kitchen above. Additionally, some cold air returns were removed in order to access ducts during the firefighting effort, which subsequently damaged adjacent flooring and cold air return covers.

Non-Loss Related Damage

Throughout the structure there was damage observed to finishes and assemblies that do not appear to be loss related.

There were no closet doors on any closet in the structure with the exception of one of the hallway closets (HCL1). Doors were present on all bedroom and bathroom door openings, with the exception of Bedroom 2, however none had operational door knobs or barrel bolts as they appear to have been damaged prior to the loss. Bedroom 4 had a door that did not fit the opening, where the hinges for the door slab were attached directly to the face of the door opening casings.



Photo 17: Bedroom 5 door damage



Photo 18: Hall closets missing/damaged doors



Photo 19: Bedroom 1 damaged door

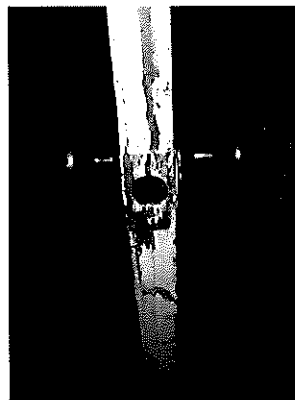


Photo 20: Bathroom door damage

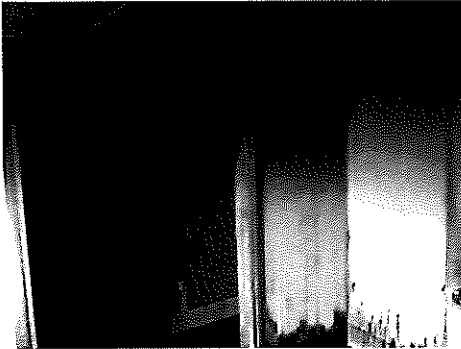


Photo 21: Bedroom 5 missing closet doors



Photo 22: Bedroom 2 door lock

There were three (3) safe boxes throughout the structure in bedrooms, two bolted to the floor and one was set into a wall. The installation of these safe boxes resulted in damage to floors and walls.

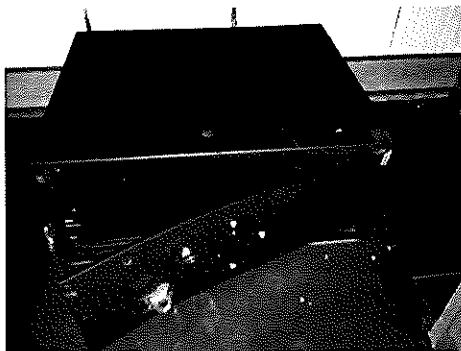


Photo 23: Lockbox Bedroom 2

The bathroom on the main level had the toilet detached along with a sink (sitting on the floor), the vanity was missing, it appears that the bathroom may have been under renovation.



Photo 24: Bathroom sink on floor/missing vanity

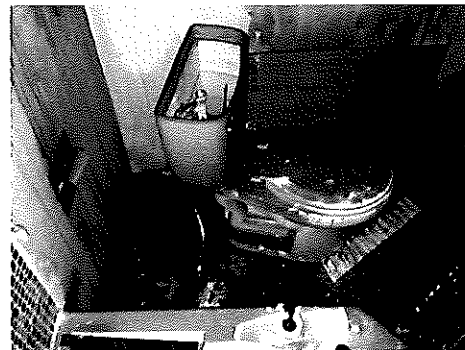


Photo 25: Bathroom toilet detached

The main level kitchen appears to be of original construction and was missing several cabinet doors. The basement kitchen cabinets and bathroom vanity were missing the majority of doors and drawers.

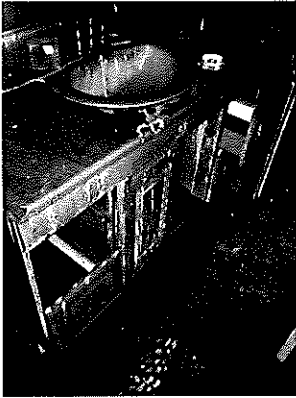


Photo 26: Bathroom 2 vanity/missing doors

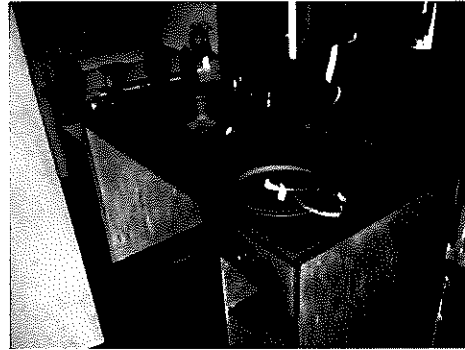


Photo 27: Kitchen 2 cabinets missing doors/drawers

Many light fixtures were detached, missing, or had no bulbs.



