



NCIP / NORCIX

## Introduction to the Insurance Appraisal and the Funding Review

# NCIP - Appraisal Program



- ❖ All property insured in the program is appraised by Loss Control Consultants, Scott Cruickshank
- ❖ Site Visit every 5 years and annual cost updates
- ❖ Insurance Program pays for these appraisals
- ❖ Includes Future maintenance and replacement cycles out 25 years (Core of your Asset Management Plan)

# Fort Liard Appraisal

## RECOMMENDATIONS

### Hamlet of Fort Liard

Report Date: December 31, 2013  
Last Inspection Date: October 15, 2013

#### RECOMMENDATIONS

433R-0001

As an added service, we make the following suggestions to help you reduce the chance of loss of or damage to property and/or injury to persons.

While we have attempted to note situations which may result in loss or injury if not corrected, we provide no guarantee that all hazardous conditions were observed. It is the owner's responsibility to ensure that all operations are safe.

2013 refers to the year, next numbers refer to the building item number on the summary page and the last number refers to the recommendation number. GEN refers to General.

Your emergency vehicles staff should be made aware of the storage location, type and quantity of any hazardous substance.

Recommendation numbers marked with an "\*" should be completed as soon as possible.

Other recommendations should be done within a reasonable time.

NOTE: If you have alternate solutions or questions about these recommendations please contact us.

#### 01 - Arena/Community Hall/Swimming Pool

##### 2013-01-0001 KITCHEN

Caps missing from the fire protection system discharge heads should be replaced.



#### 04 - Vehicle/Equipment Parking Garage

##### 2013-04-0001 GAS CYLINDERS

The free standing cylinder should be secured in the upright position.



# Fort Liard Appraisal



## SUMMARY OF APPRAISAL REPORT

### Hamlet of Fort Liard

Report Date: December 31, 2013  
Last Inspection Date: October 15, 2013

### SUMMARY

433S-01

Item	Description	Const Type	Ins Basis	Out Bld	Building	Contents	Total
01.	Arena/Community Hall/Swimming Pool Year built: 1989	ST	R		9,184,700	352,380	9,537,080
02.	Fire Hall Year built: 1995	WF	R		1,467,516	37,038	1,504,554
03.	Office Year built: 2000	WF	R		3,795,109	386,244	4,181,353
04.	Vehicle/Equipment Parking Garage Year built: 1997	WF	R		2,755,464	97,103	2,852,567
05.	Water Plant - Water Cell Storage Year built:	RC	R		616,973	-	616,973
06.	Water Treatment Plant Year built: 1988	WF	R		2,319,919	11,488	2,331,407
07.	Zamboni Parking Garage Year built: 1995	WFMC	R		157,964	14,509	172,473
08.	Staff Duplex Year built: 2006	WF	R		497,318	18,644	515,962
09.	Chemical Storage Building Year built: 2008	WF	R		21,324	-	21,324
10.	Triple M Mobile - Lot 259 - Staff House Year built: 2009	WFVC	R		152,774	5,357	158,131
11.	Portable Classroom - (Retrofit) Year built: circa 1975	WF	R		423,759	20,167	443,926
12.	Warehouse Year built: 2013	ST	R		275,645	3,276	278,921
Totals:					21,668,465	946,206	22,614,671



\* See Notes      \*\* Valued by Client  
Insurance Basis: D-Demolition R-Reproduction/Replacement A-Actual Cash Value F-Functional Replacement

LOSS CONTROL CONSULTANTS LIMITED

# Fort Liard Appraisal

## FIRE HALL APPRAISAL REPORT

### Hamlet of Fort Liard

Report Date: December 31, 2013  
Last Inspection Date: October 15, 2013



### APPRAISAL REPORT

Fire Hall

433A02

Description	Reproduction/ Replacement Value
1. Site Preparation, Excavation, Backfill:	17,279
2. Footings, Foundations, Underground Piping:	36,964
3. Frame:	-
4. Floor Structure(s):	63,131
5. Floor Covering(s):	17,632
6. Ceiling(s):	91,420
7. Interior Construction:	209,672
8. Plumbing:	112,695
9. Safety Systems:	5,870
10. Heating, Cooling, Ventilation:	173,362
11. Electrical/Communication:	114,497
12. External Walls:	300,322
13. Roof Structure:	91,070
14. Roof Covering:	37,434
15. Equipment:	19,788
16. Basement:	-
17. Fence:	-
18. Pool:	-
19. Outbuildings:	-
20. Reservoir:	-
21. Tennis Court Fence & Equipment:	-
22. Tennis Court Surface:	-
23.	-
24.	-
25.	-
26. Demolition Value:	122,323
27. Architect's Fees:	72,304
28. Total Cost:	1,485,763
29. Insurance Exclusions: Item 1 & Proportion 27:	18,247
30. Total Insurables:	1,467,516





