June 1996

Final Report

DEPTH-DAMAGE RELATIONSHIPS FOR STRUCTURES, CONTENTS, AND VEHICLES AND CONTENT-TO-STRUCTURE VALUE RATIOS (CSVRs) IN SUPPORT OF THE JEFFERSON AND ORLEANS FLOOD CONTROL FEASIBILITY STUDIES

Prepared for

U.S. Army Corps of Engineers
New Orleans District
New Orleans, Louisiana

Prepared by

GEC
Gulf Engineers & Consultants

Baton Rouge, Louisiana

Engineering ■ Economics ■ Transportation Technology ■ Social Analysis ■ Environmental Planning

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TABLE OF CONTENTS

TABLE OF CONTENTS

Section		Page
I	INTRODUCTION	1
II	OVERVIEW OF STUDY RESULTS	2
III	STRUCTURE DEPTH-DAMAGE RELATIONSHIPS BASED ON EXPERT OPINION	11
	A. Panel of Experts	11
	B. Expert Panel Meetings for Structures	12
	C. Residential Structures	13
	D. Commercial Structures	18
IV	CONTENT DEPTH-DAMAGE RELATIONSHIPS AND CONTENT-TO-STRUCTURE VALUE RATIOS (CSVR) BASED ON EXPERT OPINION	37
	A. Panel of Experts	37
	B. Expert Panel Meetings for Contents and CSVRs	38
	C. Residential Contents	39
	D. Commercial Contents	42
V	RESIDENTIAL CONTENT VALUES AND CSVRS BASED ON HOMEOWNER INTERVIEWS	62
	A. Objective	62
	B. Data Acquisition	62
	C. Residential Structure Values and Content Value as a Percent of Structure Value	63
VI	CONTENT DEPTH-DAMAGE RELATIONSHIPS AND CSVR BASED ON COMMERCIAL OPERATOR INTERVIEWS	66
	A. Objective	66
	B. Data Acquisition	67
	C. Content Depth-Damage Results	67
	D. Commercial Structure Values and Content Value as a Percent of Structure Value	73
VII	PROBABILITY DISTRIBUTION FUNCTIONS FOR DEPTH-DAMAGE AND CSVRS	73
VIII	VEHICLE DEPTH-DAMAGE RELATIONSHIPS	81

TABLE OF CONTENTS (cont'd)

Section		Page
IX	RECONCILIATION WITH EXISTING DEPTH-DAMAGE DATA	83
	A. Assessment of Flood Insurance Agency Data	83
	B. Assessment of Lake Pontchartrain Hurricane Protection Plan Data	86
	C. Comparison of New and Existing Data	90
X	CONTRACTOR'S OBSERVATIONS AND FUTURE STUDY RECOMMENDATIONS	102
	A. Structure Depth-Damage	102
	B. Residential Content Depth-Damage and CSVRs	102
	C. Commercial Content Depth-Damage and CSVRs	114
	D. Vehicle Depth-Damage	115
	E. Closing Comments	115
Appendix A:	EXPERT ASSUMPTIONS FOR CONTENT AND STRUCTURE DAMAGE	A-1
Appendix B:	EXPERT OPINION INDIVIDUAL DEPTH-DAMAGE ESTIMATES	B-1
Appendix C:	ADVERTISEMENT FOR RESIDENTIAL INTERVIEW PARTICIPANTS	C-1
Appendix D:	USEFUL LIVES FOR HOUSEHOLD INVENTORIES	D-1
Appendix E:	HOMEOWNER INVENTORIES	E-1

LIST OF TABLES

Table Number		Page
1	Freshwater Depth-Damage Relationships for Residential Structures, Expert Panel (1-Day Damages)	2
2	Saltwater Depth-Damage Relationships for Residential Structures, Expert Panel (1-Week Damages)	3
3	Freshwater Depth-Damage Relationships for Commercial Structures, Expert Panel (1-Day Damages)	4
4	Saltwater Depth-Damage Relationships for Commercial Structures, Expert Panel (1-Week Damages)	5
5	Freshwater and Saltwater Depth-Damage Relationships for Residential Contents, Expert Panel	6
6	Freshwater Depth-Damage Relationships for Non-Residential Contents, Expert Panel (1-Day Damages)	7
7	Saltwater Depth-Damage Relationships for Non-Residential Contents, Expert Panel (1-Week Damages)	8
8	Composite Depth-Damage Relationships for Non-Residential Contents, Operator Interview	9
9	Depth-Damage Relationships for Vehicles, Operator Interview	10
10	Typical Residential Structures	14
11	Expert Opinion Composite Depth-Damage Estimates for One-Story On Pier Structure, Freshwater Condition	15
12	Expert Opinion Composite Depth-Damage Estimates for One-Story On Pier Structure, Saltwater Condition	16
13	Expert Opinion Composite Depth-Damage Estimates for One-Story On Slab Structure, Freshwater Condition	19
14	Expert Opinion Composite Depth-Damage Estimates for One-Story On Slab Structure, Saltwater Condition	20
15	Expert Opinion Composite Depth-Damage Estimates for Two-Story On Pier Structure, Freshwater Condition	22

LIST OF TABLES (cont'd)

Table Number		Page
16	Expert Opinion Composite Depth-Damage Estimates for Two-Story On Pier Structure, Saltwater Condition	23
17	Expert Opinion Composite Depth-Damage Estimates for Two-Story On Slab Structure, Freshwater Condition	24
18	Expert Opinion Composite Depth-Damage Estimates for Two-Story On Slab Structure, Saltwater Condition	25
19	Expert Opinion Composite Depth-Damage Estimates for Mobile Home Structure, Freshwater Condition	27
20	Expert Opinion Composite Depth-Damage Estimates for Mobile Home Structure, Saltwater Condition	28
21	Typical Commercial Structures	29
22	Expert Opinion Composite Depth-Damage Estimates for Metal Frame Structure, Freshwater Condition	30
23	Expert Opinion Composite Depth-Damage Estimates for Metal Frame Structure, Saltwater Condition	31
24	Expert Opinion Composite Depth-Damage Estimates for Masonry Bearing Walls Structure, Freshwater Condition	33
25	Expert Opinion Composite Depth-Damage Estimates for Masonry Bearing Walls Structure, Saltwater Condition	34
26	Expert Opinion Composite Depth-Damage Estimates for Wood or Steel Frame Structure, Freshwater Condition	35
27	Expert Opinion Composite Depth-Damage Estimates for Wood or Steel Frame Structure, Saltwater Condition	36
28	Typical Residential Content Values and CSVR	39
29	Expert Opinion Composite Depth-Damage Estimates For One-Story Contents, Freshwater and Saltwater Conditions	40
30	Expert Opinion Composite Depth-Damage Estimates for Two-Story Contents, Freshwater and Saltwater Conditions	43

LIST OF TABLES (cont'd)

Table Number		Page
31	Expert Opinion Composite Depth-Damage Estimates For Mobile Home Contents, Freshwater and Saltwater Conditions	46
32	Typical Commercial Contents Values and CSVRs	47
33	Typical Commercial Contents Descriptions	47
34	Expert Opinion Composite Depth-Damage Estimates for Eating and Recreation Contents, Freshwater Condition	48
35	Expert Opinion Composite Depth-Damage, Estimates for Eating and Recreation Contents, Saltwater Condition	49
36	Expert Opinion Composite Depth-Damage Estimates for Groceries and Gas Stations Contents, Freshwater Condition	50
37	Expert Opinion Composite Depth-Damage Estimates for Groceries and Gas Stations Contents, Saltwater Condition	50
38	Expert Opinion Composite Depth-Damage Estimates for Multi-Family Residences Contents, Freshwater Condition	51
39	Expert Opinion Composite Depth-Damage Estimates for Multi-Family Residences Contents, Saltwater Condition	51
40	Expert Opinion Composite Depth-Damage Estimates for Professional Businesses Contents, Freshwater Condition	52
41	Expert Opinion Composite Depth-Damage Estimates for Professional Businesses Contents, Saltwater Condition	52
42	Expert Opinion Composite Depth-Damage Estimates for Public and Semi-Public Contents, Freshwater Condition	53
43	Expert Opinion Composite Depth-Damage Estimates for Public and Semi-Public Contents, Saltwater Condition	53
44	Expert Opinion Composite Depth-Damage Estimates for Repairs and Home Use Contents, Freshwater Condition	54
45	Expert Opinion Composite Depth-Damage Estimates for Repairs and Home Use Contents, Freshwater Condition	54

LIST OF TABLES (cont'd)

Table Number		Page
46	Expert Opinion Composite Depth-Damage Estimates for Retail and Personal Services Contents, Freshwater Condition	55
47	Expert Opinion Composite Depth-Damage Estimates for Retail and Personal Services Contents, Saltwater Condition	56
48	Expert Opinion Composite Depth-Damage Estimates for Warehouse and Contractor Services Contents, Freshwater Condition	57
49	Expert Opinion Composite Depth-Damage Estimates for Warehouse and Contractor Services Contents, Saltwater Condition	57
50	Burden Time for Homeowner Interviews	64
51	Content Values, Structure Values, and CSVRs from Homeowner Interviews	65
52	Interviewed Commercial Operators and Burden Time	68
53	Operator Interview Composite Depth-Damage Estimates for Eating and Recreation Contents	70
54	Operator Interview Composite Depth-Damage Estimates for Groceries and Gas Stations Contents	71
55	Operator Interview Composite Depth-Damage Estimates for Multi-Family Residences Contents	72
56	Operator Interview Composite Depth-Damage Estimates for Professional Businesses Contents	74
57	Operator Interview Composite Depth-Damage Estimates for Public and Semi-Public Contents	75
58	Operator Interview Composite Depth-Damage Estimates for Repairs and Home Use Contents	76
59	Operator Interview Composite Depth-Damage Estimates for Retail and Personal Services Contents	77
60	Operator Interview Composite Depth-Damage Estimates for Warehouse and Contractor Services Contents	78

LIST OF TABLES (cont'd)

Table Number		Page
61	Content Values, Structure Values, and CSVRs from Operator Interviews	79
62	Operator Interview Depth-Damage Estimates for Vehicles	82
63	FIA Content-to-Structure Value Ratios, Orleans and Jefferson Parishes	84
64	FIA Residential Content and Structure Depth-Damage Relationships	85
65	LPHPP Commercial Content-to-Structure Value Ratios	87
66	LPHPP Residential Content-to-Structure Value Ratios (October 1978 Dollars)	87
67	LPHPP Freshwater Depth-Damage Relationships	88
68	LPHPP Saltwater Depth-Damage Relationships	89
69	Comparison of Residential and Commercial CSVR	90

LIST OF ILLUSTRATIONS

Figure Number		Page
1	Expert Opinion Depth-Damage Curves For One-Story On Pier Structure	17
2	Expert Opinion Depth-Damage Curves For One-Story On Slab Structure	21
3	Expert Opinion Depth-Damage Curves For Two-Story On Pier Structure	21
4	Expert Opinion Depth-Damage Curves For One-Story On Slab Structure	26
5	Expert Opinion Depth-Damage Curves For Mobile Home Structure	26
6	Expert Opinion Depth-Damage Curves for Metal Frame Structure	32
7	Expert Opinion Depth-Damage Curves for Masonry Bearing Walls Structure	32
8	Expert Opinion Depth-Damage Curves for Wood or Steel Frame Structure	37
9	Expert Opinion Depth-Damage Curves for One-Story Contents	42
10	Expert Opinion Depth-Damage Curves for Two-Story Contents	45
11	Expert Opinion Depth-Damage Curves for Mobile Home Contents	45
12	Expert Opinion Depth-Damage Curves for Eating and Recreation Contents	58
13	Expert Opinion Depth-Damage Curves for Groceries and Gas Stations Contents	58
14	Expert Opinion Depth-Damage Curves for Multi-Family Residences Contents	59
15	Expert Opinion Depth-Damage Curves for Professional Businesses Contents	59
16	Expert Opinion Depth-Damage Curves for Public and Semi-Public Contents	60
17	Expert Opinion Depth-Damage Curves for Repairs and Home Use Contents	60
18	Expert Opinion Depth-Damage Curves for Retail and Personal Services Contents	61

LIST OF ILLUSTRATIONS (cont'd)

Figure Number		Page
19	Expert Opinion Depth-Damage Curves for Warehouse and Contractor Services Contents	61
20	Operator Interview Curve for Eating and Recreation Contents	70
21	Operator Interview Curve for Groceries and Gas Stations Contents	71
22	Operator Interview Curve for Multi-Family Residences Contents	72
23	Operator Interview Curve for Professional Businesses Contents	74
24	Operator Interview Curve for Public and Semi-Public Contents	75
25	Operator Interview Curve for Repairs and Home Use Contents	76
26	Operator Interview Curve for Retail and Personal Services Contents	77
27	Operator Interview Curve for Warehouse and Contractor Services Contents	78
27	Graphical Comparison of Vehicle Depth-Damage Estimates	82
29	Residential and Commercial Content-to-Structure Value Ratios, All Sources	91
30	Comparison of One-Story On Pier Structure, Freshwater Depth-Damage Relationships	93
31	Comparison of One-Story On Pier Structure, Saltwater Depth-Damage Relationships	93
32	Comparison of One-Story On Slab Structure, Freshwater Depth-Damage Relationships	94
33	Comparison of One-Story On Slab Structure, Saltwater Depth-Damage Relationships	94
34	Comparison of Two-Story on Pier Structure, Freshwater Depth-Damage Relationships	95
35	Comparison of Two-Story on Pier Structure, Saltwater Depth-Damage Relationships	95

LIST OF ILLUSTRATIONS (cont'd)

Figure Number		Page
36	Comparison of Two-Story on Slab Structure, Freshwater Depth-Damage Relationships	96
37	Comparison of Two-Story on Slab Structure, Saltwater Depth-Damage Relationships	96
38	Comparison of Mobile Home Structure, Freshwater Depth-Damage Relationships	97
39	Comparison of Mobile Home Structure, Saltwater Depth-Damage Relationships	97
40	Comparison of Metal Frame Wall Structure, Freshwater Depth-Damage Relationships	98
41	Comparison of Metal Frame Wall Structure, Saltwater Depth-Damage Relationships	98
42	Comparison of Masonry Bearing Wall Structure, Freshwater Depth-Damage Relationships	99
43	Comparison of Masonry Bearing Wall Structure, Saltwater Depth-Damage Relationships	99
44	Comparison of Wood or Steel Frame Structure, Freshwater Depth-Damage Relationships	100
45	Comparison of Wood or Steel Frame Structure, Saltwater Depth-Damage Relationships	100
46	Comparison of One-Story Contents, Freshwater Depth-Damage Relationships	103
47	Comparison of One-Story Contents, Saltwater Depth-Damage Relationships	103
48	Comparison of Two-Story Contents, Freshwater Depth-Damage Relationships	104
49	Comparison of Two-Story Contents, Saltwater Depth-Damage Relationships	104

LIST OF ILLUSTRATIONS (cont'd)

Figure Number		Page
50	Comparison of Mobile Home Contents, Freshwater Depth-Damage Relationships	105
51	Comparison of Mobile Home Contents, Saltwater Depth-Damage Relationships	105
52	Comparison of Eating and Recreation Contents, Freshwater Depth-Damage Relationships	106
53	Comparison of Eating and Recreation Contents, Saltwater Depth-Damage Relationships	106
54	Comparison of Groceries and Gas Stations, Freshwater Depth-Damage Relationships	107
55	Comparison of Groceries and Gas Stations, Saltwater Depth-Damage Relationships	107
56	Comparison of Multi-Family Residences Contents, Freshwater Depth-Damage Relationships	108
57	Comparison of Multi-Family Residences Contents, Saltwater Depth-Damage Relationships	108
58	Comparison of Professional Businesses Contents, Freshwater Depth-Damage Relationships	109
59	Comparison of Professional Businesses Contents, Saltwater Depth-Damage Relationships	109
60	Comparison of Public and Semi-Public Contents, Freshwater Depth-Damage Relationships	110
61	Comparison of Public and Semi-Public Contents, Saltwater Depth-Damage Relationships	110
62	Comparison of Repairs and Home Use Contents, Freshwater Depth-Damage Relationships	111
63	Comparison of Repairs and Home Use Contents, Saltwater Depth-Damage Relationships	111

LIST OF ILLUSTRATIONS (cont'd)

Figure Number		Page
64	Comparison of Retail and Personal Services Contents, Freshwater Depth-Damage Relationships	112
65	Comparison of Retail and Personal Services Contents, Saltwater Depth-Damage Relationships	112
66	Comparison of Warehouse and Contractor Services Contents, Freshwater Depth-Damage Relationships	113
67	Comparison of Warehouse and Contractor Services Contents, Saltwater Depth-Damage Relationships	113

DEPTH-DAMAGE RELATIONSHIPS

I. INTRODUCTION

1. This report presents the results of a study conducted by G.E.C., Inc. (Gulf Engineers & Consultants, Inc.) for the New Orleans District (NOD), U.S. Army Corps of Engineers (USACE), concerning depth-damage relationships for structures, contents, and vehicles and content-to-structure value ratios for residential and nonresidential structures in Jefferson and Orleans Parishes. These relationships and ratios, which are based on typical residential and commercial structures found in the parishes, will be used as a basis for damage calculations in ongoing and future flood control and hurricane protection studies.

2. Recurrent flooding in South Louisiana has led Congress to authorize the NOD to conduct numerous flood damage reduction studies. A number of these studies are large in scope because they encompass densely populated urban areas. Others are of smaller scale and address problems associated with local or rural flooding. Regardless of scale, accurate estimates of damages to residential and commercial structures and their contents are essential in establishing the feasibility and optimal choice of engineering plans designed to alleviate the effects of flooding. The relationship between the depth of flooding and the severity of damage to structures and their contents is integral to the methodology used to estimate the economic benefits associated with floodplain modifications.

3. The four relationships that are required to estimate flood damages are: depth-damage for structures, depth-damage for contents, depth-damage for vehicles, and the content-to-structure value ratio (CSVR). The depth-damage relationships are formulated as curves and described mathematically. They define the relationship between the depth of flooding and the percent of damage that occurs to structures and contents, respectively. Depth refers to the depth of flooding above or below the first floor of the structure. The percent damage to structure refers to the percent of the depreciated replacement cost of the structure that is damaged. In the derivation of depth-damage curves, depth of flooding is a given quantity and is expressed in one-half foot increments over the range from -1.0 to +2.0 feet and in one foot increments over the range from 2.0 to 15.0 feet. The damages to structures and contents are displayed as percentages. The CSVR is expressed as a ratio of two values: the depreciated replacement cost of contents and the depreciated replacement cost of the structure.

4. The objective of this study was to develop depth-damage relationships and CSVRs for an array of residential and commercial structure and content types. Residential structures were divided into one-story on pier, one-story on slab, two-story on pier, two-story on slab, and mobile home categories. Commercial structure types were categorized as metal frame walls, masonry bearing walls, and wood or steel frame walls. Residential contents were evaluated as one-story, two-story, or mobile home. Commercial content categories included the following types: eating and recreation, groceries and gas stations, multi-family residences, repair and home use, retail and personal services, professional businesses, public and semi-public, and warehouse and contractor services.

5. Depth-damage relationships were formulated for each structure type, for each content type, and for the following two hydrologic conditions: (1) riverine or rainfall flooding - short duration (one day) freshwater; and (2) hurricane flooding - long duration (one week) saltwater. These conditions assume that there are no effects from to wind or current and that the structure does not rise from its foundation.

6. Field surveys or interviews and expert panel opinions the two primary sources of data used to develop depth-damage relationships for this study. Homeowners and business owners/operators were interviewed. Surveyed residences were videotaped to assist the expert panel in developing damage estimates, and the homeowner was interviewed to attain a complete inventory of contents and an estimate of structure value. Interviews with commercial operators resulted in owner/operator estimates of damages that would occur to contents at various flooding levels, as well as a total value for contents and structure. Marshall & Swift Valuation Service estimates of structure value were also generated to compare to the survey estimates. A panel of local experts was assembled to provide expert opinion estimates of content and structure values for typical cases as well as damages that would occur at various depths of flooding.

II. OVERVIEW OF STUDY RESULTS

1. The main focus of this study was to develop freshwater and saltwater depth-damage relationships and content-to-structure value ratios based on expert panel estimates, homeowner interviews, and commercial interviews. Tables 1 and 2 present overview of residential structure depth-damage relationships developed by the expert panel for freshwater and saltwater. Tables 3 and 4 show expert panel estimates for commercial structure depth-damage relationships.

Table 1. Freshwater Depth-Damage Relationships for Residential Structures, Expert Panel (1-Day Damages)

Flood Depth (ft)	One-Story on Pier	One-Story on Slab	Two-Story on Pier	Two-Story on Slab	Mobile Home
-1.0	4.0	0.0	4.0	0.0	1.1
-0.5	5.4	0.0	4.7	0.0	8.8
0.0	20.5	4.2	12.1	3.1	17.2
0.5	40.5	26.7	24.2	17.5	45.4
1.0	41.5	33.9	25.3	24.7	45.4
1.5	45.1	38.6	27.1	26.8	49.2
2.0	52.3	40.2	32.8	28.5	49.2
3.0	53.1	41.3	33.6	29.6	49.2
4.0	57.1	47.0	36.0	32.5	51.7
5.0	66.8	58.9	42.1	40.0	57.1
6.0	66.8	58.9	42.1	40.0	57.9
7.0	66.8	58.9	42.1	40.0	57.9
8.0	66.8	58.9	42.1	40.0	66.3
9.0	74.3	69.9	52.7	48.1	66.3
10.0	74.3	69.9	61.7	54.8	66.3
11.0	84.4	82.1	65.5	58.2	66.3
12.0	84.4	82.1	65.5	58.2	66.3
13.0	84.4	82.1	67.1	60.0	66.3
14.0	84.4	82.1	70.7	64.4	66.3
15.0	84.4	82.1	70.7	64.4	66.3

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

Table 2. Saltwater Depth-Damage Relationships for Residential Structures, Expert Panel (1-Week Damages)

Flood Depth (ft)	One-Story on Pier	One-Story on Slab	Two-Story on Pier	Two-Story on Slab	Mobile Home
-1.0	4.0	0.0	4.0	0.0	12.1
-0.5	5.4	0.0	4.7	0.0	12.1
0.0	20.5	7.2	17.5	5.1	32.1
0.5	62.4	56.4	53.6	44.2	62.1
1.0	62.4	56.4	53.6	44.2	63.8
1.5	64.0	58.7	54.4	45.1	64.2
2.0	65.6	58.7	55.2	46.0	66.3
3.0	65.6	58.7	55.2	49.7	66.3
4.0	68.7	63.4	56.8	51.6	66.3
5.0	71.9	66.4	59.9	51.6	66.3
6.0	71.9	66.4	59.9	51.6	66.3
7.0	71.9	66.4	59.9	51.6	66.3
8.0	71.9	66.4	59.9	51.6	66.3
9.0	84.4	82.1	63.1	55.7	66.3
10.0	84.4	82.1	71.2	66.2	66.3
11.0	84.4	82.1	72.8	68.0	66.3
12.0	84.4	82.1	72.8	68.0	66.3
13.0	84.4	82.1	74.4	69.9	66.3
14.0	84.4	82.1	74.4	69.9	66.3
15.0	84.4	82.1	74.4	69.9	66.3

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

Table 3. Freshwater Depth-Damage Relationships for Commercial Structures, Expert Panel (1-Day Damages)

Flood Depth (ft)	Metal Frame	Masonry Bearing	Wood or Steel Frame
-1.0	0.0	0.0	0.0
-0.5	0.0	0.0	0.0
0.0	0.3	0.0	3.4
0.5	6.2	7.5	16.3
1.0	7.3	7.9	17.4
1.5	7.3	8.3	17.9
2.0	7.9	8.7	25.7
3.0	9.4	13.4	25.7
4.0	12.8	17.2	39.4
5.0	13.1	18.6	39.4
6.0	13.1	18.6	39.4
7.0	13.1	18.6	39.4
8.0	20.8	23.7	43.0
9.0	24.6	28.8	65.0
10.0	27.6	29.9	65.0
11.0	27.6	29.9	72.5
12.0	27.6	29.9	75.0
13.0	27.6	37.3	77.8
14.0	41.6	37.8	77.8
15.0	41.6	40.8	77.8

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

Table 4. Saltwater Depth-Damage Relationships for Commercial Structures, Expert Panel (1-Week Damages)

Flood Depth (ft)	Metal Frame	Masonry Bearing	Wood or Steel Frame
-1.0	0.0	0.0	0.0
-0.5	0.0	0.0	0.0
0.0	1.7	0.0	3.5
0.5	13.2	13.1	36.5
1.0	13.7	13.5	36.8
1.5	15.2	14.3	36.8
2.0	17.2	15.0	41.1
3.0	19.7	21.9	41.1
4.0	19.7	22.3	48.5
5.0	20.1	24.0	48.5
6.0	20.1	24.0	48.5
7.0	20.1	30.7	49.5
8.0	27.6	30.7	49.5
9.0	33.9	30.7	65.0
10.0	41.6	30.7	65.0
11.0	41.6	30.7	72.5
12.0	41.6	30.7	75.0
13.0	41.6	45.0	77.8
14.0	44.5	45.7	77.8
15.0	44.5	46.7	77.8

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

2. Table 5 shows the expert panel freshwater and saltwater depth-damage estimates and CSVRs for residential contents. Expert panel estimates of depth-damages and CSVRs for non-residential contents are presented in tables 6 and 7 for freshwater and saltwater. Table 8 provides depth-damage relationships and CSVRs for non-residential contents based on owner/operator interviews. Vehicle depth-damage estimates based on operator interviews are presented in Table 9.

3. The tables in this overview provide a summary of the study results. Detailed methodologies related to the formulation of depth-damage relationships and CSVRs from various data sources are included in subsequent sections of this report.

Table 5. Freshwater and Saltwater Depth-Damage Relationships for Residential Contents, Expert Panel

Flood Depth (ft)	1-Story			2-Story			Mobile Home		
	Freshwater (1-Day)	Saltwater (1-Day)	Saltwater (1-Week)	Freshwater (1-Day)	Saltwater (1-Day)	Saltwater (1-Week)	Freshwater (1-Day)	Saltwater (1-Day)	Saltwater (1-Week)
-1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
-0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.5	28.1	33.1	95.0	19.7	24.7	95.0	31.6	36.6	95.0
1.0	41.8	41.8	95.0	25.0	25.0	95.0	38.8	38.8	95.0
1.5	49.3	49.3	95.0	30.3	30.3	95.0	41.4	41.4	95.0
2.0	62.9	62.9	95.0	36.5	36.5	95.0	53.7	53.7	95.0
3.0	82.1	82.1	95.0	50.8	50.8	95.0	75.2	75.2	95.0
4.0	84.6	84.6	95.0	50.8	50.8	95.0	77.2	77.2	95.0
5.0	91.2	91.2	95.0	55.3	55.3	95.0	84.5	84.5	95.0
6.0	91.2	91.2	95.0	55.3	55.3	95.0	84.5	84.5	95.0
7.0	91.2	91.2	95.0	55.3	55.3	95.0	84.5	84.5	95.0
8.0	91.2	91.2	95.0	55.3	55.3	95.0	84.5	84.5	95.0
9.0	91.2	91.2	95.0	55.3	55.3	95.0	84.5	84.5	95.0
10.0	91.2	91.2	95.0	72.5	72.5	95.0	84.5	84.5	95.0
11.0	91.2	91.2	95.0	80.7	80.7	95.0	84.5	84.5	95.0
12.0	91.2	91.2	95.0	87.1	87.1	95.0	84.5	84.5	95.0
13.0	91.2	91.2	95.0	90.1	90.1	95.0	84.5	84.5	95.0
14.0	91.2	91.2	95.0	92.5	92.5	95.0	84.5	84.5	95.0
15.0	91.2	91.2	95.0	92.5	92.5	95.0	84.5	84.5	95.0
CSVR (Panel)	0.69			0.59			0.79		

Source: Expert Panel Meeting, New Orleans District USACE, March 14, 1996.

Table 6. Freshwater Depth-Damage Relationships for Non-Residential Contents, Expert Panel (1-Day Damages)

Flood Depth (ft)	Eating & Recreation	Groceries & Gas Stations	Multi-Family Residences	Professional Businesses	Public & Semi-Public	Repairs & Home Use	Retail & Personal Svcs.	Warehouse & Contractor Svcs.
-1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
-0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.5	22.2	11.4	25.1	23.8	2.9	11.5	29.2	10.1
1.0	27.5	33.0	39.5	25.8	5.1	17.0	35.3	19.2
1.5	38.7	47.4	59.8	33.6	10.5	23.5	39.9	24.6
2.0	60.8	73.6	75.6	45.7	17.5	44.6	48.2	30.7
3.0	81.0	81.4	85.3	94.1	49.8	59.6	54.1	39.7
4.0	88.6	84.8	91.2	96.9	50.1	64.8	54.3	44.5
5.0	89.5	87.6	100.0	99.3	51.8	86.0	54.8	48.8
6.0	92.0	96.3	100.0	99.3	57.6	93.8	54.8	54.1
7.0	92.0	96.3	100.0	99.3	57.6	93.8	54.8	58.3
8.0	97.8	98.3	100.0	99.3	57.6	93.8	54.8	62.6
9.0	97.8	98.3	100.0	99.3	57.6	93.8	54.8	71.6
10.0	97.8	98.3	100.0	99.3	57.8	93.8	98.9	71.6
11.0	97.8	98.3	100.0	99.3	59.4	93.8	99.9	71.6
12.0	97.8	98.3	100.0	99.3	69.2	93.8	100.0	71.6
13.0	97.8	98.3	100.0	99.3	69.6	93.8	100.0	71.6
14.0	97.8	98.3	100.0	99.3	69.7	93.8	100.0	71.6
15.0	97.8	98.3	100.0	99.3	78.9	93.8	100.0	71.6
CSVR (Panel)	0.63	2.03	0.29	1.17	0.56	0.21	0.53	1.43

Source: Expert Panel Meeting, New Orleans District USACE, March 14, 1996.

