

ROUGH ORDER OF MAGNITUDE (ROM) WORKSHEET

Initial Damage Assessment and Cost Estimation

Property: 4782 Oak Ridge Drive, Gainesville, GA 30501

Date of Loss: March 12, 2024

Date of Assessment: March 14, 2024

Prepared by: Jennifer Walsh, Public Adjuster

Qualifications: NAPIA Certified, GA License #PA-3847

I. QUICK ASSESSMENT METRICS

Property Information

Parameter	Value	Notes
Structure Square Footage	2,850 sq ft	Above grade only
Basement/Lower Level	N/A	Crawl space only
Stories	2	Plus attached garage
Year Built	1998	26 years old
Last Major Renovation	2018	Kitchen remodel
Construction Type	<input checked="" type="checkbox"/> Frame <input type="checkbox"/> Masonry <input type="checkbox"/> Steel <input type="checkbox"/> Other	Wood frame, brick veneer
Quality Level	<input type="checkbox"/> Builder <input checked="" type="checkbox"/> Standard <input type="checkbox"/> Custom <input type="checkbox"/> Luxury	Typical subdivision
Property Value	\$485,000	Per county assessment
Replacement Cost	\$425,000	Per insurance policy

Damage Overview

Category	Measurement	Percentage
Affected Area	1,875 sq ft	66% of total
Affected Rooms	8 rooms	Master, bath, living, hallway, 3 beds
Structural Damage	<input type="checkbox"/> None <input type="checkbox"/> Minor <input checked="" type="checkbox"/> Moderate <input type="checkbox"/> Severe	Roof structure
Content Damage	35% estimated	By room assessment
Primary Cause	<input checked="" type="checkbox"/> Water <input type="checkbox"/> Fire <input checked="" type="checkbox"/> Wind <input type="checkbox"/> Mold <input type="checkbox"/> Other	Hail and wind

Category	Measurement	Percentage
Secondary Damage	<input type="checkbox"/> Smoke <input checked="" type="checkbox"/> Mold <input type="checkbox"/> Asbestos <input type="checkbox"/> Other	Beginning growth
Damage Category	<input type="checkbox"/> Light(0-25%) <input checked="" type="checkbox"/> Moderate(26-50%) <input type="checkbox"/> Heavy(51-75%) <input type="checkbox"/> Total(76-100%)	45% overall

II. MOISTURE MAPPING METHODOLOGY (For Water Damage)

Equipment Used

- **Moisture Meter Type:** Pin and Pinless (Protimeter Surveymaster)
- **Thermal Camera:** FLIR E8-XT
- **Hygrometer:** Extech RH490

Moisture Reading Grid (Readings taken every 4 feet)

Location	Wall Bottom	Wall 2ft	Wall 4ft	Floor	Ceiling	Classification
Master Bedroom	42%	38%	24%	18%	68%	<input type="checkbox"/> Dry <input type="checkbox"/> Wet <input checked="" type="checkbox"/> Saturated
Bath 2	35%	28%	22%	15%	45%	<input type="checkbox"/> Dry <input checked="" type="checkbox"/> Wet <input type="checkbox"/> Saturated
Living Room	28%	22%	18%	12%	52%	<input type="checkbox"/> Dry <input checked="" type="checkbox"/> Wet <input type="checkbox"/> Saturated
Hallway	31%	24%	19%	14%	48%	<input type="checkbox"/> Dry <input checked="" type="checkbox"/> Wet <input type="checkbox"/> Saturated
Bedroom 2	18%	15%	12%	10%	25%	<input type="checkbox"/> Dry <input checked="" type="checkbox"/> Wet <input type="checkbox"/> Saturated
Bedroom 3	15%	12%	10%	8%	22%	<input checked="" type="checkbox"/> Dry <input type="checkbox"/> Wet <input type="checkbox"/> Saturated

Water Category Determination:

☐ Category 1 (Clean) ☒ Category 2 (Gray) ☐ Category 3 (Black)

