

## Elevation for disaster victims, the Data, Math and illogical approach that costs flood victims 5% more.



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Elevation Cost Analysis by IEM recommends increasing disaster victims out of pocket costs by more than 5 percent if homeowner selects to use concrete blocks for column supports in lieu of timber poles or wood columns.

The June 18th 2018 Elevation Cost report by IEM Inc. ends up costing most homeowners 5% or more due to the illogical method of creating averages between two different materials and two different labor skill sets.

Call it unfair, call it discrimination, call it bad logic, no matter what you call it, homeowners are getting less than promised in the states HUD approved Action Plan 9 when it comes to Elevation Allowance.

**Here is what was used (Xactimate category / grouping).**

- 1. Combination CMU Piers on Concrete Footing with Driven Pile Foundation.**
- 2. Driven Pile Foundation with Concrete Footing.**

The Math: The two different methods listed above were added then divided by 2 to create an average elevation cost for flood victims.

Logical checks for our disaster recovery would be to not allow any of the prices to be less than economy / standard grade prices as well as not allowing one price to be greater than economy / standard grade.

The results that created the Elevation Allowance Table in APA 9 published July 19, 2018.

**Method 1, 850/sf home:**

Xactimate price \$38.72/sf Economy Grade for CMU block 6' elevation.

**Program cap:** \$36.63/sf is \$2.09/sf -5.4% less than economy grade.

**Method 1, 1100/sf home:**

Xactimate price \$35.81/sf Economy Grade for CMU Block 6' elevation.

**Program cap:** \$33.90/sf is \$1.91/sf -5.33% less than economy grade.

**Method 1, 1300/sf home:**

Xactimate price \$34.68/sf Economy Grade for CMU block 6' elevation.

**Program cap:** \$32.81/sf is \$1.87/sf -5.40% less than economy grade.

**Method 1, 1400/sf home:**

Xactimate price \$35.23/sf Economy Grade for CMU block 6' elevation.

**Program cap:** \$33.27/sf is \$1.96/sf -5.56% less than economy grade.

**Method 1, 1700/sf home:**

Xactimate price \$32.67/sf Economy Grade for CMU block 6' elevation.

**Program cap:** \$30.87/sf is \$1.80/sf -5.50% less than economy grade.

**Method 1, 2100/sf or more home:**

Xactimate price \$29.95/sf Economy Grade for CMU block 6' elevation.

**Program cap:** \$28.35/sf is \$1.60/sf (-5.34%) less than economy grade.

To do the same math for Method 2 we would find that we have a 5% or more increase above the Economy / Standard grade based on material and labor.

Because the differences are about 5% to correct this mistake it would be best to use the economy grade pricing for each method as it is shown in image Figure 1 below.

This report that created the APA 9 Elevation Allowance tables does discriminate against homeowners using concrete blocks (CMU).

Figure 1: Pricing Method 1 , 2.

## Xactimate Pricing Summary

Driven Pile Foundation with Concrete Footing		
Plan	Total Elevation Cost	
Square Footage	6' Elevation	9' Elevation
850	\$29,353.96	\$32,094.06
1100	\$35,194.78	\$38,394.78
1300	\$40,240.52	\$43,905.44
1400	\$43,845.51	\$47,835.97
1700	\$49,420.77	\$53,940.81
2100	\$56,145.49	\$61,297.14

Combination CMU Piers on Concrete Footing with Driven		
Plan	Total Elevation Cost	
Square Footage	6' Elevation	9' Elevation
850	\$32,910.58	\$37,152.76
1100	\$39,391.95	\$44,359.06
1300	\$45,078.24	\$50,775.29
1400	\$49,323.77	\$55,611.40
1700	\$55,539.58	\$62,621.81
2100	\$62,904.85	\$70,883.72

Figure 2 Averages.

Xactimate Cost per Floor Plan		
Plan	Average Total Elevation Cost*	
Square Footage	6' Elevation	9' Elevation
850	\$31,132.27	\$34,623.41
1100	\$37,293.37	\$41,376.92
1300	\$42,659.38	\$47,340.37
1400	\$46,584.64	\$51,723.69
1700	\$52,480.18	\$58,281.31
2100	\$59,525.17	\$66,090.43

\*Average of the two Methods of Construction

Plan	Average Cost per Square Foot	
Square Footage	6' Elevation	9' Elevation
850	\$36.63	\$40.73
1100	\$33.90	\$37.62
1300	\$32.81	\$36.42
1400	\$33.27	\$36.95
1700	\$30.87	\$34.28
2100	\$28.35	\$31.47

Do the math, timbers add money to the grant award, concrete reduces the homeowners grant amount.

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