Table 7. Saltwater Depth-Damage Relationships for Non-Residential Contents, Expert Panel (1-Week Damages)

Flood Depth (ft)	Eating & Recreation	Groceries & Gas Stations	Multi-Family Residences	Professional Businesses	Public & Semi-Public	Repairs & Home Use	Retail & Personal Svcs.	Warehouse & Contractor Svcs.
-1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
-0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.5	61.6	82.5	100.0	98.5	60.2	87.5	99.4	36.1
1.0	82.6	97.5	100.0	98.5	60.2	87.5	99.5	53.0
1.5	87.3	97.8	100.0	98.5	60.2	87.5	99.7	61.5
2.0	88.4	99.1	100.0	98.5	60.2	87.5	99.8	69.9
3.0	93.3	99.4	100.0	100.0	60.2	98.9	99.9	79.5
4.0	93.5	99.7	100.0	100.0	60.2	100.0	100.0	96.3
5.0	93.5	99.7	100.0	100.0	60.2	100.0	100.0	97.0
6.0	93.5	99.7	100.0	100.0	60.2	100.0	100.0	97.0
7.0	93.5	99.7	100.0	100.0	60.2	100.0	100.0	97.0
8.0	99.3	100.0	100.0	100.0	60.2	100.0	100.0	97.0
9.0	99.3	100.0	100.0	100.0	60.2	100.0	100.0	97.0
10.0	99.3	100.0	100.0	100.0	100.0	100.0	100.0	97.0
11.0	99.3	100.0	100.0	100.0	100.0	100.0	100.0	97.0
12.0	99.3	100.0	100.0	100.0	100.0	100.0	100.0	97.0
13.0	99.3	100.0	100.0	100.0	100.0	100.0	100.0	97.0
14.0	99.3	100.0	100.0	100.0	100.0	100.0	100.0	97.0
15.0	99.3	100.0	100.0	100.0	100.0	100.0	100.0	97.0
CSVR (Panel)	0.63	2.03	0.29	1.17	0.56	0.21	0.53	1.43

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 8. Composite Depth-Damage Relationships for Non-Residential Contents, Operator Interview

Flood Depth (ft)	Eating & Recreation	Groceries & Gas Stations	Multi-Family Residences	Professional Businesses	Public & Semi-Public	Repairs & Home Use	Retail & Personal Svcs.	Warehouse & Contractor Svcs.
-1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
-0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.5	19.4	16.1	21.7	35.3	20.5	18.7	23.9	13.6
1.0	30.0	29.4	29.6	47.3	28.1	29.7	31.0	24.3
1.5	47.2	38.9	32.8	50.6	35.2	37.7	42.4	31.6
2.0	56.7	51.1	37.0	55.8	46.5	47.3	55.1	42.9
3.0	68.7	67.2	43.2	70.3	60.9	61.7	65.4	62.0
4.0	85.0	83.9	44.1	87.7	75.0	69.8	75.6	76.1
5.0	88.2	92.8	44.9	93.0	78.6	79.1	81.1	77.8
6.0	90.6	94.4	44.9	95.8	80.5	82.4	83.8	83.3
7.0	91.7	95.0	44.9	95.8	80.9	84.9	86.5	89.4
8.0	93.9	98.3	44.9	95.8	82.3	85.3	90.2	91.1
9.0	93.9	98.3	50.3	95.8	83.6	85.3	90.8	92.2
10.0	93.9	98.3	63.0	95.9	86.7	85.3	95.5	93.3
11.0	93.9	98.3	72.1	95.9	88.1	85.3	95.7	93.9
12.0	93.9	98.9	81.4	96.6	89.0	85.3	95.9	94.4
13.0	93.9	98.9	85.7	97.7	91.3	85.3	96.4	95.0
14.0	96.1	99.4	89.1	99.3	93.6	85.3	96.4	95.6
15.0	97.8	100.0	89.7	100.0	96.4	85.3	96.4	96.1
CSVR (Operator)	1.00	1.17	0.37	4.37	0.48	3.26	0.99	1.31

Source: G.E.C., Inc., Commercial Operator Interviews, January 1996.

Table 9. Depth-Damage Relationships for Vehicles, Operator Interview

Flood Depth (ft) Over Ground	1 Compact (MV=$10,000)	1 Mid-size (MV=$14,500)	1 Full-size (MV=$21,500)	2 Compact (MV=$16,000)	2 Mid-size (MV=$23,000)	2 Full-size (MV=$40,000)	Average (MV=$18,200)
0.5	5.0	5.0	4.0	0.0	0.0	0.0	2.3
1.0	50.0	50.0	25.0	5.0	5.0	2.0	22.8
1.5	75.0	50.0	50.0	50.0	50.0	50.0	54.2
2.0	100.0	100.0	75.0	100.0	100.0	100.0	95.8
3.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: G.E.C., Inc., Commercial Operator Interviews, January 1996.

III. STRUCTURE DEPTH-DAMAGE RELATIONSHIPS BASED ON EXPERT OPINION

A. Panel of Experts

1. One method for obtaining depth-damage relationships is to use a local panel of experts based on the "Expert Opinion" method described in the "Handbook of Forecasting Techniques" (IWR Contract Report 75-7, December 1975) and "Handbook of Forecasting Techniques, Part II, Description of 31 Techniques" (Supplement to IWR Contract Report 75-7, August 1977). Although the development of depth-damage curves and CSVRs are not strictly forecasting exercises, the expert panel method is well-suited to the preparation of these types of data.

2. To obtain depth-damage estimates from knowledgeable individuals in the study area, a list of potential experts was developed through various references and through the Yellow Pages for New Orleans, Louisiana, and surrounding areas. The study effort required experts from several different fields. The panel for determining structural depth-damage relationships required of four individuals with knowledge and skills in residential and commercial construction and repair consistent with that of professional general contractors, two individuals with specific experience or skills in flood damage assessment consistent with that of professional or licensed insurance claims adjusters, and one individual with knowledge and skills of carpet and floor replacement consistent with that of a professional Certified Restorer. Each potential expert was contacted and provided with an explanation of the study effort. After the potential panel members were contacted and were verified to be suitable in terms of the study methodology, the New Orleans District (NOD) was provided with panel members resumes and credentials. The following persons agreed to participate in the structure expert panel meetings and had the knowledge and skills required by the study effort.

3. **Paul H. Flower, P.E.** -- Mr. Flower is a structural engineer with 25 years of experience in the construction industry. He holds a professional engineering license in Louisiana and is President and Chief Executive Officer of Carl E. Woodward, Inc., which has been in business since 1924. Carl E. Woodward, Inc., is a design-build contractor in New Orleans and is a licensed Building Contractor in the State of Louisiana. Mr. Flower is experienced in commercial and light industrial building design and construction and in the repair and restoration of commercial and residential structures damaged by hurricane flooding and riverine or rainfall flooding.

4. **Peter Lanaux, Jr.** -- Mr. Lanaux is a licensed Building Contractor in Louisiana and is President and owner of Lanaux Construction, which has been in business in New Orleans and surrounding areas since 1985. Mr. Lanaux is experienced in commercial and residential construction and renovation and obtained experience in flood damage repairs following the May 1995 flood in Orleans and Jefferson Parishes. He has also served as consultant and expert witness in several legal cases. He is President of the Greater New Orleans Home Builders Association and serves on the Board of Directors of the Louisiana Home Builders Association and the National Association of Home Builders.

5. **Wayne P. Miller** -- Mr. Miller is President and Chief Executive Officer of Miller Building Company, Inc., a family owned and operated general contracting firm located in Metairie. During his 25 years with Miller Building, Mr. Miller has become experienced

commercial renovations and in the construction of single family dwellings, townhomes, and apartments. Since 1979, Mr. Miller has concentrated on the creation of fine homes. He is an active participant in the Home Builders Association of Greater New Orleans for which he served as president in 1987; and he presently chairs the trade group's legislative, political action and economic development committees. The association named him Builder of the Year in 1983.

6. **Joseph Neyrey** -- Mr. Neyrey has 50 years of construction experience in the Greater New Orleans area and owns Joe Neyrey General Contractor, Inc., which has been incorporated since 1960. Mr. Neyrey is a licensed Building Contractor in the Louisiana and wrote most of the questions for the Jefferson Parish residential builders license exam. He is a former president of the Home Builders Association of Greater New Orleans and the Louisiana Home Builders Association. He is also a Life Director for the National Home Builders Association and is one of six inductees to the Louisiana Builders Hall of Fame. Mr. Neyrey is experienced with floods in Orleans and Jefferson Parishes and is knowledgeable about commercial and residential structural damages resulting from flooding.

7. **William A. Moulton** -- Mr. Moulton has been employed by GAB Business Services, Inc., for of 24 years and has been a General Adjuster for GAB since 1982. He currently services Louisiana as Branch General Adjuster. His specialties include adjusting property claims of all types and sizes, especially large commercial claims. Mr. Moulton is certified by the National Flood Insurance Program (NFIP) and has been handling NFIP claims since 1973. More recently, Mr. Moulton handled approximately 300 property claims resulting from the May 1995 flood in Orleans and Jefferson Parishes.

8. **K. Richard Phillips** -- Mr. Phillips has been employed by GAB Business Services, Inc., in various positions for 34 years and has been a General Adjuster with GAB since 1988. He currently services all of Louisiana, but primarily the New Orleans area. He specializes in adjusting various types of property losses, including flood and earthquake, mostly for residential properties. Mr. Phillips is certified by the National Flood Insurance Program (NFIP) and has been handling NFIP claims since 1973. More recently, Mr. Phillips handled approximately 50 property claims resulting from the May 1995 flood in Orleans and Jefferson Parishes.

9. **George Ferris** -- Mr. Ferris is President of Modern Way Cleaning and Restoration in Metairie, which has restored homes and businesses damaged by floods and other water conditions in the surrounding parishes for over a decade. His current certifications include Senior Carpet Inspector and Master Cleaning and Restoration Technician from the Institute of Inspection, Cleaning, and Restoration Certification (IICRC). Modern Way dried and restored homes and businesses during the 1989 freeze, the 1993 flood, and the May 1995 flood. Mr. Ferris has extensive experience in drying contents and structures, when fire or water damage has occurred.

B. Expert Panel Meetings for Structures

10. The expert panel for structures met on March 13 and March 27, 1996, in the Planning Division Conference Room of the New Orleans District Army Corps of Engineers, New Orleans, Louisiana. The agenda for the March 13 meeting included the development of structural depth-damage relationships for one-story on pier, one-story on slab, two-story on pier, and two-story on slab residences. The March 27 meeting addressed depth-damage relationships for mobile homes, metal frame, masonry bearing walls, and wood or steel frame commercial construction.

11. The panel was asked to determine depth-damage relationships for typical structures in Jefferson and Orleans Parishes. The depth-damage relationship is the expected amount of damage in dollars, or as a percentage of total value, for each foot of flooding above or below the first floor of a structure. These percentages were calculated for two different flood scenarios: (1) rainfall flooding, short duration of one-day freshwater; and (2) hurricane flooding, long duration of one-week saltwater. Based on limited field surveys and the experience of the members of the panel, typical structures were defined for each residential and commercial structure category. Each typical structure was assigned a replacement cost based on its new construction value.

12. For each of the structure categories, the panel members were asked for initial individual estimates of the minimum, mean, and maximum percent damage at flood depths from -1.0 feet to 15 feet. A form for each structure category was presented to each panel member. Only basic information relative to this study was provided to the panel prior to their development of initial estimates. The objective of this exercise was to record the uninfluenced opinions of the panel for later comparison to the group opinion.

13. After the individual estimates were made, the panel developed collective depth-damage estimates by evaluating the damage to each component of the structure. The component damage was defined as the cost to repair or replace the item. If it was feasible to repair the item, the repair cost was used. For components that could not be repaired, the replacement cost was used. Based on their experience, the experts made judgements as to how and at what depth each component of the structure would be damaged by flood waters. A list of these assumptions for structure damage is provided in Appendix A. After each component in the structure was analyzed, the total damages at each increment of flooding were summed and shown as a percentage of the total replacement cost of the structure.

C. Residential Structures

14. The expert panel was provided preliminary descriptions of each residential structure category prior to developing individual estimates. These descriptions were determined from limited field surveys in Orleans and Jefferson Parishes and were intended as a basis for the experts to estimate typical characteristics for each category. Descriptions of each type of structure included quality of construction, condition, age, square footage, and depreciated structure value. The experts discussed each category and determined, on the basis of their backgrounds, that it was easier to think in terms of new construction or replacement value. They agreed with the typical size for each category provided by the field survey and estimated a new construction cost per square foot for each type of home. The panel then developed a list of structural items, with an estimated construction value, comprising the typical structure for each category. The resulting total structure values used in developing depth-damage relationships for each residential category are shown in Table 10.

15. The first structure category considered by the panel in the March 13 meeting was a 1,260 square foot, one-story on pier residence. This type of home could be built new in the study area, not including the price of land, for $63,000 according to the experts. For this structure type, the experts' individual depth-of-flooding vs. percent damage estimates for saltwater and freshwater, respectively, are provided in Appendix B. Tables 11 and 12 provide the composite estimates developed by the experts as a group considering itemized damage to the structure. Figure 1 provides a graphical comparison of the freshwater and saltwater composite depth-damage curves for a one-story on pier residential structure.

Table 10. Typical Residential Structures

Residential Category	Square Footage	New Construction Value
One-story on pier	1,260	$63,000
One-story on slab	1,740	$87,000
Two-story on pier	1,710	$85,500
Two-story on slab	2,680	$134,000
Mobile home	1,060	$24,000

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

Table 11. Expert Opinion Composite Depth-Damage Estimates for One-Story On Pier Structure, Freshwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Freshwater for 1-Day Condition																			
Underfloor Ductwork/Insulation	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Heating and Cooling Unit	5,400	2,000	2,000	2,000	2,700	2,700	2,700	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400
Floor Insulation	900	0	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900
Wood Subfloor/Finished Floor	13,600	0	0	7,500	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600
Bottom Cabinets	1,600	0	0	1,000	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600
Plumbing Fixtures	5,000	0	0	1,000	1,000	1,000	2,000	3,000	3,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Carpet /Tile	760	0	0	0	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760
Paint/Wallpaper	1,400	0	0	0	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400
Doors	1,600	0	0	0	800	800	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600
Sheetrock	2,400	0	0	0	600	600	600	1,200	1,200	1,200	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400
Wall Insulation	900	0	0	0	225	225	225	450	450	450	900	900	900	900	900	900	900	900	900	900	900
Baseplate	1,260	0	0	0	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260
Built-In Appliances	780	0	0	0	156	780	780	780	780	780	780	780	780	780	780	780	780	780	780	780	780
Electrical and Lighting	4,000	0	0	0	0	0	500	500	500	500	2,500	2,500	2,500	2,500	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Counter Tops	1,000	0	0	0	0	0	0	0	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Wall Cabinets	1,600	0	0	0	0	0	0	0	0	0	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600
Windows	900	0	0	0	0	0	0	0	0	0	900	900	900	900	900	900	900	900	900	900	900
Ceiling/Insulation	3,200	0	0	0	0	0	0	0	0	0	0	0	0	0	3,200	3,200	3,200	3,200	3,200	3,200	3,200
Roof	6,400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,400	6,400	6,400	6,400	6,400
Exterior Wall	3,400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Piers/Foundation	2,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	4,400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**$63,000**	**2,500**	**3,400**	**12,900**	**25,501**	**26,125**	**28,425**	**32,950**	**33,450**	**35,950**	**42,100**	**42,100**	**42,100**	**42,100**	**46,800**	**46,800**	**53,200**	**53,200**	**53,200**	**53,200**	**53,200**
Freshwater 1-Day Damage	min.	0.0%	1.5%	7.5%	18.8%	41.5%	41.6%	44.7%	44.7%	44.7%	46.3%	46.3%	46.3%	46.3%	68.3%	68.3%	77.6%	77.6%	77.6%	77.6%	77.6%
	mean	**4.0%**	**5.4%**	**20.5%**	**40.5%**	**41.5%**	**45.1%**	**52.3%**	**53.1%**	**57.1%**	**66.8%**	**66.8%**	**66.8%**	**66.8%**	**74.3%**	**74.3%**	**84.4%**	**84.4%**	**84.4%**	**84.4%**	**84.4%**
	max.	7.9%	9.5%	33.5%	63.3%	64.8%	65.0%	69.9%	69.9%	71.2%	80.5%	80.5%	80.5%	80.5%	81.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

Table 12. Expert Opinion Composite Depth-Damage Estimates for One-Story On Pier Structure, Saltwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Saltwater for 1-Week Condition																			
Underfloor Ductwork/Insulation	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Heating and Cooling Unit	5,400	2,000	2,000	2,000	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400
Floor Insulation	900	0	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900
Wood Subfloor/Finished Floor	13,600	0	0	7,500	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600	13,600
Bottom Cabinets	1,600	0	0	1,000	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600
Plumbing Fixtures	5,000	0	0	1,000	1,000	1,000	2,000	3,000	3,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Carpet /Tile	760	0	0	0	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760	760
Paint/Wallpaper	1,400	0	0	0	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400
Doors	1,600	0	0	0	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600
Sheetrock	2,400	0	0	0	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400
Wall Insulation	900	0	0	0	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900
Baseplate	1,260	0	0	0	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260	1,260
Built-In Appliances	780	0	0	0	780	780	780	780	780	780	780	780	780	780	780	780	780	780	780	780	780
Electrical and Lighting	4,000	0	0	0	500	500	500	500	500	500	2,500	2,500	2,500	2,500	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Counter Tops	1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Wall Cabinets	1,600	0	0	0	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600
Windows	900	0	0	0	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900
Ceiling/Insulation	3,200	0	0	0	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200
Roof	6,400	0	0	0	0	0	0	0	0	0	0	0	0	0	6,400	6,400	6,400	6,400	6,400	6,400	6,400
Exterior Wall	3,400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Piers/Foundation	2,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	4,400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**$63,000**	**2,500**	**3,400**	**12,900**	**39,300**	**39,300**	**40,300**	**41,300**	**41,300**	**43,300**	**45,300**	**45,300**	**45,300**	**45,300**	**53,200**	**53,200**	**53,200**	**53,200**	**53,200**	**53,200**	**53,200**
Saltwater 1-Week Damage	min.	1.5%	1.5%	7.5%	40.5%	41.5%	41.6%	44.7%	44.7%	44.7%	46.3%	46.3%	46.3%	46.3%	80.0%	85.0%	85.0%	85.0%	85.0%	85.0%	85.0%
	mean	**4.0%**	**5.4%**	**20.5%**	**62.4%**	**62.4%**	**64.0%**	**65.6%**	**65.6%**	**68.7%**	**71.9%**	**71.9%**	**71.9%**	**71.9%**	**84.4%**	**84.4%**	**84.4%**	**84.4%**	**84.4%**	**84.4%**	**84.4%**
	max.	9.5%	9.5%	33.5%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%	88.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

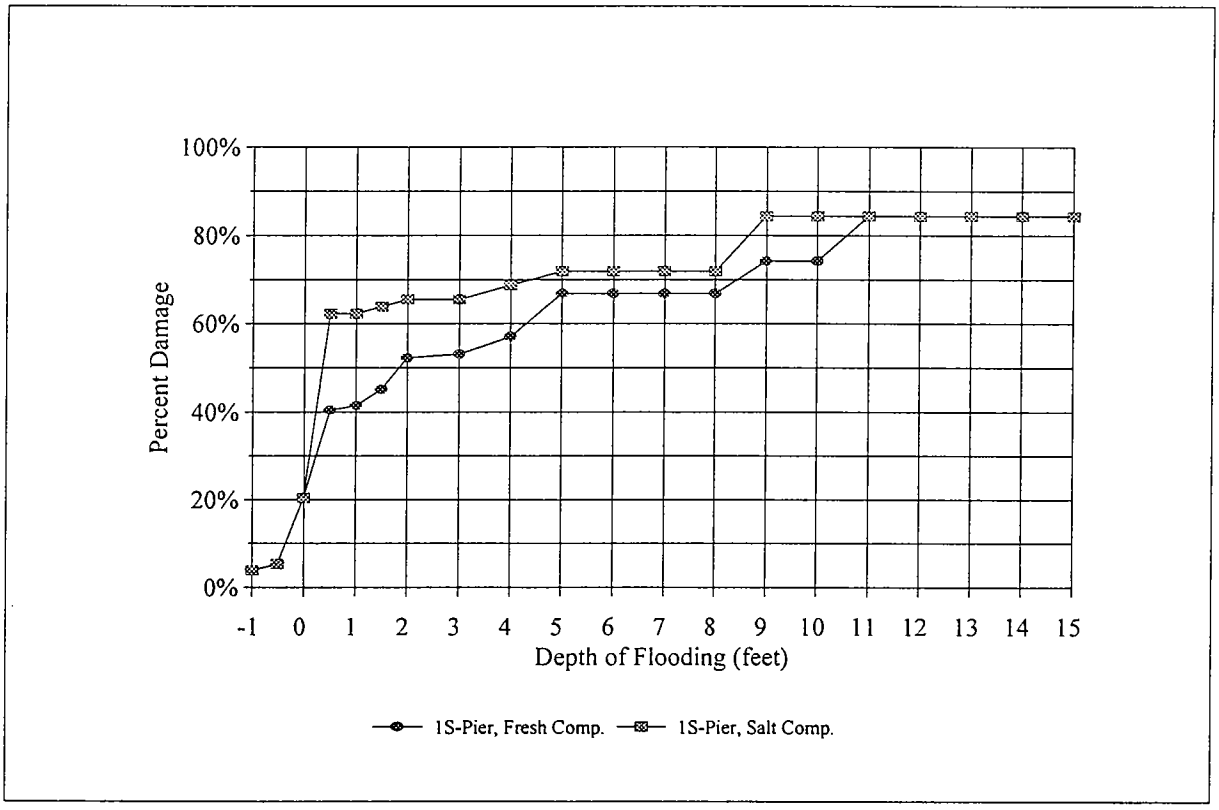

Figure 1. Expert Opinion Depth-Damage Curves for One-Story On Pier Structure

16. The next structure category the panel discussed in the March 13 meeting was a 1,740 square foot, one-story on slab residence. The panel estimated that this type of home could be built new in the study area, not including the price of land, for $87,000. The experts' individual depth-damage estimates for this structure type for saltwater and freshwater are shown in Appendix B. Composite estimates developed by the group considering itemized damage to the structure are provided in tables 13 and 14. Figure 2 displays a graphical comparison of the freshwater and saltwater and composite depth-damage curves for a one-story on slab residential structure.

17. The third structure category considered by the panel in the March 13 meeting was a 1,710 square foot, two-story on pier residence. This type of home could be built new in the study area, not including the price of land, for approximately $85,500 according to the experts. For this structure type the experts' individual depth-damage estimates for saltwater and freshwater are presented in Appendix B. Tables 15 and 16 provide the composite estimates developed by the experts as a group considering itemized damage to the structure. A graphical comparison of the freshwater and saltwater composite depth-damage curves for a two-story on pier residential structure appears in Figure 3.

18. The final structure category that the panel discussed in the March 13 meeting was a 2,680 square foot, two-story on slab residence. The panel estimated that this type of home could be built new in the study area, not including the price of land, for $134,000. Appendix B includes the experts' individual depth-damage estimates for this structure type for saltwater and freshwater. Composite estimates developed by the group considering itemized damage to the structure are provided in tables 17 and 18. Figure 4 provides a graphical comparison of the freshwater and saltwater composite depth-damage curves for a two-story on slab residential structure.

19. The mobile home structure category was the first category considered by the panel during the March 27 meeting. For this second meeting of the structure panel, it was decided that only one expert from each of the fields represented on the first panel was necessary. Therefore, the March 27 meeting included one general contractor (Mr. Flower), one insurance adjuster (Mr. Phillips), and one certified restorer (Mr. Ferris). None of the experts felt they had particular knowledge of mobile home construction, but provided their best estimates for this category. They determined that a typical mobile home in the study area was 14 feet by 76 feet, or 1,060 square feet and that would cost approximately $22,000 if newly constructed. Appendix B includes the experts individual depth-damage estimates for mobile home structures for saltwater and freshwater. Tables 19 and 20 provide the composite estimates developed by the experts as a group considering itemized damage to mobile home structures. A graphical comparison of the freshwater and saltwater composite depth-damage curves for the mobile home residential structure appear in Figure 5.

D. Commercial Structures

20. Three commercial structure categories were considered during the March 27 expert panel meeting. The panel was provided preliminary descriptions of each commercial structure category prior to developing their individual estimates. These descriptions were determined from limited field surveys in Orleans and Jefferson Parishes and were intended as a basis for the experts to estimate typical characteristics for each category. Descriptions of each type of structure included typical occupancy, quality of construction, shape, number of stories, story height, age, square footage, and depreciated structure value. The experts discussed each category and determined a new construction or replacement value for each category based on their own experience in the

Table 13. Expert Opinion Composite Depth-Damage Estimates for One-Story On Slab Structure, Freshwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Freshwater for 1-Day Condition																			
Heating and Cooling Unit	8,600	0	0	1,650	4,300	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600
Bottom Cabinets	2,760	0	0	0	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760
Plumbing Fixtures	8,050	0	0	0	2,000	2,000	4,000	4,000	4,000	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050
Flooring/Carpet /Tile	6,090	0	0	2,030	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090
Paint/Wallpaper	2,850	0	0	0	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850
Doors	2,640	0	0	0	1,320	1,320	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640
Sheetrock	3,910	0	0	0	978	978	978	1,960	1,960	1,960	3,910	3,910	3,910	3,910	3,910	3,910	3,910	3,910	3,910	3,910	3,910
Wall Insulation	1,490	0	0	0	373	373	373	745	745	745	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490
Baseplate	2,050	0	0	0	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050
Built-In Appliances	2,470	0	0	0	495	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470
Electrical and Lighting	6,440	0	0	0	0	0	805	805	805	805	4,025	4,025	4,025	4,025	6,440	6,440	6,440	6,440	6,440	6,440	6,440
Counter Tops	1,840	0	0	0	0	0	0	0	920	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840
Wall Cabinets	2,760	0	0	0	0	0	0	0	0	0	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760
Windows	1,720	0	0	0	0	0	0	0	0	0	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720
Ceiling/Insulation and Ductwork	7,130	0	0	0	0	0	0	0	0	0	0	0	0	0	7,130	7,130	7,130	7,130	7,130	7,130	7,130
Roof	10,600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,600	10,600	10,600	10,600	10,600
Exterior Wall	7,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Slab/Foundation	5,100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	3,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**$87,000**	**0**	**0**	**3,680**	**23,216**	**29,491**	**33,616**	**34,970**	**35,890**	**40,860**	**51,255**	**51,255**	**51,255**	**51,255**	**60,800**	**60,800**	**71,400**	**71,400**	**71,400**	**71,400**	**71,400**
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	13.3%	33.9%	38.6%	36.8%	36.8%	40.1%	40.1%	40.1%	40.1%	40.1%	64.3%	64.3%	75.4%	75.4%	75.4%	75.4%	75.4%
	mean	**0.0%**	**0.0%**	**4.2%**	**26.7%**	**33.9%**	**38.6%**	**40.2%**	**41.3%**	**47.0%**	**58.9%**	**58.9%**	**58.9%**	**58.9%**	**69.9%**	**69.9%**	**82.1%**	**82.1%**	**82.1%**	**82.1%**	**82.1%**
	max.	0.0%	0.0%	6.3%	40.9%	52.0%	59.2%	55.1%	55.1%	60.7%	66.2%	66.2%	66.2%	66.2%	76.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

Table 14. Expert Opinion Composite Depth-Damage Estimates for For One-Story On Slab Structure, Saltwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Saltwater for 1-Week Condition																			
Heating and Cooling Unit	8,600	0	0	1,650	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600	8,600
Bottom Cabinets	2,760	0	0	920	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760
Plumbing Fixtures	8,050	0	0	0	2,000	2,000	4,000	4,000	4,000	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050	8,050
Flooring/Carpet /Tile	6,090	0	0	3,045	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090	6,090
Paint/Wallpaper	2,850	0	0	0	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850	2,850
Doors	2,640	0	0	0	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640	2,640
Sheetrock	3,910	0	0	0	3,910	3,910	3,910	3,910	3,910	3,910	3,910	3,910	3,910	3,910	3,910	3,910	3,910	3,910	3,910	3,910	3,910
Wall Insulation	1,490	0	0	0	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490
Baseplate	2,050	0	0	680	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050	2,050
Built-In Appliances	2,470	0	0	0	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470	2,470
Electrical and Lighting	6,440	0	0	0	800	800	800	800	800	800	3,400	3,400	3,400	3,400	6,440	6,440	6,440	6,440	6,440	6,440	6,440
Counter Tops	1,840	0	0	0	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840
Wall Cabinets	2,760	0	0	0	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760
Windows	1,720	0	0	0	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720
Ceiling/Insulation and Ductwork	7,130	0	0	0	7,130	7,130	7,130	7,130	7,130	7,130	7,130	7,130	7,130	7,130	7,130	7,130	7,130	7,130	7,130	7,130	7,130
Roof	10,600	0	0	0	0	0	0	0	0	0	0	0	0	0	10,600	10,600	10,600	10,600	10,600	10,600	10,600
Exterior Wall	7,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Slab/Foundation	5,100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	3,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**$87,000**	**0**	**0**	**6,295**	**49,110**	**49,110**	**51,110**	**51,110**	**51,110**	**55,160**	**57,760**	**57,760**	**57,760**	**57,760**	**71,400**	**71,400**	**71,400**	**71,400**	**71,400**	**71,400**	**71,400**
Saltwater 1-Week Damage	min.	0.0%	0.0%	0.0%	36.5%	36.5%	38.0%	38.0%	38.0%	41.0%	61.0%	61.0%	61.0%	61.0%	75.4%	75.4%	75.4%	75.4%	75.4%	75.4%	75.4%
	mean	**0.0%**	**0.0%**	**7.2%**	**56.4%**	**56.4%**	**58.7%**	**58.7%**	**58.7%**	**63.4%**	**66.4%**	**66.4%**	**66.4%**	**66.4%**	**82.1%**	**82.1%**	**82.1%**	**82.1%**	**82.1%**	**82.1%**	**82.1%**
	max.	0.0%	9.5%	14.5%	63.4%	63.4%	66.0%	66.0%	66.0%	71.3%	72.5%	72.5%	72.5%	72.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

