

Loss Estimation Form – Completed Example

Hazard Event Flood

Structure Loss					Content Loss						
Name/Description of Structure	Structure Replacement Value (\$)	X	Percent Damage (%)	=	Loss to Structure (\$)	Replacement Value of Contents (\$)	X	Percent Damage (%)	=	Loss to Contents	
Historic Lighthouse	1,500,000	X	18	=	270,000	50,000	X	27	=	13,500	
Bridge	750,000	X	20	=	150,000	N/A	X	N/A	=	N/A	
Sewage Treatment Plant	2,500,000	X	13	=	325,000	2,500,000	X	19.5	=	487,500	
STP Outbuilding	1,000,000	X	13	=	130,000	1,500,000	X	19.5	=	292,500	
STP Outbuilding	750,000	X	13	=	97,500	1,500,000	X	19.5	=	292,500	
Water Treatment Plant	250,000	X	5	=	12,500	250,000	X	7.5	=	18,750	
Hospital	2,500,000	X	5	=	125,000	3,750,000	X	7.5	=	281,250	
Police/Fire Station	2,000,000	X	5	=	100,000	3,000,000	X	7.5	=	225,000	
Total Loss to Structure					\$1,210,000	Total Loss to Contents					\$1,611,000

Structure Use and Function Loss									
Name/Description of Structure	Average Daily Operating Budget (\$)	X	Functional Downtime (# of days)	+	Displacement Cost per Day (\$)	X	Displacement Time (# of days)	=	Structure Use & Function Loss (\$)
Historic Lighthouse	2,191	X	7	+	500	X	2	=	16,337
Bridge	31,740	X	4	+	12,000	X	4	=	174,960
Sewage Treatment Plant	82,191	X	3	+	200,000	X	3	=	846,573
STP Outbuilding	384	X	2	+	5,000	X	2	=	11,368
STP Outbuilding	384	X	2	+	1,000	X	2	=	3,368
Water Treatment Plant	2,740	X	1	+	2,000	X	0	=	2,740
Hospital	2,055	X	0	+	2,500	X	0	=	0
Police/Fire Station	960	X	1	+	2,000	X	0	=	960
Total Loss to Structure Use & Function									\$1,056,306

Structure Loss	+	Content Loss	+	Function Loss	=	Total Loss for Hazard Event
\$1,210,000	+	\$1,611,000	+	\$1,056,306	=	\$3,877,306

Adapted from FEMA 386-2: *Understanding Your Risks: Identifying Hazards and Estimating Losses*