



The CHRONICLES Newsletter

Volume 3 – Issue 21

Subscription: 1,750

November 15, 2005

Please email all articles, letters to the editor, subscription inquiries etc. to thechronicles@shaw.ca

Editor: Walking Dog

Reporters: Robert Eyford, Ron Wilkes

THIS WEEKS FEATURES

Sponsored by Rae-Tech Investigations Ltd.

❖ WE HAVE A WINNER

Contest In September 15th Issue

❖ LETTERS TO THE EDITOR

Ron Whittaker, Reliance Insurance, Vancouver, BC

❖ LETTERS TO THE EDITOR

Jan Wittmeier, B & W Insurance, Langley, BC

❖ TYPES OF RESIDENCES (Encore Presentation)

Ron Wilkes, Integral Property Loss Consultants

BLAST FROM THE PAST

Sponsored by Integral Property Loss Consultants

❖ FRIDAY, NOVEMBER 19, 2004

THIS WEEKS FEATURES

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WE HAVE A WINNER

Here is the contest we ran in the issue on September 15th of this year

ENTER THIS CONTEST TO WIN!!!

MIKE HOLMES or REAL RENOS have nothing on us!

Who is this guy?

Some say it is the Pacific Coast's version of Neal.

Others saywell let's leave it at that.



Email your name and email address to thechronicles@shaw.ca with your answer. Deadline is October 31st, 2005.

We thank all of you for entering and we had several correct answers, so we had to choose our winner by entry date.

Our winner is Monica Dascavich of AXA Pacific, who correctly identified Fred Rebelato of Renovations by Fred. Monica, your prize is being delivered to you by our friends at Canada Post.

For all you adjuster types out there, Fred is that restoration guru that your restoration companies bring in to solve a problem and he doesn't stop at drywall. To contact Fred call 1 – 888 – 880 – 2181 for more information.

LETTERS TO THE EDITOR

Ron Whittaker, Reliance Insurance, Vancouver, BC

Ron writes

Thank you for the article on Taking the Mystery out of defining homes. It is a great article and the pictures top it off. Keep up the excellent work.

Ron Whittaker

Editor' Note: Thanks Ron for your support again. It is people like you that make it all worthwhile producing the Chronicles on a semi monthly basis.

LETTERS TO THE EDITOR

Jan Wittmeier, B & W Insurance, Langley, BC

Jan writes

Hi,

A few months back you forwarded Chris Clarke of our office a newsletter that outlined the differences between the different home constructions, ie. bi-levels, garages etc.

I was hoping that you would be able to resend this to me at your earliest convenience.

Thank you.

Jan Wittmeier
jwittmeier@bwinsurance.com

We responded by writing back

Hi Jan

Attached is the newsletter that you requested.

Ron Wilkes

Jan's response to that was

Hi,

Thank you so much for your prompt attention and the information provided.

It's always great to read the material provided by yourself.

Thank you again.

Jan

Editor' Note: Thanks Jan for your kind words. We thought that we would run it again for those who missed it the first time around.

TYPES OF RESIDENCES

Ron Wilkes, Integral Property Loss Consultants

SITE BUILT residences may incorporate the use of some prefabricated building components, but for the most part are constructed at the permanent building site. Manufactured Housing is factory produced and transported to the site. There are three generally accepted categories of manufactured housing, each of which has distinguishable characteristics and meets a unique set of criteria. The three

categories are manufactured, modular and panelized. Because all three types of manufactured housing can be similar to site built housing in both appearance and cost, the following should be considered when estimating replacement cost.

MANUFACTURED houses are residential structures built on a steel undercarriage with necessary wheel assembly, to be transported to a permanent or semi permanent site. The wheel assembly can be removed when the house is placed on a permanent foundation, but the steel undercarriage remains intact as a necessary structural component. In some instances, the presence of a steel undercarriage as a necessary structural component is the primary distinguishing factor between a higher quality manufactured home and a modular house.

MODULAR housing will meet most local building codes and is subject to standard regional or provincial building codes for modular construction. Although a modular house can be transported on a steel undercarriage, the undercarriage is not a permanent and necessary structural component, and is usually removed when the house is placed on a permanent foundation.

PANELIZED OR PREFABRICATED houses consist of packaged, factory built components and are site assembled. All must conform to local, provincial or regional building codes for site built construction.