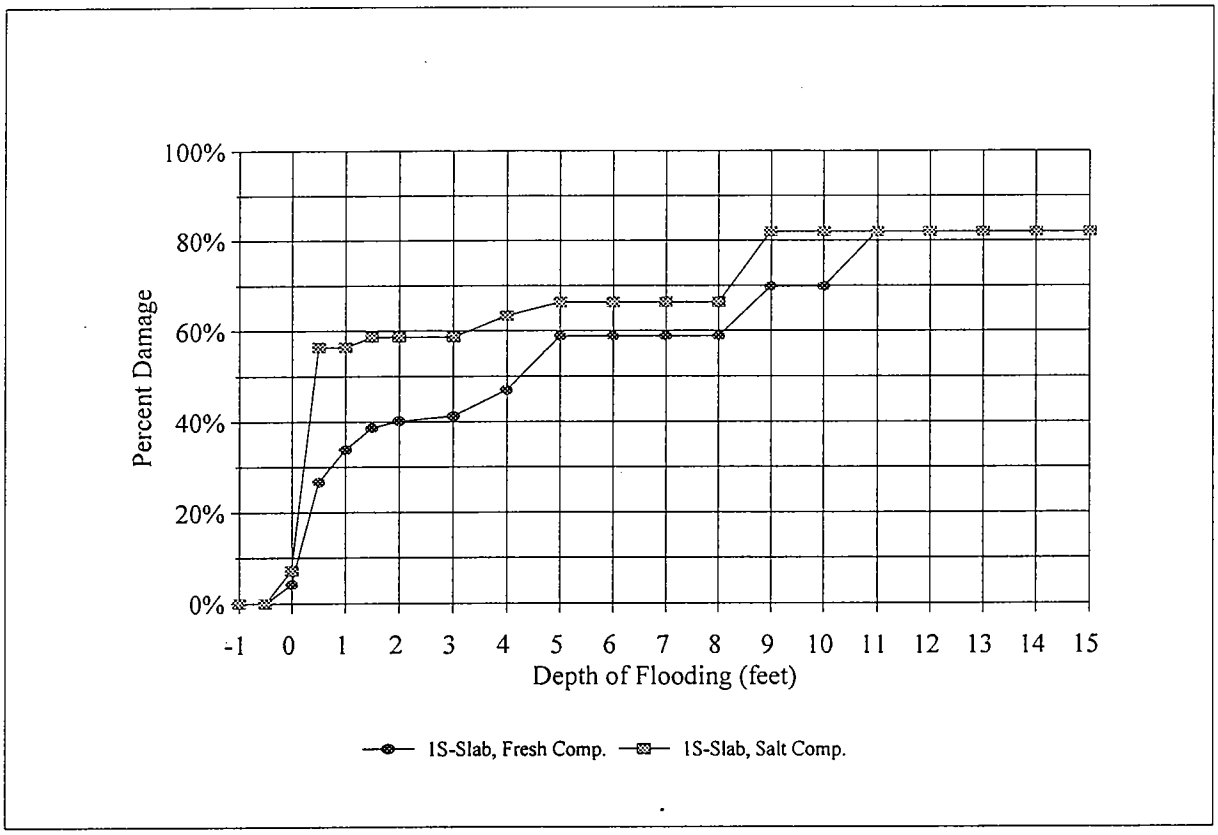

Figure 2. Expert Opinion Depth-Damage Curves For One-Story On Slab Structure

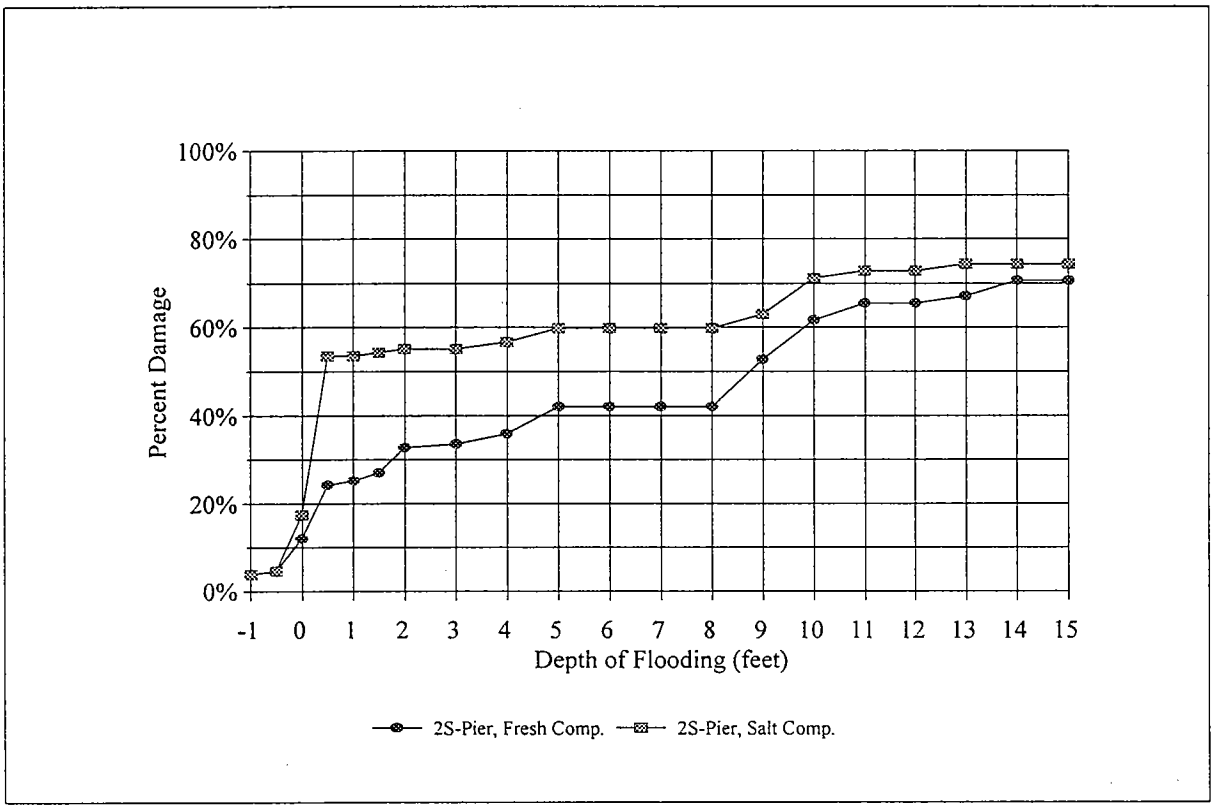

Figure 3. Expert Opinion Depth-Damage Curves For Two-Story On Pier Structure

Table 15. Expert Opinion Composite Depth-Damage Estimates For Two-Story On Pier Structure, Freshwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Freshwater for 1-Day Condition																			
Underfloor Ductwork/Insulation	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680
Heating and Cooling Unit	7,300	2,700	2,700	2,700	3,650	3,650	3,650	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300
Floor Insulation	1,230	0	615	615	615	615	615	615	615	615	615	615	615	615	1,230	1,230	1,230	1,230	1,230	1,230	1,230
Wood Subfloor/Finished Floor	18,400	0	0	4,600	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	13,800	18,400	18,400	18,400	18,400	18,400	18,400
Bottom Cabinets	2,160	0	0	1,080	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160
Plumbing Fixtures	6,800	0	0	680	680	680	1,360	2,040	2,040	3,400	3,400	3,400	3,400	3,400	4,080	4,080	5,440	5,440	6,800	6,800	6,800
Carpet /Tile	1,200	0	0	0	600	600	600	600	600	600	600	600	600	600	600	1,200	1,200	1,200	1,200	1,200	1,200
Paint/Wallpaper	1,900	0	0	0	950	950	950	950	950	950	950	950	950	950	950	1,425	1,900	1,900	1,900	1,900	1,900
Doors	2,160	0	0	0	540	540	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,620	2,160	2,160	2,160	2,160	2,160
Sheetrock	3,240	0	0	0	405	405	405	810	810	810	1,620	1,620	1,620	1,620	1,620	2,025	2,430	2,430	2,430	3,240	3,240
Wall Insulation	1,230	0	0	0	154	154	154	308	308	308	615	615	615	615	615	769	923	923	923	1,230	1,230
Baseplate	1,750	0	0	0	875	875	875	875	875	875	875	875	875	875	875	1,750	1,750	1,750	1,750	1,750	1,750
Built-In Appliances	1,100	0	0	0	220	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100
Electrical and Lighting	5,400	0	0	0	0	0	338	338	338	338	1,688	1,688	1,688	1,688	2,700	2,700	3,038	3,038	3,038	4,388	4,388
Counter Tops	1,350	0	0	0	0	0	0	0	675	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350
Wall Cabinets	2,160	0	0	0	0	0	0	0	0	0	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160
Windows	1,230	0	0	0	0	0	0	0	0	0	615	615	615	615	615	615	615	615	615	1,230	1,230
Ceiling/Insulation	4,330	0	0	0	0	0	0	0	0	0	0	0	0	0	2,165	2,165	2,165	2,165	2,165	2,165	2,165
Roof	8,640	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exterior Wall	4,600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Piers/Foundation	2,700	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	5,940	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	$85,500	3,380	3,995	10,355	20,729	21,609	23,167	28,056	28,731	30,766	36,008	36,008	36,008	36,008	45,080	52,729	56,001	56,001	57,361	60,443	60,443
Freshwater 1-Day Damage	min.	0.0%	1.3%	4.5%	11.8%	19.8%	19.4%	23.5%	25.4%	28.3%	32.6%	32.6%	32.6%	32.6%	38.4%	44.5%	53.7%	53.7%	53.7%	57.7%	57.7%
	mean	4.0%	4.7%	12.1%	24.2%	25.3%	27.1%	32.8%	33.6%	36.0%	42.1%	42.1%	42.1%	42.1%	52.7%	61.7%	65.5%	65.5%	67.1%	70.7%	70.7%
	max.	7.9%	8.0%	19.8%	39.0%	39.0%	39.0%	40.5%	40.5%	42.3%	49.1%	49.1%	49.1%	49.1%	64.3%	77.1%	73.6%	73.6%	73.9%	87.6%	87.6%

Source: Expert Panel Meeting, New Orleans USACE, March 13, 1996.

Table 16. Expert Opinion Composite Depth-Damage Estimates For Two-Story On Pier Structure, Saltwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Saltwater for 1-Week Condition																			
Underfloor Ductwork/Insulation	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680	680
Heating and Cooling Unit	7,300	2,700	2,700	2,700	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300
Floor Insulation	1,230	0	615	615	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230
Wood Subfloor/Finished Floor	18,400	0	0	9,200	18,400	18,400	18,400	18,400	18,400	18,400	18,400	18,400	18,400	18,400	18,400	18,400	18,400	18,400	18,400	18,400	18,400
Bottom Cabinets	2,160	0	0	1,080	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160
Plumbing Fixtures	6,800	0	0	680	680	680	1,360	2,040	2,040	3,400	3,400	3,400	3,400	3,400	4,080	4,080	5,440	5,440	6,800	6,800	6,800
Carpet /Tile	1,200	0	0	0	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Paint/Wallpaper	1,900	0	0	0	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900
Doors	2,160	0	0	0	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	1,080	2,160	2,160	2,160	2,160	2,160	2,160
Sheetrock	3,240	0	0	0	1,620	1,620	1,620	1,620	1,620	1,620	1,620	1,620	1,620	1,620	1,620	3,240	3,240	3,240	3,240	3,240	3,240
Wall Insulation	1,230	0	0	0	615	615	615	615	615	615	615	615	615	615	615	1,230	1,230	1,230	1,230	1,230	1,230
Baseplate	1,750	0	0	0	875	875	875	875	875	875	875	875	875	875	875	1,750	1,750	1,750	1,750	1,750	1,750
Built-In Appliances	1,100	0	0	0	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100
Electrical and Lighting	5,400	0	0	0	675	675	675	675	675	675	3,375	3,375	3,375	3,375	5,400	5,400	5,400	5,400	5,400	5,400	5,400
Counter Tops	1,350	0	0	0	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350
Wall Cabinets	2,160	0	0	0	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160	2,160
Windows	1,230	0	0	0	615	615	615	615	615	615	615	615	615	615	615	1,230	1,230	1,230	1,230	1,230	1,230
Ceiling/Insulation	4,330	0	0	0	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	4,330	4,330	4,330	4,330	4,330	4,330
Roof	8,640	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exterior Wall	4,600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Piers/Foundation	2,700	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	5,940	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	$85,500	3,380	3,995	14,955	45,805	45,805	46,485	47,165	47,165	48,525	51,225	51,225	51,225	51,225	53,930	60,900	62,260	62,260	63,620	63,620	63,620
Saltwater 1-Week Damage	min.	1.1%	1.3%	6.4%	38.7%	38.7%	39.3%	39.8%	39.8%	41.0%	43.3%	43.3%	43.3%	43.3%	45.6%	51.4%	68.5%	68.5%	70.0%	70.0%	70.0%
	mean	4.0%	4.7%	17.5%	53.6%	53.6%	54.4%	55.2%	55.2%	56.8%	59.9%	59.9%	59.9%	59.9%	63.1%	71.2%	72.8%	72.8%	74.4%	74.4%	74.4%
	max.	7.9%	8.1%	28.6%	67.0%	67.0%	68.0%	69.0%	69.0%	70.9%	74.9%	74.9%	74.9%	74.9%	78.8%	89.0%	89.0%	89.0%	89.0%	89.0%	89.0%

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

Table 17. Expert Opinion Composite Depth-Damage Estimates For Two-Story On Slab Structure, Freshwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Freshwater for 1-Day Condition																			
Heating and Cooling Unit	13,240	0	0	2,540	6,620	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240
Bottom Cabinets	4,250	0	0	0	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250
Plumbing Fixtures	12,400	0	0	0	1,240	1,240	2,480	3,720	3,720	6,200	6,200	6,200	6,200	6,200	7,440	7,440	9,920	9,920	12,400	12,400	12,400
Flooring/Carpet /Tile	9,380	0	0	1,563	4,690	4,690	4,690	4,690	4,690	4,690	4,690	4,690	4,690	4,690	6,253	9,380	9,380	9,380	9,380	9,380	9,380
Paint/Wallpaper	4,400	0	0	0	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	4,400	4,400	4,400	4,400	4,400	4,400
Doors	4,060	0	0	0	1,015	1,015	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	3,045	4,060	4,060	4,060	4,060	4,060
Sheetrock	6,020	0	0	0	753	753	753	1,505	1,505	1,505	3,010	3,010	3,010	3,010	3,010	3,763	4,515	4,515	4,515	6,020	6,020
Wall Insulation	2,300	0	0	0	288	288	288	575	575	575	1,150	1,150	1,150	1,150	1,150	1,438	1,725	1,725	1,725	2,300	2,300
Baseplate	3,160	0	0	0	1,580	1,580	1,580	1,580	1,580	1,580	1,580	1,580	1,580	1,580	1,580	3,160	3,160	3,160	3,160	3,160	3,160
Built-In Appliances	3,800	0	0	0	760	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800
Electrical and Lighting	9,920	0	0	0	0	0	620	620	620	620	3,100	3,100	3,100	3,100	5,580	5,580	5,580	5,580	5,580	8,060	8,060
Counter Tops	2,830	0	0	0	0	0	0	0	1,415	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830
Wall Cabinets	4,250	0	0	0	0	0	0	0	0	0	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250
Windows	2,650	0	0	0	0	0	0	0	0	0	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	2,650	2,650
Ceiling/Insulation and Ductwork	10,980	0	0	0	0	0	0	0	0	0	0	0	0	0	5,490	5,490	5,490	5,490	5,490	5,490	5,490
Roof	16,330	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exterior Wall	10,780	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Slab/Foundation	7,860	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	5,390	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**$134,000**	**0**	**0**	**4,103**	**23,396**	**33,056**	**35,931**	**38,210**	**39,625**	**43,520**	**53,655**	**53,655**	**53,655**	**53,655**	**64,428**	**73,391**	**77,925**	**77,925**	**80,405**	**86,290**	**86,290**
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	8.7%	24.7%	26.8%	26.8%	26.8%	27.8%	27.8%	27.8%	27.8%	27.8%	35.1%	39.6%	47.7%	47.7%	47.7%	52.6%	52.6%
	mean	**0.0%**	**0.0%**	**3.1%**	**17.5%**	**24.7%**	**26.8%**	**28.5%**	**29.6%**	**32.5%**	**40.0%**	**40.0%**	**40.0%**	**40.0%**	**48.1%**	**54.8%**	**58.2%**	**58.2%**	**60.0%**	**64.4%**	**64.4%**
	max.	0.0%	0.0%	4.6%	26.8%	37.8%	41.1%	41.1%	41.1%	42.4%	44.9%	44.9%	44.9%	44.9%	58.6%	68.5%	68.5%	68.5%	68.5%	79.8%	79.8%

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

Table 18. Expert Opinion Composite Depth-Damage Estimates For Two-Story On Slab Structure, Saltwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Saltwater for 1-Week Condition																			
Heating and Cooling Unit	13,240	0	0	2,648	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240	13,240
Bottom Cabinets	4,250	0	0	1,275	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250
Plumbing Fixtures	12,400	0	0	0	1,240	1,240	2,480	3,720	3,720	6,200	6,200	6,200	6,200	6,200	7,440	7,440	9,920	9,920	12,400	12,400	12,400
Flooring/Carpet /Tile	9,380	0	0	2,345	9,380	9,380	9,380	9,380	9,380	9,380	9,380	9,380	9,380	9,380	9,380	9,380	9,380	9,380	9,380	9,380	9,380
Paint/Wallpaper	4,400	0	0	0	4,400	4,400	4,400	4,400	4,400	4,400	4,400	4,400	4,400	4,400	4,400	4,400	4,400	4,400	4,400	4,400	4,400
Doors	4,060	0	0	0	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	4,060	4,060	4,060	4,060	4,060	4,060
Sheetrock	6,020	0	0	0	3,010	3,010	3,010	3,010	3,010	3,010	3,010	3,010	3,010	3,010	3,010	6,020	6,020	6,020	6,020	6,020	6,020
Wall Insulation	2,300	0	0	0	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	2,300	2,300	2,300	2,300	2,300	2,300
Baseplate	3,160	0	0	527	1,580	1,580	1,580	1,580	1,580	1,580	1,580	1,580	1,580	1,580	2,107	3,160	3,160	3,160	3,160	3,160	3,160
Built-In Appliances	3,800	0	0	0	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800	3,800
Electrical and Lighting	9,920	0	0	0	1,240	1,240	1,240	1,240	6,200	6,200	6,200	6,200	6,200	6,200	9,920	9,920	9,920	9,920	9,920	9,920	9,920
Counter Tops	2,830	0	0	0	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830	2,830
Wall Cabinets	4,250	0	0	0	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250	4,250
Windows	2,650	0	0	0	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	1,325	2,650	2,650	2,650	2,650	2,650	2,650
Ceiling/Insulation and Ductwork	10,980	0	0	0	5,490	5,490	5,490	5,490	5,490	5,490	5,490	5,490	5,490	5,490	5,490	10,980	10,980	10,980	10,980	10,980	10,980
Roof	16,330	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exterior Wall	10,780	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Slab/Foundation	7,860	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	5,390	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	$134,000	0	0	6,795	59,215	59,215	60,455	61,695	66,655	69,135	69,135	69,135	69,135	69,135	74,622	88,680	91,160	91,160	93,640	93,640	93,640
Saltwater 1-Week Damage	min.	0.0%	0.0%	0.0%	31.9%	31.9%	32.6%	33.3%	35.9%	37.3%	37.3%	37.3%	37.3%	37.3%	40.2%	47.8%	64.0%	64.0%	65.8%	65.8%	65.8%
	mean	0.0%	0.0%	5.1%	44.2%	44.2%	45.1%	46.0%	49.7%	51.6%	51.6%	51.6%	51.6%	51.6%	55.7%	66.2%	68.0%	68.0%	69.9%	69.9%	69.9%
	max.	0.0%	0.0%	7.6%	55.2%	55.2%	56.4%	57.6%	62.2%	64.5%	64.5%	64.5%	64.5%	64.5%	69.6%	82.7%	82.7%	82.7%	82.7%	82.7%	82.7%

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

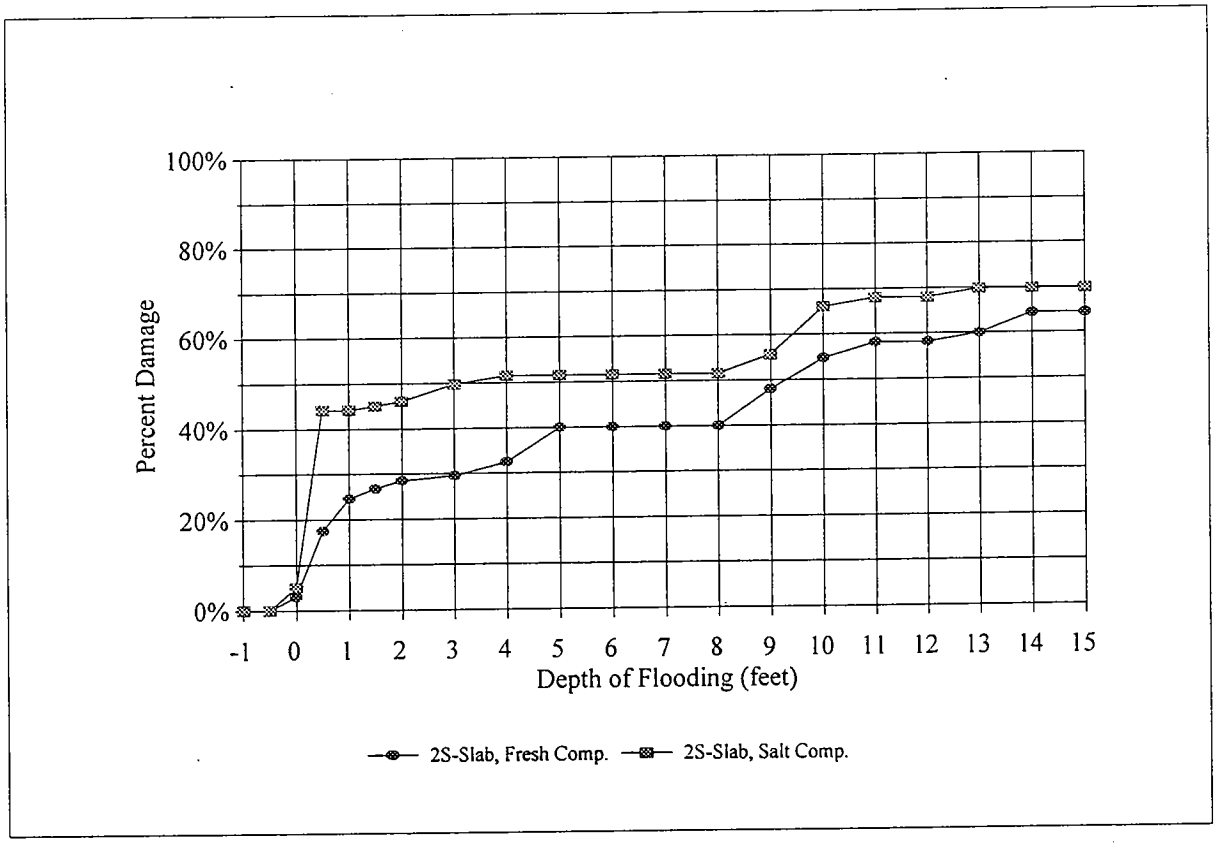

Figure 4. Expert Opinion Depth-Damage Curves For One-Story On Slab Structure

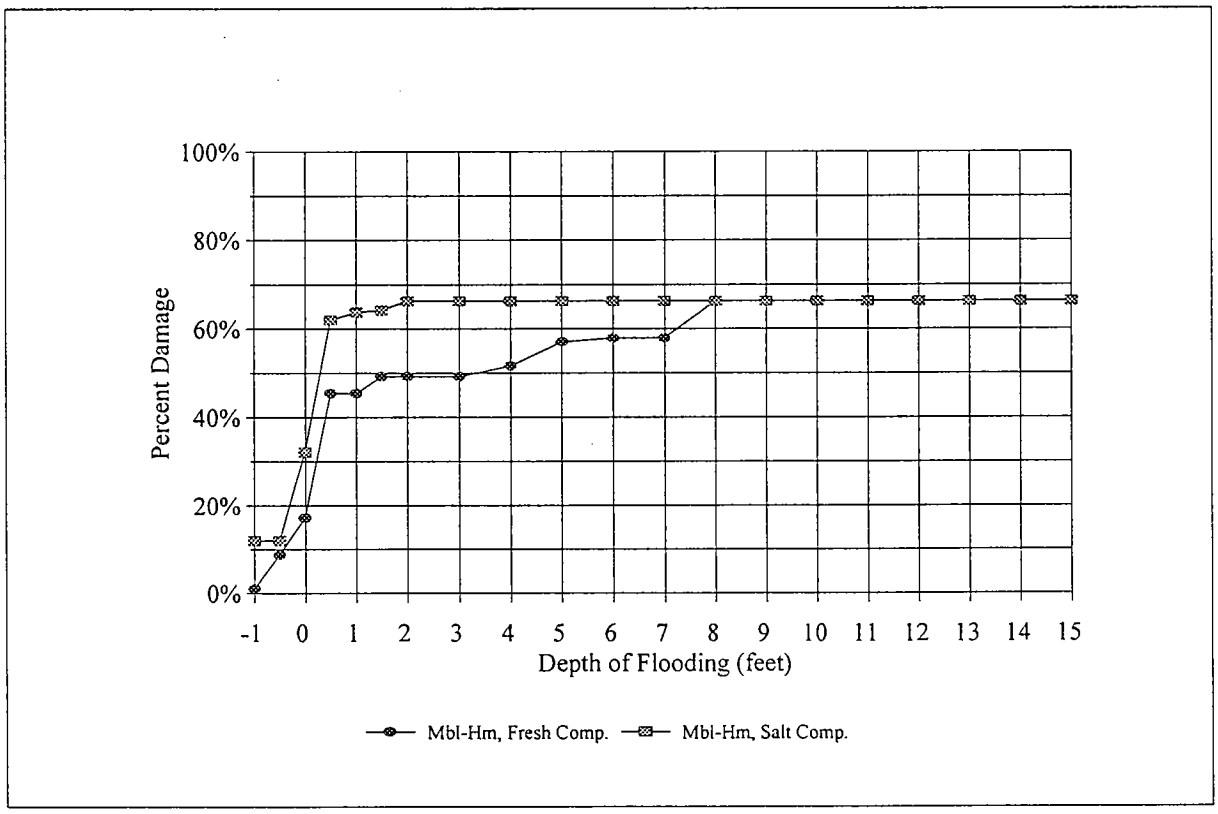

Figure 5. Expert Opinion Depth-Damage Curves For Mobile Home Structure

Table 19. Expert Opinion Composite Depth-Damage Estimates For Mobile Home Structure, Freshwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Freshwater for 1-Day Condition																			
Underfloor Ductwork/Insulation	600	20	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Air Conditioning Unit	2,000	200	1,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Floor Insulation/Subflooring	3,000	50	500	900	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Carpet /Tile	2,100	0	0	630	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100
Bottom Cabinets	500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Plumbing Fixtures	2,600	0	0	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
Paneling/Wallpaper	1,500	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Doors	600	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Wall Insulation/Wall Boards	400	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400
Built-In Appliances	1,000	0	0	0	0	0	400	400	400	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Electrical Outlets	200	0	0	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Counter Tops	200	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Electrical Wiring	600	0	0	0	0	0	0	0	0	0	300	300	300	500	500	500	500	500	500	500	500
Wall Cabinets	500	0	0	0	0	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500
Window Frame/Windows	500	0	0	0	0	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500
Lighting Fixtures	500	0	0	0	0	0	0	0	0	0	0	200	200	500	500	500	500	500	500	500	500
Ceiling/Insulation	1,500	0	0	0	0	0	0	0	0	0	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Roof	3,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	2,200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**$24,000**	**270**	**2,100**	**4,130**	**10,900**	**10,900**	**11,800**	**11,800**	**11,800**	**12,400**	**13,700**	**13,900**	**13,900**	**15,900**	**15,900**	**15,900**	**15,900**	**15,900**	**15,900**	**15,900**	**15,900**
Freshwater 1-Day Damage	min.	0.0%	4.4%	10.2%	40.5%	40.5%	44.6%	44.6%	44.6%	47.2%	52.7%	53.5%	53.5%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%
	mean	**1.1%**	**8.8%**	**17.2%**	**45.4%**	**45.4%**	**49.2%**	**49.2%**	**49.2%**	**51.7%**	**57.1%**	**57.9%**	**57.9%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**
	max.	9.9%	13.2%	38.9%	49.4%	49.4%	53.8%	53.8%	53.8%	56.2%	61.5%	62.3%	62.3%	70.4%	70.4%	70.4%	70.4%	70.4%	70.4%	70.4%	70.4%

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

Table 20. Expert Opinion Composite Depth-Damage Estimates For Mobile Home Structure, Saltwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($0 to Items Under Saltwater for 1-Week Condition																			
Underfloor Ductwork/Insulation	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Air Conditioning Unit	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Floor Insulation/Subflooring	3,000	300	300	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Carpet /Tile	2,100	0	0	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100
Bottom Cabinets	500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Plumbing Fixtures	2,600	0	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
Paneling/Wallpaper	1,500	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Doors	600	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Wall Insulation/Wall Boards	400	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400
Built-In Appliances	1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Electrical Outlets	200	0	0	0	0	100	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Counter Tops	200	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Electrical Wiring	600	0	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Wall Cabinets	500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Window Frame/Windows	500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Lighting Fixtures	500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Ceiling/Insulation	1,500	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Roof	3,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	2,200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Structure Value	**$24,000**	**2,900**	**2,900**	**7,700**	**14,900**	**15,300**	**15,400**	**15,900**	**15,900**	**15,900**	**15,900**	**15,900**	**15,900**	**15,900**	**15,900**	**15,900**	**15,900**	**15,900**	**15,900**	**15,900**	**15,900**
Saltwater 1-Week Damage	min.	10.1%	10.9%	29.6%	57.4%	59.3%	59.7%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%	62.2%
	mean	**12.1%**	**12.1%**	**32.1%**	**62.1%**	**63.8%**	**64.2%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**	**66.3%**
	max.	13.4%	15.1%	34.6%	66.8%	68.3%	68.7%	70.8%	70.8%	70.8%	70.8%	70.8%	70.8%	70.8%	70.8%	70.8%	70.8%	70.8%	70.8%	70.8%	70.8%

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

study area. They agreed with the typical occupancy for each construction type provided by the field surveys and developed the size, new construction cost per square foot, and structural component list with values for each type of commercial structure. The resulting structure values used in developing depth-damage relationships for each commercial category are presented in Table 21.

Table 21. Typical Commercial Structures

Commercial Category	Square Footage	New Construction Value
Metal frame walls	13,500	$350,000
Masonry walls	20,000	$977,000
Wood or steel frame	2,000	$227,500

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

21. The first commercial structure category considered by the panel in the March 27 meeting was a 13,500 square foot, metal frame commercial structure with 30 percent of the floor area assumed to be finished office area and the remaining 70 percent assumed to be warehouse area. This type of structure could be built new in the study area, not including the price of land, for approximately $350,000 according to the experts. For this structure type, the experts' individual depth-of-flooding vs. percent damage estimates for saltwater and freshwater are presented in Appendix B. Tables 22 and 23 provide the composite estimates developed by the experts as a group considering itemized damage to the structure. A graphical comparison of the freshwater and saltwater composite depth-damage curves for a metal frame commercial structure appear in Figure 6.

22. The next commercial structure category the panel discussed in the March 27 meeting was a two-story, 10,000 square foot per floor, masonry bearing walls commercial structure. The panel estimated that this type of structure could be built new in the study area, not including the price of land, for $977,000. The experts' individual depth-damage estimates for this structure type for saltwater and freshwater are shown in Appendix B. Composite estimates developed by the group considering itemized damage to the structure are provided in tables 24 and 25. Figure 7 displays a graphical comparison of the freshwater, saltwater, individual average, and composite depth-damage curves for a masonry bearing walls commercial structure.

