



# POLICY MANUAL

## Emergency Operations - Reports

### Property Loss Statistics

Revised: 08-08-95

Code: 1 - 4 - 3

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3.0 Purpose: To Standardize Calculations When Determining Property Loss Statistics.

3.01 Scope: All Officers and Acting Officers.

#### 3.02 **RESPONSIBILITY**

Each officer responsible for making the incident report will determine the property loss.

#### 3.03 **STRUCTURAL PROPERTY LOSS**

Attached is a Building Valuation Data Sheet. This information is printed in the Building Standards Magazine and used by building inspectors to determine new construction costs. Therefore, it is an excellent basis for determining replacement costs due to fire. Updated Building Valuation Data Sheets will be provided as they become available.

#### 3.04 **USE OF SHEET**

The information in the sheet simply designates a cost per square foot for types of construction in individual occupancies. Refer to Chapter 6 of the Uniform Building Code for definitions of types of construction.

Replacement costs are higher than new construction because the burned portion of the building must be removed before it can be rebuilt. Therefore, you must add 50% to the new construction costs to reflect the higher costs for debris removal.

To determine the property loss of a structure you must:

1. Determine the class of occupancy; i.e., church, school, dwelling, etc.
2. Determine the type of construction as per Chapter 6 in Uniform Building Code.
3. Determine the number of square feet of the building that will have to be replaced.
4. Find the corresponding costs per square foot. Multiply that cost figure by .94. This is the cost modifier for Fresno County.



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5. Add 50% to the square foot figure for actual replacement costs.
6. Multiply the square feet of the area lost by the replacement cost figure.

The Data Sheet shows two columns for cost on dwellings and apartments. The average cost should be used except when it is obvious that many extras were built into construction; such as a custom home.

#### 3.05 **EXAMPLE:**

There is a dwelling fire of Type V construction involving 500 square feet of area. Item 7 on the building Valuation Data Sheet for dwelling shows an average cost of \$56.70 per square foot, x .94 = 53.30.

	\$53.30	
Add 50% for additional cost	<u>26.65</u>	
Replacement cost per square foot	=	\$79.95
Multiply replacement cost times the square feet of loss		<u>x 500</u>
Structure Loss	=	\$39,975

#### 3.06 **CONTENTS LOSS DETERMINATION**

Contents Loss Determination is a judgment call. The owner is the best source of information for estimating the loss. If they do not know, you must make your best estimate. A good background for this kind of judgment is to check the newspaper advertisements to see what furniture costs are for different types of furniture.

#### 3.07 **VEHICLE LOSS DETERMINATION**

The Blue Book is the most widely used method of estimating the value of a vehicle; however, the Blue Book changes every six months and the Department has not budgeted for its purchase. A good source of information is the want ads in the newspaper. They will give you a basis for determining replacement costs in our area.

#### 3.08 **RETURN VERIFICATION FROM INSURANCE COMPANY**

Company officers requesting verification of dollar loss estimates over \$10,000 Dollars, confirmed by insurance companies, may do so by contacting the Bureau of Fire and Life Safety.