# Fort Liard Appraisal



## FIRE HALL BUILDING DETAILS

### Hamlet of Fort Liard

Report Date: December 31, 2013  
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### BUILDING DETAILS

#### Fire Hall

433B02-01

Address:	187 - 1 Valley Main Street, Fort Liard, NWT		
Coordinates:	60.14369 Lat. x 123.28489 Long.		
Gross Above Grade Area:	3,416 SF	Gross Below Grade Area:	
Year Built:	1995	Renovations/Additions:	none
Condition:	Average	Housekeeping:	Average
		Maintenance:	Average
FOOT & FOUND	concrete		
FLOOR(S)	3,160 sf 5" reinforced concrete; 256 sf wood joist		
FLOOR COVERING	256 sf vinyl tile; 3,160 sf hardener & sealer		
CEILING	1,052 sf gypsum board; 2,300 sf plywood		
INTERIOR CONSTRUCTION	100 % wood frame; 3 garage door opener		
PLUMBING	1 janitors sink; 1 sink; 1 toilet; 1 shower; 1 30 gallon water heater		
SAFETY SYSTEMS	4 double emergency light; 3 exit light; 1 security system		
HEAT, COOL, VENT	1 150 mbtu boiler; 2 ceiling fan; 1 exhaust fan		
ELECTRICAL/COMMUNIC	1 200 amp service, cond., BX, NM, breakers		
WALLS	3,961 sf wood siding		
ROOF	3,666 sf wood joist		
ROOF COVERING	3,666 sf metal		
OTHER	3 hp siren; 1 tank, steel, fuel 250 IG		
FIRE EXTINGUISHERS	2 3A 10BC; 3 4A 60BC		

\* Means Estimated Value

# Fort Liard Appraisal

## FIRE HALL CONTENTS

### Hamlet of Fort Liard

Report Date: December 31, 2013  
Last Inspection Date: October 15, 2013



### CONTENTS

Fire Hall

433C02-02

Qty	Description	Make / model	New Replacement Value
2	JANITORS' BROOM, PUSH		67
1	JANITORS' DUST PAN		10
1	JANITORS' MOP, STRING		32
2	JANITORS' SQUEEGEE		145
1	KEY CUTTING MACHINE		2,009
1	KITCHEN EQUIPMENT, MISCELLANEOUS		241
1	LADDER, ALUMINUM	7'	150
2	LETTER TRAY, PLASTIC	2 TIER	35
1	LETTER TRAY, PLASTIC	4 TIER	34
12	LOCKER		3,100
1	MICROWAVE		306
4	MIRROR, SF		82
3	PHOTO/PRINT, FRAMED		459
1	PLAQUE, WALL		46
1	PLAQUE, WALL		106
1	PLAQUE, WALL		241
1	RADIO, PORTABLE		45
1	RANGE, DOMESTIC		1,190
1	REFRIGERATOR, APARTMENT		1,109
72	SHELVING, WOOD, SF		1,021
1	STAPLER		18
1	TABLE, FOLDING	6'	178
1	TABLE, KITCHEN		259
6	TACKBOARD, SF		152
1	TAPE DISPENSER		13
1	TELEPHONE		62
1	TELEVISION		563
1	VACUUM, DOMESTIC		322
1	VIDEO RECORDER		210
1	WASHER, PRESSURE		508
1	WASTEBASKET, METAL		23
1	WASTEBASKET, PLASTIC		21

# Fort Liard Appraisal

## FIRE HALL PHOTOGRAPHS

### Hamlet of Fort Liard

Report Date: December 31, 2013  
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### PHOTOGRAPHS

Fire Hall

433P02-01





# Fort Liard Appraisal

## FIRE HALL FUNDING REPORT – OVERALL CONDITION

### 433 - Hamlet of Fort Liard Fire Hall

#### Funding Report

This report follows an on-site quantity survey of Site Improvements and Utilities at Fire Hall, Fort Liard, Northwest Territories.

