

COMPREHENSIVE DAMAGE VALUATION REPORT

Fire Loss Assessment - Kitchen Fire with Smoke Damage

Property: 4827 Oak Ridge Drive, Columbus, OH 43215

Date of Loss: April 2, 2024

Date of Report: April 18, 2024

Report Version: 2.0/Final

Claim #: FD-2024-45892

Prepared by: Premier Restoration Services

License/Certification: CR-78234-OH

EXECUTIVE VALUATION SUMMARY

This report provides a comprehensive valuation of all damages sustained in the kitchen fire that occurred on April 2, 2024. The fire originated from the stovetop and caused significant damage to the kitchen, with smoke damage throughout the 2,400 sq ft residence.

Summary of Values

Category	Replacement Cost	Actual Cash Value	Amount Paid	Balance Due
Structure	\$127,450	\$108,332	\$45,000	\$82,450
Other Structures	\$8,500	\$7,225	\$0	\$8,500
Personal Property	\$47,250	\$35,437	\$15,000	\$32,250
Additional Living Expenses	\$12,000	N/A	\$4,000	\$8,000
Code Upgrades	\$18,750	N/A	\$0	\$18,750
GRAND TOTAL:	\$213,950	\$150,994	\$64,000	\$149,950

I. PROPERTY INFORMATION

Pre-Loss Condition

- Year Built:** 1998
- Square Footage:** 2,400 sq ft (verified by county assessor records)
- Construction Type:** Frame construction with brick veneer
- Quality Grade:** Custom builder grade

- **Last Renovation:** 2019 - Kitchen update (\$45,000)
 - **Property Value:** \$385,000 (2024 tax assessment)
 - **Maintenance Level:** ☒ Excellent ☐ Good ☐ Fair ☐ Poor
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II. STRUCTURAL DAMAGE VALUATION

A. PRIMARY STRUCTURE - KITCHEN (ROOM OF ORIGIN)

Complete Kitchen Rebuild Required

Component	Damage Description	Quantity	Unit	Unit Cost	Total Cost	Notes
Demolition						
Remove cabinets	Fire damaged	35	LF	\$45	\$1,575	Disposal included
Remove appliances	Destroyed	6	EA	\$75	\$450	Hazmat disposal
Tear out drywall	Smoke/fire	450	SF	\$2.50	\$1,125	To studs
Remove flooring	Heat damage	320	SF	\$3.00	\$960	Tile removal
Framing						
Replace ceiling joists	Charred	12	EA	\$185	\$2,220	2x10x16
Sister wall studs	Heat damaged	28	EA	\$65	\$1,820	2x6 required
Electrical						
New panel circuits	Code upgrade	4	EA	\$450	\$1,800	GFCI/AFCI
Rewire kitchen	Complete	1	Lot	\$3,500	\$3,500	To code
Under-cabinet lighting	LED strips	35	LF	\$85	\$2,975	Dimmable
Plumbing						
Replace supply lines	Heat damage	1	Lot	\$1,200	\$1,200	PEX upgrade
New fixtures	Sink/faucet	1	Set	\$1,850	\$1,850	Kohler match
Dishwasher hookup	New location	1	EA	\$450	\$450	Code required
HVAC						
Ductwork cleaning	Smoke	2400	SF	\$1.25	\$3,000	Whole house
Kitchen ventilation	Range hood	1	EA	\$2,200	\$2,200	600 CFM
Finishes						
Drywall installation	5/8" Type X	900	SF	\$2.85	\$2,565	Fire-rated
Prime and paint	3 coats	900	SF	\$2.50	\$2,250	Smoke seal
Cabinets						
Upper cabinets	Maple, soft close	18	LF	\$385	\$6,930	Semi-custom
Lower cabinets	Matching	17	LF	\$425	\$7,225	Dovetail drawers
Pantry cabinet	Floor to ceiling	1	EA	\$2,850	\$2,850	Pull-out shelves
Countertops						
Granite counters	Level 2	55	SF	\$85	\$4,675	3cm thick
Backsplash	Subway tile	35	SF	\$28	\$980	With accent
Flooring						
Porcelain tile	Wood-look	320	SF	\$8.50	\$2,720	Heated floor
Appliances						
Refrigerator	Samsung French	1	EA	\$3,200	\$3,200	Stainless

