STATE OF OREGON
John Kitzhaber, Governor

Oregon State Police
Office of State Fire Marshal
4760 Portland Road NE
Salem, OR 97305-1760
(503) 378-3473
Fax (503) 373-1825 fax
E-mail: Oregon.sfm@state.or.us
www.sfm.state.or.us

Standardized Fire Loss Reporting Best Practice Guideline

Purpose

To assist fire investigators in assessing and reporting property values and associated dollar losses due to a fire, the following guideline is suggested. This guideline is intended as a tool to:

- improve consistency in reported values and losses,
- increase the reliability of fire loss statistics reported to the Office of State Fire Marshal, and
- provide a more accurate view of fire losses and the impact of those losses on the citizens of the State of Oregon

Policy

Use of this guideline is voluntary and is not to be construed as establishing any specific methodology for the determination of property values and fire losses. Investigators may use this guideline as a tool to assist them in meeting the expectations of their respective organizations.

Section A Fires Involving Entire Structure (Residential Structures)

Property Value, Chose either 1 or 2

1. Contact the county assessor for the real market value for structure only (does not include land value).
   NOTE: If room and contents fire only, refer to Section C.
2. If the structure is insured, contact the insurance adjuster to obtain the insured value.
   NOTE: Area real estate companies may be a resource for high dollar and special construction situations.

Fire Loss

1. Primarily smoke and heat damage only, estimate the loss at 50% of the property value.
2. Primarily fire damage, estimate the loss at 100% of the property value.
3. For contents damage by fire, smoke, and/or heat, estimate the loss equal to the value of the property.
4. For accuracy, adjustments may be made to the fire loss figures based upon a percentage of damage, so long as they are consistently applied for all residential fire losses.

Example:	Real Market value	$350,000
	50% (of RMV) smoke and heat damage	$175,000
	25% (of RMV) fire damaged	$ 87,500
	Estimated fire loss	$262,500

5. For multi-family residential dwelling units (apartments, etc.), use the commercial method for estimating values and losses. Refer to Section B.
6. Use Section A for estimating values and losses for fires involving manufactured homes.

Section B Fires Involving Entire Structure (Commercial Structures or Public Buildings)
For determination of property value and fire loss, contact the insurance adjuster for both figures.
NOTE: If a business or an organization is self-insured, acquire estimates from the risk manager.

Section C Loss Estimates for Fires Involving Rooms in Typical Residential Structures
NOTE: Cost estimates in this section are intended as an example of how to calculate damage. Costs will vary across the state according to property values. Estimators may wish to contact the county for specific value information.

- **Living Room**

Damage removal	$8,000
Restoration	$8,000 ($10,000 to $12,000 for high end homes)
Contents	30% to 40% of restoration costs (50% for high end homes)
Additional room	
Smoke damage only	$3,000
Other	Lath and Plaster, add 20%
	Wood ceiling, add $3,000 to $5,000

- **Kitchen**

Damage removal	$6,000 to $8,000
Restoration	$8,000 to $10,000 ($10,000 to $15,000 for high end homes)
Contents	30% to 40% of restoration costs (50% for high end homes)
Cabinets	$3,000 to $6,000 ($5,000 to $8,000 for high end homes)

- **Bathroom**

Damage removal	$6,000 to $8,000
Restoration	$6,000 to $8,000
Contents	30% to 40% of restoration costs (50% for high end homes)

- **Bedroom**

Damage removal	$5,000
Restoration	$5,000 to $7,000
Contents	30% to 40% of restoration costs (50% for high end homes)

- **Roof damage** — $120 to $130 per 100 ft2 of roof

- **Landscaping damage** — $2,500 plus trees which are a specialty item

- **Asbestos abatement** — add 15% of property value

NOTE: Manufactured homes; use high end figures for estimates

Section D Fires Involving Personal Vehicles including Recreational Vehicles

Property Value

- Determine estimate from current market value using:
  - Kelly Blue Book, www.kbb.com
  - National Automobile Dealers Assoc., www.**nada**.com
  - Any other reliable established source

Fire Loss

- Contact the insurance adjuster to obtain the loss estimate.

Section E Fires Involving Commercial Vehicles:
For determination of property value and fire loss, contact the insurance adjuster for both figures.