Name:	Fire Hall
Report Date:	December 31, 2013
Number of Years:	25
Overall Building Condition: (1-3: Poor 4-6: Average 7-10: Good)	9
Overall Building Housekeeping: (1-3: Poor 4-6: Average 7-10: Good)	9



#### Purpose

The purpose is to determine the annual contribution towards funding anticipated periodic repairs or replacement for 25 years, of Site Improvements and Utilities, which are installed at Fire Hall. The formulae are used on an annually revised Replacement Cost of an itemized list of structural components, local developments and services.

#### Conditions

1. The legal description of the Property is as supplied to us.
2. Information supplied to us is considered to be correct. For the purposes of this report we examined items that were indicated to us to be capital cost components.
3. We have attempted through the use of Cost Valuation Information supplied by R S Means Company, Inc., Marshall & Swift, Boeckh, Walkers Building Estimator's Reference and other information sources, to determine the New Replacement Cost and the Remaining Life Expectancy of major structural components, site improvements and utilities of your Property.
4. The Cost Estimates contained in this report reflect current prices using union workers, normal profit rates for contractors and no discounts for unusual purchasing power or as a result of local short term economic trends. The annuity calculations consider the present value of future work, the current inflation rate and the current interest rate on investments.
5. Where Building Components, Equipment, Materials or fixtures are obsolete or are no longer in production or use, we have determined the New Replacement Cost of the "system" which would currently be used in place of the original.

# Fort Liard Appraisal

## FIRE HALL CAPITAL EXPENSE INFORMATION

### 433 - Hamlet of Fort Liard Fire Hall

#### Capital Expense Information

Category	Item	2014 Replacement Costs	Effective Age	Expected Life	Remaining Life	Nbr of units	Length LF	Area SF	Estimated Future Value	Estimated Future Value 2nd Cycle	Estimated Future Value 3rd Cycle	Estimated Future Value 4th Cycle	Estimated Future Value 5th Cycle
Door	Exterior	11,028	18	35	17	2			28,943				
Door	Interior	11,820	18	40	22	4			41,201				
Door	Overhead	24,600	18	25	7	3			36,600				
Flooring	Paint	14,935	18	10	0			3,160	14,935	26,345	46,473		
Flooring	Vinyl Tile	5,902	18	40	22			256	20,572				
General Maintenance	Allowance	685	18	1	0				685	725	767	812	859
HVAC System	Boiler	36,236	18	25	7	2			53,912				
Lighting	Interior - Allowance	1,370	18	30	12				2,707				
Paint	Ceiling	29,871	1	20	19			3,160	87,820				
Paint	Interior	32,373	1	10	9			5,137	53,954	95,176			
Plumbing	Allowance	1,370	18	5	0				1,370	1,819	2,416	3,209	4,263
Roofing	Metal	73,076	18	40	22			3,666	254,724				
Siding	Wood	67,506	18	40	22			3,961	235,309				
Stain	Exterior	24,962	1	6	5			3,961	33,153	46,604	65,512	92,092	
Tank	Fuel	3,425	18	20	2	1			3,836	11,938			
Windows	Exterior	1,772	18	30	12			9	3,501				
Windows	Interior	1,644	18	50	32			15					

# Fort Liard Appraisal

## FIRE HALL CAPITAL EXPENSE SCHEDULE – PT.1

### 433 - Hamlet of Fort Liard Fire Hall

#### Capital Expense Schedule

Category	Item	Curr Year Repl Costs	Age	Expected Life	Remaining Life	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Door	Exterior	11,028	18	35	17													
Door	Interior	11,820	18	40	22													
Door	Overhead	24,600	18	25	7								36,600					
Flooring	Paint	14,935	18	10	0	14,935										26,345		
Flooring	Vinyl Tile	5,902	18	40	22													
General Maintenance	Allowance	685	18	1	0	685	725	767	812	859	909	962	1,019	1,076	1,141	1,208	1,278	1,353
HVAC System	Boiler	36,236	18	25	7								53,912					
Lighting	Interior - Allowance	1,370	18	30	12													2,707
Paint	Ceiling	29,871	1	20	19													
Paint	Interior	32,373	1	10	9										53,954			
Plumbing	Allowance	1,370	18	5	0	1,370					1,819					2,416		
Roofing	Metal	73,076	18	40	22													
Siding	Wood	67,506	18	40	22													
Stein	Exterior	24,862	1	6	5						33,153						46,604	
Tank	Fuel	3,425	18	20	2			3,836										
Windows	Exterior	1,772	18	30	12													3,501
Windows	Interior	1,644	18	50	32													
<b>Totals</b>						16,990	725	4,603	812	859	35,881	962	91,531	1,078	55,095	29,969	47,882	7,561

