

BOARD OF VARIANCE MEETING AGENDA

DATE: September 15, 2020
TIME: 3:00 p.m.
LOCATION: Enderby City Hall

NOTICE TO THE PUBLIC

*Please contact Enderby City Hall at 250-838-7230 or info@cityofenderby.com by **4:30pm on September 14, 2020** to obtain access codes to attend the meeting electronically.*

The City of Enderby uses Zoom for its electronic facilities and encourages members of the public unfamiliar with the application to test it in advance; for technical support, please contact Zoom.

If you do not have a computer or mobile phone capable of using Zoom, please let us know and we can provide you with a number that you can call in from a regular telephone.

All hearing materials are available at www.cityofenderby.com/hearings/

1. CALL TO ORDER

THAT in accordance with Ministerial Order No. M192/20, Local Government Meetings and Bylaw Process (COVID-19) Order No. 3, the City of Enderby Board of Variance resolves that this meeting shall be held without members of the public in attendance due to the inability to assure that contact with a person who tests positive for COVID-19 will not occur, despite physical distancing, enhanced sanitation and hygiene, occupancy limits, screening, and other safety measures prescribed in the City of Enderby City Hall COVID-19 Safe Operations Plan;

AND THAT the Board of Variance shall ensure openness, transparency, accessibility, and accountability in respect of the meeting by making best efforts to use electronic facilities that allow the public to watch, hear and, during designated times provided on the agenda, be heard, and by hearing written submissions from the public;

AND FURTHER THAT the Board of Variance confirms that it has provided notice that includes instructions for how to participate in the public hearing by means of electronic facilities, that any material that is to be made available for public inspection has been made available online, and that the reference to the place of a hearing includes a hearing that is conducted by means of electronic facilities.

2. APPROVAL OF AGENDA

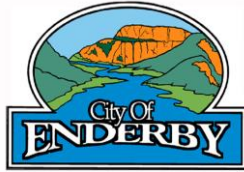
3. ADOPTION OF MINUTES

Meeting Minutes of August 6, 2020

4. BOARD OF VARIANCE APPLICATION – 1908 GEORGE STREET, ENDERBY BC

Memo prepared by Planner and Deputy Corporate Officer dated September 9, 2020

5. ADJOURNMENT



BOARD OF VARIANCE MEETING MINUTES

Minutes of the Board of Variance Meeting held on Thursday, August 6, 2020 at 1:30 p.m. in Council Chambers

Present: Pat Doorn
Bettyann Kennedy
John Brennan

Staff: Chief Administrative Officer – Tate Bengtson
Planner and Deputy Corporate Officer – Kurt Inglis

Other: None

CALL TO ORDER

The Chief Administrative Officer, as Corporate Officer, called the meeting to order at 1:35 p.m.

Moved by John Brennan, seconded by Bettyann Kennedy
“THAT in accordance with Ministerial Order No. M192/20, Local Government Meetings and Bylaw Process (COVID-19) Order No. 3, the City of Enderby Board of Variance resolves that this meeting shall be held without members of the public in attendance due to an inability to safely provide physical distancing given the size of Council Chambers;

AND THAT the Board of Variance shall ensure openness, transparency, accessibility, and accountability in respect of the meeting by providing teleconference access for the public to hear and, during question period, be heard, by providing two seats reserved for media to attend in person, and by hearing written submissions from the public.”

CARRIED

APPROVAL OF AGENDA

Moved by Bettyann Kennedy, seconded by Pat Doorn
“THAT the August 6, 2020 Board of Variance Agenda be approved as circulated.”

CARRIED

ELECTION OF CHAIR AND APPOINTMENT OF ACTING CHAIR

Moved by Bettyann Kennedy, seconded by John Brennan
“THAT Pat Doorn be elected as Chair to the Board of Variance.”

CARRIED

Moved by John Brennan, seconded by Pat Doorn
“THAT Bettyann Kennedy be elected as acting chair to the Board of Variance.”