CONDOMINIUM OR STRATA development is a form of ownership, and the building should be priced according to its type and quality. For example, if the building is constructed as a town house or as a multiple, it should be priced as such. Additional costs related to this type of development not considered are legal fees, temporary operation of property owners' association, and marketing.

MULTIPLES, often referred to as apartments, are multifamily residences, intended for permanent habitation, and are three storey or less. Priced per building, costs include common areas such as hallways, stairways, etc.. Each unit will have a kitchen and at least one bathroom. Generally, the units are intended for rental purposes, but may be sold individually as condominiums or strata's. Senior citizen buildings may have limited individual kitchen facilities and /or common kitchen, dining and lounge areas associated with congregate housing for the elderly. Adjustments for senior citizens building should account for handicap or barrier free components, task lighting, etc.

TOWN HOUSES are single family, attached residences that may also be referred to as duplexes, row houses, triplexes, and may include fourplexes. Each town house living unit is one of a group of two or more units that are adjoined by common walls. Town houses will never have other units above or below, will always have individual exterior entries and do not have more than two walls that are common with adjacent units.

DUPLEXES with living units above and below each other (walk up flats) should be considered a Multiple residence. Duplexes are residences side by side..

URBAN ROW HOUSES differ from Town Houses in that they are usually individually built, with adjacent units not sharing common structural systems (i.e. roof, foundation, etc.). This type of row house has finished side walls, or blind walls, between residences. The living area is usually entirely on the second level. The ground floor, sometimes referred to as the basement level, usually contains the garage and utility area.

CLUBHOUSES are general purpose recreation buildings usually with light kitchen facilities, large general use room and multiple rest rooms. The excellent quality may include many extras such as individual design, movable walls, stages, small meeting rooms and offices.

MOUNTAIN CABINS vary due to accessibility of location, available labor, availability of material, amount of interior finish, etc.. The costs given here are averages of structures erected on such sites around the country and therefore will include a cost increment for remote area construction.

PREFABRICATED COTTAGES are averages of good quality, packaged, prefabricated cottages erected in resort areas, using skilled labor for installation of fixtures. The finished structure will conform to the Uniform Building Code and is often a year round home with a cost very close to good conventional construction.

LOW COST COTTAGES are averages of cottages or cabins usually erected with local part time labor to minimum specifications, in resort areas. They are designed primary for summer use..

A-FRAME CABINS are average timber construction. Costs include transport and erection of precut packaged cabins at resort sites including foundation piers on a fairly level building pad.

LOG HOUSES are pre-cut and packaged log home kits, erected on a reasonability level building site and using skilled labor for construction and installation of fixtures. The finished structures will conform to the Uniform Building Code and may be used as a primary residence.

DOME HOUSES are typically purchased as kits form a manufacturer, built with minimal interior finish and usually service as secondary residences. The costs are average kit prices using skilled labor but are not intended for calculating costs for domes with interior finish commensurate to conventional residences.

TROPICAL HOUSING is mass produced and will meet or exceed the minimum construction requirements of lending institutions, mortgage insuring agencies and building codes. By most standards the quality of materials and workmanship are acceptable but do not reflect custom craftsmanship.

OLD RESIDENCES are historically significant homes sometimes referred to as Heritage that are usually pre 1945 and are periodically referred to as Victorian (Queen Anne), Greek Revival, Elizabethan or Half Timber, Southern Georgian or

Southern Colonial, Regency, French Provincial, Early American or Garrison House, Salt Box Colonial, Colonial (Cape Ann, Dutch, Cape Cod), Cotsworth (English Cottage), Mediterranean, or Pueblo or Adobe.

HIGH VALUE OR LUXURY residences are individually designed with many varied interior appointments. They will normally have extensive ornamentation or special design features of top quality materials and workmanship.

ELEVATED HOMES, sometimes referred to as raised or stilted, are located along a shore, where tides and storm waters can inundate the first level of the residence. The first level of living area is elevated from 8 to 10 feet above the ground. The lower level will usually be nothing more than a concrete slab to be used as a carport, garage or storage area. This type of home has been modified to suit mountainous terrain for inland construction and location.

