

ROUGH ORDER OF MAGNITUDE (ROM) WORKSHEET

When to Use This Document

- Initial claim assessment within 24-48 hours of loss
- Setting initial reserves with insurer
- Planning restoration budget and timeline
- Contractor selection and negotiation
- Comparing estimates for reasonableness

Understanding ROM Accuracy

- Light Damage: ±15% accuracy expected
- Moderate Damage: ±20% accuracy expected
- Heavy Damage: ±25% accuracy expected
- Total Loss: ±30% accuracy expected

COMPREHENSIVE ROM WORKSHEET

Property: [Loss Location]

Date of Loss: [Date]

Date of Assessment: [Date]

Prepared by: [Name/Company]

Qualifications: [Certifications/License #]

I. QUICK ASSESSMENT METRICS

Property Information

Parameter	Value	Notes
Structure Square Footage	[#] sq ft	Above grade only
Basement/Lower Level	[#] sq ft	If applicable
Stories	[#]	Including basement
Year Built	[Year]	For code considerations
Last Major Renovation	[Year]	Affects materials/methods
Construction Type	<input type="checkbox"/> Frame <input type="checkbox"/> Masonry <input type="checkbox"/> Steel <input type="checkbox"/> Other	
Quality Level	<input type="checkbox"/> Builder <input type="checkbox"/> Standard <input type="checkbox"/> Custom <input type="checkbox"/> Luxury	

Parameter	Value	Notes
Property Value	[\$Amount]	Per assessment/appraisal
Replacement Cost	[\$Amount]	Per insurance policy

Damage Overview

Category	Measurement	Percentage
Affected Area	[#] sq ft	[%] of total
Affected Rooms	[#] rooms	List: [rooms]
Structural Damage	<input type="checkbox"/> None <input type="checkbox"/> Minor <input type="checkbox"/> Moderate <input type="checkbox"/> Severe	
Content Damage	[%] estimated	By room/area
Primary Cause	<input type="checkbox"/> Water <input type="checkbox"/> Fire <input type="checkbox"/> Wind <input type="checkbox"/> Mold <input type="checkbox"/> Other	
Secondary Damage	<input type="checkbox"/> Smoke <input type="checkbox"/> Mold <input type="checkbox"/> Asbestos <input type="checkbox"/> Other	
Damage Category	<input type="checkbox"/> Light(0-25%) <input type="checkbox"/> Moderate(26-50%) <input type="checkbox"/> Heavy(51-75%) <input type="checkbox"/> Total(76-100%)	

II. MOISTURE MAPPING METHODOLOGY (For Water Damage)

Equipment Used

- Moisture Meter Type: [Pin/Pinless/Both]
- Thermal Camera: [Model/Not Used]
- Hygrometer: [Model]

Moisture Reading Grid (Record readings every 4 feet)

Location	Wall Bottom	Wall 2ft	Wall 4ft	Floor	Ceiling	Classification
Room 1	[%]	[%]	[%]	[%]	[%]	<input type="checkbox"/> Dry <input type="checkbox"/> Wet <input type="checkbox"/> Saturated
Room 2	[%]	[%]	[%]	[%]	[%]	<input type="checkbox"/> Dry <input type="checkbox"/> Wet <input type="checkbox"/> Saturated

Classification Standards (IICRC S500):

- Dry: <17% moisture content
- Wet: 17-30% moisture content
- Saturated: >30% moisture content

Water Category Determination:

- ☐ Category 1 (Clean): From clean source, no substantial contamination

- ☐ Category 2 (Gray): Contains contamination, may cause illness
- ☐ Category 3 (Black): Highly contaminated, contains pathogens

Affected Materials Classification

Class	Description	Materials in This Loss
Class 1	Minimal water absorption (<5% area)	[List]
Class 2	Significant absorption (5-40% area)	[List]
Class 3	Greatest absorption (>40% area)	[List]
Class 4	Specialty drying (hardwood, plaster, etc.)	[List]

III. STRUCTURE ROM CALCULATIONS

A. Area-Based Estimates with Regional Adjustments

Base Rates by Region (2024 National Average):

Damage Level	National Avg	Northeast	Southeast	Midwest	Southwest	West Coast
Light	\$30-45/sq ft	+15%	-5%	-10%	+5%	+25%
Moderate	\$50-80/sq ft	+15%	-5%	-10%	+5%	+25%
Heavy	\$90-160/sq ft	+15%	-5%	-10%	+5%	+25%
Total Loss	\$175-275/sq ft	+15%	-5%	-10%	+5%	+25%

Your Calculation:

Damage Level	Local Rate	Affected Sq Ft	Subtotal
Light damage	[\$Rate]/sq ft	[#]	[\$Amount]
Moderate damage	[\$Rate]/sq ft	[#]	[\$Amount]
Heavy damage	[\$Rate]/sq ft	[#]	[\$Amount]
Total loss	[\$Rate]/sq ft	[#]	[\$Amount]
Structure Subtotal:			[\$Total]

B. System-Based Estimates with Typical Costs

System	% Damaged	Typical Replacement Cost	Age/Life	Depreciation	Repair Estimate
Roofing	[%]	\$8-15/sq ft asphalt, \$15-25 tile	[Age]/[Life] years	[%]	[\$Amount]

System	% Damaged	Typical Replacement Cost	Age/Life	Depreciation	Repair Estimate
HVAC	[%]	\$6,000-12,000 per system	[Age]/[Life] years	[%]	[\$Amount]
Electrical	[%]	\$8,000-15,000 whole house	[Age]/[Life] years	[%]	[\$Amount]
Plumbing	[%]	\$10,000-20,000 whole house	[Age]/[Life] years	[%]	[\$Amount]
Flooring	[%]	\$3-8/sq ft carpet, \$5-15 hardwood	[Age]/[Life] years	[%]	[\$Amount]
Drywall	[%]	\$2-4/sq ft installed	N/A	0%	[\$Amount]
Kitchen	[%]	\$15,000-50,000 typical	[Age]/[Life] years	[%]	[\$Amount]
Bathrooms	[%]	\$8,000-20,000 per bath	[Age]/[Life] years	[%]	[\$Amount]
Windows	[%]	\$400-1,200 per window	[Age]/[Life] years	[%]	[\$Amount]
Insulation	[%]	\$1.50-3.50/sq ft	N/A	0%	[\$Amount]
Systems Subtotal:					[\$Total]

C. Hidden Damage Multipliers

Standard Multipliers by Damage Type:

Damage Type	Visible Damage	Typical Multiplier	Hidden Damage Estimate
Water - Drywall	[\$Amount]	1.3-1.5x	[\$Amount]
Water - Structural	[\$Amount]	1.5-2.0x	[\$Amount]
Mold Present	[\$Amount]	2.0-3.0x	[\$Amount]
Fire/Smoke	[\$Amount]	1.4-1.8x	[\$Amount]
Category 3 Water	[\$Amount]	2.5-3.5x	[\$Amount]

IV. AGE/LIFE DEPRECIATION TABLES

Standard Depreciation Schedule (Insurance Industry)

Component	Useful Life	Annual Depreciation	Non-Depreciable?
Roofing - Asphalt	20-25 years	4-5%	No
Roofing - Tile/Metal	40-50 years	2-2.5%	No
HVAC Systems	15-20 years	5-6.7%	No
Water Heater	10-12 years	8.3-10%	No
Appliances	10-15 years	6.7-10%	No
Carpet	8-10 years	10-12.5%	No
Paint	5-7 years	14-20%	No
Hardwood Floors	80-100 years	1-1.25%	Sometimes
Framing/Structure	N/A	0%	YES
Foundation	N/A	0%	YES
Drywall	N/A	0%	YES
Insulation	N/A	0%	YES
Permits/Fees	N/A	0%	YES
Labor (some states)	N/A	0%	YES (varies)

V. CONTENTS ROM CALCULATIONS

A. Quick Formula Method

- Basic Home: Structure Value \times 25%
- Average Home: Structure Value \times 35%
- Above Average: Structure Value \times 50%
- High-End Home: Structure Value \times 75%

Your Calculation:

- Estimated Structure Value: \$[Amount]
- Category: [Basic/Average/Above/High]
- Multiplier: [%]
- Contents Value: \$[Amount]
- Estimated % Damaged: [%]
- Contents ROM: \$[Amount]

B. Detailed Room Count Method

Room Type	Avg Value Range	Your Value	# Affected	% Damaged	Total Damage
Living Room	\$15,000-30,000	[\$Amount]	[#]	[%]	[\$Amount]
Master Bedroom	\$10,000-20,000	[\$Amount]	[#]	[%]	[\$Amount]
Other Bedroom	\$5,000-12,000	[\$Amount]	[#]	[%]	[\$Amount]
Kitchen (contents)	\$8,000-20,000	[\$Amount]	[#]	[%]	[\$Amount]
Dining Room	\$5,000-15,000	[\$Amount]	[#]	[%]	[\$Amount]
Bathroom	\$2,000-5,000	[\$Amount]	[#]	[%]	[\$Amount]
Home Office	\$5,000-15,000	[\$Amount]	[#]	[%]	[\$Amount]
Basement/Storage	\$5,000-15,000	[\$Amount]	[#]	[%]	[\$Amount]
Garage	\$3,000-10,000	[\$Amount]	[#]	[%]	[\$Amount]
Contents Subtotal:					[\$Total]