CARRIED

Following the election of the Chair, the Corporate Officer turned over the administration of the meeting to the presiding member.

CONSIDERATION OF JURISDICTION AND SETTING OF HEARING DATE (IF APPLICABLE) - BOARD OF VARIANCE APPLICATION FOR 1908 GEORGE STREET

The Chief Administrative Officer discussed the need for the Board of Variance to determine if the subject application is within its jurisdiction. The Chief Administrative Officer provided an overview of the nature of the subject application as it related to the Board’s jurisdiction.

Moved by Bettyann Kennedy, seconded by John Brennan
“THAT the application for 1908 George Street is considered within the Board of Variance’s jurisdiction;

AND THAT a hearing date be scheduled for Tuesday, September 15, 2020 at 3:00 p.m. to review the application for 1908 George Street and that notice be provided to the applicant and adjacent property owners.”

CARRIED

ADJOURNMENT

Moved by Bettyann Kennedy, seconded by John Brennan
“That the Board of Variance meeting of August 6, 2020 adjourn at 2:10 p.m.”

CARRIED

CHAIR

CORPORATE OFFICER

THE CORPORATION OF THE CITY OF ENDERBY

MEMO

To: Tate Bengtson, Chief Administrative Officer
From: Kurt Inglis, Planner and Deputy Corporate Officer
Date: September 10, 2020
Subject: Board of Variance Application – 1908 George Street, Enderby BC

RESOLUTION A

THAT the Board of Variance upholds the Building Inspector's determination of the extent of damage to the single-family dwelling at 1908 George Street, Enderby BC above its foundations, as described in the Building Inspector's report dated December 23, 2019.

RESOLUTION B

THAT the Board of Variance sets aside the Building Inspector's determination of the extent of damage to the single-family dwelling at 1908 George Street, Enderby BC above its foundations, as described in the Building Inspector's report dated December 23, 2019, and makes the determination that the single-family dwelling was damaged or destroyed to the extent of less than 75% of its value above its foundations.

RESOLUTION C

THAT the Board of Variance postpones consideration of the application until a building restoration company, which is acceptable to both the City and the applicant, provides a report at the applicant's expense determining the value of damage to the single-family dwelling at 1908 George Street, Enderby BC above its foundations;

AND THAT the Board of Variance determines that the pre-fire value of the single-family dwelling at 1908 George Street, Enderby BC above its foundations is \$105,433.45, consistent with the Depreciated Construction Value less General Contractor Overhead and Profit and less the depreciated foundation value, as expressed in the SPECS Limited report dated June 13, 2019.

BACKGROUND

The property located at 1908 George Street is zoned Highway and Tourist Commercial (C.2) and has historically been used for residential purposes. Although single-family dwellings are not a permitted use in the C.2 zone, the residential use of the property appears to pre-date the C.2 zone and thus the use is "grandfathered" under Section 528 of the *Local Government Act* as a legally non-conforming use.

On April 30, 2019, a fire originated in an electrical panel in the basement of the single-family dwelling at 1908 George Street and damaged the building. Section 532 (1) [Restrictions on repair or reconstruction of non-conforming structures] of the *Local Government Act* states:

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.

The City of Enderby Building Inspector provided a memorandum (attached) in which he states that, in his opinion, more than 75% of the value of the structure above the building's foundations was damaged or destroyed as a result of the fire. Given this, and subject to a decision by the Board of Variance (BOV) setting aside the determination of the Building Inspector, the City is unable to issue a building permit unless it is for a legally conforming use (i.e. a use that is permitted under the property's C.2 zoning designation).

The property owner for 1908 George Street has made an application to the BOV alleging that the Building Inspector's determination of the amount of damage to the building is in error, and requesting that the BOV set aside the Building Inspector's determination and make a determination in its place. The request is consistent with Section 544 of the *Local Government Act* which states:

Extent of damage to non-conforming use property

(1) A person may apply to a board of variance for an order under subsection (2) if the person alleges that the determination by a building inspector of the amount of damage under section 532 (1) [end of non-conforming use protection if building of other structure is seriously damaged] is in error.