Category 2 due to time elapsed (>48 hours) and ceiling materials

Affected Materials Classification

Class	Description	Materials in This Loss
Class 1	Minimal water absorption (<5% area)	Bedroom 3
Class 2	Significant absorption (5-40% area)	Living room, hallways
Class 3	Greatest absorption (>40% area)	Master bedroom, Bath 2
Class 4	Specialty drying	Hardwood in hallway

III. STRUCTURE ROM CALCULATIONS

A. Area-Based Estimates with Regional Adjustments

Base Rates - Southeast Region (Georgia):

Damage Level	National Avg	Southeast Adjustment	Local Rate	Affected Sq Ft	Subtotal
Light damage	\$30-45/sq ft	-5%	\$35/sq ft	450	\$15,750
Moderate damage	\$50-80/sq ft	-5%	\$62/sq ft	875	\$54,250
Heavy damage	\$90-160/sq ft	-5%	\$118/sq ft	550	\$64,900
Total loss	\$175-275/sq ft	-5%	N/A	0	\$0
Structure Subtotal:					\$134,900

B. System-Based Estimates with Typical Costs

System	% Damaged	Typical Replacement Cost	Age/Life	Depreciation	Repair Estimate
Roofing	85%	\$12/sq ft architectural	8/25 years	32%	\$38,500
HVAC	15%	\$8,500 per system	8/15 years	53%	\$1,275
Electrical	20%	\$12,000 whole house	26/40 years	65%	\$2,400
Plumbing	5%	\$15,000 whole house	26/50 years	52%	\$750
Flooring	35%	\$6/sq ft average	6/15 years	40%	\$5,985
Drywall	45%	\$3.50/sq ft installed	N/A	0%	\$4,494
Kitchen	10%	\$35,000 typical	6/20 years	30%	\$3,500
Bathrooms	40%	\$12,000 per bath	12/20 years	60%	\$4,800
Windows	5%	\$650 per window	26/30 years	87%	\$163
Insulation	30%	\$2.25/sq ft	N/A	0%	\$1,925
Systems Subtotal:					\$63,792

C. Hidden Damage Multipliers

Damage Type	Visible Damage	Typical Multiplier	Hidden Damage Estimate
Water - Drywall	\$4,494	1.4x	\$6,292
Water - Structural	\$38,500	1.6x	\$61,600
Mold Present	\$8,000	2.5x	\$20,000
Category 2 Water	\$54,250	1.8x	\$97,650
Hidden Damage Total:			\$28,947

IV. CONTENTS ROM CALCULATIONS

A. Quick Formula Method

- **Estimated Structure Value:** \$425,000
- **Category:** Average Home (Standard subdivision)
- **Multiplier:** 35%
- **Contents Value:** \$148,750
- **Estimated % Damaged:** 35%
- **Contents ROM:** \$52,063

B. Detailed Room Count Method

Room Type	Avg Value Range	Your Value	# Affected	% Damaged	Total Damage
Living Room	\$15,000-30,000	\$22,000	1	40%	\$8,800
Master Bedroom	\$10,000-20,000	\$15,000	1	65%	\$9,750
Other Bedroom	\$5,000-12,000	\$8,000	2	20%	\$3,200
Kitchen (contents)	\$8,000-20,000	\$12,000	1	10%	\$1,200
Dining Room	\$5,000-15,000	\$8,000	1	15%	\$1,200
Bathroom	\$2,000-5,000	\$3,500	2	45%	\$3,150
Home Office	\$5,000-15,000	\$10,000	1	25%	\$2,500
Garage	\$3,000-10,000	\$5,000	1	0%	\$0
Contents Subtotal:					\$29,800

V. ADDITIONAL LIVING EXPENSES (ALE) ROM

Monthly Expense Calculator

Expense Category	Normal Monthly	Temporary Monthly	Difference
Housing			
Mortgage	\$2,850	\$0 (still paying)	-\$2,850
Temporary Housing	\$0	\$4,200	+\$4,200
Utilities (if separate)	\$285	\$150	-\$135
Food			
Groceries	\$800	\$600	-\$200
Restaurants (additional)	\$400	\$1,200	+\$800
Storage			