EARTH SHELTERED HOMES are built into or beneath the side of a hill, with the roof covered by 18" to 24" of soil and sod. Southern facing exterior walls have large amounts of insulated glass with minimal cladding of various types of sidings, stucco, masonry veneers or solid masonry. The remaining exterior walls can be poured concrete, concrete block or treated wood, and include extensive waterproofing, concrete joist and slab or pan/waffle slab and joist, and include extensive waterproofing. Treated wood walls may have two exposed walls and an atrium (roofing system) area. Earth berm homes are similar to earth sheltered homes but have conventional roofing systems with composition shingles.

RAMMED EARTH and Baled Straw Homes. Rammed earth (soil cement) walls are 24", 30" or 36" wide, and baled straw walls (stucco exterior, plaster interior) are either 18" or 24" wide. Baled straw home costs include a post and beam frame.

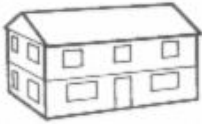
ENVELOPE HOMES. The envelope system is a design which allows the heated air in the solarium (southern facing wall) to rise into the attic. Once cooled, the cooler air descends through the north wall system into the crawl space or basement. With the air naturally solar heated, the envelope effect surrounds the interior living area.

PASSIVE SOLAR HOMES. Direct gain systems permit sunlight to enter the residence through southern facing windows, clerestory windows and skylights. The solar radiation enters and heats the living area, and is absorbed and stored in the masonry floors and walls. The heat circulates through natural convection, with thermal interior shades controlling heat loss at night. Trombe wall (thermal storage) systems permit sunlight to enter the residence through southern facing windows. The solar energy is stored in the trombe wall (a concrete block wall with a black coating to absorb and store heat) placed between the southern facing windows and the living area. The heat circulates through natural convection, with thermal interior shades controlling heat loss at night. Small wall fans can also assist in the movement of the heated air. The floor allowance for passive solar homes contains a higher percentage of ceramic tile to allow for heat storage.

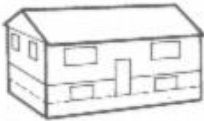
ONE STORY:



TWO STORY:



TWO STORY BI-LEVEL:



*ONE AND ONE HALF STORY:



SINGLE FAMILY, DETACHED

One Storey residences have one level of living area. The roof structure has a medium slope. The attic space is limited and is not intended for living area.

*TWO AND ONE HALF STORY:



Two Storey residences have two levels of finished living area. The area of each floor is approximately the same. The roof structure has a medium slope. The attic space is limited and is not designed for usable living area.

SPLIT LEVEL:

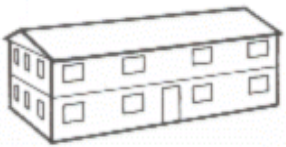
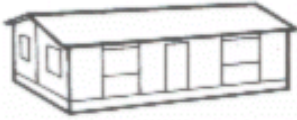


Two Storey, Bi-Level (Raised Ranch) residences have two levels of living area, but unlike a conventional two storey, the lower level, which may be partially below grade, is partially unfinished. A distinguishing characteristic is its split foyer entry.

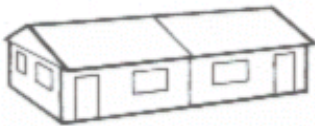
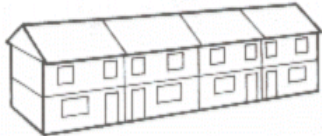
One and One Half Storey residences have two levels of living area. Characterized by a steep roof slope and dormers, the area of the upper level, whether finished or unfinished, is usually 40 % to 60 % of the lower level.

Two and One Half Storey residences have three levels of living area and also a steep roof slope with dormers. The area of the third floor, whether finished or unfinished, is usually 40 % to 60 % of the second floor.

Split Level residences have three levels of finished living area: lower level, intermediate level and upper level. The lower level is immediately below the upper level as in a two story. The intermediate level, adjacent to the other levels, is built on a grade approximately 4 feet higher than that of the lower level.



MOBILE/MANUFACTURED HOUSING



This residence is a single family, one storey detached manufactured home, often referred to as a mobile home. These structures, whether on a permanent or semi permanent foundation, have a steel undercarriage as a necessary structural component. For site built basements and garages consider this home as a single family detached home.

MULTIPLES

Multiples, often referred to as apartments, are multifamily residences, intended for permanent habitation and are three stories or less. Each unit will have a kitchen and at least one bathroom.