(2) On an application under subsection (1), the board of variance may set aside the determination of the building inspector and make the determination under section 532 (1) in its place.

(3) The applicant or the local government may appeal a decision of the board of variance under subsection (2) to the Supreme Court.

At its meeting of August 6, 2020, the BOV received the application and confirmed that it falls within the jurisdiction of the BOV. The BOV set a hearing date of September 15, 2020 at 3:00 pm for the consideration of the application, and directed Staff to provide notice to the applicant and adjacent property owners.

Attached to this memorandum is the supporting documentation provided by the City of Enderby and the applicant which will aid the BOV in rendering its decision; these documents include:

1. A memorandum from the Chief Building Inspector, Dave Gardner, dated December 23, 2019 – this memorandum was requested by the City of Enderby in order to determine whether a Building Permit could be issued for the subject property, in accordance with Section 532 (1) [Restrictions on repair or reconstruction of non-conforming structures] of the *Local Government Act*;
2. A report from Bourcet Engineering dated March 17, 2020 – this report was commissioned by the applicant in order to assess the extent of damage to the single-family dwelling above its foundations;
3. A Replacement Cost Value and Depreciated Construction Value evaluation report from SPECS Limited, dated June 13, 2019 – this report was commissioned by the applicant's insurance adjuster to determine the replacement cost and depreciated construction value for the single-family dwelling; and

4. A series of photographs of 1908 George Street, BC, during and following the fire that occurred on the subject property on April 30, 2019 – the photos of the interior of the dwelling were taken by the Building Inspector and Fire Investigator during their individual inspections of the premises; the photo of the exterior of the dwelling during the fire was taken by an onlooker.

Staff have outlined a range of resolutions for how the BOV may proceed, including:

RESOLUTION A – After considering all of the information presented, if the BOV feels that the Building Inspector’s determination of the extent of damage to the single-family dwelling is correct, the BOV can choose to uphold the Building Inspector’s determination.

RESOLUTION B – After considering all of the information presented, if the BOV feels that the Building Inspector’s determination of the extent of damage to the single-family dwelling is in error, the Board can choose to set aside the determination of the Building Inspector and make a determination that the single-family dwelling was damaged or destroyed to the extent of less than 75% of its value above its foundations.

RESOLUTION C – After considering all of the information presented, if the Board of Variance feels that it does not have sufficient technical information to be able to make an informed decision, it may postpone consideration of the application until a building restoration company, acceptable to both the City and the applicant, provides a report at the applicant’s expense determining the value of damage to the single-family dwelling above its foundations.

It should be noted that if the BOV wishes to proceed with Resolution C described above, there is a need to determine the base value of the single-family dwelling above its foundations (i.e. value of the building prior to the fire), in order to determine whether the 75% threshold of damage to the value of the building above its foundations has been met. Given this, Staff are recommending that the BOV determines that the value of the single-family dwelling at 1908 George Street, Enderby BC above its foundations is \$105,433.45, consistent with the Depreciated Construction Value less General Contractor Overhead and Profit and less the depreciated foundation value, as expressed in the SPECS Limited report dated June 13, 2019, which was provided by the applicant.

Respectfully Submitted,



Kurt Inglis
Planner and Deputy Corporate Officer

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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



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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
 P: 250.869.0030
 F: 250.869.0035
 TF: 877.309.0030
 M: 250.212.0718

Reviewed By:
 Steve Webber, CPPA
 Branch Manager - Kelowna
 SPECS Limited
 103 – 151 Commercial Drive | Kelowna, BC V1X 7W2
 P: 250.869.0030
 F: 250.869.0035
 TF: 877.309.0030
 M: 250.808.7850

- END OF RCV/DCV EVALUATION -
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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