Expense Category	Normal Monthly	Temporary Monthly	Difference
Storage Unit	\$0	\$250	+\$250
Moving/Transport	\$0	\$300	+\$300
Other			
Laundry	\$0	\$120	+\$120
Pet Boarding	\$0	\$450	+\$450
Extra Mileage	\$0	\$180	+\$180
Monthly ALE Total:			\$3,315

Duration Estimates

Damage Level	Typical Duration	Your Estimate	ALE Total
Light (0-25%)	1-3 months	N/A	N/A
Moderate (26-50%)	3-6 months	4 months	\$13,260
Heavy (51-75%)	6-12 months	N/A	N/A
Total Loss (76%+)	12-18 months	N/A	N/A

VI. CODE UPGRADE TRIGGERS

Common Code Requirements by Year Built

Property Built: 1998 (26 years old)

Code Item	Current	Required	Trigger	Estimated Cost
Electrical				
GFCI Protection	Partial	All wet locations	Electrical work > \$1,000	\$840
AFCI Protection	None	All bedrooms	Panel replacement	\$1,200
Smoke Detectors	Battery	Hardwired, interconnected	Major renovation	\$680
Building				
Roof Nailing	4-nail	6-nail pattern	>25% roof replacement	\$1,680
Ice/Water Shield	None	Full perimeter	Roof replacement	\$2,500
Drip Edge	Partial	All edges	Roof replacement	\$760
Plumbing				
Low-flow Fixtures	No	Required	Bathroom renovation	\$450

Your Property's Code Upgrades:

- Built: 1998
- Damage Level: 45%
- **Estimated Code Upgrade Costs: \$8,110**

VII. SPECIALIZED COSTS

Environmental and Specialty Remediation

Category	Unit Cost	Quantity	Total Estimate	Notes
Demolition	\$3.50/sq ft	1,875 sq ft	\$6,563	Include disposal
Debris Removal	\$400/ton	8 tons	\$3,200	Two 30-yard dumpsters
Mold Remediation	\$22/sq ft	380 sq ft	\$8,360	>48 hours water exposure
Asbestos Testing	\$350/test	3 tests	\$1,050	Due to age, precautionary
Permits	2% of project	\$198,839	\$3,977	County requirement
Engineering	\$3,500	1 report	\$3,500	Structural assessment
Air Quality Testing	\$400/test	2 tests	\$800	Pre and post remediation
Temporary Protection	\$1,200/month	4 months	\$4,800	Tarps, security
Equipment Rental	\$3,000/month	1 month	\$3,000	Drying equipment
Specialty Total:			\$35,250	

VIII. CONTRACTOR FACTORS

Overhead & Profit Calculations

Project Base: \$198,839

Component	Rate	Base Amount	Addition
Direct Costs	-	\$198,839	-
General Conditions	10%	\$198,839	\$19,884
Overhead	10%	\$218,723	\$21,872
Profit	10%	\$240,595	\$24,060
Total with O&P:			\$264,655

Market Condition Adjustments

Market Condition	Adjustment Factor	Your Situation	Impact
Normal Market	0%	<input type="checkbox"/>	\$0
High Demand (storm)	+15%	<input checked="" type="checkbox"/>	\$39,698

Market Condition	Adjustment Factor	Your Situation	Impact
Material Shortage	+8%	<input checked="" type="checkbox"/>	\$21,172
Labor Shortage	+5%	<input type="checkbox"/>	\$0
Total Market Adjustment:	+23%		\$60,870