23. The final structure category considered by the panel in the March 27 meeting was a 2,000 square foot wood or steel frame commercial structure. This type of structure could be built new in the study area, not including the price of level, for approximately $227,550 according to the experts. For this structure type, the experts individual depth-damage estimates for saltwater and freshwater are shown in Appendix B. Tables 26 and 27 provide the composite estimates developed by the experts as a group considering itemized damage to the structure. Figure 8 provides graphical comparison of the freshwater and saltwater composite depth-damage curves for a wood or steel frame commercial structure.

Table 22. Expert Opinion Composite Depth-Damage Estimates For Metal Frame Structure, Freshwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Freshwater for 1-Day Condition																			
Slab/Foundation	17,010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Building Structure	46,170	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facade	29,399	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wall Insulation	4,800	0	0	0	1,200	1,200	1,200	1,200	1,200	1,200	2,400	2,400	2,400	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800
Roofing	111,645	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Roof Insulation	27,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,000	27,000
HVAC	25,000	0	0	550	1,100	4,950	4,950	4,950	9,000	9,000	9,000	9,000	9,000	9,000	22,500	25,000	25,000	25,000	25,000	25,000	25,000
Plumbing	2,000	0	0	0	0	100	300	300	500	500	500	500	500	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Electrical	47,000	0	0	0	0	0	0	1,000	1,000	4,000	4,000	4,000	4,000	17,000	17,000	25,000	25,000	25,000	25,000	47,000	47,000
Flooring	6,500	0	0	325	3,250	3,250	3,250	3,250	4,550	4,550	4,550	4,550	4,550	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500
Interior Drywall	15,800	0	0	0	7,900	7,900	7,900	7,900	7,900	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800
Wall Finishes	5,300	0	0	0	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300
Doors Frames	1,000	0	0	0	0	0	0	500	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Doors	2,300	0	0	0	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300
Millwork	1,000	0	0	0	500	500	500	500	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Ceilings	8,000	0	0	0	0	0	0	0	0	0	0	0	0	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Total	**$349,924**	**0**	**0**	**875**	**21,550**	**25,500**	**25,700**	**27,200**	**32,750**	**44,650**	**45,850**	**45,850**	**45,850**	**72,700**	**86,200**	**96,700**	**96,700**	**96,700**	**96,700**	**145,700**	**145,700**
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	4.9%	4.9%	4.9%	5.2%	6.7%	10.2%	10.5%	10.5%	10.5%	18.0%	20.7%	23.7%	22.1%	22.1%	22.1%	36.4%	34.8%
	mean	**0.0%**	**0.0%**	**0.3%**	**6.2%**	**7.3%**	**7.3%**	**7.8%**	**9.4%**	**12.8%**	**13.1%**	**13.1%**	**13.1%**	**20.8%**	**24.6%**	**27.6%**	**27.6%**	**27.6%**	**27.6%**	**41.6%**	**41.6%**
	max.	0.0%	0.0%	1.0%	11.1%	12.1%	12.2%	13.0%	14.7%	19.1%	19.7%	19.7%	19.7%	27.7%	38.9%	43.4%	40.5%	40.5%	40.5%	54.6%	52.2%

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

Table 23. Expert Opinion Composite Depth-Damage Estimates For Metal Frame Structure, Saltwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Saltwater for 1-Week Condition																			
Slab/Foundation	17,010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Building Structure	46,170	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facade	29,399	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wall Insulation	4,800	0	0	0	1,200	1,200	1,200	1,200	1,200	1,200	2,400	2,400	2,400	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800
Roofing	111,645	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,000	10,000
Roof Insulation	27,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,000	27,000	27,000	27,000	27,000	27,000
HVAC	25,000	0	0	2,750	5,500	5,500	10,000	10,000	10,000	10,000	10,000	10,000	10,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Plumbing	2,000	0	0	0	0	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Electrical	47,000	0	0	0	0	1,000	1,000	8,000	17,000	17,000	17,000	17,000	17,000	25,000	47,000	47,000	47,000	47,000	47,000	47,000	47,000
Flooring	6,500	0	0	3,250	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500
Interior Drywall	15,800	0	0	0	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800	15,800
Wall Finishes	5,300	0	0	0	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300
Doors Frames	1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Doors	2,300	0	0	0	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300
Millwork	1,000	0	0	0	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Ceilings	8,000	0	0	0	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Total	**$349,924**	**0**	**0**	**6,000**	**46,100**	**48,100**	**53,100**	**60,100**	**69,100**	**69,100**	**70,300**	**70,300**	**70,300**	**96,700**	**118,700**	**145,700**	**145,700**	**145,700**	**145,700**	**155,700**	**155,700**
Saltwater 1-Week Damage	min.	0.0%	0.0%	1.0%	9.2%	10.0%	11.4%	13.5%	16.0%	16.0%	16.3%	16.3%	16.3%	23.7%	30.0%	37.6%	37.6%	37.6%	37.6%	40.6%	40.6%
	mean	**0.0%**	**0.0%**	**1.7%**	**13.2%**	**13.7%**	**15.2%**	**17.2%**	**19.7%**	**19.7%**	**20.1%**	**20.1%**	**20.1%**	**27.6%**	**33.9%**	**41.6%**	**41.6%**	**41.6%**	**41.6%**	**44.5%**	**44.5%**
	max.	0.0%	0.0%	3.4%	19.8%	20.0%	21.5%	23.3%	25.9%	25.9%	26.4%	26.4%	26.4%	34.2%	41.7%	53.7%	53.7%	53.7%	53.7%	58.9%	58.9%

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

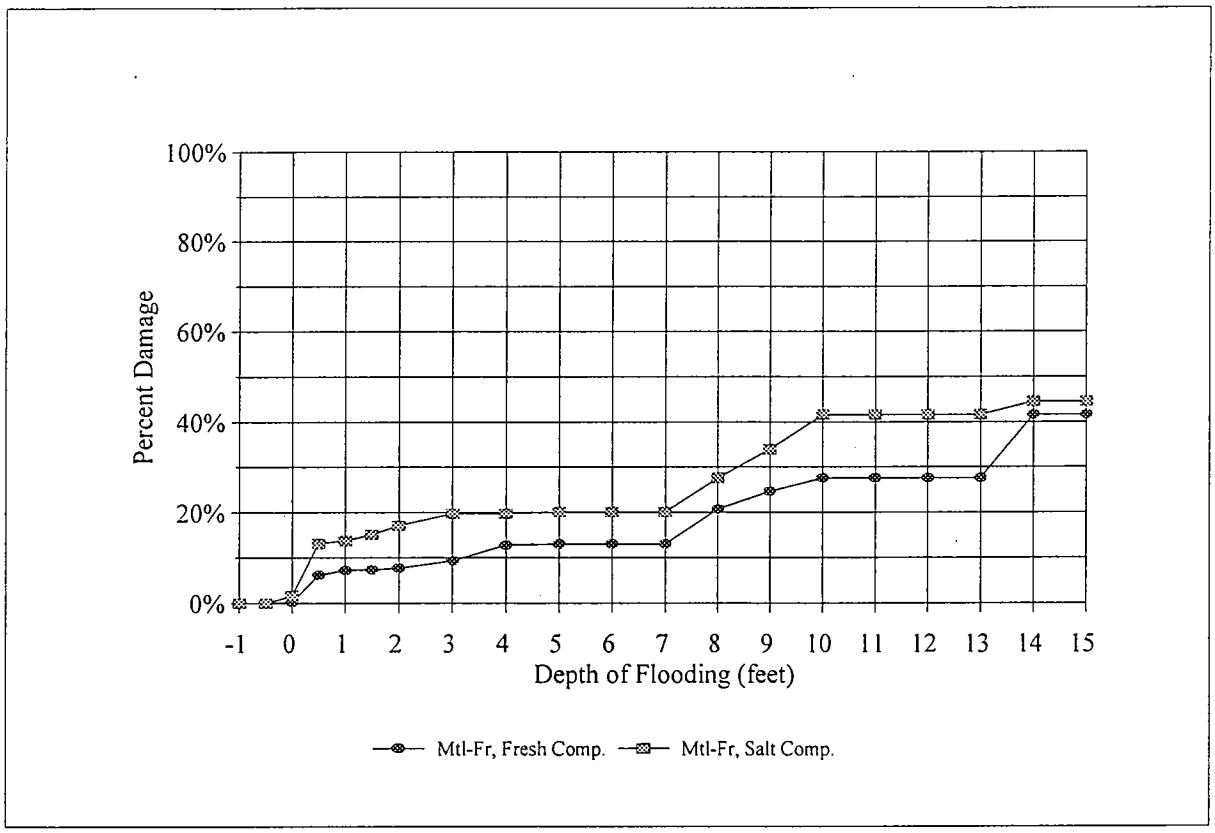

Figure 6. Expert Opinion Depth-Damage Curves For Metal Frame Structure

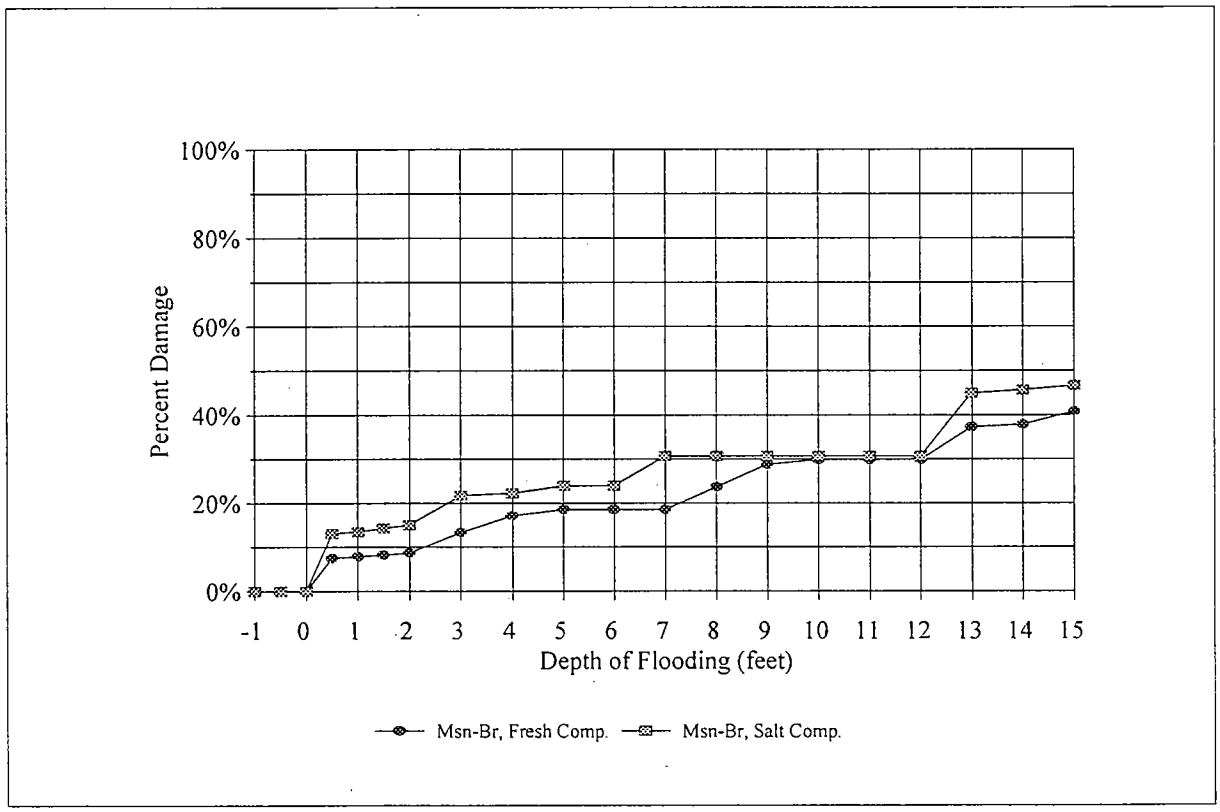

Figure 7. Expert Opinion Depth-Damage Curves For Masonry Bearing Walls Structure

Table 24. Expert Opinion Composite Depth-Damage Estimates For Masonry Bearing Walls Structure, Freshwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Freshwater for 1-Day Condition																			
Slab/Foundation	70,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Building Structure	220,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facade	145,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HVAC	100,000	0	0	0	0	4,000	4,000	4,000	50,000	50,000	50,000	50,000	50,000	50,000	90,000	90,000	90,000	90,000	90,000	90,000	100,000
Plumbing	15,000	0	0	0	0	0	0	3,000	3,000	5,000	5,000	5,000	5,000	8,000	8,000	8,000	8,000	8,000	8,000	12,000	12,000
Electrical	70,000	0	0	0	0	0	0	1,000	1,000	5,000	7,000	7,000	7,000	30,000	40,000	50,000	50,000	50,000	50,000	51,000	70,000
Flooring	60,000	0	0	0	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	60,000	60,000	60,000
Interior Walls	80,000	0	0	0	20,000	20,000	20,000	20,000	20,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	60,000	60,000	60,000
Wall Finishes	50,000	0	0	0	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	40,000	40,000	40,000
Doors Frames	2,500	0	0	0	0	0	0	0	0	0	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250
Doors	17,000	0	0	0	0	0	0	0	0	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500
Millwork	9,000	0	0	0	3,000	3,000	3,000	3,000	3,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	9,000	9,000	9,000
Ceilings	50,000	0	0	0	0	0	0	0	0	0	0	0	0	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Elevator	20,000	0	0	0	500	500	4,000	4,000	4,000	4,000	14,000	14,000	14,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000
Roofing	50,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Roof Insulation	18,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**$977,000**	**0**	**0**	**0**	**73,500**	**77,500**	**81,000**	**85,000**	**131,000**	**168,500**	**181,750**	**181,750**	**181,750**	**231,750**	**281,750**	**291,750**	**291,750**	**291,750**	**364,750**	**369,750**	**398,750**
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	5.0%	6.2%	6.6%	7.0%	11.0%	14.8%	16.1%	16.1%	16.1%	21.2%	26.3%	27.4%	27.4%	27.4%	34.8%	35.4%	38.3%
	mean	**0.0%**	**0.0%**	**0.0%**	**7.5%**	**7.9%**	**8.3%**	**8.7%**	**13.4%**	**17.2%**	**18.6%**	**18.6%**	**18.6%**	**23.7%**	**28.8%**	**29.9%**	**29.9%**	**29.9%**	**37.3%**	**37.8%**	**40.8%**
	max.	0.0%	0.0%	0.0%	10.0%	11.5%	11.6%	12.2%	18.3%	24.6%	26.0%	26.0%	26.0%	31.2%	36.4%	37.3%	37.3%	37.3%	44.8%	45.2%	48.5%

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

Table 25. Expert Opinion Composite Depth-Damage Estimates For Masonry Bearing Walls Structure, Saltwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Saltwater for 1-Week Condition																			
Slab/Foundation	70,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Building Structure	220,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facade	145,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HVAC	100,000	0	0	0	0	4,000	4,000	4,000	50,000	50,000	50,000	50,000	90,000	90,000	90,000	90,000	90,000	90,000	90,000	90,000	100,000
Plumbing	15,000	0	0	0	0	0	0	3,000	3,000	7,000	7,000	7,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	15,000	15,000
Electrical	70,000	0	0	0	0	0	0	4,000	25,000	25,000	30,000	30,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	54,000	54,000
Flooring	60,000	0	0	0	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	60,000	60,000	60,000
Interior Walls	80,000	0	0	0	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	80,000	80,000	80,000
Wall Finishes	50,000	0	0	0	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	50,000	50,000	50,000
Doors Frames	2,500	0	0	0	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	2,500	2,500	2,500
Doors	17,000	0	0	0	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	17,000	17,000	17,000
Millwork	9,000	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	8,000	8,000	8,000
Ceilings	50,000	0	0	0	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	50,000	50,000	50,000
Elevator	20,000	0	0	0	500	500	8,000	8,000	8,000	8,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Roofing	50,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Roof Insulation	18,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**$977,000**	**0**	**0**	**0**	**128,250**	**132,250**	**139,750**	**146,750**	**213,750**	**217,750**	**234,750**	**234,750**	**299,750**	**299,750**	**299,750**	**299,750**	**299,750**	**299,750**	**439,500**	**446,500**	**456,500**
Saltwater 1-Week Damage	min.	0.0%	0.0%	0.0%	8.8%	10.5%	11.4%	12.0%	17.9%	19.1%	20.8%	20.8%	26.6%	27.5%	28.0%	28.1%	28.1%	28.1%	42.0%	42.8%	43.8%
	mean	**0.0%**	**0.0%**	**0.0%**	**13.1%**	**13.5%**	**14.3%**	**15.0%**	**21.9%**	**22.3%**	**24.0%**	**24.0%**	**30.7%**	**30.7%**	**30.7%**	**30.7%**	**30.7%**	**30.7%**	**45.0%**	**45.7%**	**46.7%**
	max.	0.0%	0.0%	0.0%	17.5%	19.6%	20.0%	21.0%	29.8%	31.8%	33.6%	33.6%	43.0%	43.0%	43.0%	43.0%	43.0%	43.0%	54.0%	54.5%	55.5%

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

Table 26. Expert Opinion Composite Depth-Damage Estimates For Wood or Steel Frame Structure, Freshwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Freshwater for 1-Day Condition																			
Floor Cover	8,840	0	0	4,420	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840
Interior Wall	22,920	0	0	0	11,460	11,460	11,460	11,460	11,460	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920
Interior Wall Finish	1,500	0	0	0	500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Ceilings	8,500	0	0	0	0	0	0	0	0	0	0	0	0	0	8,500	8,500	8,500	8,500	8,500	8,500	8,500
Electrical	23,400	0	0	0	0	0	700	700	700	3,340	3,340	3,340	3,340	3,340	23,400	23,400	23,400	23,400	23,400	23,400	23,400
HVAC	7,300	0	0	0	0	365	365	365	365	365	365	365	365	365	365	365	365	3,650	7,300	7,300	7,300
Plumbing	13,960	0	0	0	0	0	0	5,584	5,584	9,307	9,307	9,307	9,307	13,960	13,960	13,960	13,960	13,960	13,960	13,960	13,960
Roof	9,800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,800	9,800	9,800	9,800	9,800
Slab/Foundation	2,540	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Building Structure	7,120	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facade	19,150	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Doors	4,530	0	0	0	0	0	0	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530
Millwork	440	0	0	0	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440
Total	**$130,000**	**0**	**0**	**4,420**	**21,240**	**22,605**	**23,305**	**33,419**	**33,419**	**51,242**	**51,242**	**51,242**	**51,242**	**55,895**	**84,455**	**84,455**	**94,255**	**97,540**	**101,190**	**101,190**	**101,190**
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	10.9%	13.5%	14.3%	20.6%	21.0%	33.8%	34.2%	34.2%	34.2%	38.5%	59.3%	59.6%	66.5%	68.8%	72.6%	72.8%	73.0%
	mean	**0.0%**	**0.0%**	**3.4%**	**16.3%**	**17.4%**	**17.9%**	**25.7%**	**25.7%**	**39.4%**	**39.4%**	**39.4%**	**39.4%**	**43.0%**	**65.0%**	**65.0%**	**72.5%**	**75.0%**	**77.8%**	**77.8%**	**77.8%**
	max.	0.0%	0.0%	5.1%	25.1%	25.1%	25.1%	35.3%	35.3%	51.0%	51.0%	51.0%	51.0%	51.0%	70.9%	93.0%	93.0%	93.0%	94.8%	94.8%	94.8%

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

Table 27. Expert Opinion Composite Depth-Damage Estimates For Wood or Steel Frame Structure, Saltwater Condition

Structure Items	Item Value ($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage ($) to Items Under Saltwater for 1-Week Condition																			
Floor Cover	8,840	0	0	4,420	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840	8,840
Interior Wall	22,920	0	0	0	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920	22,920
Interior Wall Finish	1,500	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Ceilings	8,500	0	0	0	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500
Electrical	23,400	0	0	0	700	700	700	700	700	3,340	3,340	3,340	3,340	3,340	23,400	23,400	23,400	23,400	23,400	23,400	23,400
HVAC	7,300	0	0	0	0	365	365	365	365	365	365	365	365	365	365	365	365	3,650	7,300	7,300	7,300
Plumbing	13,960	0	0	0	0	0	0	5,584	5,584	12,564	12,564	12,564	13,960	13,960	13,960	13,960	13,960	13,960	13,960	13,960	13,960
Roof	9,800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,800	9,800	9,800	9,800	9,800
Slab/Foundation	2,540	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Building Structure	7,120	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Facade	19,150	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Doors	4,530	0	0	0	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530	4,530
Millwork	440	0	0	146	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440	440
Total	**$130,000**	**0**	**0**	**4,566**	**47,430**	**47,795**	**47,795**	**53,379**	**53,379**	**62,999**	**62,999**	**62,999**	**64,395**	**64,395**	**84,455**	**84,455**	**94,255**	**97,540**	**101,190**	**101,190**	**101,190**
Saltwater 1-Week Damage	min.	0.0%	0.0%	0.0%	24.3%	28.6%	29.4%	32.8%	33.6%	41.5%	42.0%	42.0%	42.9%	44.3%	59.3%	59.7%	66.5%	68.8%	74.7%	75.7%	75.7%
	mean	**0.0%**	**0.0%**	**3.5%**	**36.5%**	**36.8%**	**36.8%**	**41.1%**	**41.1%**	**48.5%**	**48.5%**	**48.5%**	**49.5%**	**49.5%**	**65.0%**	**65.0%**	**72.5%**	**75.0%**	**77.8%**	**77.8%**	**77.8%**
	max.	0.0%	0.0%	7.0%	41.0%	41.3%	41.3%	46.1%	46.1%	54.5%	58.2%	58.2%	58.2%	58.2%	79.2%	79.2%	88.3%	91.4%	94.8%	94.8%	94.8%

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

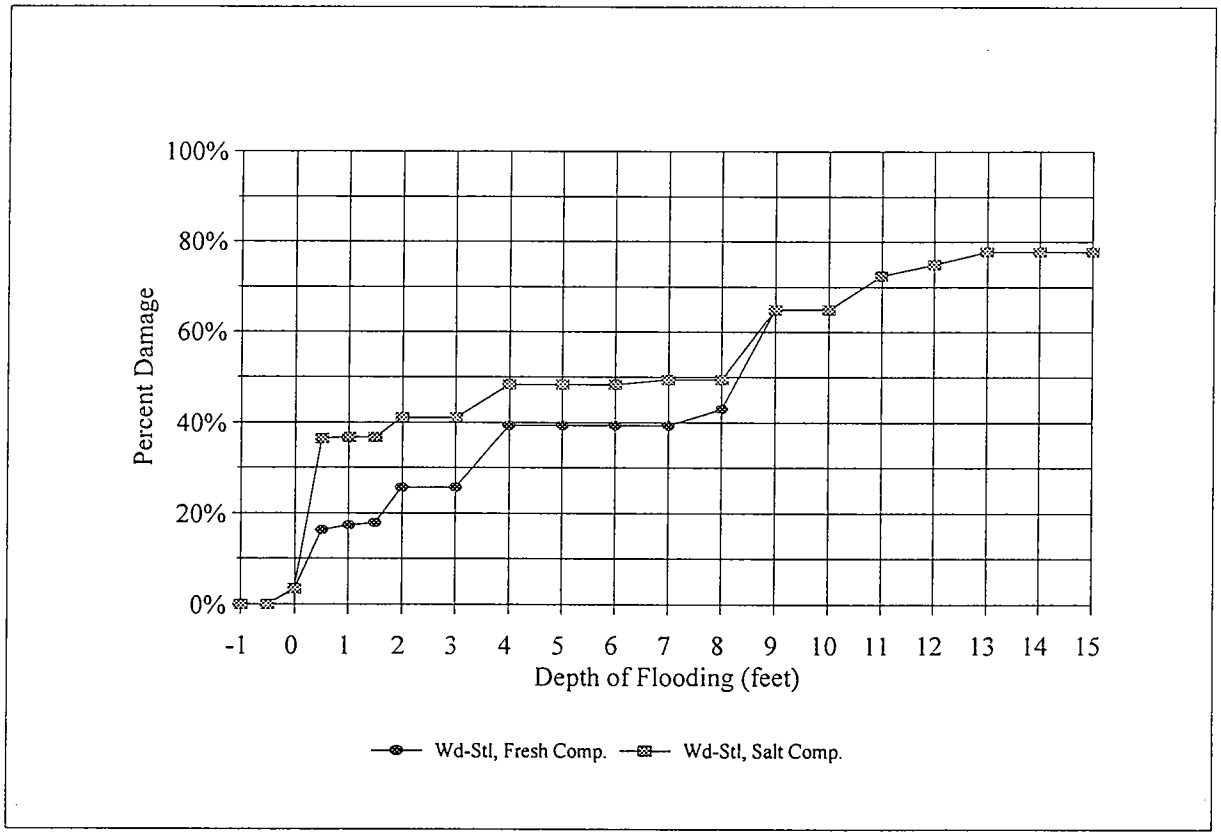

Figure 8. Expert Opinion Depth-Damage Curves for Wood or Steel Frame Structure

IV. CONTENT DEPTH-DAMAGE RELATIONSHIPS AND CONTENT-TO-STRUCTURE VALUE RATIOS (CSVR) BASED ON EXPERT OPINION

A. Panel of Experts

1. The "Expert Opinion" method was used to obtain depth-damage estimates for contents and content-to-structure value ratios from knowledgeable individuals in the study. The contents panel, consisted of the same two insurance claims adjusters and Certified Restorer as the structure panel plus one individual with knowledge and skills consistent with that of an Interior Design Specialist and one individual with knowledge and skills consistent with that of an Appliance and Repair Specialist. Each potential expert was contacted and provided with an explanation of the study effort. After the potential panel members were contacted and were verified to be suitable for the study, the New Orleans District (NOD) was provided resumes and credentials. The following additional persons agreed to participate in the content expert panel meetings and had the knowledge and skills consistent with what was required for the study effort.

2. **Nancy Bounds, ASID** -- Ms. Bounds has been licensed by the State of Louisiana as an Interior Designer since 1986 and is NCIDQ certified. She has almost 20 years of design expertise and has been President of N B Interiors since 1989. Ms. Bounds' experience includes interior designs for education, legal, insurance, and accounting offices and retail facilities throughout Orleans and Jefferson Parishes.

3. **David Dumas** -- Mr. Dumas has been President of Dumas Appliance Repairs, Inc., since 1978. He has 16 years experience in the service industry as a appliance repair technician and 14 years of practical, broad-based management experience. Mr. Dumas has extensive experience in the repair of flood damaged appliances, including recent repair work in connection with the May 1995 flood. Mr. Dumas is a member of several professional organizations, is certified as a Class A Air Conditioning and Refrigeration Contractor by the City of New Orleans, and is a Type I, Type II EPA Certified Technician.

B. Expert Panel Meetings for Contents and CSVRs

4. The expert panel for contents and CSVRs met on March 14 and April 1, 1996, in the Planning Division Conference Room at the New Orleans District Army Corps of Engineers in New Orleans, Louisiana. The agenda for the March 14 meeting included the development of content depth-damage relationships and CSVR for one-story, two-story, and mobile home residences. The April 1 meeting addressed depth-damage relationships and CSVRs for commercial establishments in the following categories: eating and recreation, groceries and gas stations, multi-family residences, repair and home use, retail and personal services, professional businesses, public and semi-public, and warehouse and contractor services.

5. The panel was asked to determine depth-damage relationships for the contents of typical businesses in Jefferson and Orleans Parishes. The depth-damage relationship is the expected amount of damage in dollars, or as a percentage of total value, for each foot of flooding above or below the first floor of a structure. These percentages were calculated for two different flood scenarios: (1) rainfall flooding, short duration of one-day freshwater; and (2) hurricane flooding, long duration of one-week saltwater.

6. For the residential content categories the panel members were asked for initial individual estimates of the minimum, mean, and maximum percent damage at flood depths from -1.0 feet to 15 feet and for CSVRs. A form for each residential category was presented to panel members. Only basic information relative to this study was provided to the panel prior to their development of initial estimates. The objective of this exercise was to record the uninfluenced opinions of the panel for later comparison to the group opinion. The panel was provided typical structure characteristics, including the value corresponding to each content category. These structure values were combined with total content values developed by the panel to prepare the CSVRs for each category. Because of the limited time for the panel to consider the large number of commercial content categories, no individual depth-damage or CSVR estimates were made for commercial contents.

7. The panel developed collective depth-damage estimates by evaluating the damage to each content item. Based on limited field surveys and the experience of the panel members, typical contents were defined for each residential and commercial content category. For each content item, the panel assigned a replacement cost based on new retail value. In developing depth-damage estimates, the itemized damage was defined as the cost to repair or replace the item. If it was feasible to repair the item, the repair cost was used. For contents that could not be repaired, the replacement cost was used. Based on their experience, the experts made judgements as to how and at what depth each item would be damaged by flood waters. A list of the assumptions for content damage is provided as Appendix A. After all content items were analyzed separately,

the total damages at each increment of flooding were summed and shown as a percentage of the replacement cost for the total contents.

C. Residential Contents

8. The expert panel members were provided preliminary descriptions of each residential content category prior to developing their individual estimates. These descriptions were determined from limited field surveys in Orleans and Jefferson Parishes and were intended as a basis for the experts to estimate typical characteristics for each category. Descriptions of each content category included the number of bedrooms, number of bathrooms, square footage, and new construction value of the typical residence housing the contents. After the initial estimates were made, a video tape of each type of residence was shown to the experts. The videos were filmed as part of the field survey effort for this study and were shown to the experts to allow them to see typical residential contents and placement of contents for each residential category. Following the viewing of the video tapes, the panel began a discussion of the typical contents list. They agreed with the contents list developed from surveys of each content category, added a few items they thought were missing, and then placed a value on each item. This itemized list with value was summed for total content value and was utilized in developing depth-damage relationships for each residential category. The total content and structure values and CSVR for residential content categories considered by the panel are shown in Table 28.

Table 28. Typical Residential Content Values and CSVR

Residential Contents Category	Structure Value	Content Value	CSVR
One-story	$85,000	$58,790	0.69
Two-story	$125,000	$73,750	0.59
Mobile home	$22,000	$17,400	0.79

Source: Expert Panel Meeting, New Orleans District USACE, March 14, 1996.

9. The first residential content category considered by the panel in the March 14 meeting was a 1,700 square foot, one-story single-family residence with three bedrooms and two baths. This type of home, not including the price of land, was estimated to cost $85,000 based on the opinions of experts participating in the structures panel for depth-damage relationships. The experts' individual depth-of-flooding vs. percent damage estimates for saltwater and freshwater are shown in Appendix B. Table 29 provides the freshwater and saltwater composite estimates developed by the experts as a group considering itemized content damage. A graphical comparison of the freshwater and saltwater composite depth-damage curves for contents in a typical one-story residence appears in Figure 9.