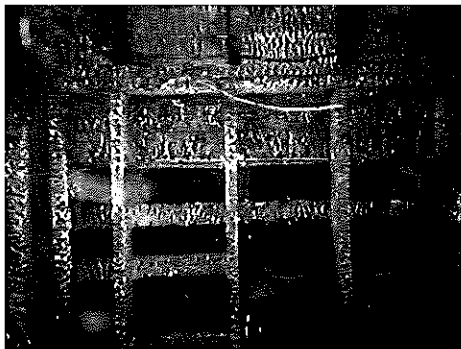


Photo 9: Fire damaged Mechanical Room



Photo 10: Basement Bathroom 2



Photo 11: Main Level Kitchen



Photo 12: Main Level Bathroom

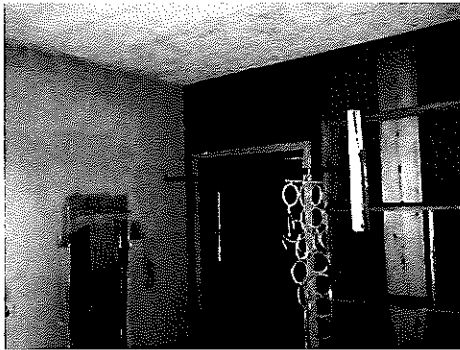


Photo 13: Bedroom 2



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 -
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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 -
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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

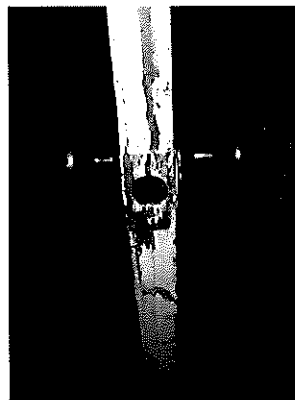


Photo 20: Bathroom door damage

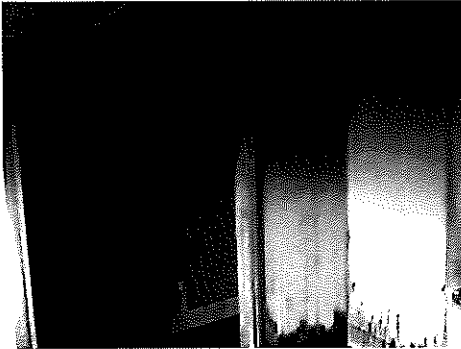


Photo 21: Bedroom 5 missing closet doors



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.

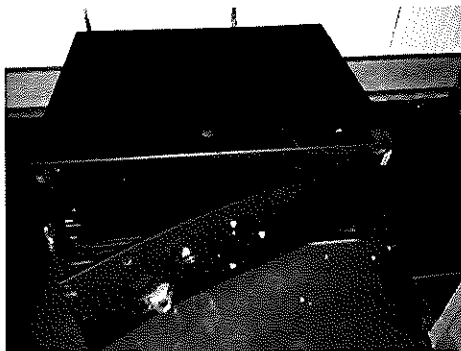


Photo 23: Lockbox Bedroom 2

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

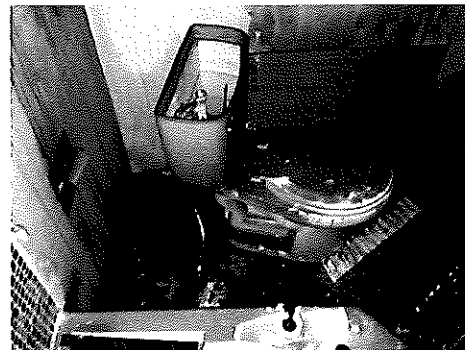


Photo 25: Bathroom toilet detached

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.