Photo 28: Fixture missing glass and bulbs

There were several holes in the walls and ceilings throughout the structure that do not appear to be associated with the loss. A hole had been cut in the wall between Bedroom 2 and the closet of Bedroom 3 (B3CL) and an attempt to cover the hole was done with a shelf turned on end and hinged to the wall, creating a discreet access to Bedroom 2 from B3CL. There were numerous wood blocks fastened to walls and door jambs, serving no apparent purpose.



Photo 29: Plumbing access cut in wall



Photo 30: Bedroom 1 closet missing drywall



Photo 31: Bedroom 2 access to B3CL



Photo 32: Blocks nailed to jamb

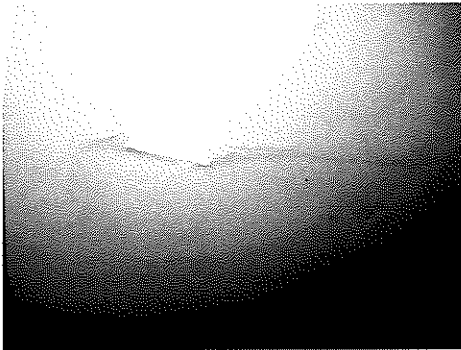


Photo 33: Damaged ceiling

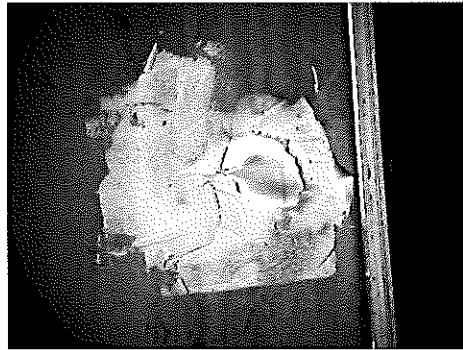


Photo 34: Damaged wall



Photo 35: Damaged ceiling



Photo 36: Damaged wall/missing cover

Bedroom 1 had vinyl tile flooring installed to approximately 80% of the floor area. Bedroom 2 had laminate flooring installed on the south side of the room only, covering approximately 60% of the room's floor area. Bedroom 3 had vinyl tile installed to approximately 60% of the floor area with sub floor visible for the remainder. No loose or boxed supplies to finish the flooring installation were found on site.

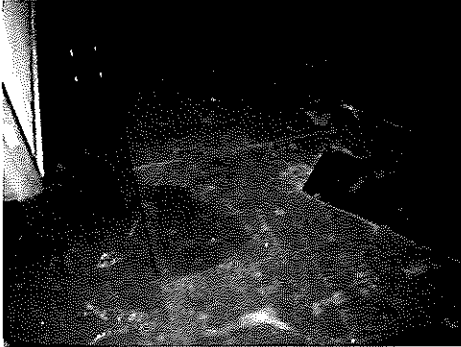


Photo 37: Incomplete flooring

There were several observed electrical hazards with many missing or incorrectly installed outlets, switches and covers throughout the structure. Some plugs had signs of substantial overuse/age, likely well beyond design life and should have been replaced.

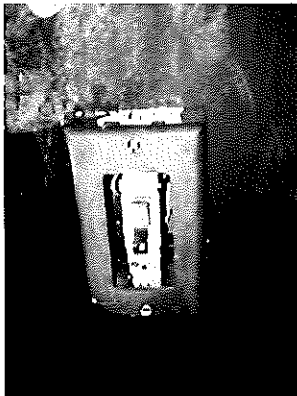


Photo 38: Incorrect switch cover



Photo 39: Missing switch cover



Photo 40: Worn receptacle without cover

- END OF OBSERVED DAMAGE -
[Return to Table of Contents](#)



Conclusion

The writer has performed a RCV/DCV evaluation for the structures on the property located at 1908 George Street, Enderby, BC, V0E 1V0, along with observations made to non-loss related damages as detailed above.