# Fort Liard Appraisal

## FIRE HALL CAPITAL EXPENSE SCHEDULE – PT.2

### 433 - Hamlet of Fort Liard Fire Hall

#### Capital Expense Schedule

Category	Item	Curr Year Repl Costs	Age	Expected Life	Remaining Life	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038
Door	Exterior	11,028	18	35	17					28,943							
Door	Interior	11,820	18	40	22										41,201		
Door	Overhead	24,800	18	25	7												
Flooring	Paint	14,935	18	10	0								46,473				
Flooring	Vinyl Tile	5,902	18	40	22										20,572		
General Maintenance	Allowance	685	18	1	0	1,432	1,516	1,604	1,698	1,797	1,902	2,013	2,131	2,255	2,387	2,527	2,674
HVAC System	Boiler	36,236	18	25	7												
Lighting	Interior - Allowance	1,370	18	30	12												
Paint	Ceiling	29,871	1	20	19							87,820					
Paint	Interior	32,373	1	10	9							95,176					
Plumbing	Allowance	1,370	18	5	0			3,209					4,263				
Roofing	Metal	73,076	18	40	22										254,724		
Siding	Wood	67,506	18	40	22										235,309		
Stain	Exterior	24,962	1	6	5					65,512						92,092	
Tank	Fuel	3,426	18	20	2										11,938		
Windows	Exterior	1,772	18	30	12												
Windows	Interior	1,644	18	50	32												
<b>Totals</b>						1,432	1,516	4,813	1,698	96,252	1,902	185,009	52,867	2,255	566,131	94,619	2,674

# Fort Liard Appraisal

## FIRE HALL FUNDING CALCULATIONS

### Hamlet of Fort Liard Fire Hall

#### Calculation

Description	Rate	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Beginning Balance			25,010	67,375	107,142	151,972	198,094	210,564	259,005	218,308	268,622	266,406	290,298	297,539
Revenue														
Interest on Investment	1.0%		250	673	1,071	1,519	1,980	2,105	2,590	2,183	2,686	2,664	2,902	2,975
Funding Requirement Fees		42,000	42,840	43,697	44,571	45,462	46,371	47,298	48,244	49,209	50,193	51,197	52,221	53,265
Expenses														
Capital Repairs		(16,990)	(725)	(4,603)	(812)	(859)	(35,881)	(962)	(91,531)	(1,078)	(55,095)	(29,969)	(47,882)	(7,561)
Ending Balance		25,010	67,375	107,142	151,972	198,094	210,564	259,005	218,308	268,622	266,406	290,298	297,539	346,218

  

Description	Rate	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	
Beginning Balance		346,218	402,578	460,504	516,821	577,947	546,283	609,828	492,102	506,565	573,032	77,561	49,946	
Revenue														
Interest on Investment	1.0%	3,462	4,025	4,605	5,168	5,779	5,462	6,098	4,921	5,065	5,730	775	499	
Funding Requirement Fees		54,330	55,417	56,525	57,656	58,809	59,985	61,185	62,409	63,657	64,930	66,229	67,554	
Expenses														
Capital Repairs		(1,432)	(1,516)	(4,813)	(1,698)	(96,252)	(1,902)	(185,009)	(52,867)	(2,255)	(566,131)	(94,619)	(2,674)	
Ending Balance		402,578	460,504	516,821	577,947	546,283	609,828	492,102	506,565	573,032	77,561	49,946	115,325	

Note 1: A 5% contingency fee has been added to the capital repair estimates.

Note 2: Interest on the ending balance has been applied to the next year's income on an annual basis.

Note 3: The cost of capital repairs has been increased by the inflation factor.

Note 4: The funding requirement fees have been increased by 2% every year



# Appraisal Program

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- Questions? – Comments?