10. The next content category the panel discussed in the March 14 meeting was a 2,500 square foot, two-story, three bedroom, two and a half bath residence. Based on expert opinion from the structures panel, it was estimated that this home could be constructed new in the study area for $125,000, not including the price of land. The experts' individual depth-damage estimates for this content category for saltwater and freshwater are presented in Appendix B.

Table 29. Expert Opinion Composite Depth-Damage Estimates For One-Story Contents, Freshwater and Saltwater Conditions

Items Grouped by Room	Total Value ($)	Flood Level (feet)																				Maximum Damage
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	
		Damage Value ($)																				
Living Room																						
Bookcase	200	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	100.0%
Books	750	0	0	0	150	150	300	750	750	750	750	750	750	750	750	750	750	750	750	750	750	100.0%
Couch\Sofa	1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.0%
Chairs	900	0	0	0	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	100.0%
Tables	900	0	0	0	180	180	480	900	900	900	900	900	900	900	900	900	900	900	900	900	900	100.0%
Lamps	320	0	0	0	0	0	0	320	320	320	320	320	320	320	320	320	320	320	320	320	320	100.0%
Curtains/Drapes	600	0	0	0	400	400	400	400	600	600	600	600	600	600	600	600	600	600	600	600	600	100.0%
Stereo Equipment	1,000	0	0	0	300	300	300	600	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.0%
Pictures/Paintings	500	0	0	0	0	0	0	0	250	250	500	500	500	500	500	500	500	500	500	500	500	100.0%
Collectibles	400	0	0	0	0	0	0	0	200	200	400	400	400	400	400	400	400	400	400	400	400	100.0%
Wall Hangings/Decorations	200	0	0	0	0	0	0	0	100	100	200	200	200	200	200	200	200	200	200	200	200	100.0%
Living Room Total	6,770	0	0	0	3,130	3,130	3,580	5,070	6,220	6,220	6,770	6,770	6,770	6,770	6,770	6,770	6,770	6,770	6,770	6,770	6,770	100.0%
Kitchen																						
Food	500	0	0	0	100	100	300	400	500	500	500	500	500	500	500	500	500	500	500	500	500	100.0%
Refrigerator	1,000	0	0	0	150	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.0%
Range/Stove	700	0	0	0	100	250	250	250	700	700	700	700	700	700	700	700	700	700	700	700	700	100.0%
Microwave Oven	250	0	0	0	0	0	0	0	250	250	250	250	250	250	250	250	250	250	250	250	250	100.0%
Portable Dishwasher	400	0	0	0	200	200	200	400	400	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Table/Chairs	500	0	0	0	100	100	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	100.0%
Dishes/Crockery,Glassware	700	0	0	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	14.3%
Silverware/Utensils	200	0	0	0	0	0	0	0	25	25	25	25	25	25	25	25	25	25	25	25	25	12.5%
Pans and Cooking Ware	500	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	20.0%
Small Appliances	350	0	0	0	0	0	0	175	300	350	350	350	350	350	350	350	350	350	350	350	350	100.0%
Telephone	50	0	0	0	0	0	0	0	0	0	50	50	50	50	50	50	50	50	50	50	50	100.0%
Kitchen Total	5,150	0	0	0	650	1,650	2,250	2,725	3,775	3,825	3,975	3,975	3,975	3,975	3,975	3,975	3,975	3,975	3,975	3,975	3,975	77.2%
Family Area																						
Unattached Bookcase, Books	1,200	0	0	0	800	800	800	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	100.0%
Couch/Sofa	1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.0%
Chairs	900	0	0	0	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	100.0%
Tables	900	0	0	0	200	200	480	900	900	900	900	900	900	900	900	900	900	900	900	900	900	100.0%
Lamps	320	0	0	0	0	0	0	320	320	320	320	320	320	320	320	320	320	320	320	320	320	100.0%
Curtains/Drapes	500	0	0	0	300	300	300	300	500	500	500	500	500	500	500	500	500	500	500	500	500	100.0%
Television Set	400	0	0	0	0	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Pictures/Paintings	300	0	0	0	0	0	0	0	150	150	300	300	300	300	300	300	300	300	300	300	300	100.0%
Antique Chair	900	0	0	0	200	200	400	900	900	900	900	900	900	900	900	900	900	900	900	900	900	100.0%
Telephone	50	0	0	0	0	0	0	50	50	50	50	50	50	50	50	50	50	50	50	50	50	100.0%
Knick-Knacks	300	0	0	0	0	0	100	200	200	200	300	300	300	300	300	300	300	300	300	300	300	100.0%
Computer Software	2,000	0	0	0	0	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	100.0%
Family Area Total	8,770	0	0	0	3,400	3,400	3,980	5,770	8,520	8,520	8,770	8,770	8,770	8,770	8,770	8,770	8,770	8,770	8,770	8,770	8,770	100.0%
Dining Room																						
Table/Chairs/Buffet/China Cabinet	3,200	0	0	0	1,000	2,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	100.0%
China/Crystal	1,000	0	0	0	100	100	100	100	100	100	300	300	300	300	300	300	300	300	300	300	300	30.0%
Wall Decorations	800	0	0	0	0	0	0	300	400	400	800	800	800	800	800	800	800	800	800	800	800	100.0%
Drapes	400	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Dining Room Total	5,400	0	0	0	1,500	2,700	3,700	4,000	4,100	4,100	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	87.0%
Bedrooms (3)																						
Beds	600	0	0	0	200	200	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	100.0%
Box Springs/Mattresses	1,650	0	0	0	0	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	100.0%
Bedding/Bedspreads	800	0	0	0	100	100	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	100.0%
Chest of Drawers	3,000	0	0	0	750	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	100.0%
Night Tables	800	0	0	0	200	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	100.0%
Lamps	400	0	0	0	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Chairs	300	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	100.0%
Curtains/Drapes/Blinds	1,000	0	0	0	600	600	600	600	600	600	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.0%
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Table 29 (cont'd). Expert Opinion Composite Depth-Damage Estimates For One-Story Contents, Freshwater and Saltwater Conditions

Items Grouped by Room	Total Value ($)	Flood Level (feet)																			Maximum Damage
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	
		Damage Value ($)																				
Antique Trunk/Chair/Desk	500	0	0	0	200	200	200	500	500	500	500	500	500	500	500	500	500	500	500	500	500	100.0%
Television Set	600	0	0	0	0	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	100.0%
Stereo Equipment	300	0	0	0	150	150	150	150	300	300	300	300	300	300	300	300	300	300	300	300	300	100.0%
VCR Equipment	400	0	0	0	0	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Records/CDs/Video Tapes	1,500	0	0	0	500	500	500	500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	100.0%
File Cabinet	200	0	0	0	20	20	20	100	200	200	200	200	200	200	200	200	200	200	200	200	200	100.0%
Telephone, Alarm/Clock/Radio	400	0	0	0	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Unattached Bookcase, Books	400	0	0	0	200	200	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Couch/Sofa/Table/Chair	750	0	0	0	250	500	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750	100.0%
Men's Clothing (clothes,shoes,jewelry)	2,000	0	0	0	400	500	500	700	1,200	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	85.0%
Women's Clothing	4,000	0	0	0	800	1,000	1,000	2,000	2,500	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	70.0%
Children's Clothing	1,000	0	0	0	200	300	300	500	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.0%
Bedroom Total	21,100	0	0	0	4,870	10,020	11,570	14,150	17,600	18,900	19,600	19,600	19,600	19,600	19,600	19,600	19,600	19,600	19,600	19,600	19,600	92.9%
Laundry, Garage, & Hall Items																						
Clothes Washer/Dryer	1,000	0	0	0	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.0%
Freezer	400	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Tools (Lawn and Garden, Hand, Power)	2,000	0	0	0	200	400	500	700	1,000	1,000	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	65.0%
Golf/Fishing Equipment	1,000	0	0	0	200	200	200	200	600	600	600	600	600	600	600	600	600	600	600	600	600	60.0%
Guns/Hunting Equipment	1,000	0	0	0	100	100	100	300	300	300	300	300	300	300	300	300	300	300	300	300	300	30.0%
Musical Instruments	600	0	0	0	300	300	300	600	600	600	600	600	600	600	600	600	600	600	600	600	600	100.0%
Photography Equipment	1,000	0	0	0	0	0	0	0	500	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.0%
Exercise Equipment	500	0	0	0	100	100	250	250	500	500	500	500	500	500	500	500	500	500	500	500	500	100.0%
Toys/Games	700	0	0	0	350	350	350	500	700	700	700	700	700	700	700	700	700	700	700	700	700	100.0%
Collections (cards,stamps,figurines)	500	0	0	0	0	0	0	0	250	250	500	500	500	500	500	500	500	500	500	500	500	100.0%
Vacuum Cleaner	300	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	100.0%
Laundry, Garage, & Hall Items Total	9,000	0	0	0	2,450	3,150	3,400	4,250	6,150	6,150	7,200	7,200	7,200	7,200	7,200	7,200	7,200	7,200	7,200	7,200	7,200	80.0%
Bathroom and Misc. Items																						
Medication	200	0	0	0	0	0	0	100	100	200	200	200	200	200	200	200	200	200	200	200	200	100.0%
Hygiene Items, Cosmetics/Perfumes	400	0	0	0	0	0	0	200	400	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Towels/Linens	500	0	0	0	0	0	0	200	400	400	500	500	500	500	500	500	500	500	500	500	500	100.0%
Curtains/Drapes/Rugs	1,000	0	0	0	500	500	500	500	750	750	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.0%
Pictures/Decorations/Mirror	500	0	0	0	0	0	0	0	250	250	500	500	500	500	500	500	500	500	500	500	500	100.0%
Bathroom and Misc. Items Total	2,600	0	0	0	500	500	500	1,000	1,900	2,000	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	100.0%
Grand Totals	$58,790	$0	$0	$0	$16,500	$24,550	$28,980	$36,965	$48,265	$49,715	$53,615	$53,615	$53,615	$53,615	$53,615	$53,615	$53,615	$53,615	$53,615	$53,615	$53,615	
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	18.7%	30.1%	37.4%	45.6%	59.1%	70.5%	76.4%	77.7%	77.7%	77.7%	80.4%	80.4%	80.4%	80.4%	80.4%	80.4%	80.4%	
	mean	0.0%	0.0%	0.0%	28.1%	41.8%	49.3%	62.9%	82.1%	84.6%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	
	max.	0.0%	0.0%	0.0%	37.0%	50.4%	56.7%	69.5%	90.7%	96.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Saltwater 1-Day Damage	mean	0.0%	0.0%	0.0%	33.1%	41.8%	49.3%	62.9%	82.1%	84.6%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	
Saltwater 1-week Damage	min.	0.0%	0.0%	0.0%	54.6%	60.9%	65.6%	73.9%	75.7%	81.8%	82.4%	84.0%	91.0%	91.0%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	91.1%	
	mean	0.0%	0.0%	0.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	
	max.	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Source: Expert Panel Meeting, New Orleans District USACE, March 14, 1996.

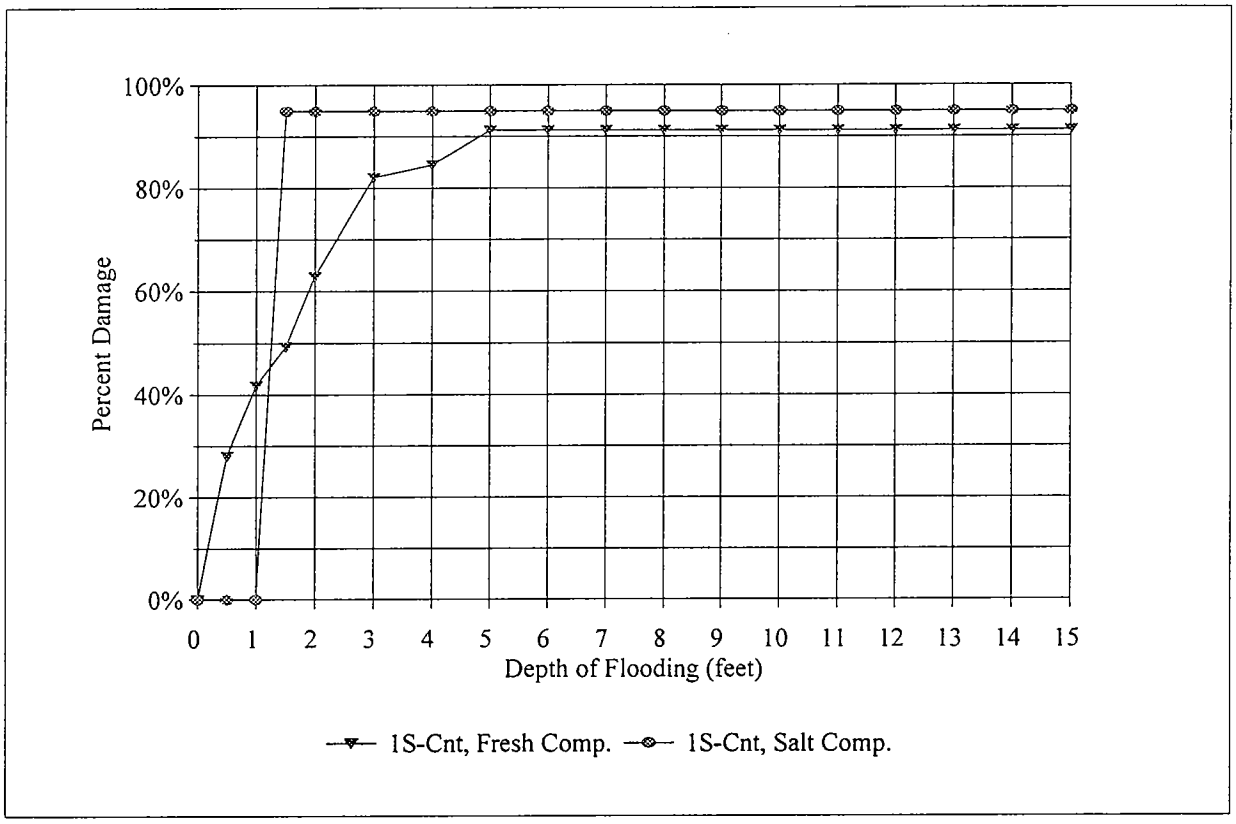

Figure 9. Expert Opinion Depth-Damage Curves For One-Story Contents

Composite estimates developed by the group considering itemized content damage are shown in Table 30. Figure 10 provides a graphical comparison of the freshwater and saltwater composite depth-damage curves for the typical contents of a two-story residence.

11. The final content category considered by the panel in the March 14 meeting was a 1,060 square foot, two bedroom, one bath, mobile home. This type of home was valued new at $22,000 based on the opinions of the structures panel. Appendix B shows the experts individual depth-damage estimates for saltwater and freshwater. Table 31 provides the composite estimates developed by the experts as a group considering itemized content damage. A graphical comparison of the freshwater and saltwater composite depth-damage curves for a mobile home residence appears in Figure 11.

D. Commercial Contents

12. The contents expert panel was provided preliminary descriptions of each commercial content category. These descriptions were determined from limited field surveys in Orleans and Jefferson Parishes and were intended as a basis for the experts to estimate typical characteristics for each category. Descriptions of each content category included the type of business, general layout of building, square footage, and new construction value of the typical commercial building containing the contents. The panel was also provided a list of typical contents developed from field surveys for a typical business in each category. The panel agreed with the contents list developed from the limited field surveys for each category, added a few items they thought were missing from the lists, and then determined a value for each item comparable to new retail value. The itemized list with value was summed for total content value and was utilized in developing

Table 30. Expert Opinion Composite Depth-Damage Estimates For Two-Story Contents, Freshwater and Saltwater Conditions

Items Grouped by Room	Total Value ($)	Flood Level (feet)																			Maximum Damage
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	
		Damage Value ($)																				
Living Room																						
Bookcase	300	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	100.0%
Books	750	0	0	0	150	150	300	750	750	750	750	750	750	750	750	750	750	750	750	750	750	100.0%
Couch/Sofa	2,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	100.0%
Chairs	600	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	100.0%
Tables	900	0	0	0	180	180	480	900	900	900	900	900	900	900	900	900	900	900	900	900	900	100.0%
Lamps	600	0	0	0	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	100.0%
Curtains/Drapes/Blinds/Rugs	1,000	0	0	0	667	667	667	667	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.0%
Stereo Equipment	1,000	0	0	0	300	300	300	600	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.0%
Pictures/Paintings	750	0	0	0	0	0	0	0	375	375	750	750	750	750	750	750	750	750	750	750	750	100.0%
Collectibles	600	0	0	0	0	0	0	0	300	300	600	600	600	600	600	600	600	600	600	600	600	100.0%
Wall Hangings/Decorations	400	0	0	0	0	0	0	0	200	200	400	400	400	400	400	400	400	400	400	400	400	100.0%
Living Room Total	8,900	0	0	0	4,197	4,197	4,647	6,417	8,025	8,025	8,900	8,900	8,900	8,900	8,900	8,900	8,900	8,900	8,900	8,900	8,900	100.0%
Dining Room																						
Bar/Buffet	750	0	0	0	234	516	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750	100.0%
Dining Tables/Chairs	2,000	0	0	0	625	1,375	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	100.0%
China Cabinet	1,500	0	0	0	469	1,031	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	100.0%
China,Crystal,Silver,etc.	1,000	0	0	0	100	100	100	100	100	100	300	300	300	300	300	300	300	300	300	300	300	30.0%
Curtains/Drapes/Blinds/Rugs	600	0	0	0	400	400	400	400	600	600	600	600	600	600	600	600	600	600	600	600	600	100.0%
Pictures/Paintings	800	0	0	0	0	0	0	0	400	400	800	800	800	800	800	800	800	800	800	800	800	100.0%
Dining Room Total	6,650	0	0	0	1,828	3,422	4,750	4,750	5,350	5,350	5,950	5,950	5,950	5,950	5,950	5,950	5,950	5,950	5,950	5,950	5,950	89.5%
Kitchen																						
Food/Liquor	750	0	0	0	150	150	450	600	750	750	750	750	750	750	750	750	750	750	750	750	750	100.0%
Refrigerator	1,500	0	0	0	225	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	100.0%
Range/Stove	900	0	0	0	129	321	321	321	900	900	900	900	900	900	900	900	900	900	900	900	900	100.0%
Microwave Oven	300	0	0	0	0	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	100.0%
Portable Dishwasher	400	0	0	0	200	200	200	400	400	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Table/Chairs	800	0	0	0	160	160	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	100.0%
Dishes,Crockery,Glassware	600	0	0	0	0	0	0	0	0	0	86	86	86	86	86	86	86	86	86	86	86	14.3%
Silverware/Utensils	400	0	0	0	0	0	0	0	50	50	50	50	50	50	50	50	50	50	50	50	50	12.5%
Pans Cooking Ware	700	0	0	0	0	0	0	0	140	140	140	140	140	140	140	140	140	140	140	140	140	20.0%
Small Appliances	350	0	0	0	0	0	0	175	300	350	350	350	350	350	350	350	350	350	350	350	350	100.0%
Telephone/Answering Machine	100	0	0	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100.0%
Kitchen Total	6,800	0	0	0	864	2,331	3,271	3,796	5,140	5,190	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	5,376	79.1%
Family Area																						
Unattached Bookcase,Books	1,500	0	0	0	1,000	1,000	1,000	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	100.0%
Couch/Sofa	2,500	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	100.0%
Chairs	900	0	0	0	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	100.0%
Tables	900	0	0	0	200	200	480	900	900	900	900	900	900	900	900	900	900	900	900	900	900	100.0%
Lamps	450	0	0	0	0	0	0	450	450	450	450	450	450	450	450	450	450	450	450	450	450	100.0%
Curtains/Drapes/Blinds/Rugs	700	0	0	0	420	420	420	420	700	700	700	700	700	700	700	700	700	700	700	700	700	100.0%
Television Set	900	0	0	0	0	0	0	0	900	900	900	900	900	900	900	900	900	900	900	900	900	100.0%
Stereo Equipment	600	0	0	0	300	300	300	300	600	600	600	600	600	600	600	600	600	600	600	600	600	100.0%
VCR Equipment	300	0	0	0	0	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	100.0%
Records/CDs/Video Tapes	1,000	0	0	0	333	333	333	333	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.0%
Antique Table	500	0	0	0	111	111	222	500	500	500	500	500	500	500	500	500	500	500	500	500	500	100.0%
Pictures/Paintings	450	0	0	0	0	0	0	0	225	225	450	450	450	450	450	450	450	450	450	450	450	100.0%
Telephone	50	0	0	0	0	0	0	50	50	50	50	50	50	50	50	50	50	50	50	50	50	100.0%
Knick-Knacks/Decorations	300	0	0	0	0	0	100	200	200	200	300	300	300	300	300	300	300	300	300	300	300	100.0%
Computer	2,000	0	0	0	0	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	100.0%
Family Area Total	13,050	0	0	0	5,764	5,764	6,256	8,053	12,725	12,725	13,050	13,050	13,050	13,050	13,050	13,050	13,050	13,050	13,050	13,050	13,050	100.0%
Bedrooms (4)																						
Beds	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	267	800	800	800	800	800	100.0%
Box Springs/Mattresses	1,700	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,700	1,700	1,700	1,700	1,700	1,700	100.0%
Bedding/Bedspreads	1,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	125	1,000	1,000	1,000	1,000	1,000	100.0%
Chest of Drawers/Dresser	3,800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,800	3,800	3,800	3,800	3,800	3,800	100.0%

Table 30 (cont'd). Expert Opinion Composite Depth-Damage Estimates For Two-Story Contents, Freshwater and Saltwater Conditions

Items Grouped by Room	Total Value ($)	Flood Level (feet) -1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	Maximum Damage
		Damage Value ($)																				
Night Tables	1,250	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,250	1,250	1,250	1,250	1,250	1,250	100.0%
Lamps	1,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,000	1,000	1,000	1,000	1,000	100.0%
Chairs	450	0	0	0	0	0	0	0	0	0	0	0	0	0	0	450	450	450	450	450	450	100.0%
Curtains/Drapes/Blinds	1,600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	960	960	960	960	1,600	1,600	100.0%
Pictures/Paintings	850	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	340	340	850	850	100.0%
Bookcase/Books	500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	333	500	500	500	500	500	100.0%
Antique Chair and Table	500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	111	500	500	500	500	500	100.0%
Television Set	1,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,000	1,000	1,000	1,000	100.0%
Stereo Equipment	450	0	0	0	0	0	0	0	0	0	0	0	0	0	0	225	225	450	450	450	450	100.0%
VCR Equipment	400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	400	400	400	100.0%
Records/CDs/Video Tapes	500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	167	167	500	500	500	500	100.0%
Telephone,Alarm/Clock/Radio	500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	500	500	500	500	500	100.0%
Men's Clothing(Clothes,shoes,jewelry)	2,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	625	875	1,500	2,125	2,125	2,125	85.0%
Women's Clothing	4,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,000	2,000	2,500	2,800	2,800	2,800	70.0%
Children's Clothing	2,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	600	1,000	1,000	2,000	2,000	2,000	100.0%
Toys/Games	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400	571	800	800	800	800	100.0%
Bedroom Total	25,700	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,113	17,398	21,050	22,975	24,125	24,125	93.9%
Laundry, Garage, & Hall Items																						
Clothes Washer/Dryer	1,000	0	0	0	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.0%
Freezer	400	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Tools(Lawn and Garden,Hand, Power)	2,000	0	0	0	200	400	500	700	1,000	1,000	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	65.0%
Golf/Fishing Equipment	1,000	0	0	0	200	200	200	200	600	600	600	600	600	600	600	600	600	600	600	600	600	60.0%
Guns/Hunting Equipment	1,000	0	0	0	100	100	100	300	300	300	300	300	300	300	300	300	300	300	300	300	300	30.0%
Video Equipment	500	0	0	0	0	0	0	0	250	250	500	500	500	500	500	500	500	500	500	500	500	100.0%
Photography Equipment	1,000	0	0	0	0	0	0	0	500	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100.0%
Exercise Equipment	500	0	0	0	100	100	250	250	500	500	500	500	500	500	500	500	500	500	500	500	500	100.0%
Toys/Games	200	0	0	0	100	100	100	143	200	200	200	200	200	200	200	200	200	200	200	200	200	100.0%
Collection(cards,stamps,figurines)	500	0	0	0	0	0	0	0	250	250	500	500	500	500	500	500	500	500	500	500	500	100.0%
Vacuum Cleaner	300	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	100.0%
Sewing Machine	300	0	0	0	0	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	100.0%
Bikes	600	0	0	0	0	120	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	100.0%
Laundry, Garage, & Hall Items Total	9,300	0	0	0	1,900	2,720	3,450	3,893	6,200	6,200	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	80.6%
Bathroom and Misc. Items																						
Medication	450	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	225	225	450	450	450	100.0%
Hygiene Items,Cosmetics/Perfumes	600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	300	600	600	600	600	100.0%
Towels/Linens	600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	240	480	480	600	600	100.0%
Curtains/Drapes/Rugs	1,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	500	500	750	750	1,000	1,000	100.0%
Pictures/Decorations/Mirror	500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	250	250	500	500	100.0%
Plants	200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66	66	134	134	134	200	100.0%
Bathroom and Misc. Items Total	3,350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	566	1,331	2,439	2,664	3,284	3,350	100.0%
Grand Totals	$73,750	$0	$0	$0	$14,553	$18,434	$22,374	$26,909	$37,440	$37,490	$40,776	$40,776	$40,776	$40,776	$40,776	$53,454	$59,505	$64,265	$66,415	$68,185	$68,251	
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	11.0%	17.9%	21.7%	29.2%	42.1%	43.9%	47.8%	48.0%	48.1%	48.1%	49.2%	63.5%	70.7%	76.5%	79.4%	82.3%	82.4%	
	mean	0.0%	0.0%	0.0%	19.7%	25.0%	30.3%	36.5%	50.8%	50.8%	55.3%	55.3%	55.3%	55.3%	55.3%	72.5%	80.7%	87.1%	90.1%	92.5%	92.5%	
	max.	0.0%	0.0%	0.0%	30.7%	35.7%	43.3%	43.8%	61.9%	61.9%	64.9%	64.9%	64.9%	70.1%	70.1%	88.3%	99.5%	100.0%	100.0%	100.0%	100.0%	
Saltwater 1-Day Damage	mean	0.0%	0.0%	0.0%	24.7%	25.0%	30.3%	36.5%	50.8%	50.8%	55.3%	55.3%	55.3%	55.3%	55.3%	72.5%	80.7%	87.1%	90.1%	92.5%	92.5%	
Saltwater 1-week Damage	min.	0.0%	0.0%	0.0%	66.2%	66.2%	68.9%	68.9%	69.2%	70.1%	80.6%	80.8%	81.0%	86.6%	88.2%	88.4%	88.4%	88.7%	88.7%	88.9%	89.0%	
	mean	0.0%	0.0%	0.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	
	max.	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Source: Expert Panel Meeting, New Orleans District USACE, March 14, 1996.