Component	Damage Description	Quantity	Unit	Unit Cost	Total Cost	Notes
Range	Wolf 36" gas	1	EA	\$7,500	\$7,500	Professional
Dishwasher	Bosch 800	1	EA	\$1,400	\$1,400	Quiet
Microwave	Built-in	1	EA	\$1,200	\$1,200	Convection
Kitchen Subtotal:					\$67,520	

B. ADJACENT ROOMS - SMOKE DAMAGE

Dining Room (Adjacent to Kitchen)

Component	Work Required	Quantity	Unit	Cost	Total
Clean and seal walls	Smoke odor	380	SF	\$3.50	\$1,330
Refinish hardwood	Smoke residue	240	SF	\$5.50	\$1,320
Replace carpet pad	Odor absorbed	240	SF	\$1.25	\$300
Paint ceiling and walls	After cleaning	620	SF	\$2.75	\$1,705
Clean light fixtures	Smoke film	2	EA	\$125	\$250
Dining Room Total:					\$4,905

Living Room (Smoke Damage)

Component	Work Required	Quantity	Unit	Cost	Total
Clean/seal walls	Smoke treatment	650	SF	\$3.50	\$2,275
Clean carpet	Professional	450	SF	\$1.50	\$675
Paint all surfaces	Odor seal	1100	SF	\$2.75	\$3,025
Clean HVAC returns	Smoke residue	4	EA	\$185	\$740
Living Room Total:					\$6,715

Structure Total: \$127,450

III. PERSONAL PROPERTY VALUATION

Kitchen Contents - Total Loss

Item	Brand/Model	Purchase Date	Purchase Price	Age	RCV	ACV
Stand mixer	KitchenAid Pro 600	2020	\$450	4 yrs	\$550	\$385
Coffee maker	Breville Barista	2021	\$700	3 yrs	\$850	\$637

Item	Brand/Model	Purchase Date	Purchase Price	Age	RCV	ACV
Toaster oven	Breville Smart	2022	\$280	2 yrs	\$320	\$272
Cookware set	All-Clad 14pc	2019	\$1,200	5 yrs	\$1,400	\$980
Dinnerware	Lenox 12 place	2018	\$800	6 yrs	\$950	\$617
Glassware	Various	Various	\$400	Avg 5	\$475	\$332
Small appliances	Various (8 items)	Various	\$1,100	Avg 4	\$1,350	\$945
Cutlery/knives	Wusthof set	2020	\$450	4 yrs	\$525	\$420
Pantry contents	Food/supplies	Current	\$800	New	\$800	\$800
Linens/towels	Various	Various	\$300	Avg 3	\$350	\$280
Kitchen Subtotal:					\$7,570	\$5,668

Smoke-Damaged Contents (Other Rooms)

Room	Category	Items	RCV	Cleaning	Net Claim
Living Room	Furniture	Sofa, chairs, tables	\$8,500	\$1,200	\$1,200
Living Room	Electronics	TV, sound system	\$3,200	\$450	\$450
Living Room	Decor	Artwork, rugs	\$2,100	\$750	\$750
Dining Room	Furniture	Table, chairs, buffet	\$6,500	\$980	\$980
Dining Room	China/crystal	Cabinet contents	\$3,200	\$420	\$420
Master Bedroom	Bedding	Mattress, linens	\$2,800	\$850	\$850
Master Bedroom	Clothing	Wardrobe (2 people)	\$12,000	\$3,600	\$3,600
Cleaning Subtotal:					\$8,250

Personal Property Total: \$47,250

IV. ADDITIONAL LIVING EXPENSES

Monthly Analysis (4 Months Displacement)