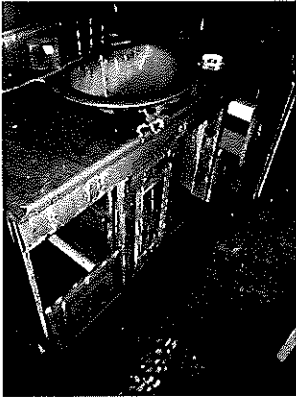


Photo 26: Bathroom 2 vanity/missing doors

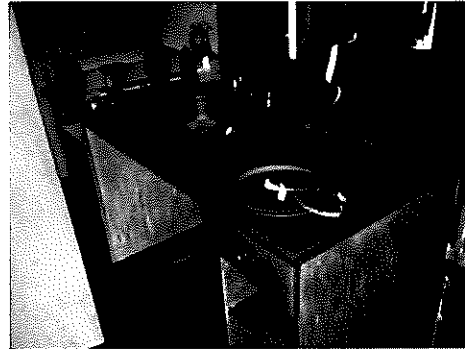


Photo 27: Kitchen 2 cabinets missing doors/drawers

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

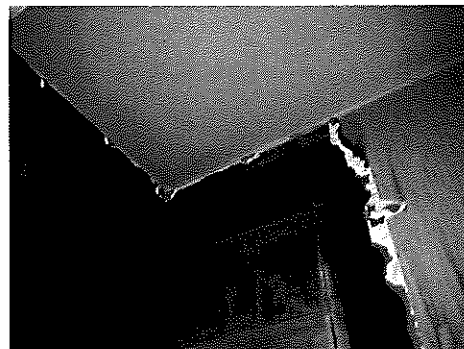


Photo 30: Bedroom 1 closet missing drywall



Photo 31: Bedroom 2 access to B3CL



Photo 32: Blocks nailed to jamb

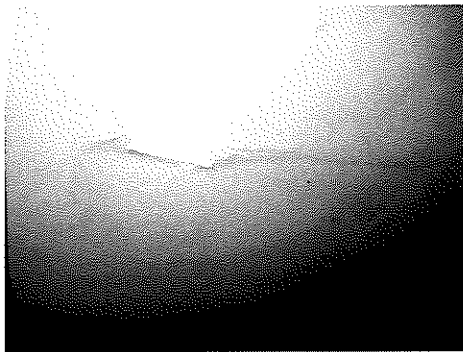


Photo 33: Damaged ceiling

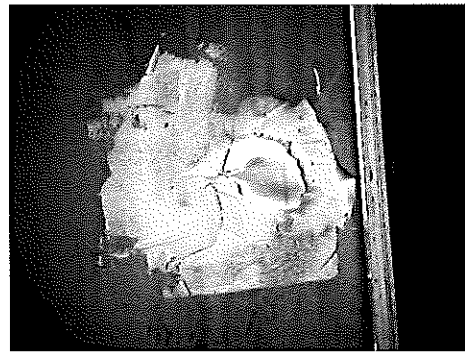


Photo 34: Damaged wall



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.

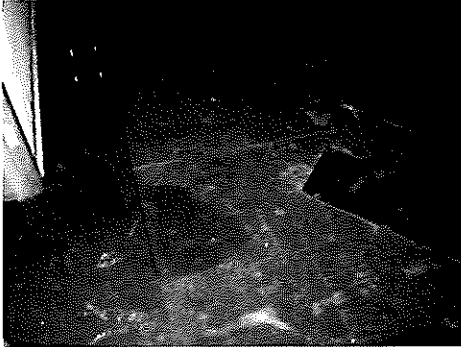


Photo 37: Incomplete flooring

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.

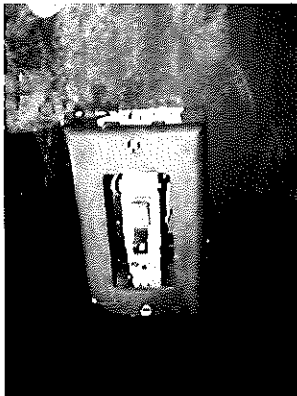


Photo 38: Incorrect switch cover



Photo 39: Missing switch cover



Photo 40: Worn receptacle without cover

- END OF OBSERVED DAMAGE -
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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 -
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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

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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

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%	