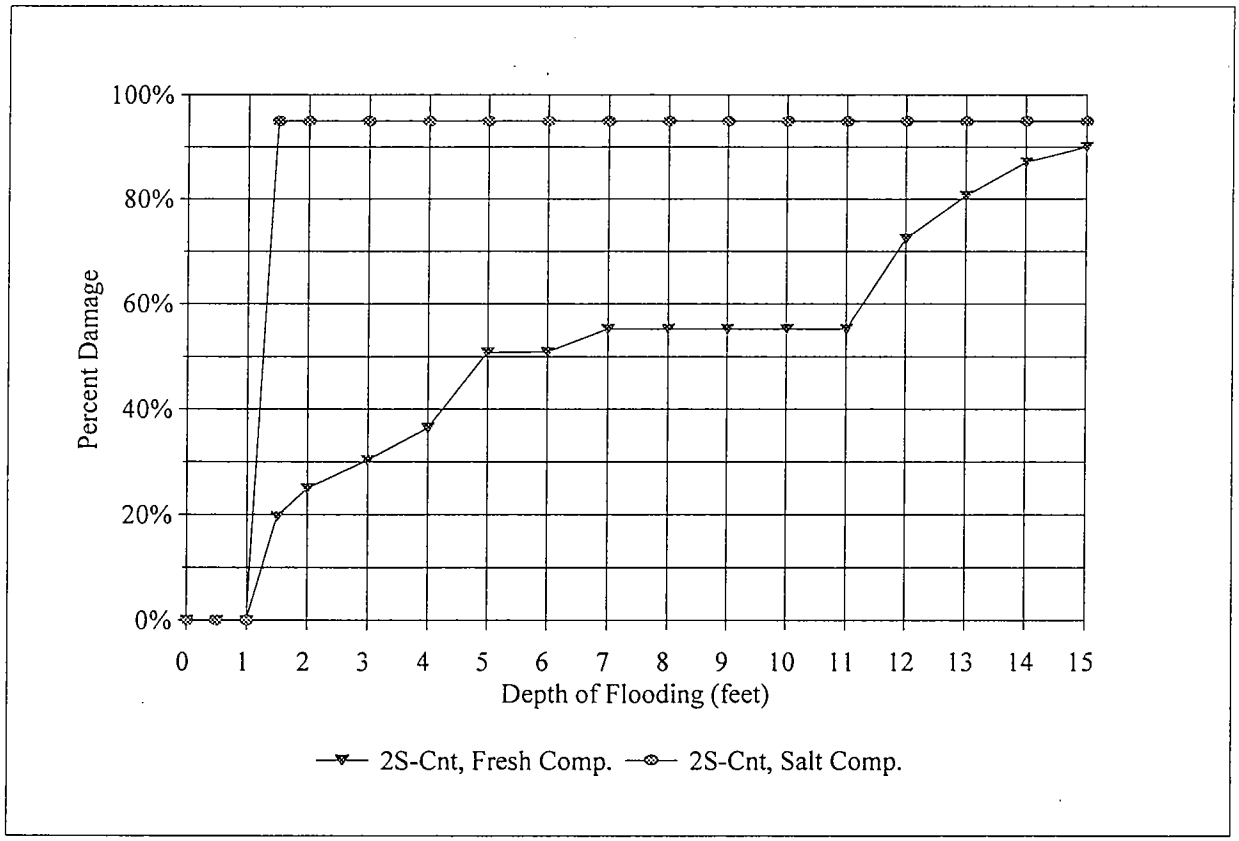

Figure 10. Expert Opinion Depth-Damage Curves For Two-Story Contents

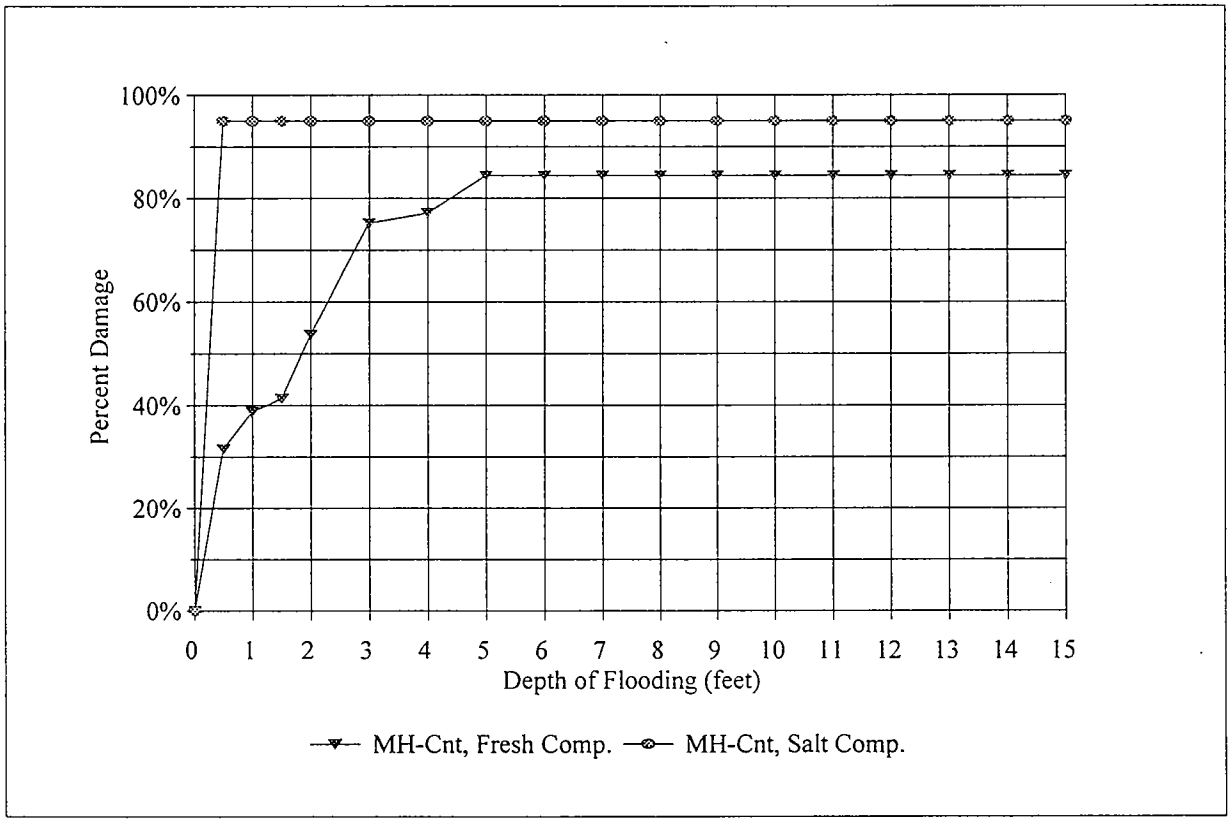

Figure 11. Expert Opinion Depth-Damage Curves For Mobile Home Contents

Table 31. Expert Opinion Composite Depth-Damage Estimates For Mobile Home Contents, Freshwater and Saltwater Conditions

Items Grouped by Room	Total Value ($)	Flood Level (feet)																				Maximum Damage
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	
		Damage Value ($)																				
Living Room																						
Couch/Sofa	700	0	0	0	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	100.0%
Chairs	400	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Tables	450	0	0	0	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	450	100.0%
Lamps	100	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100.0%
Curtains/Drapes/Blinds/Rugs	200	0	0	0	150	150	150	150	150	200	200	200	200	200	200	200	200	200	200	200	200	100.0%
Television Set	300	0	0	0	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	100.0%
VCR Equipment	200	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	100.0%
Records/CDs/Video Tapes	800	0	0	0	400	400	400	400	800	800	800	800	800	800	800	800	800	800	800	800	800	100.0%
Stereo Equipment	500	0	0	0	150	150	150	150	500	500	500	500	500	500	500	500	500	500	500	500	500	100.0%
Pictures/Paintings	300	0	0	0	0	0	0	100	100	100	300	300	300	300	300	300	300	300	300	300	300	100.0%
Entertainment Center	150	0	0	0	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	100.0%
Telephone/Caller ID/Answering Machine	100	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100.0%
Living Room Total	4,200	0	0	0	2,600	2,600	2,600	3,200	3,950	4,000	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	100.0%
Kitchen																						
Food	400	0	0	0		120	120	250	350	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Refrigerator	500	0	0	0	150	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	100.0%
Range/Stove	300	0	0	0	150	150	150	300	300	300	300	300	300	300	300	300	300	300	300	300	300	100.0%
Microwave Oven	200	0	0	0					200	200	200	200	200	200	200	200	200	200	200	200	200	100.0%
Table/Chairs	500	0	0	0	250	250	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	100.0%
China	300	0	0	0							50	50	50	50	50	50	50	50	50	50	50	16.7%
Dishes,Crockery,Glassware	300	0	0	0							50	50	50	50	50	50	50	50	50	50	50	16.7%
Silverware/Utensils	150	0	0	0					50	50	50	50	50	50	50	50	50	50	50	50	50	33.3%
Pans Cooking Ware	300	0	0	0		50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	16.7%
Small Appliances	200	0	0	0		50	50	150	200	200	200	200	200	200	200	200	200	200	200	200	200	100.0%
Pictures/Wall Hangings	100	0	0	0							100	100	100	100	100	100	100	100	100	100	100	100.0%
Clothes Washer/Dryer	800	0	0	0	300	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	100.0%
Kitchen Total	4,050	0	0	0	550	1,120	1,370	1,750	2,150	2,200	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	59.3%
Bedrooms (2)																						
Beds	300	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	100.0%
Box Springs/Mattresses	600	0	0	0		600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	100.0%
Bedding/Bedspreads	250	0	0	0		75	75	250	250	250	250	250	250	250	250	250	250	250	250	250	250	100.0%
Chest of Drawers	400	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Night Tables	400	0	0	0	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	400	100.0%
Lamps	150	0	0	0				150	150	150	150	150	150	150	150	150	150	150	150	150	150	100.0%
Chairs	300	0	0	0	100	100	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	100.0%
Curtains/Drapes/Blinds	200	0	0	0	150	150	150	150	150	200	200	200	200	200	200	200	200	200	200	200	200	100.0%
Pictures/Paintings	100	0	0	0				50	50	50	100	100	100	100	100	100	100	100	100	100	100	100.0%
Television Set	300	0	0	0					300	300	300	300	300	300	300	300	300	300	300	300	300	100.0%
Antique Trunk and Typewriter	300	0	0	0	100	100	100	200	200	300	300	300	300	300	300	300	300	300	300	300	300	100.0%
Vacuum Cleaner/Ironing Equipment	250	0	0	0	200	200	200	200	250	250	250	250	250	250	250	250	250	250	250	250	250	100.0%
Computer	1,200	0	0	0					1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	100.0%
Alarm/Clock/Radio	50	0	0	0				50	50	50	50	50	50	50	50	50	50	50	50	50	50	100.0%
Men's Clothing(Clothes,shoes,jewelry)	1,000	0	0	0	200	200	200	300	600	600	700	700	700	700	700	700	700	700	700	700	700	70.0%
Women's Clothing	1,500	0	0	0	300	300	300	500	1,000	1,000	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	70.0%
Children's Clothing	750	0	0	0	150	150	150	250	500	500	550	550	550	550	550	550	550	550	550	550	550	73.3%
Bedroom Total	8,050	0	0	0	2,300	2,975	3,175	4,100	6,700	6,850	7,100	7,100	7,100	7,100	7,100	7,100	7,100	7,100	7,100	7,100	7,100	88.2%
Bathroom and Misc. Items																						
Medication	200	0	0	0				40	40	40	200	200	200	200	200	200	200	200	200	200	200	100.0%
Hygiene Items,Cosmetics/Perfumes	300	0	0	0				150	150	150	300	300	300	300	300	300	300	300	300	300	300	100.0%
Towels/Linens	200	0	0	0				50	50	100	100	100	100	100	100	100	100	100	100	100	100	50.0%
Curtains/Drapes/Rugs	200	0	0	0	50	50	50	50	50	100	200	200	200	200	200	200	200	200	200	200	200	100.0%
Pictures/Decorations/Mirror	200	0	0	0							200	200	200	200	200	200	200	200	200	200	200	100.0%
Bathroom Total	1,100	0	0	0	50	50	50	290	290	390	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	90.9%
Grand Totals	$17,400	$0	$0	$0	$5,500	$6,745	$7,195	$9,340	$13,090	$13,440	$14,700	$14,700	$14,700	$14,700	$14,700	$14,700	$14,700	$14,700	$14,700	$14,700	$14,700	
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	21.6%	26.7%	27.6%	34.2%	43.4%	57.1%	66.3%	67.4%	67.4%	67.4%	67.4%	76.3%	76.3%	76.3%	76.3%	76.3%	76.3%	
	mean	0.0%	0.0%	0.0%	31.6%	38.8%	41.4%	53.7%	75.2%	77.2%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	
	max	0.0%	0.0%	0.0%	43.3%	49.7%	49.7%	63.4%	86.8%	86.8%	90.9%	90.9%	90.9%	90.9%	90.9%	90.9%	90.9%	90.9%	90.9%	90.9%	90.9%	
Saltwater 1-Day Damage	mean	0.0%	0.0%	0.0%	36.6%	38.8%	41.4%	53.7%	75.2%	77.2%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	
Saltwater 1-week Damage	min.	0.0%	0.0%	0.0%	47.5%	52.0%	59.6%	73.7%	77.6%	88.8%	89.1%	89.4%	93.0%	93.0%	93.0%	93.0%	93.0%	93.0%	93.0%	93.0%	93.0%	
	mean	0.0%	0.0%	0.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	
	max	0.0%	0.0%	0.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Source: Expert Panel Meeting, New Orleans District USACE, March 14, 1996.

depth-damage relationships for each commercial category. The total content and structure values and CSVRs for commercial content categories considered by the panel are shown in Table 32.

Table 32. Typical Commercial Contents Values and CSVRs

Commercial Contents Category	Structure Value	Content Value	CSVR
Eating and Recreation	$136,500	$86500	0.63
Groceries and Gas Stations	$341,950	$696,000	2.03
Multi-family Residences	$48,500	$14,000	0.29
Professional Businesses	$185,630	$216,300	1.17
Public and Semi-Public	$622,838	$370,700	0.56
Repair and Home Use	$90,755	$19,400	0.21
Retail and Personal Services	$415,225	$220,200	0.53
Warehouse and Contractor Services	$248,928	$355,500	1.43

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

13. Each of the eight commercial content categories was considered during the April 1 contents panel meeting. Table 33 provides the typical descriptions used for each category. The freshwater and saltwater composite estimates developed by the experts as a group considering itemized content damage for each category appear in tables 34 through 49. Following the tables for each commercial content category are graphical comparisons of the freshwater and saltwater composite depth-damage curves, which appear as figures 12 through 19.

Table 33. Typical Commercial Contents Descriptions

Commercial Contents Category	Prototype	Square Footage
Eating and Recreation	bar/lounge	1,200
Groceries and Gas Stations	neighborhood supermarket	7,000
Multi-Family Residences	two-bedroom flat	970
Professional Businesses	insurance agency	3,800
Public and Semi-Public	senior high school	12,750
Repair and Home Use	flooring showroom	3,500
Retail and Personal Services	furniture and appliance store	8,500
Warehouse and Contractor Services	warehouse/office facility	9,600

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 34. Expert Opinion Composite Depth-Damage Estimates For Eating and Recreation Contents, Freshwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Freshwater for 1-Day Condition																			
Bar	$5,000	0	0	0	1,000	1,000	1,000	1,000	2,500	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Barstools	$2,500	0	0	0	250	300	300	300	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Chairs	$5,000	0	0	0	500	700	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Tables	$1,000	0	0	0	100	100	100	200	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Walk-in Cooler	$10,000	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Ice Machine	$4,000	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,800	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Pool Table	$4,000	0	0	0	400	800	1,200	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Juke Box	$7,000	0	0	0	3,500	3,500	3,500	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000
Foodstuffs	$2,500	0	0	0	0	0	200	200	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Liquor	$10,000	0	0	0	0	2,000	5,000	5,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Beverages	$4,000	0	0	0	0	400	1,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Glassware	$1,000	0	0	0	0	0	0	0	200	200	200	200	200	200	200	200	200	200	200	200	200
Sm. Appliances (Blenders, Coffee Maker)	$1,000	0	0	0	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Daiquiri Machine	$3,000	0	0	0	0	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Coolers	$7,000	0	0	0	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000
Paper Supplies (Napkins, Swizels, Cups)	$300	0	0	0	150	150	150	300	300	300	300	300	300	300	300	300	300	300	300	300	300
Keg Beer Dispenser	$500	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Television	$1,500	0	0	0	0	0	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Sound System	$1,000	0	0	0	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500
Video Poker Machines	$12,000	0	0	0	1,200	1,200	2,400	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Cash Register	$1,500	0	0	0	0	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Shelving	$700	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Decor	$2,000	0	0	0	0	0	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Total Content Value	**$86,500**	0	0	0	19,200	23,750	33,450	52,600	70,100	76,600	77,400	79,600	79,600	84,600	84,600	84,600	84,600	84,600	84,600	84,600	84,600
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	12.2%	17.5%	28.7%	50.8%	71.0%	78.6%	79.5%	82.0%	82.0%	87.8%	87.8%	87.8%	87.8%	87.8%	87.8%	87.8%	87.8%
	mean	**0.0%**	**0.0%**	**0.0%**	**22.2%**	**27.5%**	**38.7%**	**60.8%**	**81.0%**	**88.6%**	**89.5%**	**92.0%**	**92.0%**	**97.8%**	**97.8%**	**97.8%**	**97.8%**	**97.8%**	**97.8%**	**97.8%**	**97.8%**
	max.	0.0%	0.0%	0.0%	32.2%	37.5%	48.7%	70.8%	91.0%	98.6%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 35. Expert Opinion Composite Depth-Damage Estimates For Eating and Recreation Contents, Saltwater Condition

Content Items	Item Value($)	Flood Level (feet) -1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Saltwater for 1-Week Condition																			
Bar	$5,000	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Barstools	$2,500	0	0	0	1,250	1,250	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Chairs	$5,000	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Tables	$1,000	0	0	0	200	200	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Walk-in Cooler	$10,000	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Ice Machine	$4,000	0	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Pool Table	$4,000	0	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Juke Box	$7,000	0	0	0	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000
Foodstuffs	$2,500	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Liquor	$10,000	0	0	0	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Beverages	$4,000	0	0	0	2,000	2,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Glassware	$1,000	0	0	0	0	0	0	0	200	400	400	400	400	400	400	400	400	400	400	400	400
Sm. Appliances (Blenders, Coffee Maker)	$1,000	0	0	0	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Daiquiri Machine	$3,000	0	0	0	0	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Coolers	$7,000	0	0	0	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000
Paper Supplies (Napkins, Swizels, Cups)	$300	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
Keg Beer Dispenser	$500	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Television	$1,500	0	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Sound System	$1,000	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Video Poker Machines	$12,000	0	0	0	0	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Cash Register	$1,500	0	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Shelving	$700	0	0	0	0	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700	700
Decor	$2,000	0	0	0	0	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Total Content Value	$86,500	0	0	0	53,250	71,450	75,500	76,500	80,700	80,900	80,900	80,900	80,900	85,900	85,900	85,900	85,900	85,900	85,900	85,900	85,900
Saltwater 1-Week Damage	min.	0.0%	0.0%	0.0%	41.6%	62.6%	67.3%	68.4%	73.3%	73.5%	73.5%	73.5%	73.5%	79.3%	79.3%	79.3%	79.3%	79.3%	79.3%	79.3%	79.3%
	mean	**0.0%**	**0.0%**	**0.0%**	**61.6%**	**82.6%**	**87.3%**	**88.4%**	**93.3%**	**93.5%**	**93.5%**	**93.5%**	**93.5%**	**99.3%**	**99.3%**	**99.3%**	**99.3%**	**99.3%**	**99.3%**	**99.3%**	**99.3%**
	max.	0.0%	0.0%	0.0%	81.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 36. Expert Opinion Composite Depth-Damage Estimates For Groceries and Gas Stations Contents, Freshwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Freshwater for 1-Day Condition																			
Perishable Merchandise	$300,000	0	0	0	30,000	150,000	225,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000
Non-Perishable Merchandise	$200,000	0	0	0	20,000	40,000	60,000	80,000	100,000	120,000	140,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000
General Fixtures and Shelves	$28,000	0	0	0	2,800	5,600	8,400	11,200	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000
Refrig. Cases (Produce/Meat/Dairy/Deli)	$68,000	0	0	0	13,600	17,000	17,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000
Frozen Food Cases	$28,000	0	0	0	5,600	7,000	7,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000
Other Cases (Ice, Floral, Non-Refrigerated)	$10,000	0	0	0	2,000	2,500	2,500	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Scales (Electronic and Mechanical)	$3,000	0	0	0	0	0	0	1,500	2,250	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Shopping Carts	$12,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Checkout Stands/Turnstiles	$8,000	0	0	0	1,600	2,800	4,000	6,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Walk-in Cooler/Freezer	$20,000	0	0	0	4,000	4,000	5,000	6,000	6,000	6,000	6,000	6,000	6,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Computers/Registers	$15,000	0	0	0	0	0	0	0	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Books, Records, Documents	$4,000	0	0	0	0	800	1,000	1,400	1,600	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Total Content Value	$696,000	0	0	0	79,600	229,700	329,900	512,100	566,850	590,000	610,000	670,000	670,000	684,000	684,000	684,000	684,000	684,000	684,000	684,000	684,000
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	6.4%	28.0%	42.4%	68.6%	76.4%	79.8%	82.6%	91.3%	91.3%	93.3%	93.3%	93.3%	93.3%	93.3%	93.3%	93.3%	93.3%
	mean	0.0%	0.0%	0.0%	11.4%	33.0%	47.4%	73.6%	81.4%	84.8%	87.6%	96.3%	96.3%	98.3%	98.3%	98.3%	98.3%	98.3%	98.3%	98.3%	98.3%
	max.	0.0%	0.0%	0.0%	16.4%	38.0%	52.4%	78.6%	86.4%	89.8%	92.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 37. Expert Opinion Composite Depth-Damage Estimates For Groceries and Gas Stations Contents, Saltwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Saltwater for 1-Week Condition																			
Perishable Merchandise	$300,000	0	0	0	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000
Non-Perishable Merchandise	$200,000	0	0	0	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000
General Fixtures and Shelves	$28,000	0	0	0	14,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000
Refrig. Cases (Produce/Meat/Dairy/Deli)	$68,000	0	0	0	13,600	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000	68,000
Frozen Food Cases	$28,000	0	0	0	5,600	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000
Other Cases (Ice, Floral, Non-Refrigerated)	$10,000	0	0	0	2,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Scales (Electronic and Mechanical)	$3,000	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Shopping Carts	$12,000	0	0	0	6,000	6,000	6,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Checkout Stands/Turnstiles	$8,000	0	0	0	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Walk-in Cooler/Freezer	$20,000	0	0	0	5,000	10,000	12,000	14,000	16,000	18,000	18,000	18,000	18,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Computers/Registers	$15,000	0	0	0	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Books, Records, Documents	$4,000	0	0	0	2,000	2,400	2,800	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Total Content Value	$696,000	0	0	0	574,200	678,400	680,800	690,000	692,000	694,000	694,000	694,000	694,000	696,000	696,000	696,000	696,000	696,000	696,000	696,000	696,000
Saltwater 1-Week Damage	min.	0.0%	0.0%	0.0%	77.5%	92.5%	92.8%	94.1%	94.4%	94.7%	94.7%	94.7%	94.7%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%	95.0%
	mean	0.0%	0.0%	0.0%	82.5%	97.5%	97.8%	99.1%	99.4%	99.7%	99.7%	99.7%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	max.	0.0%	0.0%	0.0%	87.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 38. Expert Opinion Composite Depth-Damage Estimates For Multi-Family Residences Contents, Freshwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Freshwater for 1-Day Condition																			
Living Room	$24,000	0	0	0	3,000	3,600	9,000	10,800	10,800	10,800	12,000	12,000	12,000	12,000	12,000	12,000	15,600	22,800	22,800	22,800	24,000
Kitchen/Dining Area	$13,600	0	0	0	0	2,040	2,040	5,100	6,800	6,800	6,800	6,800	6,800	6,800	6,800	6,800	8,840	11,900	13,600	13,600	13,600
Pantry/Laundry Room	$8,000	0	0	0	800	3,200	3,200	3,400	3,600	4,000	4,000	4,000	4,000	4,000	4,000	4,000	7,200	7,400	7,600	8,000	8,000
Bedrooms (2)	$58,400	0	0	0	8,760	11,680	17,520	20,440	23,360	26,280	29,200	29,200	29,200	29,200	29,200	29,200	40,880	49,640	52,560	55,480	58,400
Bathroom	$4,000	0	0	0	1,000	1,000	1,000	1,200	1,200	1,200	2,000	2,000	2,000	2,000	2,000	2,000	3,000	3,200	3,200	3,200	4,000
Miscellaneous/Other	$4,000	0	0	0	500	600	700	1,400	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,600	3,400	4,000	4,000	4,000
Total Content Value	**$112,000**	**0**	**0**	**0**	**14,060**	**22,120**	**33,460**	**42,340**	**47,760**	**51,080**	**56,000**	**56,000**	**56,000**	**56,000**	**56,000**	**56,000**	**78,120**	**98,340**	**103,760**	**107,080**	**112,000**
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	7.6%	14.8%	24.9%	32.8%	37.6%	40.6%	45.0%	45.0%	45.0%	45.0%	45.0%	45.0%	64.8%	82.8%	87.6%	90.6%	95.0%
	mean	**0.0%**	**0.0%**	**0.0%**	**12.6%**	**19.8%**	**29.9%**	**37.8%**	**42.6%**	**45.6%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**69.8%**	**87.8%**	**92.6%**	**95.6%**	**100.0%**
	max.	0.0%	0.0%	0.0%	17.6%	24.8%	34.9%	42.8%	47.6%	50.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 39. Expert Opinion Composite Depth-Damage Estimates For Multi-Family Residences Contents, Saltwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Saltwater for 1-Week Condition																			
Living Room	$24,000	0	0	0	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	24,000	24,000	24,000	24,000	24,000
Kitchen/Dining Area	$13,600	0	0	0	6,800	6,800	6,800	6,800	6,800	6,800	6,800	6,800	6,800	6,800	6,800	6,800	13,600	13,600	13,600	13,600	13,600
Pantry/Laundry Room	$8,000	0	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	8,000	8,000	8,000	8,000	8,000
Bedrooms (2)	$58,400	0	0	0	29,200	29,200	29,200	29,200	29,200	29,200	29,200	29,200	29,200	29,200	29,200	29,200	58,400	58,400	58,400	58,400	58,400
Bathroom	$4,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	4,000	4,000	4,000	4,000	4,000
Miscellaneous/Other	$4,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	4,000	4,000	4,000	4,000	4,000
Total Content Value	**$112,000**	**0**	**0**	**0**	**56,000**	**56,000**	**56,000**	**56,000**	**56,000**	**56,000**	**56,000**	**56,000**	**56,000**	**56,000**	**56,000**	**56,000**	**112,000**	**112,000**	**112,000**	**112,000**	**112,000**
Saltwater 1-Week Damage	min.	0.0%	0.0%	0.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	80.0%	80.0%	80.0%	80.0%	80.0%
	mean	**0.0%**	**0.0%**	**0.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
	max.	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 40. Expert Opinion Composite Depth-Damage Estimates For Professional Businesses Contents, Freshwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Freshwater for 1-Day Condition																			
Desks, Credenzas	$67,000	0	0	0	20,100	20,100	26,800	46,900	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000
Chairs	$9,400	0	0	0	0	2,820	7,050	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400
Tables	$1,400	0	0	0	210	210	350	700	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400
File Cabinets	$10,500	0	0	0	2,100	2,100	4,200	4,200	6,300	7,875	8,925	8,925	8,925	8,925	8,925	8,925	8,925	8,925	8,925	8,925	8,925
Bookcases	$500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Computer Workstations	$94,500	0	0	0	23,625	23,625	23,625	23,625	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500
Typewriters/Adding Machines	$1,500	0	0	0	0	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Copiers/Fax Machine	$5,000	0	0	0	0	500	2,500	3,500	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Equipment and Supplies	$10,000	0	0	0	2,000	2,500	3,000	4,000	6,000	7,500	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Books, Records, Documents, Etc.	$13,500	0	0	0	2,700	2,700	4,050	5,400	9,450	12,150	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500
Miscellaneous	$2,000	0	0	0	0	0	0	0	1,400	1,800	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Refrig., Microwave, Coffee Maker	$1,000	0	0	0	200	700	700	700	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Total Content Value	**$216,300**	**0**	**0**	**0**	**51,435**	**55,755**	**72,775**	**98,925**	**203,450**	**209,625**	**214,725**	**214,725**	**214,725**	**214,725**	**214,725**	**214,725**	**214,725**	**214,725**	**214,725**	**214,725**	**214,725**
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	11.3%	13.3%	21.1%	33.2%	81.6%	84.4%	86.8%	86.8%	86.8%	86.8%	86.8%	86.8%	86.8%	86.8%	86.8%	86.8%	86.8%
	mean	**0.0%**	**0.0%**	**0.0%**	**23.8%**	**25.8%**	**33.6%**	**45.7%**	**94.1%**	**96.9%**	**99.3%**	**99.3%**	**99.3%**	**99.3%**	**99.3%**	**99.3%**	**99.3%**	**99.3%**	**99.3%**	**99.3%**	**99.3%**
	max.	0.0%	0.0%	0.0%	36.3%	38.3%	46.1%	58.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 41. Expert Opinion Composite Depth-Damage Estimates For Professional Businesses Contents, Saltwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Saltwater for 1-Week Condition																			
Desks, Credenzas	$67,000	0	0	0	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000	67,000
Chairs	$9,400	0	0	0	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400	9,400
Tables	$1,400	0	0	0	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400
File Cabinets	$10,500	0	0	0	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500
Bookcases	$500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Computer Workstations	$94,500	0	0	0	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500	94,500
Typewriters/Adding Machines	$1,500	0	0	0	750	750	750	750	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Copiers/Fax Machine	$5,000	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Equipment and Supplies	$10,000	0	0	0	7,500	7,500	7,500	7,500	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Books, Records, Documents, Etc.	$13,500	0	0	0	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500	13,500
Miscellaneous	$2,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Refrig., Microwave, Coffee Maker	$1,000	0	0	0	950	950	950	950	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Total Content Value	**$216,300**	**0**	**0**	**0**	**213,000**	**213,000**	**213,000**	**213,000**	**216,300**	**216,300**	**216,300**	**216,300**	**216,300**	**216,300**	**216,300**	**216,300**	**216,300**	**216,300**	**216,300**	**216,300**	**216,300**
Saltwater 1-Week Damage	min.	0.0%	0.0%	0.0%	78.5%	78.5%	78.5%	78.5%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%
	mean	**0.0%**	**0.0%**	**0.0%**	**98.5%**	**98.5%**	**98.5%**	**98.5%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
	max.	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 42. Expert Opinion Composite Depth-Damage Estimates For Public and Semi-Public Contents, Freshwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Freshwater for 1-Day Condition																			
Desks/Lecture Stands	$42,600	0	0	0	2,130	4,260	8,520	10,650	25,560	25,560	25,560	25,560	25,560	25,560	25,560	25,560	27,690	42,600	42,600	42,600	42,600
Chairs	$24,600	0	0	0	1,230	1,230	4,920	4,920	4,920	4,920	4,920	4,920	4,920	4,920	4,920	4,920	6,150	9,840	9,840	9,840	9,840
Tables/Carrels	$4,000	0	0	0	200	200	200	200	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	4,000	4,000	4,000	4,000
File Cabinets	$1,000	0	0	0	150	150	200	250	300	350	500	500	500	500	500	500	600	700	700	700	700
Bookcases	$2,500	0	0	0	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	2,500	2,500	2,500	2,500	2,500
Computers	$119,000	0	0	0	0	0	0	23,800	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000
Chalkboards/Corkboards	$2,500	0	0	0	0	0	0	0	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	2,500	2,500	2,500	2,500
Copiers/Duplicators	$4,000	0	0	0	0	400	800	800	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Audio/Visual Equipment	$2,500	0	0	0	0	0	0	0	1,250	1,500	1,875	1,875	1,875	1,875	1,875	1,875	1,875	2,500	2,500	2,500	2,500
Books	$50,000	0	0	0	5,000	10,000	20,000	20,000	20,000	20,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	37,500	37,500	37,500	50,000
Records/Documents, Teaching Materials	$10,000	0	0	0	500	1,000	2,000	2,000	4,000	4,500	5,000	5,000	5,000	5,000	5,000	6,000	7,000	8,000	9,000	9,500	10,000
Lockers	$105,000	0	0	0	0	0	0	0	0	0	0	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	42,000
Supplies	$3,000	0	0	0	300	600	900	900	1,500	1,800	2,100	2,400	2,400	2,400	2,400	2,400	2,400	2,550	2,700	2,850	3,000
Total Content Value	**$370,700**	**0**	**0**	**0**	**10,760**	**19,090**	**38,790**	**64,770**	**184,630**	**185,730**	**192,055**	**213,355**	**213,355**	**213,355**	**213,355**	**214,355**	**220,065**	**256,690**	**257,840**	**258,490**	**292,640**
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%	37.3%	37.6%	39.3%	45.1%	45.1%	45.1%	45.1%	45.3%	46.9%	56.7%	57.1%	57.2%	66.4%
	mean	**0.0%**	**0.0%**	**0.0%**	**2.9%**	**5.1%**	**10.5%**	**17.5%**	**49.8%**	**50.1%**	**51.8%**	**57.6%**	**57.6%**	**57.6%**	**57.6%**	**57.8%**	**59.4%**	**69.2%**	**69.6%**	**69.7%**	**78.9%**
	max.	0.0%	0.0%	0.0%	15.4%	17.6%	23.0%	30.0%	62.3%	62.6%	64.3%	70.1%	70.1%	70.1%	70.1%	70.3%	71.9%	81.7%	82.1%	82.2%	91.4%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 43. Expert Opinion Composite Depth-Damage Estimates For Public and Semi-Public Contents, Saltwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Saltwater for 1-Week Condition																			
Desks/Lecture Stands	$42,600	0	0	0	25,560	25,560	25,560	25,560	25,560	25,560	25,560	25,560	25,560	25,560	25,560	42,600	42,600	42,600	42,600	42,600	42,600
Chairs	$24,600	0	0	0	14,760	14,760	14,760	14,760	14,760	14,760	14,760	14,760	14,760	14,760	14,760	24,600	24,600	24,600	24,600	24,600	24,600
Tables/Carrels	$4,000	0	0	0	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	4,000	4,000	4,000	4,000	4,000	4,000
File Cabinets	$1,000	0	0	0	500	500	500	500	500	500	500	500	500	500	500	1,000	1,000	1,000	1,000	1,000	1,000
Bookcases	$2,500	0	0	0	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	2,500	2,500	2,500	2,500	2,500	2,500
Computers	$119,000	0	0	0	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000	119,000
Chalkboards/Corkboards	$2,500	0	0	0	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	2,500	2,500	2,500	2,500	2,500	2,500
Copiers/Duplicators	$4,000	0	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Audio/Visual Equipment	$2,500	0	0	0	1,875	1,875	1,875	1,875	1,875	1,875	1,875	1,875	1,875	1,875	1,875	2,500	2,500	2,500	2,500	2,500	2,500
Books	$50,000	0	0	0	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	50,000	50,000	50,000	50,000	50,000	50,000
Records/Documents, Teaching Materials	$10,000	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000	10,000	10,000	10,000
Lockers	$105,000	0	0	0	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	105,000	105,000	105,000	105,000	105,000	105,000
Supplies	$3,000	0	0	0	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	3,000	3,000	3,000	3,000	3,000	3,000
Total Content Value	**$370,700**	**0**	**0**	**0**	**223,195**	**223,195**	**223,195**	**223,195**	**223,195**	**223,195**	**223,195**	**223,195**	**223,195**	**223,195**	**223,195**	**370,700**	**370,700**	**370,700**	**370,700**	**370,700**	**370,700**
Saltwater 1-Week Damage	min.	0.0%	0.0%	0.0%	45.2%	45.2%	45.2%	45.2%	45.2%	45.2%	45.2%	45.2%	45.2%	45.2%	45.2%	85.0%	85.0%	85.0%	85.0%	85.0%	85.0%
	mean	**0.0%**	**0.0%**	**0.0%**	**60.2%**	**60.2%**	**60.2%**	**60.2%**	**60.2%**	**60.2%**	**60.2%**	**60.2%**	**60.2%**	**60.2%**	**60.2%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
	max.	0.0%	0.0%	0.0%	75.2%	75.2%	75.2%	75.2%	75.2%	75.2%	75.2%	75.2%	75.2%	75.2%	75.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 44. Expert Opinion Composite Depth-Damage Estimates For Repairs and Home Use Contents, Freshwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Freshwater for 1-Day Condition																			
Installation Equipment and Supplies	$2,100	0	0	0	0	210	315	630	1,260	1,575	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890	1,890
Merchandise (Tile, Carpet, Trim, Etc.)	$1,500	0	0	0	300	300	450	525	750	900	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
General Fixtures and Shelves	$10,000	0	0	0	1,000	1,500	2,000	5,000	5,000	5,000	7,500	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000
Office Equipment (Computers, Register, Etc.)	$600	0	0	0	30	60	150	300	600	600	600	600	600	600	600	600	600	600	600	600	600
Tables and Chairs	$1,200	0	0	0	60	120	300	600	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Records, Documents	$1,000	0	0	0	100	200	300	400	500	750	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Samples Pieces and Books	$3,000	0	0	0	750	900	1,050	1,200	2,250	2,550	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Total Content Value	**$19,400**	**0**	**0**	**0**	**2,240**	**3,290**	**4,565**	**8,655**	**11,560**	**12,575**	**16,690**	**18,190**	**18,190**	**18,190**	**18,190**	**18,190**	**18,190**	**18,190**	**18,190**	**18,190**	**18,190**
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	1.5%	7.0%	13.5%	34.6%	49.6%	54.8%	76.0%	83.8%	83.8%	83.8%	83.8%	83.8%	83.8%	83.8%	83.8%	83.8%	83.8%
	mean	**0.0%**	**0.0%**	**0.0%**	**11.5%**	**17.0%**	**23.5%**	**44.6%**	**59.6%**	**64.8%**	**86.0%**	**93.8%**	**93.8%**	**93.8%**	**93.8%**	**93.8%**	**93.8%**	**93.8%**	**93.8%**	**93.8%**	**93.8%**
	max.	0.0%	0.0%	0.0%	21.5%	27.0%	33.5%	54.6%	69.6%	74.8%	96.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 45. Expert Opinion Composite Depth-Damage Estimates For Repairs and Home Use Contents, Saltwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Saltwater for 1-Week Condition																			
Installation Equipment and Supplies	$2,100	0	0	0	1,680	1,680	1,680	1,680	1,890	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100
Merchandise (Tile, Carpet, Trim, Etc.)	$1,500	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
General Fixtures and Shelves	$10,000	0	0	0	8,000	8,000	8,000	8,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Tables and Chairs	$600	0	0	0	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600	600
Office Equipment (Computers, Register, Etc.)	$1,200	0	0	0	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Records, Documents	$1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Samples Pieces and Books	$3,000	0	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Total Content Value	**$19,400**	**0**	**0**	**0**	**16,980**	**16,980**	**16,980**	**16,980**	**19,190**	**19,400**	**19,400**	**19,400**	**19,400**	**19,400**	**19,400**	**19,400**	**19,400**	**19,400**	**19,400**	**19,400**	**19,400**
Saltwater 1-Week Damage	min.	0.0%	0.0%	0.0%	67.5%	67.5%	67.5%	67.5%	78.9%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%
	mean	**0.0%**	**0.0%**	**0.0%**	**87.5%**	**87.5%**	**87.5%**	**87.5%**	**98.9%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
	max.	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