The appraised values are based on a single storey, conventional 2x wood framed home complete with a total footprint area of approximately 1,097 SF. A wood framed, single car garage attached by way of a breezeway comprised of a total footprint area of approximately 289 SF. The square footage of the structures was determined by completing an onsite inspection of the remains of the structure; Original construction dates were provided by others; Assumptions were made regarding renovation dates. The depreciated values were calculated by utilizing the prepared RCV appraisal, original and assumed renovation dates and historical life expectancy of finishes and assemblies.

Using the Replacement Cost Value and the Depreciated Construction Value appraisals the writer has determined the following:

Category	RCV	RCV (net)	Depreciation	DCV
Main Structure	\$ 277,439.00	\$ 264,227.62	\$ 131,260.30	\$ 132,967.32
Evaluation Totals	\$ 277,439.00	\$ 264,227.62	\$ 131,260.30	\$ 132,967.32

- END OF CONCLUSION -
[Return to Table of Contents](#)

**General Information**

Policy Number:	55664		
Property Address:	1908 George Street ENDERBY, BC V0E1V0		
Primary Insured Name:	Purewal_Chahal		
Effective Date:	6/11/2019	Renewal Date:	6/10/2020
Style:	1 Story	Site Access:	Flat Area/Easy Access Roads
Finished Floor Area:	1097 Square Feet	# of Families:	1
Created By:	alawson	Last Updated By:	alawson
Profile Owned By:	alawson	Agency:	SPECS

Valuation Totals Summary

Cost Data As Of 02/2019

Coverage A

Reconstruction Cost w/o Debris Removal	\$277,439
Debris Removal	\$10,694
Reconstruction Cost with Debris Removal	\$288,133

Building Description

	Main Home
Year Built:	1955
Construction Type:	Standard
Number of Stories:	1
Total Living Area:	1097 Square Feet
Finished Living Area:	1097 Square Feet
Perimeter:	149 Lin Ft
Wall Height:	8.00 Feet 100 %

Building Description (continued)

Foundation/Basement

Foundation Type

Basement, Below Grade 100 %

Foundation Materials

Concrete 100 %

Basement Information

Basement Depth 7 LF
 Number of Basement Levels 1 Cnt
 Stairs, Basement, w/Railing 1 Cnt

Materials

Exterior Walls

Framing

Stud, 2" X 6" 100%

Exterior Frame Walls

Siding, Wood 10%
 Stucco on Frame 90%

Roof

Roof Style/Slope

Hip, Moderate Pitch 100%

Roof Shape

Simple/Standard 100%

Roof Cover

Shingles, Asphalt/Fiberglass 100%

Attached Structures

Decks

Wood Deck, Square Feet 104SF

Exterior Features

Windows

Sash, Vinyl with Glass 100%

Exterior Doors (Count)

Door, Wood, Exterior 2Cnt

Partition Walls

Interior Wall Framing

Stud, 2" X 4" 100%

Partitions

Partition Walls

Partitions

Drywall 100%

Wall Coverings

Paint 96%
 Tile, Ceramic 4%

Partition Specialties

Door, Hollow Core, Birch 4Cnt

Ceiling Finish

Ceilings

Drywall, Textured 100%

Floor Finish

Floor Cover

Laminated Wood Flooring 5%
 Tile, Ceramic 6%
 Vinyl 83%

Heating & Cooling

Heating

Heating, Gas Forced Air 100%

Garages & Carports

Attached Garages

Attached Garage, SF 289SF

Foundation/Basement

Foundation Type

Basement, Below 100%

Foundation/Basement

Foundation Type

Grade 100%

Foundation Materials

Concrete 100%

Basement Information

Basement Depth 7LF
 Number of Basement Levels 1Cnt
 Stairs, Basement, w/Railing 1Cnt