VI. ADDITIONAL LIVING EXPENSES (ALE) ROM

Monthly Expense Calculator

Expense Category	Normal Monthly	Temporary Monthly	Difference
Housing			
Mortgage/Rent	[\$Amount]	\$0 (still paying)	-\$[Amount]
Temporary Housing	\$0	[\$Amount]	+\$[Amount]
Utilities (if separate)	[\$Amount]	[\$Amount]	+/- \$[Amount]
Food			
Groceries	[\$Amount]	[\$Amount]	\$0
Restaurants (additional)	[\$Amount]	[\$Amount]	+\$[Amount]
Storage			
Storage Unit	\$0	[\$Amount]	+\$[Amount]
Moving/Transport	\$0	[\$Amount]	+\$[Amount]
Other			
Laundry	[\$Amount]	[\$Amount]	+\$[Amount]
Pet Boarding	\$0	[\$Amount]	+\$[Amount]
Extra Mileage	\$0	[\$Amount]	+\$[Amount]
Monthly ALE Total:			[\$Amount]

Duration Estimates by Damage Level

Damage Level	Typical Duration	Your Estimate	ALE Total
Light (0-25%)	1-3 months	[#] months	[\$Amount]
Moderate (26-50%)	3-6 months	[#] months	[\$Amount]
Heavy (51-75%)	6-12 months	[#] months	[\$Amount]
Total Loss (76%+)	12-18 months	[#] months	[\$Amount]

VII. CODE UPGRADE TRIGGERS

Common Code Requirements by Year Built

Year Built	Common Required Upgrades	Typical Cost
Pre-1950	Complete electrical, plumbing, insulation	\$30,000-60,000
1950-1975	Electrical grounding, GFCI, insulation	\$15,000-30,000
1976-1990	AFCI breakers, egress windows, smoke detectors	\$8,000-15,000
1991-2005	Hard-wired smoke detectors, AFCI	\$3,000-8,000
2006-Present	Minor updates only	\$1,000-3,000

Specific Code Triggers

Trigger	Threshold	Required Upgrades	Estimated Cost
Substantial Damage	>50% of value	Full code compliance	[\$Amount]
Substantial Improvement	>50% of value	Full code compliance	[\$Amount]
Electrical Work	>\$1,000	GFCI, AFCI, grounding	[\$Amount]
Plumbing Work	Major repair	Low-flow fixtures, backflow	[\$Amount]
Roof Replacement	>25% of roof	Ice/water shield, venting	[\$Amount]
Window Replacement	>50% windows	Egress compliance	[\$Amount]

Your Property's Code Upgrades:

- Built: [Year]
- Damage Level: [%]
- Triggered Upgrades: [List]
- **Estimated Code Upgrade Costs:** [\$Amount]

VIII. SPECIALIZED COSTS

Environmental and Specialty Remediation

Category	Unit Cost	Quantity	Total Estimate	Notes
Demolition	\$2-5/sq ft	[#] sq ft	[\$Amount]	Include disposal
Debris Removal	\$300-500/ton	[#] tons	[\$Amount]	30-yard dumpster ~\$500
Mold Remediation	\$15-30/sq ft	[#] sq ft	[\$Amount]	If >48 hours water
Asbestos Abatement	\$20-65/sq ft	[#] sq ft	[\$Amount]	If pre-1980
Lead Paint	\$8-15/sq ft	[#] sq ft	[\$Amount]	If pre-1978
Biohazard Cleanup	\$25-50/sq ft	[#] sq ft	[\$Amount]	Category 3 water
Permits	1-3% of project	[\$Project]	[\$Amount]	Varies by locality
Engineering	\$2,000-5,000	[#] reports	[\$Amount]	Structural concerns
Air Quality Testing	\$300-500/test	[#] tests	[\$Amount]	Pre and post
Temporary Protection	\$500-2,000	[#] months	[\$Amount]	Board-up, tarps
Equipment Rental	\$2,000-5,000/mo	[#] months	[\$Amount]	Fans, dehumidifiers
Specialty Total:			[\$Amount]	

IX. CONTRACTOR FACTORS

Overhead & Profit Calculations

Industry Standard (Xactimate):

- Jobs <\$2,500: No O&P typically
- Jobs \$2,500-10,000: Case by case
- Jobs >\$10,000: O&P expected
- 3+ trades involved: O&P required

