

The Simplified Process of Building Repair

INTRODUCTION

When a building is damaged and an insurance claim is made, there are certain steps that must be followed in order to restore the building to its pre-loss condition or settling the claim. The following is a brief summary of the process of restoring a damaged building.

Step # 1 – Secure the Building

Often, life safety issues must be assessed. A qualified person needs to determine if the structure has life safety concerns that merits the issuing of a hazardous condition letter in order to adequately warn or safeguard the public. Or, the building may need temporary shoring.

“Engineers are expected to exhibit the highest standards of honesty and integrity.” (NSPE Code of ethics)

As part of the Engineering Code of Ethics, “Engineers shall hold paramount the safety, health, and welfare of the public.” This is the first and most important canon in the Professional Engineers Code of Ethics.

A Non-Biased Structural Engineer licensed in the State may be needed to:

1. issue a hazardous condition letter.
2. design temporary shoring systems.

Step # 2 – Stop Further Damage

Sometimes, the damaging event causes changes in the building where the building can continue to be damaged. For example, if a large hole is created, the hole may need to be covered to prevent further water damage.

Step # 3 – Evaluate the Conditions

In order to fix a problem, the problem must be fully understood. The problems associated with the damage must be fully identified. Someone needs to determine the cause and extent of the damage.

Items needing repair must be identified individually. Each item of damage must have an associated cause.

A Non-Biased Structural Engineer may be needed to provide an inspection. A follow-up verbal or written report should include: Background Information, Inspection Observations, Related Technical Data, Analysis, and Conclusions of what is damaged and why.

Step # 4 – Determine Coverage

Someone needs to determine who is responsible for the cost associated with the individual damaged items. Someone needs to sort out what is covered and what is not covered. This is normally done by adjusters.

Step # 5 – Determine Required Repair

Someone needs to determine what repairs are required. An engineer may be needed to prepare a Recommended Scope of Repairs.

Step # 6 - Determine the Costs

Each repair item would have an associated cost. Estimates are normally prepared by contractors.

Step # 7 - Money is Allocated

The owner may decide not to fix the building. This may be the completion of the problem. At this point, the property may be sold, or the structure demolished.

Step # 8 – Communicate a Repair Plan

Depending on the complexity of the repair project, plans may be needed, or the intent of repair can be communicated with simple narratives. The owner, the contractor, the building official, and an engineer may be involved with this decision.

If the repairs are complicated, signed and sealed engineered repair recommendations may be required. This may involve plans and details or may only require a list of repair recommendations.

Step #9 – Proceeding with Repairs

Depending on the complexity of the repair, the plans to repair may be required to be submitted to the building official. A permit is issued. Work can proceed.

Step #10 – Final Inspections

After work is completed. There may be multiple inspections by people involved that may need to inspect the work. Inspections would need to be made by the contractor, the owner, and possibly the building department of the specific jurisdiction having the authority to oversee the permitting and regulation of building construction and building use.

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