Kitchens/Baths/Plumbing

Kitchens - Complete

Kitchen, Basic 2Cnt

Bathrooms - Complete

Full Bath, Basic 1Cnt
 Full Bath, Builder's Grade 1Cnt

Superstructure/Framing

Floor/Ceiling Structure

Wood Joists & Sheathing 100%

Roof Structure

Rafters, Wood with Sheathing 100%

Whole House Systems

Electrical

150 Amp Service, Standard 100%

Valuation Totals Detail**Coverage A**

Cost Data As Of 02/2019

	Labor	Equipment / Misc.	Material	Total
Sitework	0	0	0	0
Foundations	21,335	515	12,330	34,180
Slab on Grade	5,259	90	7,640	12,989
Framing	17,914	0	23,496	41,410
Roofing	5,801	0	6,700	12,501
Exterior Walls	16,250	234	18,871	35,355
Partitions	7,181	0	4,451	11,632
Wall Finishes	5,881	0	3,073	8,954
Floor Finishes	1,940	0	5,576	7,516
Celling Finishes	3,674	128	1,399	5,201
Equipment	5,260	0	25,948	31,208
Conveying Systems	0	0	0	0
Plumbing Systems	9,608	0	20,333	29,941
HVAC Systems	5,171	0	8,458	13,629
Electrical Systems	5,704	0	7,939	13,643
Attached Structures	3,951	1	5,254	9,206
Detached Structures	0	0	0	0
General Conditions	0	10,074	0	10,074
Subtotal \$:	114,929	11,042	151,468	277,439

Breakout Items

	Labor	Equipment / Misc.	Material	Total
Roof Cover	3,075	0	3,551	6,626
Finished Basement	0	0	0	0

Reconstruction Cost w/o Debris Removal**\$277,439**

Debris Removal

\$10,694

Reconstruction Cost with Debris Removal**\$288,133**

Disclaimer

CoreLogic costs include labor and material, normal profit and overhead as of the date of the report. Costs represent general estimates that are not to be considered a detailed quantity survey. Copyright © 2019 CoreLogic, Inc. All rights reserved.



File Name: Purewal/Chahal
 File Number: 11-55664
 Prepared By: Andrew Lawson, Building Consultant/Appraiser
 Customer: Andrea Dollinger

Depreciated Construction Value (DCV) on Main and Attached Structures

Loss Type: Fire	Built: 1955	64 Age of Original Structure					
DOL: 30-Apr-2019	Renovations: 2015	4 Windows					
Our File: 11-55664	Renovations: 2015	4 Flooring, Kitchen, Dining, Living Rooms					
	Renovations: 2010	9 Roof					
Number	Category/Item	Approx. Age	Life-Span	RCV/Scope	Depreciation Cycle %	DCV on Scope	Notes
1	Foundations	64	100	\$ 28,306.42	64.0%	\$ 10,190.31	Known age.
2	Slab On Grade	64	100	\$ 10,756.94	64.0%	\$ 3,872.50	Known age.
3	Framing	64	100	\$ 34,294.00	64.0%	\$ 12,345.84	Known age.
4	Roofing	9	50	\$ 10,352.80	18.0%	\$ 8,489.29	Effective age.
5	Exterior Walls	64	100	\$ 29,279.50	64.0%	\$ 10,540.62	Known age.
6	Partitions	64	100	\$ 9,633.13	64.0%	\$ 3,467.93	Known age.
7	Wall Finishes	64	12	\$ 7,415.32	33.3%	\$ 4,943.55	Known age.
8	Floor Finishes	4	25	\$ 6,224.43	16.0%	\$ 5,228.52	Effective age.
9	Ceiling Finishes	64	12	\$ 4,307.25	33.3%	\$ 2,871.50	Known age.
10	Equipment	4	50	\$ 25,845.13	8.0%	\$ 23,777.52	Effective age.
11	Plumbing Systems	64	80	\$ 24,795.86	80.0%	\$ 4,959.17	Known age.
12	HVAC Systems	64	30	\$ 11,286.96	13.3%	\$ 9,782.03	Known age.
13	Electrical Systems	64	100	\$ 11,298.55	64.0%	\$ 4,067.48	Known age.
14	Attached Structures	64	100	\$ 7,624.02	64.0%	\$ 2,744.65	Known age.
15	General Conditions			\$ 8,342.86		\$ 8,342.86	Labour only tasks, no depreciation.
16	Category Subtotal			\$ 229,763.15		\$ 115,623.76	
17	Overhead	10%		\$ 22,976.31		\$ 11,562.38	
18	Profit	5%		\$ 11,488.16		\$ 5,781.19	
19	Subtotal			\$ 264,227.62		\$ 132,967.32	
20	GST	5%		\$ 13,211.38		\$ -	
21	Totals			\$ 277,439.00		\$ 132,967.32	

RCV Total	\$ 264,227.62
Depreciation	\$ 131,260.30
DCV Total	\$ 132,967.32
Total Depreciation %	50%

