

Home Evaluation Calculation Protocols

The Road Home Evaluation of the damage to a home is calculated based on two calculation types. There is a Type 1 calculation based on replacing the home and a Type 2 (also known as the CAD = Cost of Estimated Damage) calculation based on replacing items based on a component by component basis.

The procedures can be found on the Road2la.org website:

Click on the [Homeowners](#) box at top
Then, click on [Policies and Resources](#)
Then, click on [Home Evaluation Protocols](#)

The instructions for the calculations are defined in this protocol. However, everyone must be diligent in going over their CAD (Cost of Estimated Damage) in order to make sure that the protocol was followed properly by the Road Home Team.

Never assume that their calculations are correct. For example, my home did not fit into the standard 2 story or 1 ½ story line drawing for the computer program. My home is actually a 1.18 story, which was out of the ordinary realm of the computer program.

In the newly revised edition (Sept 27, 2007) of the home evaluation protocol, on page 9, it states that the homeowner will receive a copy of the CAD after the evaluation is completed.

The determination of % damage is:

$$\text{(Type 2 Cost Estimate/Type 1 Cost Estimate)} \times 100 = \% \text{ damage}$$

$$\text{Type 2} = \text{CAD}$$

$$\text{Type 1} = [(\text{Compensatable Area} \times 130) + 550] \times 1.02$$

The applicant receives \$550 for an elevation survey and ~ 2% of the replacement allowance for builder's risk insurance

If the % damage is equal to or greater than 51% damage, than the type 1 Cost estimate is **used in the award calculation**. If the % damage is less than 51% than the type 2 cost estimate is used in the award Calculation

Note: Compensation Area is comparable to the square feet of living area, and does not include the porch or garage unless they share a common wall and roof with the main structure. (Page 20 & 21 from the protocol)

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