Category	Normal Monthly	Temporary Monthly	Excess	Months	Total
Housing	\$0 (own home)	\$2,200 (rental)	\$2,200	4	\$8,800
Utilities	\$250	\$150 (included)	-\$100	4	-\$400
Food	\$600	\$1,100 (dining out)	\$500	4	\$2,000
Laundry	\$0	\$120	\$120	4	\$480
Storage	\$0	\$280	\$280	4	\$1,120

Category	Normal Monthly	Temporary Monthly	Excess	Months	Total
Total ALE:					\$12,000

V. CODE UPGRADE ANALYSIS

Required Upgrades per Current Building Code

Code Section	Requirement	Triggered By	Cost	Covered	Notes
NEC 2020	AFCI protection	>50% kitchen rewire	\$2,400	Yes	All circuits
IRC 2021	GFCI outlets	Kitchen remodel	\$850	Yes	All countertop
Energy Code	Insulation R-30	Ceiling opened	\$1,800	Yes	Attic above kitchen
Plumbing	Backflow preventer	Plumbing work	\$650	Yes	Required
Fire Code	Interconnected alarms	Electrical work	\$1,250	Yes	Whole house
Kitchen Vent	400+ CFM hood	Range replacement	\$1,800	Yes	Commercial style
ADA	36" doorways	Major renovation	\$3,200	Partial	If applicable
Electrical	200A service	Load calculation	\$6,800	Yes	Panel upgrade
Total Code Upgrades:			\$18,750		

VI. PRICING METHODOLOGY

Sources and Databases

- **Xactimate:** April 2024 price list, Columbus OH region
- **Contractor Estimates:** Average of 3 licensed contractors
- **RS Means:** 2024 edition for specialty items
- **Material Suppliers:** Home Depot Pro, Lowe's Pro, Ferguson
- **Prevailing Wages:** Ohio Bureau of Labor Statistics

Market Conditions Adjustments

- Material Inflation: 8% since January 2024
- Labor Shortage Premium: 12% for skilled trades
- Supply Chain: 5% for appliance availability
- **Total Market Adjustment:** 25% above 2023 rates

Overhead and Profit

- General Conditions: 10% (supervision, temporary protection)
 - Contractor Overhead: 10% (insurance, equipment, office)
 - Contractor Profit: 10% (industry standard)
 - **Total O&P:** 30% on structure work
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VII. COMPARATIVE ANALYSIS

Our Valuation vs. Carrier Assessment

Category	Our RCV	Carrier RCV	Variance	Variance %
Structure	\$127,450	\$78,000	\$49,450	63.4%
Contents	\$47,250	\$25,000	\$22,250	89.0%
ALE	\$12,000	\$8,000	\$4,000	50.0%
Code	\$18,750	\$0	\$18,750	100%
Total Variance:	\$205,450	\$111,000	\$94,450	85.1%

Key Differences Identified:

1. Carrier excluded code upgrades entirely
 2. Carrier used generic pricing vs. actual contractor bids
 3. Carrier undervalued custom kitchen finishes
 4. Smoke damage remediation understated by carrier
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VIII. SUPPORTING DOCUMENTATION

Attached Documents

- ☑ Professional estimates (3 contractors)
- ☑ Photographic evidence (127 photos with captions)
- ☑ Material price quotes (5 suppliers)
- ☑ Xactimate estimate (ESX/PDF format)
- ☑ Fire department report
- ☑ Code requirement documentation from City of Columbus
- ☑ Depreciation schedules

☒ Kitchen renovation receipts from 2019

☒ Appliance purchase receipts

CERTIFICATION

I certify that this valuation report:

- Accurately represents the damages sustained
- Is based on current market conditions and pricing
- Uses industry-standard methodologies
- Reflects the cost to restore the property to pre-loss condition
- Includes all necessary code upgrades
- Is prepared without bias toward any party

Prepared by:

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Signature: _____

Date: April 18, 2024

Reviewed by:

Jennifer Chen

Operations Manager

Date: April 19, 2024

IMPORTANT NOTICES:

- This valuation assumes restoration to pre-loss condition with materials of like kind and quality
- Prices subject to change based on market conditions
- Additional damage may be discovered during repairs requiring supplemental estimates
- This report prepared for insurance claim purposes only