IX. ROM SUMMARY WITH CONFIDENCE LEVELS

Component Summary

Component	Low Estimate	Most Likely	High Estimate	Confidence
Structure	\$175,000	\$198,839	\$225,000	<input type="checkbox"/> L <input checked="" type="checkbox"/> M <input type="checkbox"/> H
Contents	\$25,000	\$29,800	\$35,000	<input type="checkbox"/> L <input checked="" type="checkbox"/> M <input type="checkbox"/> H
ALE	\$10,000	\$13,260	\$16,000	<input checked="" type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H
Code Upgrades	\$6,500	\$8,110	\$10,000	<input type="checkbox"/> L <input checked="" type="checkbox"/> M <input type="checkbox"/> H
Specialty Work	\$30,000	\$35,250	\$42,000	<input type="checkbox"/> L <input checked="" type="checkbox"/> M <input type="checkbox"/> H
O&P	\$60,000	\$65,816	\$75,000	<input checked="" type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H
Market Adjustment	\$50,000	\$60,870	\$70,000	<input type="checkbox"/> L <input checked="" type="checkbox"/> M <input type="checkbox"/> H
TOTAL ROM:	\$356,500	\$411,945	\$473,000	

Confidence Level Assessment

Overall ROM Confidence: ☐Low ☒Medium ☐High

Factors Affecting Accuracy:

Factor	Impact on Accuracy	Present?
Limited access to damaged areas	-20% confidence	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Hidden damage likely	-25% confidence	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Pricing volatility	-15% confidence	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Scope uncertainty	-20% confidence	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Code requirements unknown	-15% confidence	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
No moisture mapping done	-20% confidence	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Complex structural issues	-25% confidence	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Hazardous materials possible	-20% confidence	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Adjusted Confidence: Medium-Low (due to hidden damage likelihood and pricing volatility)

X. RESERVE RECOMMENDATIONS

Initial Reserve Calculation

- **Formula:** ROM + Contingency
- **Most Likely ROM:** \$411,945
- **Contingency (25%):** \$102,986
- **Recommended Initial Reserve:** \$514,931

Contingency Breakdown:

- Scope Development: 7%
- Hidden Damages: 10%
- Price Escalation: 5%
- Code Requirements: 3%
- **Total Contingency:** 25%

XI. NEXT STEPS AND TIMELINE

Immediate Actions (24-48 hours)

- ☒ Submit ROM to insurance carrier
- ☒ Set initial reserve with carrier
- ☒ Obtain detailed contractor estimates
- ☐ Schedule detailed inspection
- ☒ Begin emergency mitigation

Short Term (3-7 days)

- ☐ Complete moisture mapping
- ☐ Obtain engineering evaluation
- ☐ Get environmental testing
- ☐ Secure temporary housing
- ☐ Document all damaged contents

Medium Term (1-2 weeks)

- ☐ Receive detailed estimates
- ☐ Compare estimates to ROM

- ☐ Adjust reserves if needed
- ☐ Begin claim negotiation
- ☐ Select contractors

XII. DOCUMENTATION CHECKLIST

Required Supporting Documentation

- ☒ Photos of all damage (247 taken)
- ☒ Video walkthrough (18 minutes)
- ☒ Moisture readings log
- ☒ Room-by-room damage list
- ☐ Complete contents inventory
- ☒ Emergency repair receipts
- ☐ Temporary housing receipts
- ☒ Expert reports (structural engineer)
- ☐ Contractor estimates (1 of 3 received)

XIII. COMMON INSURER RESPONSES

Anticipated Objections and Responses:

"Your ROM is too high"

- Request their detailed estimate
- Compare line by line
- Document market rates from 3 contractors

"We need more documentation"

- Provide this completed ROM
- Include photo evidence (247 photos)
- Reference NOAA weather data

"Depreciation reduces value"

- Identify non-depreciable items (framing, drywall, permits)
- Calculate accurate depreciation
- Claim recoverable depreciation

Prepared by: Jennifer Walsh

Title: Public Adjuster

License #: PA-3847

Date: March 14, 2024

Review Date: April 14, 2024

Disclaimer: This ROM is preliminary only. Actual costs will vary based on detailed inspection, local prices, and specific repair requirements. Professional estimates required for accurate claim valuation. Estimates valid for 30 days due to market volatility.

Note: This is a sample ROM worksheet for demonstration purposes. All details are fictional.