



HOLMES INSPECTION CO.

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Certified Moisture Analysis & EIFS / Stucco Inspections
FHA – Approved Compliance Inspector
Certified Construction Inspector

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Mr & Mrs Rome
4401 SW Lakefront Lane
St. Joseph, MO 64503

9-3-11

Re: Repair Work Needed At Above Property Due To Flood & Moisture Damage

Dear Mr & Mrs Rome:

Per your request we conducted an examination of the above referenced property for the purpose of determining, within reasonable limits, the "Type of Work" required to restore the home to a safe and livable "shelter system".

The report was based upon a non-technical, visual review limited by time, water, mud, etc. Many of the major components are sealed inside walls or buried under the mud or water and cannot be examined without resorting to destructive means. The septic system was submerged for almost 2 months / for sanitary reasons this should be examined and tested. When we entered the home we checked temperature and relative humidity inside. The inside temperature was 80 degrees and had a relative humidity of 68.2% upstairs and 81.3% downstairs. Drywall and wood was measured with an electronic moisture meter and showed consistent results of over 80% moisture retention in many areas (extremely high and unsafe levels).

On Wednesday (8/17/11) visual observations were made at the 1.5 story home at the above location. The home is on a concrete slab, with framed side walls clad with Baked-On Enamel Steel Siding for minimal maintenance or upkeep. Part of the roof is metal and part is composition shingle. There is an attached 2-car garage with concrete on the floor slab. The home was represented to be approximately 13 (+/-) years old. The weather was clear and 86 degrees outside with relative humidity of 46.8%. The Holmes Company Inspector, the owner and a service contractor were present at the site during the examination. The inspection was started at approximately 1:05 PM.

There were water and mud from the recent flood on the exterior and interior of the house, garage and workshop walls that were 2' to 3' high off the ground depending on where measured. The flood water outside the home was up to the decks walking surface and the steps or wood supports below the deck were not visible except at the top few inches. There was visible bending or bow at various places on the metal siding as if the framing and building have moved. It is my opinion that the house slab has moved and settled due to unstable soil related to excessive water content. For repair a major consideration is that the new structure will need to meet current building codes. A contractor obtaining a building permit will be required to supply the building inspection jurisdiction plans which will meet current codes. The present lack of a continuous satisfactory footing/foundation will need to be corrected (a significant cost).

In addition, the amount of mold present will require the removal and replacement of a very considerable amount of materials capable of supporting mold for future control AND most mechanical, electrical, HVAC and other appliances and equipment. Electric outlets / fixtures outside the buildings and inside the home, garage and workshop have been flooded, knocked off or submerged at most places. Due to the damage everywhere caused by the month to 2 month long exposure to standing water and mud, combined with the extremely extensive signs of mold that this has generated, it is our opinion that repairs will include stripping and replacing the home, garage and workshops interior finish coverings, fixtures, appliances, electrical circuitry, cabinets, furniture, personal belongings, etc... basically gutting and rebuilding the entire house including foundation repair and addition. You should expect water damage and deterioration inside wall cavities needing repair or replacement for safety and health once exposed. Sidings and the deck will need rebuilding for structural support and stability. For practical purposes, building a totally NEW house.

In my opinion as a licensed building contractor, mold inspector & FHA rehab inspector, I would anticipate costs of over \$110,000 ... to repair and rebuild your home Not the \$15,000 to \$20,000 the insurance company wants to try to get you to settle for.

Dan Bowers, CRI, ACI, CMI



National Association of Certified Home Inspectors