NOTES:

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 46. Expert Opinion Composite Depth-Damage Estimates For Retail and Personal Services Contents, Freshwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Freshwater for 1-Day Condition																			
Dishwashers	$2,000	0	0	0	1,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Refrigerators/Freezers	$5,600	0	0	0	2,800	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600
Stoves/Ovens	$2,800	0	0	0	1,400	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800
Microwaves	$1,000	0	0	0	0	0	0	500	600	700	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Dining Table and Chairs/China Cabinets	$60,000	0	0	0	30,000	36,000	45,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
Sofas/Chairs	$60,000	0	0	0	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	60,000	60,000	60,000	60,000	60,000	60,000
End/Night Tables	$6,000	0	0	0	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Entertainment Centers	$3,500	0	0	0	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Mattresses/Box Springs	$12,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,000	12,000	12,000	12,000	12,000	12,000
Bedframes/Dressers/Chest of Drawers	$40,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,000	40,000	40,000	40,000	40,000	40,000
Televisions	$2,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,250	2,500	2,500	2,500	2,500
Books, Records, Documents	$1,000	0	0	0	400	500	600	750	750	750	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Office Supplies	$300	0	0	0	120	150	180	225	225	225	300	300	300	300	300	300	300	300	300	300	300
Computers	$12,000	0	0	0	1,200	3,000	3,000	3,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Desks/Chairs	$6,000	0	0	0	1,500	1,800	2,400	3,600	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Lamps	$1,500	0	0	0	300	300	450	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Art Work	$1,500	0	0	0	0	0	0	0	1,200	1,200	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
AC Units	$2,500	0	0	0	1,000	1,000	1,250	1,750	2,000	2,250	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Total Content Value	**$220,200**	0	0	0	64,220	77,650	87,780	106,225	119,175	119,525	120,700	120,700	120,700	120,700	120,700	217,700	219,950	220,200	220,200	220,200	220,200
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	9.2%	15.3%	19.9%	28.2%	34.1%	34.3%	34.8%	34.8%	34.8%	34.8%	34.8%	78.9%	79.9%	80.0%	80.0%	80.0%	80.0%
	mean	**0.0%**	**0.0%**	**0.0%**	**29.2%**	**35.3%**	**39.9%**	**48.2%**	**54.1%**	**54.3%**	**54.8%**	**54.8%**	**54.8%**	**54.8%**	**54.8%**	**98.9%**	**99.9%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
	max.	0.0%	0.0%	0.0%	49.2%	55.3%	59.9%	68.2%	74.1%	74.3%	74.8%	74.8%	74.8%	74.8%	74.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 47. Expert Opinion Composite Depth-Damage Estimates For Retail and Personal Services Contents, Saltwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Saltwater for 1-Week Condition																			
Dishwashers	$2,000	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Refrigerators/Freezers	$5,600	0	0	0	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600
Stoves/Ovens	$2,800	0	0	0	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800
Microwaves	$1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Dining Table and Chairs/China Cabinets	$60,000	0	0	0	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
Sofas/Chairs	$60,000	0	0	0	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
End/Night Tables	$6,000	0	0	0	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Entertainment Centers	$3,500	0	0	0	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Mattresses/Box Springs	$12,000	0	0	0	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Bedframes/Dressers/Chest of Drawers	$40,000	0	0	0	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000
Televisions	$2,500	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Books, Records, Documents	$1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Office Supplies	$300	0	0	0	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
Computers	$12,000	0	0	0	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Desks/Chairs	$6,000	0	0	0	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Lamps	$1,500	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Art Work	$1,500	0	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
AC Units	$2,500	0	0	0	1,250	1,500	1,750	2,000	2,250	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Total Content Value	**$220,200**	0	0	0	218,950	219,200	219,450	219,700	219,950	220,200	220,200	220,200	220,200	220,200	220,200	220,200	220,200	220,200	220,200	220,200	220,200
Saltwater 1-Week Damage	min.	0.0%	0.0%	0.0%	79.4%	79.5%	79.7%	79.8%	79.9%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%
	mean	**0.0%**	**0.0%**	**0.0%**	**99.4%**	**99.5%**	**99.7%**	**99.8%**	**99.9%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**
	max.	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 48. Expert Opinion Composite Depth-Damage Estimates For Warehouse and Contractor Services Contents, Freshwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Freshwater for 1-Day Condition																			
Equipment and Supplies	$12,500	0	0	0	1,250	2,500	3,750	5,000	7,500	9,375	9,375	9,375	9,375	9,375	9,375	9,375	9,375	9,375	9,375	9,375	9,375
Raw Materials/Products Inventory	$300,000	0	0	0	30,000	60,000	75,000	90,000	105,000	120,000	135,000	150,000	165,000	180,000	210,000	210,000	210,000	210,000	210,000	210,000	210,000
General Fixtures and Shelves	$20,000	0	0	0	2,000	2,000	2,000	2,000	6,000	6,000	6,000	10,000	10,000	10,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Office Equipment (Computers, Register, Etc.)	$17,000	0	0	0	850	1,700	4,250	8,500	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000
Desks and Chairs	$5,000	0	0	0	1,250	1,500	2,000	3,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Books, Records, Documents	$1,000	0	0	0	400	500	600	750	750	750	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Total Content Value	$355,500	0	0	0	35,750	68,200	87,600	109,250	141,250	158,125	173,375	192,375	207,375	222,375	254,375	254,375	254,375	254,375	254,375	254,375	254,375
Freshwater 1-Day Damage	min.	0.0%	0.0%	0.0%	0.1%	9.2%	14.6%	20.7%	29.7%	34.5%	38.8%	44.1%	48.3%	52.6%	61.6%	61.6%	61.6%	61.6%	61.6%	61.6%	61.6%
	mean	0.0%	0.0%	0.0%	10.1%	19.2%	24.6%	30.7%	39.7%	44.5%	48.8%	54.1%	58.3%	62.6%	71.6%	71.6%	71.6%	71.6%	71.6%	71.6%	71.6%
	max.	0.0%	0.0%	0.0%	40.1%	49.2%	54.6%	60.7%	69.7%	74.5%	78.8%	84.1%	88.3%	92.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

Table 49. Expert Opinion Composite Depth-Damage Estimates For Warehouse and Contractor Services Contents, Saltwater Condition

Content Items	Item Value($)	Flood Level (feet)																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damages Under Saltwater for 1-Week Condition																			
Equipment and Supplies	$12,500	0	0	0	7,500	7,500	7,500	7,500	7,500	7,500	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Raw Materials/Products Inventory	$300,000	0	0	0	90,000	150,000	180,000	210,000	240,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000
General Fixtures and Shelves	$20,000	0	0	0	8,000	8,000	8,000	8,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Office Equipment (Computers, Register, Etc.)	$17,000	0	0	0	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000
Desks and Chairs	$5,000	0	0	0	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Books, Records, Documents	$1,000	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Total Content Value	$355,500	0	0	0	128,500	188,500	218,500	248,500	282,500	342,500	345,000	345,000	345,000	345,000	345,000	345,000	345,000	345,000	345,000	345,000	345,000
Saltwater 1-Week Damage	min.	0.0%	0.0%	0.0%	1.1%	18.0%	26.5%	34.9%	44.5%	61.3%	62.0%	62.0%	62.0%	62.0%	62.0%	62.0%	62.0%	62.0%	62.0%	62.0%	62.0%
	mean	0.0%	0.0%	0.0%	36.1%	53.0%	61.5%	69.9%	79.5%	96.3%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%
	max.	0.0%	0.0%	0.0%	71.1%	88.0%	96.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Expert Panel Meeting, New Orleans District USACE, April 1, 1996.

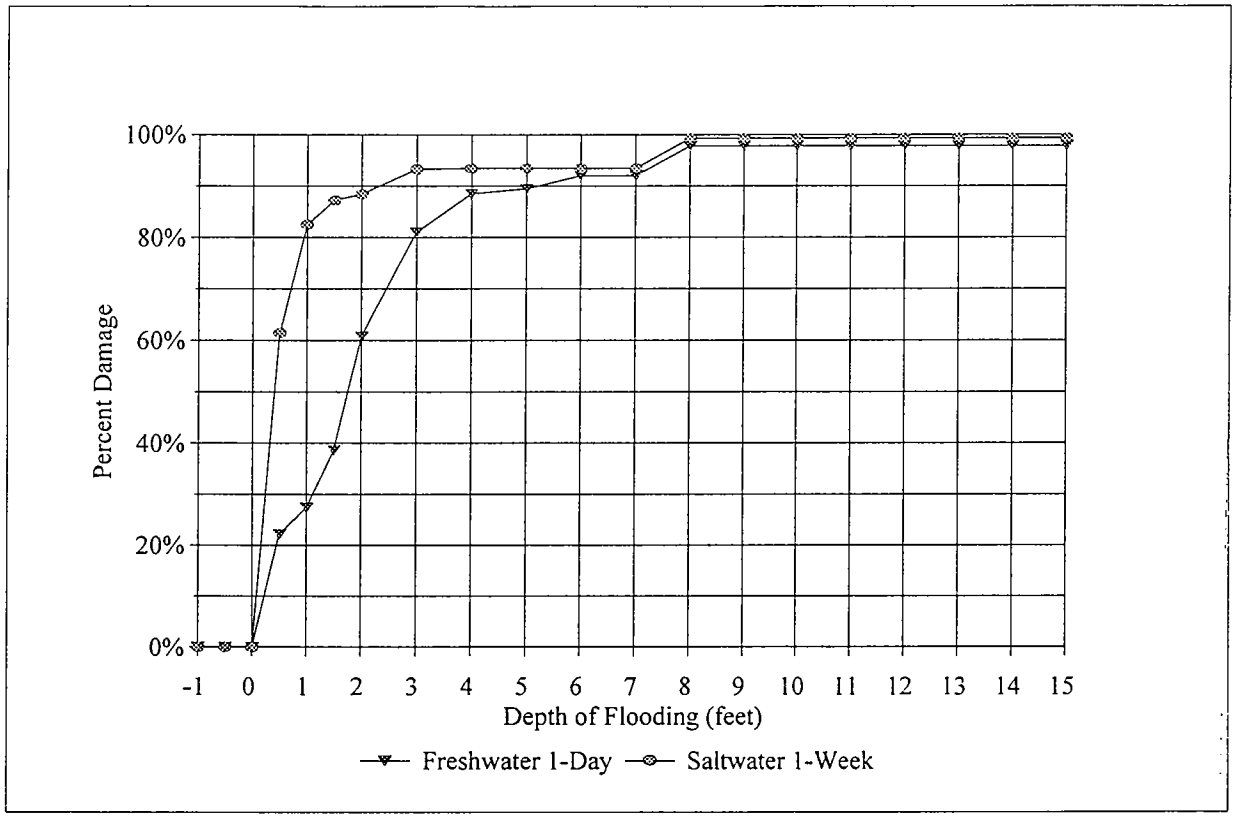

Figure 12. Expert Opinion Depth-Damage Curves For Eating and Recreation Contents

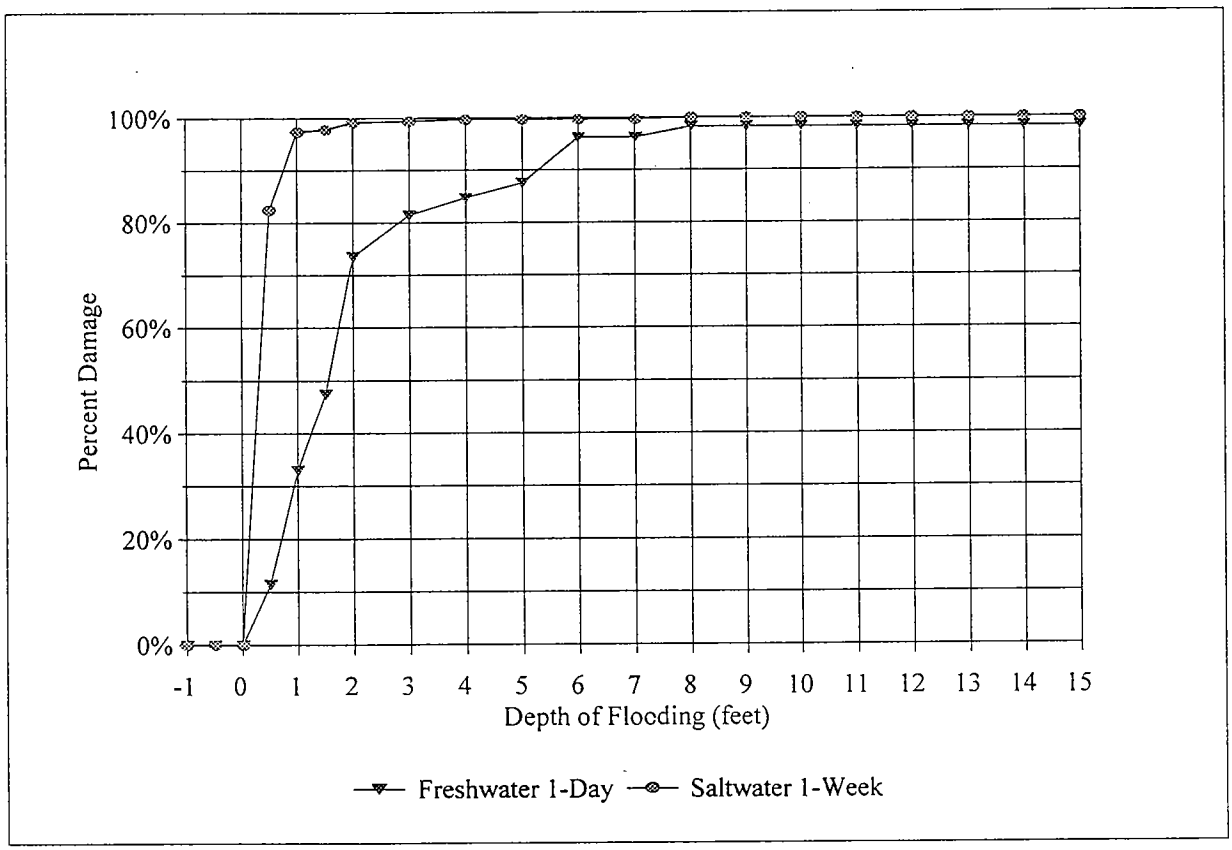

Figure 13. Expert Opinion Depth-Damage Curves For Groceries and Gas Stations Contents

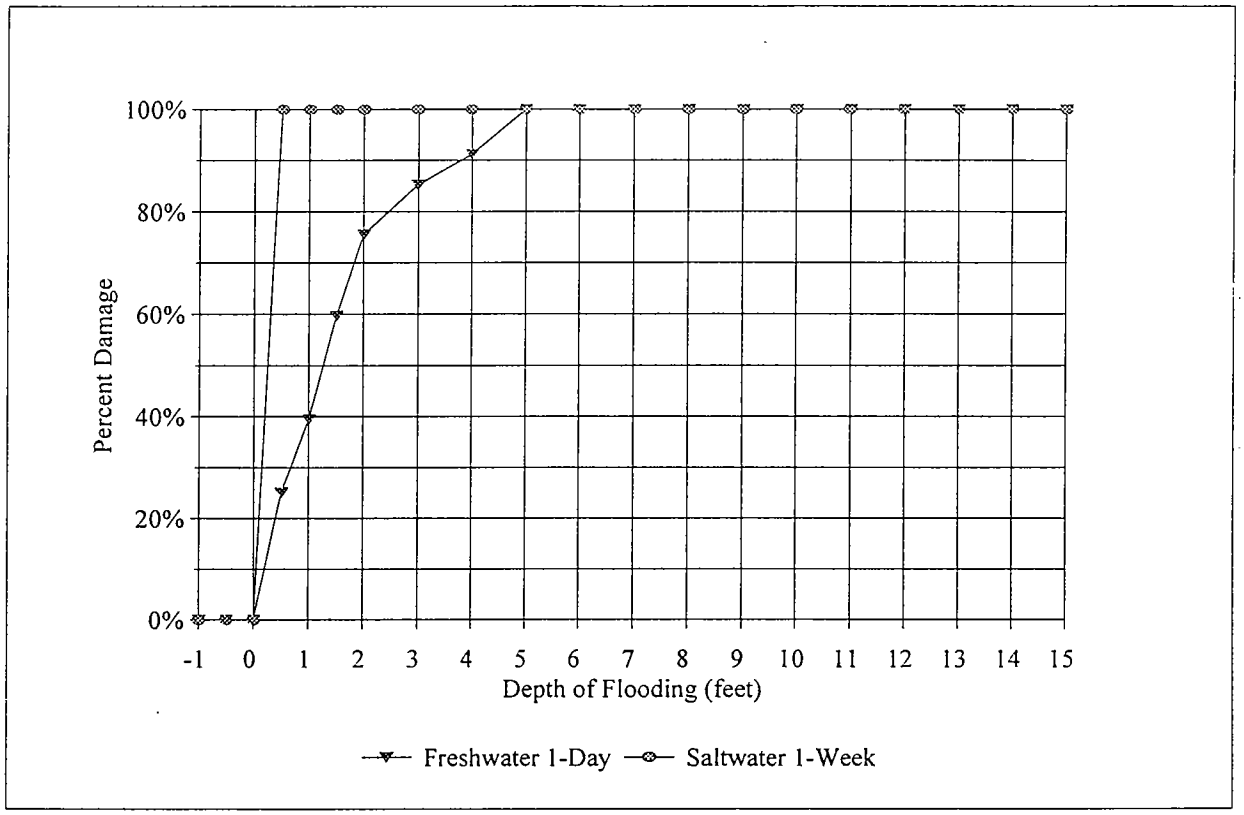

Figure 14. Expert Opinion Depth-Damage Curves For Multi-Family Residences Contents

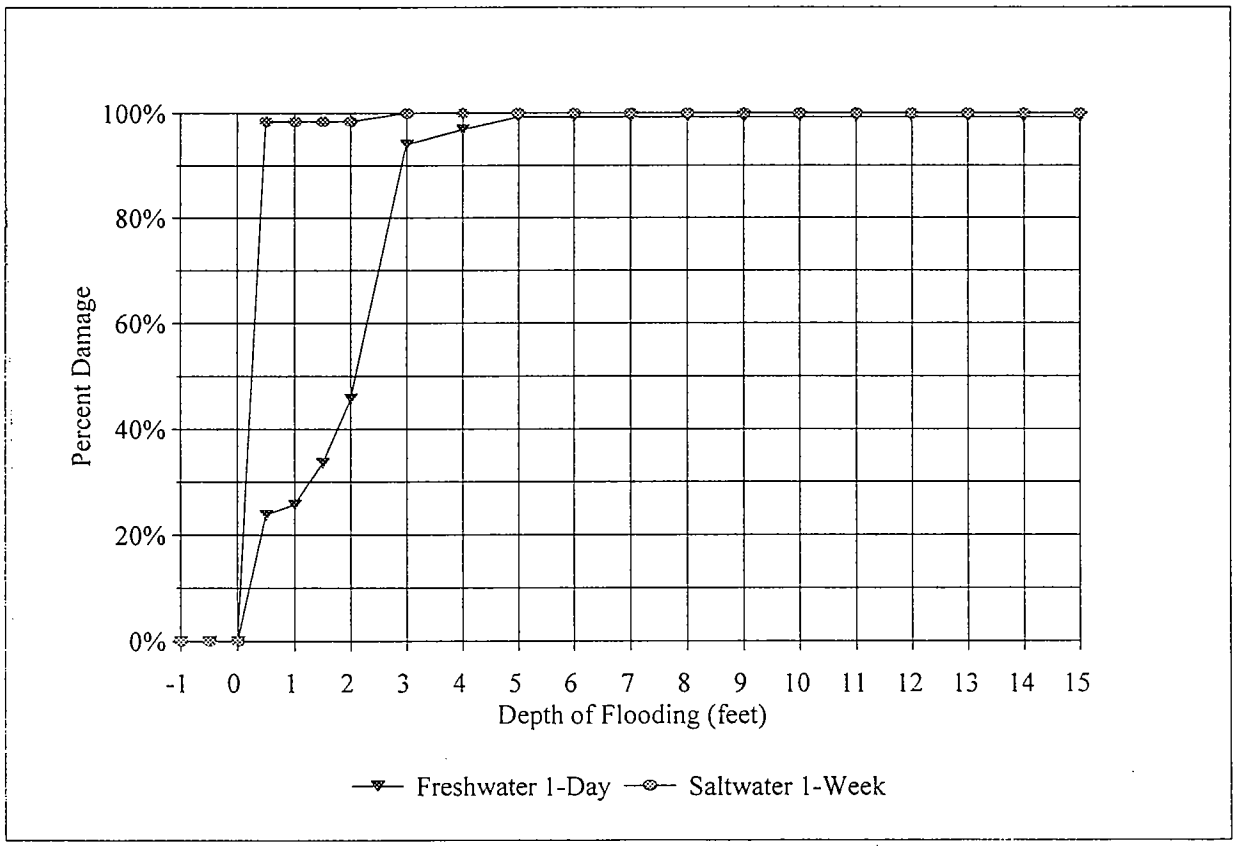

Figure 15. Expert Opinion Depth-Damage Curves For Professional Businesses Contents

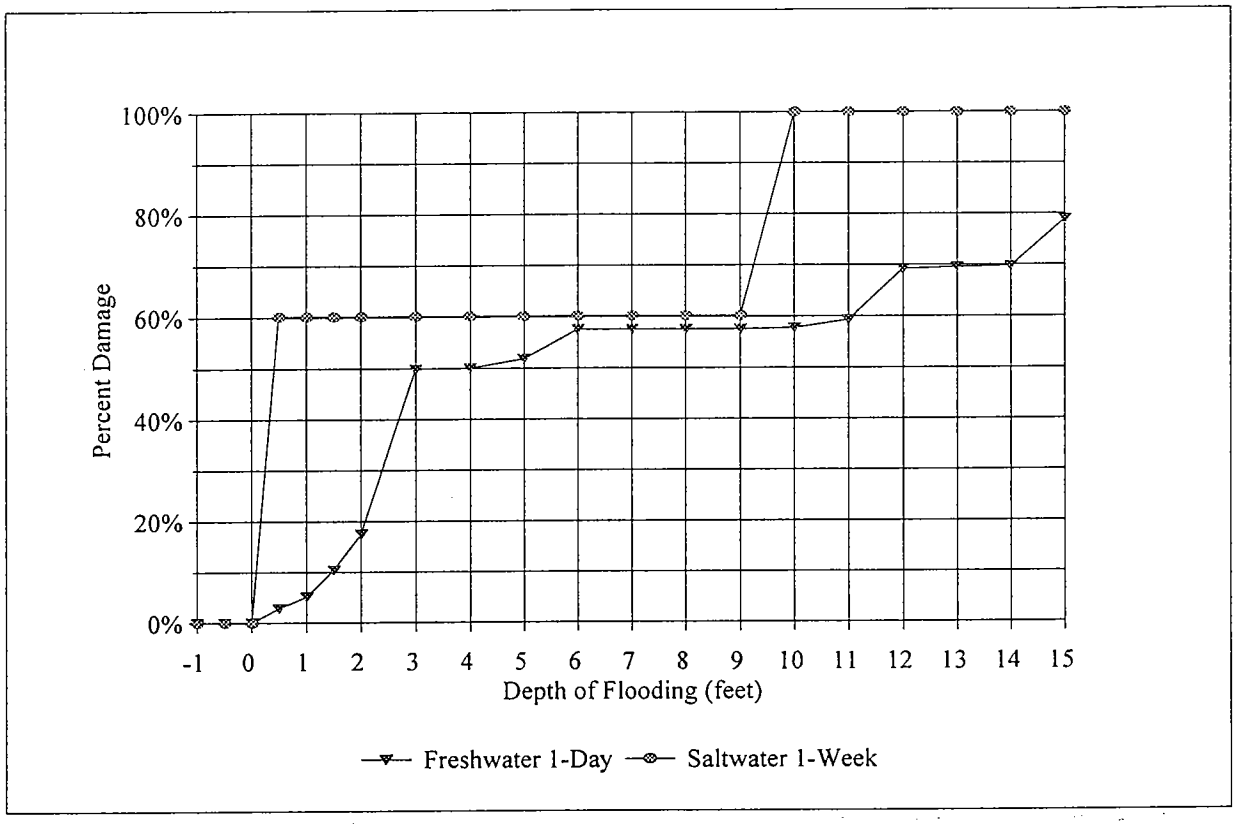

Figure 16. Expert Opinion Depth-Damage Curves For Public and Semi-Public Contents