TOWNHOUSES and DUPLEXES

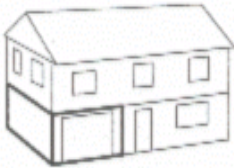
Townhouses are single family attached residences. Townhouses do not have other units above or below, do not have more than two walls that are common with adjacent units and always have individual exterior entries.

Duplexes are single family attached residences. Duplexes do not have other units above or below and always have individual exterior entries.

URBAN ROW HOUSES

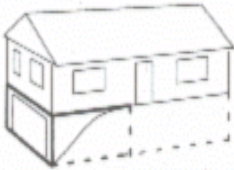


Urban Row Houses are single family residences and can be either attached or detached. Unlike Town Houses, Urban Row houses are usually individually built, with adjacent units not sharing common structural systems (i.e. roof, foundation, etc.). A distinguishing characteristic is that the living area is entirely on the second level. The ground floor, sometimes referred to as the basement level, usually contains the garage and utility area.



GARAGES

Detached Garages are free standing buildings with independent structural system (i.e. foundation, roof, etc.). The detached garages do not include any interior finish.



Attached Garages share a common wall with the residence. The attached garage includes interior finish for only that wall which is common.

Built in Garages have living area both adjacent to and above. This structure includes finish for all common area. One or more exterior walls may not be constructed and are sometimes referred to as a carport. These types of structures should be considered as a built in garage.



Basement Garages are used in conjunction with an unfinished basement. This garage includes the excavation portion, foundations, overhead door, and finishes on common interior walls and ceilings.



CARPORTS

A Shed or Flat roof has a two dimensional roof structure.

A Gable roof has a three dimensional, trussed roof system and is usually an extension of the residence roof structure. The ceiling is usually finished with the same material as the residence's finished soffit.

Note: All finished living areas over a garage should be considered a part of the living area of the residence except for detached garages where the finished area should be considered for its actual use and occupancy.



Rae-Tech Investigations Ltd.

International Fire & Forensic Consultants

Rae-Tech Investigations Ltd. is an international fire and forensic consulting firm based in Western Canada. We cover western Canada from our offices in British Columbia and Alberta. We service North America and other Pacific Rim Countries with affiliates in Philippines, Canada, United States, South America and Great Britain.

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Please come and visit us on the web at www.rae-tech.net

BLASTS FROM THE PAST

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1. Fire & Fraud - Beware the ingenious arsonist

- Robert Eyford - Raetech Investigations Ltd.

As history has shown, the science of fire investigation is continually challenged by the ever increasing ingenuity of arsonists. The criminal mind is frequently unintentionally aided by fire investigators who are either closed minded or in hurry to complete their investigation and move on.



One way we have seen this occur is when an arsonist places a liquid petroleum accelerant on or near an appliance that has a history of electrical problems. The attention of the investigators is then drawn to the “faulty appliance” by the Insured as being a suspected cause. Examination of this area as the point of origin reveals that it does in fact contain evidence of being the point of origin, ie: burn patterns, etc. This is then easily written off as an accidental fire and the insurer then pays the claim.

We were called to a fire scene with the accelerant detection canine Ina a couple of years ago. Public investigators had examined the scene and left to write their report based in part on information from the Insured that he/she had had numerous electrical problems with that appliance. The Insurer’s private investigator requested assistance from our Canine Fire Investigation Team. The canine Ina was directed to conduct a search of the fire scene for the presence of petroleum odours. She indicated a total of 6 different locations in the fire scene where petroleum products were present. These were analyzed as gasoline and their presence could not be explained by the Insured. There was no evidence of unlawful entry into this commercial building. One of the 6 locations indicated by Ina was on the “faulty appliance” and the counter on which it sat – another example of what can happen when investigators arrive at a conclusion without examining all avenues. This fire, which had been thought to have been caused by a faulty appliance, quickly turned into an arson investigation.



Integral Property Loss Consultants are committed to providing loss prevention and managing property losses that are innovative, responsible, and cost effective by assisting the consumer in restoring their property to its origin design, quality and value. We provide a consulting service that assists private and business consumers to make highly informed decisions with regards to a property loss in settling insurance claims.

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FIRES IN 2003*

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And there you have it for this edition.....exit stage left!



Walking Dog