Calculation:

Component	Rate	Base Amount	Addition
Direct Costs	-	[\$Amount]	-
General Conditions	10%	[\$Amount]	[\$Amount]
Overhead	10%	On costs + GC	[\$Amount]
Profit	10%	On all above	[\$Amount]
Total with O&P:			[\$Amount]

Market Condition Adjustments

Market Condition	Adjustment Factor	Your Situation	Impact
Normal Market	0%	<input type="checkbox"/>	\$0
High Demand (busy season)	+10-15%	<input type="checkbox"/>	\${Amount}
Catastrophe Area	+20-40%	<input type="checkbox"/>	\${Amount}
Material Shortage	+5-20%	<input type="checkbox"/>	\${Amount}
Labor Shortage	+10-25%	<input type="checkbox"/>	\${Amount}
Remote Location	+15-30%	<input type="checkbox"/>	\${Amount}
Total Market Adjustment:	+ [%]		

Material Waste Factors

Material Type	Standard Waste %	Your Quantity	Waste Addition
Drywall	10-15%	[#] sq ft	[#] sq ft
Flooring - Carpet	5-10%	[#] sq ft	[#] sq ft
Flooring - Tile	10-15%	[#] sq ft	[#] sq ft
Flooring - Wood	8-12%	[#] sq ft	[#] sq ft
Roofing	10-15%	[#] squares	[#] squares
Paint	10-15%	[#] gallons	[#] gallons
Insulation	5-10%	[#] sq ft	[#] sq ft

X. ROM SUMMARY WITH CONFIDENCE LEVELS

Component Summary

Component	Low Estimate	Most Likely	High Estimate	Confidence
Structure	\${Amount}	\${Amount}	\${Amount}	<input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H
Contents	\${Amount}	\${Amount}	\${Amount}	<input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H
ALE	\${Amount}	\${Amount}	\${Amount}	<input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H
Code Upgrades	\${Amount}	\${Amount}	\${Amount}	<input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H
Specialty Work	\${Amount}	\${Amount}	\${Amount}	<input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H
O&P	\${Amount}	\${Amount}	\${Amount}	<input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H
Market Adjustment	\${Amount}	\${Amount}	\${Amount}	<input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H
TOTAL ROM:	\${Low}	\${Likely}	\${High}	

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 type="checkbox"/> No
Hidden damage likely	-25% confidence	<input type="checkbox"/> Yes <input type="checkbox"/> No
Pricing volatility	-15% confidence	<input type="checkbox"/> Yes <input type="checkbox"/> No
Scope uncertainty	-20% confidence	<input type="checkbox"/> Yes <input type="checkbox"/> No
Code requirements unknown	-15% confidence	<input type="checkbox"/> Yes <input type="checkbox"/> No
No moisture mapping done	-20% confidence	<input type="checkbox"/> Yes <input type="checkbox"/> No
Complex structural issues	-25% confidence	<input type="checkbox"/> Yes <input type="checkbox"/> No
Hazardous materials possible	-20% confidence	<input type="checkbox"/> Yes <input type="checkbox"/> No

XI. RESERVE RECOMMENDATIONS

Initial Reserve Calculation

- **Formula:** ROM + Contingency
- **Most Likely ROM:** \$[Amount]
- **Contingency (20-30%):** \$[Amount]
- **Recommended Initial Reserve:** \$[Amount]

Contingency Breakdown:

- Scope Development: 5-10%
- Hidden Damages: 5-10%
- Price Escalation: 3-5%
- Code Requirements: 5-10%
- **Total Contingency:** [20-30]%

XII. 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 if needed
- Get environmental testing if needed
- Secure temporary housing if needed
- 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

XIII. DOCUMENTATION CHECKLIST

Required Supporting Documentation

- Photos of all damage (minimum 100)
- Video walkthrough
- Moisture readings log
- Room-by-room damage list
- Contents inventory
- Emergency repair receipts
- Temporary housing receipts
- Expert reports (if obtained)
- Contractor estimates (3 minimum)

XIV. COMMON INSURER RESPONSES

"Your ROM is too high"

- Request their detailed estimate
- Compare line by line
- Document market rates

"We need more documentation"

- Provide this completed ROM
- Include photo evidence
- Reference industry standards

"Depreciation reduces value"

- Identify non-depreciable items
- Calculate accurate depreciation
- Claim recoverable depreciation

Prepared by: [Name]

Title: [Title]

License #: [Number]

Date: [Date]

Review Date: [Date + 30 days]

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.

This ROM worksheet provides comprehensive detail for accurate initial claim assessment. All calculations should be verified with local market conditions and professional estimates.