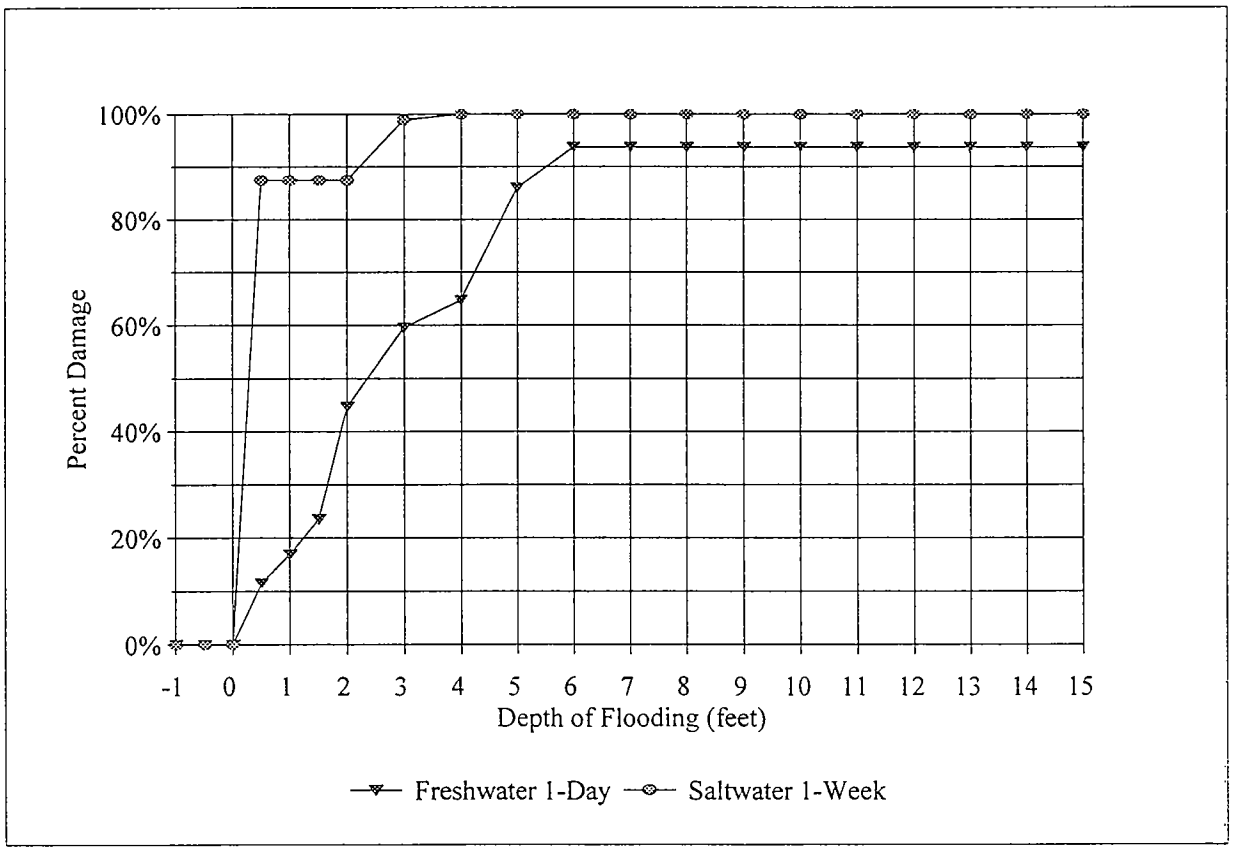

Figure 17. Expert Opinion Depth-Damage Curves For Repairs and Home Use Contents

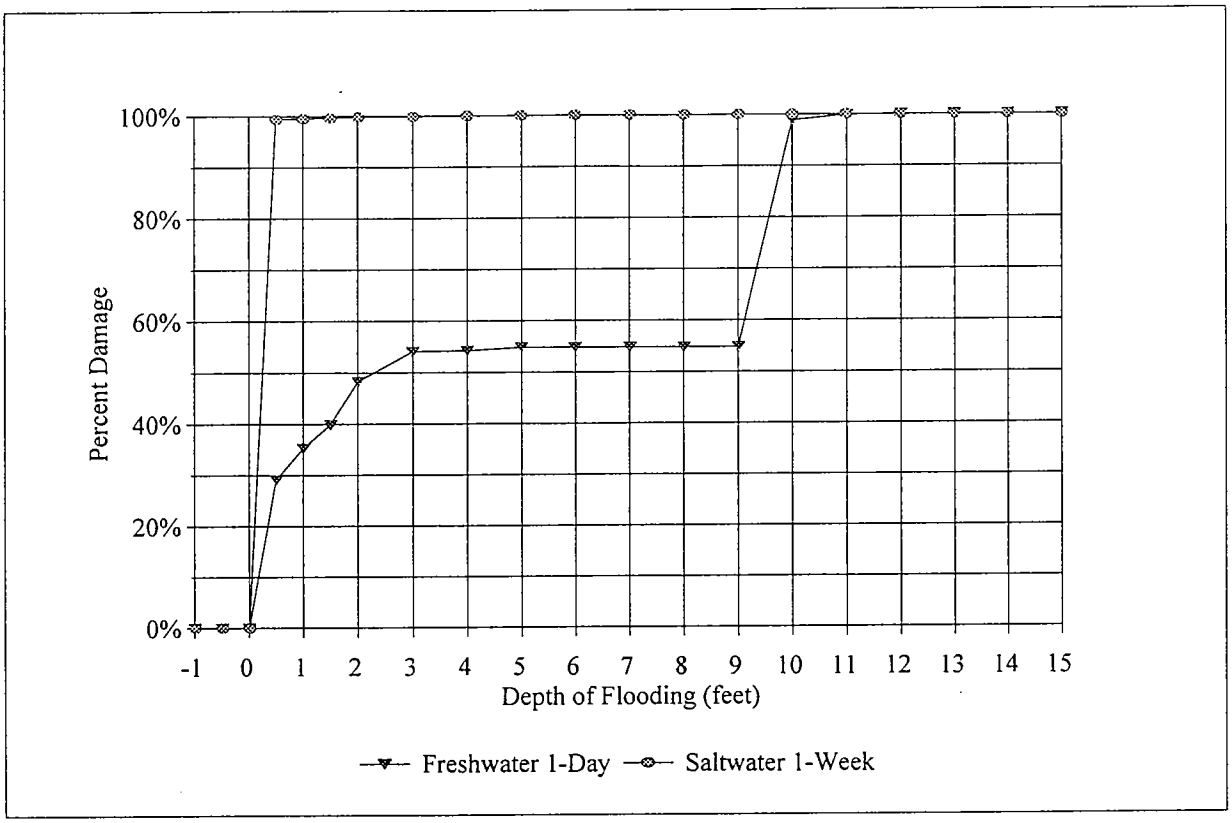

Figure 18. Expert Opinion Depth-Damage Curves For Retail and Personal Services Contents

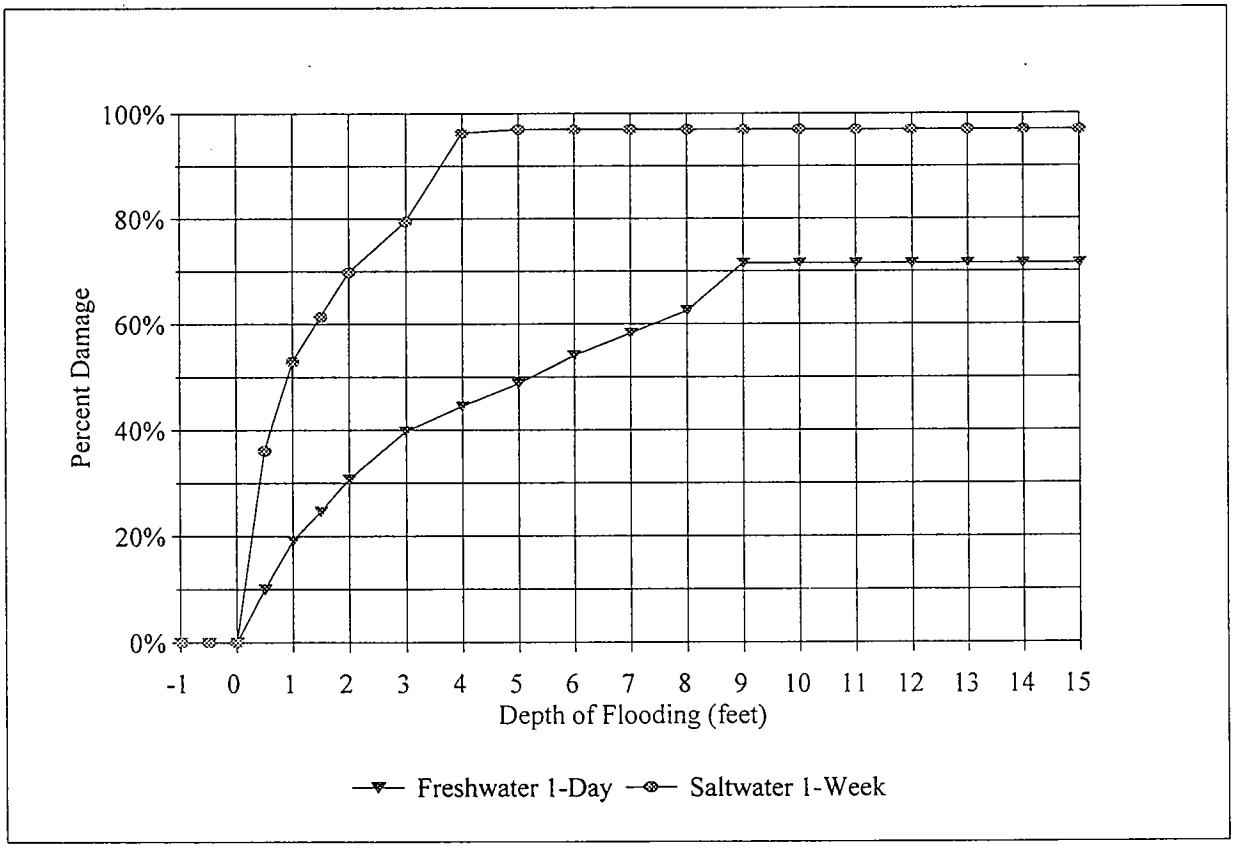

Figure 19. Expert Opinion Depth-Damage Curves For Warehouse and Contractor Services Contents

V. RESIDENTIAL CONTENT VALUES AND CSVRS BASED ON HOMEOWNER INTERVIEWS

A. Objective

1. Limited field surveys were conducted to supplement the content depth-damage relationships and CSVRs developed by the panel of experts for residential categories. The overall objective of the study was to produce reliable estimate of percent damage to contents and percent damage to structures at various flood heights and flood conditions. Although several different data sources were examined during the course of the study, the only source that uses a true cost approach for determining the value of contents is the homeowner interview method. The ultimate objective of conducting homeowner interviews was to determine actual estimates of content value for each residential content category, as well as the placement of contents in the home. The homeowner surveys produced a total content value for each home in each category. This total content value was compared to the Marshall & Swift structure value estimate for each home to provide an estimate of the content-to-structure value ratio. All sample homes in each category were aggregated to provide an overall estimate of content value and CSVR.

B. Data Acquisition

2. The first step in the homeowner interview process was to select a sample set of homes. Although the sample size used for this effort was limited to 27 surveys (nine each in the one-story, two-story, and mobile home residential content categories), an attempt was made to select a set of homes that was typical in size and value to those found throughout Orleans and Jefferson Parishes. Residents of these parishes were notified of the need for interview participants by an advertisement in the *Times Picayune*. The advertisement, which appeared in the Thursday and Sunday editions for four consecutive weeks in December 1995, consisted of a brief summary of the study purpose and objective and an invitation to participate in the homeowner interview process. As compensation for their time and effort, each homeowner who agreed to be interviewed would receive a video tape and list of the contents of their home, which might be useful for insurance purposes. A copy of the advertisement is contained in Appendix C.

3. Several area residents responded to the advertisement during December and January. These calls were used to obtain basic information such as name, address, and telephone number and to present preliminary screening questions with respect to estimated home value, square footage, number of bedrooms, and structure type (one-story, two-story, mobile home). The number of responses to the advertisement was insufficient to obtain the needed sample size, partially because the advertisement ran during the Christmas/New Year holidays. Other forms of solicitation were then employed, including placing flyers at area businesses and on doors in residential neighborhoods and simple conveyance of study objectives by word of mouth. Through this combination of methods, a sufficient number of persons willing to participate in the survey were identified. These selected homeowners were notified, and an interview time was scheduled at their convenience.

4. Homeowner interviews were conducted at the owner's residence, to develop a total content inventory for each sample residence. The interview focused on completing an in-depth questionnaire that is contained in the USACE Institute for Water Resources (IWR) document *Guidelines to Estimating Existing and Future Residential Content Values* (Water Resources

Support Center, June 1993, IWR Report 93-R-7). In addition to the inventory, each item were valued at purchase price, or replacement cost, and an age was recorded for each item. For items that were not purchased new, the owner estimated a current depreciated replacement cost or market value. The purchase price and age of each item was used to calculate depreciated replacement cost for all items inventoried in each home. While the inventory was being conducted by one interviewer, a second interviewer video taped the contents of the home. Generally, cabinets and closet doors were opened for taping; but the extent to which items were taped was at the discretion of the homeowner. The outside of each home was also taped for comparison with Marshall & Swift typical examples and as a visual reference for the structures expert panel. Marshall & Swift characteristics were also recorded for use in calculating depreciated structure value for each sample home. Each homeowner interview, including video taping required between 1.5 and 3.0 hours to complete. Table 50 shows the time required for completing each residential survey. These burden times represent only the time spent in the homes conducting the interview and do not include time to solicit participants, set up interview forms, or locate and drive to the survey homes.

C. Residential Structure Values and Content Value as a Percent of Structure Value

5. After the homeowner interviews were completed, the content inventories the age of each content item, and the replacement cost for each item were used to calculate the depreciated replacement value of contents in each sample home. Depreciation was determined on the basis of the useful life and percent of value retained data for household inventories recommended by IWR in *Guidelines to Estimating Existing and Future Residential Content Values*. The useful lives for household contents that was the basis for depreciating the sample inventories appears in Appendix D. Appendix E provides the individual inventories with depreciated values for all sample homes and includes notes and details concerning the method of depreciation for household contents.

6. Content-to-structure value ratios were computed for each sample home based on the total depreciated content value developed from the homeowner interviews and on Marshall & Swift estimates of depreciated structure value. Each interviewed homeowner was asked the market value of their property. Some had recent appraisals or had recently acquired the home and were able to provide a good indication of the market value of both land and structure. However, most could not provide a structure value only estimate. As a consequence the Marshall & Swift Valuation Service was used to calculate structure values for all sample homes so that there would be a common basis for all depreciated structure value estimates.

7. Table 51 provides a summary of content value, structure value, and content value as a percent of structure value for each sample home, as well as averages for each residential category.

Table 50. Burden Time for Homeowner Interviews

Sample Number	Burden Time (Minutes)
1S1	210
1S2	165
1S3	180
1S4	185
1S5	160
1S6	165
1S7	150
1S8	170
1S9	135
2S1	140
2S2	180
2S3	150
2S4	165
2S5	160
2S6	170
2S7	180
2S8	175
2S9	180
MH1	95
MH2	130
MH3	85
MH4	100
MH5	90
MH6	115
MH7	130
MH8	90
MH9	100

Source: G.E.C., Inc., Homeowner Interviews, January 1996.

Table 51. Content Values, Structure Values, and CSVRs from Homeowner Interviews

Sample Number	Square Footage	Structure Value		Content Value	CSVR
		Homeowner Estimate	Marshall & Swift		
One-Story Residences					
1S1	1,545	$85,000	$62,980	$47,917	0.76
1S2	2,170	$77,000	$64,060	$31,653	0.49
1S3	2,200	$55,000	$74,657	$21,464	0.29
1S4	1,586	$95,000	$70,542	$74,674	1.06
1S5	1,539	$65,000	$52,789	$29,705	0.56
1S6	1,519	$65,000	$58,115	$37,438	0.64
1S7	1,500	$90,000	$47,884	$40,538	0.85
1S8	1,600	$70,000	$54,798	$45,172	0.82
1S9	1,027	$30,000	$34,714	$18,097	0.52
Average	**1,632**	**$70,222**	**$57,838**	**$38,518**	**0.67**
Two-Story Residences					
2S1	1,200	$100,000	$33,386	$34,551	1.03
2S2	3,100	$300,000	$136,261	$83,274	0.61
2S3	2,100	$210,000	$90,000	$108,289	1.20
2S4	1,500	$125,000	$45,093	$31,543	0.70
2S5	2,544	unknown	$78,541	$30,928	0.39
2S6	2,000	$125,000	$68,143	$33,399	0.49
2S7	3,800	$175,000	$125,306	$43,391	0.35
2S8	2,400	$100,000	$74,547	$83,807	1.12
2S9	1,583	$145,000	$50,113	$45,390	0.91
Average	**2,247**	**$142,222**	**$77,932**	**$54,952**	**0.76**
Mobile Home Residences					
MH1	840	$19,000	$24,491	$18,384	0.75
MH2	1,280	$40,000	$72,772	$39,202	0.54
MH3	980	$26,500	$45,305	$5,064	0.11
MH4	720	$1,000	$7,682	$9,393	1.22
MH5	1,120	$8,000	$39,484	$8,715	0.22
MH6	780	$15,000	$32,950	$20,982	0.64
MH7	1,986	$73,000	$79,310	$46,157	0.58
MH8	780	$1,500	$14,914	$4,758	0.32
MH9	1,050	$35,000	$37,569	$22,016	0.59
Average	**1,060**	**$24,333**	**$39,386**	**$19,408**	**0.55**

Source: G.E.C., Inc., March 1996.

VI. CONTENT DEPTH-DAMAGE RELATIONSHIPS AND CSVR BASED ON COMMERCIAL OPERATOR INTERVIEWS

A. Objective

1. As a supplement to the depth-damage estimates and CSVR developed by the panel of experts for commercial contents, a limited number of interviews were conducted with businesses in the study area in lieu of the video-taping and inventorying process. The objective of the operator interviews was to determine actual estimates of content value and placement of contents for each commercial category. Analysis of all operator interviews resulted in an overall depth-damage curve for contents of the eight different commercial categories. In addition, the surveys produced a total content value for each business in each category. This total content value was compared to the Marshall & Swift structure value estimate for each commercial structure to provide an estimate of the content-to-structure value ratio. All sample businesses in each category were aggregated to provide a composite estimate of depth-damage to contents and CSVRs from commercial operator interviews.

2. Each of the eight commercial content categories included a wide variety of business establishments, as shown in the following list. Interview candidates were chosen, when possible, so hat this variety would be well represented in the results for each category.

(1) Eating and Recreation: Fast Food Restaurants, Full-Service Restaurants, Lounges, Bowling Alleys, Movie Theaters, etc.

(2) Groceries and Gas Stations: Large Groceries, Neighborhood Groceries, Bakeries, Candy Stores, Wine Stores, Liquor Stores, Gas Service Stations, Convenience Stores, etc.

(3) Multi-Family Residences: Garden Apartments, High-Rise Apartments, Condominiums, Townhomes, etc.

(4) Professional Businesses: Banks, Real Estate Offices, Legal Offices, Accounting Firms, Medical Offices, Veterinary Offices, Dentist Offices, Funeral Homes, etc.

(5) Public and Semi-Public: Schools (Elementary, College, etc.), Civic Associations, Government Facilities, Utility Companies, etc.

(6) Repairs and Home Use: Auto Repair, Watch Repair, Reupholstery, Home Repair Stores, etc.

(7) Retail and Personal Services: Department Stores, Furniture Stores, Clothing Stores, Shoe Stores, Barber Shops, Beauty Salons, Laundromats, etc.

(8) Warehouse and Contractor Services: Transit Warehouses, Distribution Warehouses, Storage Warehouses, Manufacturers, Plumbing Services, Heating and Air Conditioning Services, Carpeting Services, etc.

B. Data Acquisition

3. The commercial operators sample was limited to 72 surveys (nine each from the eight commercial content categories). An attempt was made to select businesses that were typical in size and value of those found throughout Orleans and Jefferson Parishes. Most interview participants were selected for the survey without prior notice. Study team members dropped in on businesses unannounced, briefly explained the study needs, and completed the interview at the same time. Some businesses were reluctant to participate in the study for a diversity of reasons, such as lack of time to complete the interview, lack of knowledge to make an informed estimate of content value or damage, or matters of confidentiality. If the operator did not have time to participate, an offer was made to return at their convenience. Table 52 lists all completed operator interviews by survey number, type of business, and time to complete survey. Although the burden time for each survey was modest, it represents only the time spent completing the interview form and does not include time to locate a business, locate the owner/manager, or wait for the participant to begin the interview.

4. The operator interviews focused on completing a single-page survey form that concentrated on content and structure value and depth-damage to contents and structures. A separate survey form was used for each content category. The forms were developed to assist the owner/operator in estimating total content value by aggregating contents into broad classifications such as merchandise, inventory, equipment, furniture, etc. Commercial operators were asked for the depreciated replacement value of contents, but most often provided the current worth or market value. These values were to be comparable to the depreciated replacement value for the purposes of this study. All interview forms had a depth-damage table for structure and contents. General concepts of depth of flooding vs. percent of total value damaged were explained to the operators to assist them in deriving their content depth-damage curves. However, few commercial operators were able to complete the structure depth-damage portion of the form. The lack of operator estimates for depth-damage to structures precludes construction of these curves on the basis of the commercial interviews.

C. Content Depth-Damage Results

5. Eating and Recreation (EATI) content depth-damage results based on owner/operator surveys are shown in Table 53. The table shows individual estimates by survey number as well as a composite for the category. Figure 20 depicts the aggregate depth-damage curve for the EATI category.

6. Groceries and Gas Stations (GROC) content depth-damage results from individual operator interviews and composite results appear in Table 54. A graph of the aggregate curve for the GROC category appears in Figure 21.

7. Multi-Family Residences (MULT) content depth-damage results based on operator/manager surveys are shown in Table 55. The table shows individual estimates by survey number as well as a composite for the category. Figure 22 depicts the aggregate depth-damage curve for the MULT category.

Table 52. Interviewed Commercial Operators and Burden Time

Sample Number	Business Description	Burden Time (min.)
EATI01	ITALIAN RESTAURANT	20
EATI02	LOUNGE	15
EATI03	LOUNGE	25
EATI04	FAST FOOD RESTAURANT	35
EATI05	RESTAURANT	20
EATI06	RESTAURANT	15
EATI07	FAST FOOD	15
EATI08	BOWLING ALLEY	35
EATI09	MOVIE THEATRE	60
	Average	**27**
GROC01	GROCERY STORE	20
GROC02	SUPERMARKET	20
GROC03	CONVENIENCE STORE	25
GROC04	GROCERY STORE	20
GROC05	LIQUOR STORE	20
GROC06	CONVENIENCE STORE/GAS STATION	20
GROC07	GROCERY STORE	15
GROC08	SUPERMARKET	25
GROC09	BAKERY	20
	Average	**21**
MULT01	APARTMENTS	15
MULT02	APARTMENTS	15
MULT03	APARTMENTS	30
MULT04	APARTMENTS	25
MULT05	APARTMENTS	30
MULT06	APARTMENTS	25
MULT07	APARTMENTS	10
MULT08	APARTMENTS	25
MULT09	APARTMENT COMMUNITY	20
	Average	**22**
PROF01	MEDICAL OFFICE	20
PROF02	RAYMOND PICONE AGENT	15
PROF03	ACCOUNTING OFFICE	40
PROF04	MEDICAL OFFICE	15
PROF05	OFFICE BUILDING	25
PROF06	SMALL OFFICE	20
PROF07	REAL ESTATE OFFICE	15
PROF08	FUNERAL HOME	30
PROF09	FEDERAL CREDIT UNION	25
	Average	**23**
PUBL01	UTILITY COMPANY	25
PUBL02	FIRE STATION	25
PUBL03	AUDITORIUM	15
PUBL04	JEFFERSON PARISH LIBRARY	25
PUBL05	CITY OF KENNER	30
PUBL06	CITIZENS UTILITY COMPANY	30
PUBL07	GYMNASIUM	35
PUBL08	NOPD	20
PUBL09	HIGH SCHOOL	60
PUBL10	ELEMENTARY SCHOOL	40
PUBL11	ADMIN. AND SUPPLY BUILDING	10
	Average	**29**
REPA01	TIRE REPAIR SHOP	20
REPA02	GAS SERVICE STATION	15
REPA03	AUTO REPAIR SHOP	15
REPA04	FLOORING SHOWROOM	15
REPA05	HARDWARE STORE	25
REPA06	AUTO REPAIR SHOP	20
REPA07	GAS STATION	35
REPA08	REPAIR SHOP	25
REPA09	UPHOLSTERY REPAIR	25
REPA10	DRUG STORE	20
REPA11	SUSPENSION AUTO REPAIR	15
REPA12	TRUE VALUE HARDWARE STORE	25
	Average	**21**

Sample Number	Business Description	Burden Time (min.)
RETA01	FINE MEN'S CLOTHING	25
RETA02	FURNITURE STORE	10
RETA03	HAIR SALON	15
RETA04	BICYCLE RETAIL & REPAIR SHOP	15
RETA05	BARBER & BEAUTY SALON	15
RETA06	LAUNDRY	20
RETA07	FURNITURE STORE	15
RETA08	FURNITURE STORE	25
RETA09	PAWN SHOP	15
RETA10	PHARMACY/CONVENIENCE STORE	20
RETA11	RETAIL STORE	35
	Average	**19**
WARE01	TWO-STORY BUILDING	15
WARE02	INDUSTRIAL SUPPLIER	20
WARE03	MANUFACTURER/DISTRIBUTOR	15
WARE04	SUPPLY STORE	15
WARE05	INDUSTRIAL MACHINERY INC.	20
WARE06	TRANSIT WAREHOUSE	20
WARE07	PLUMBING SERVICES	25
WARE08	CARPET/DRAPES SHOWROOM/WARE	20
WARE09	MANUFACTURER/FABRICATOR	30
	Average	**20**

Source: G.E.C., Inc., Commercial Operator Interviews, January 1996.

Table 53. Operator Interview Composite Depth-Damage Estimates For Eating and Recreation Contents

Sample Number	Depth of Flooding (Feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
EATI01	0.0%	0.0%	0.0%	0.0%	5.0%	15.0%	25.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EATI02	0.0%	0.0%	0.0%	50.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EATI03	0.0%	0.0%	0.0%	20.0%	30.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EATI04	0.0%	0.0%	0.0%	10.0%	25.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EATI05	0.0%	0.0%	0.0%	50.0%	50.0%	60.0%	65.0%	75.0%	95.0%	97.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	90.0%	100.0%
EATI06	0.0%	0.0%	0.0%	30.0%	35.0%	40.0%	40.0%	50.0%	65.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	100.0%	100.0%
EATI07	0.0%	0.0%	0.0%	5.0%	25.0%	85.0%	90.0%	93.0%	95.0%	97.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EATI08	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%	60.0%	70.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EATI09	0.0%	0.0%	0.0%	10.0%	20.0%	35.0%	40.0%	50.0%	60.0%	70.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	80.0%
min.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%	60.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	75.0%	80.0%
mean	0.0%	0.0%	0.0%	19.4%	30.0%	47.2%	56.7%	68.7%	85.0%	88.2%	90.6%	91.7%	93.9%	93.9%	93.9%	93.9%	93.9%	93.9%	96.1%	97.8%
max.	0.0%	0.0%	0.0%	50.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, January, 1996.

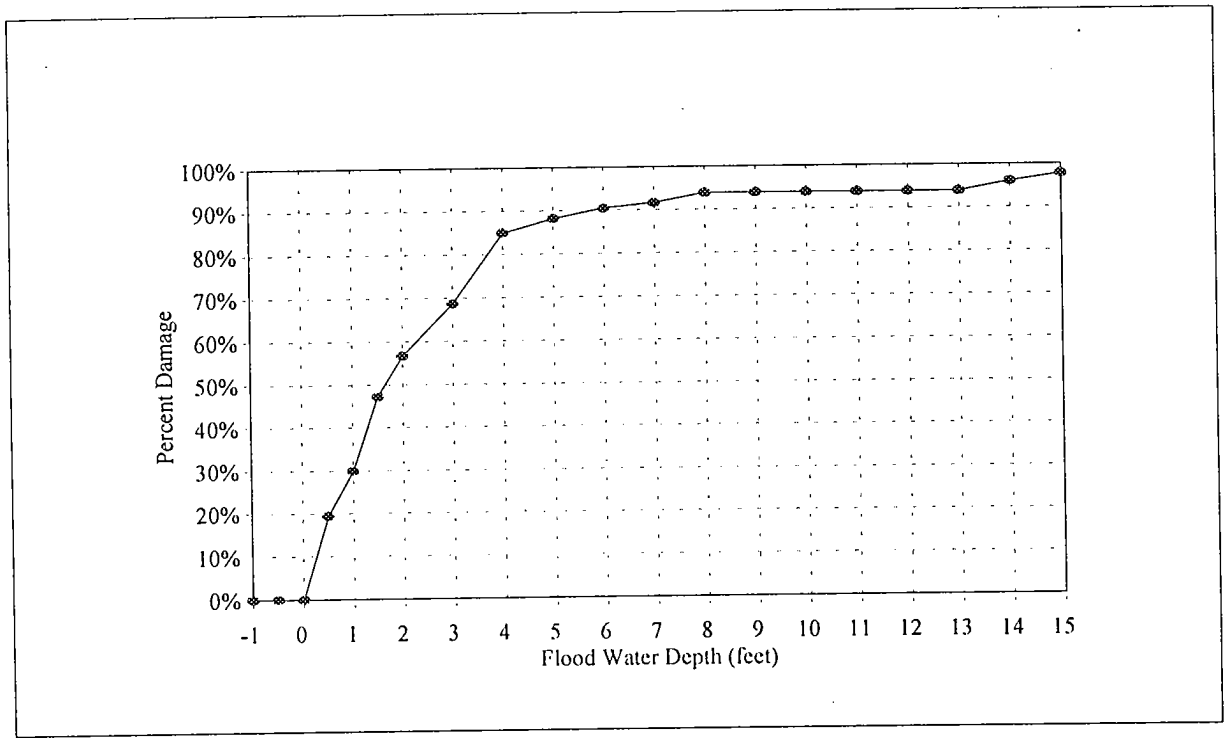

Figure 20. Operator Interview Curve for Eating and Recreation Contents

Table 54. Operator Interview Composite Depth-Damage Estimates For Groceries and Gas Stations Contents

Sample Number	Depth of Flooding (Feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
GROC01	0.0%	0.0%	0.0%	5.0%	10.0%	15.0%	20.0%	50.0%	55.0%	60.0%	65.0%	70.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC02	0.0%	0.0%	0.0%	10.0%	25.0%	30.0%	50.0%	75.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC03	0.0%	0.0%	0.0%	10.0%	50.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC04	0.0%	0.0%	0.0%	10.0%	25.0%	30.0%	50.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC05	0.0%	0.0%	0.0%	40.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC06	0.0%	0.0%	0.0%	25.0%	35.0%	40.0%	55.0%	60.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC07	0.0%	0.0%	0.0%	15.0%	20.0%	30.0%	40.0%	60.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC08	0.0%	0.0%	0.0%	5.0%	10.0%	20.0%	30.0%	40.0%	70.0%	75.0%	85.0%	85.0%	85.0%	85.0%	85.0%	85.0%	90.0%	90.0%	95.0%	100.0%
GROC09	0.0%	0.0%	0.0%	25.0%	40.0%	55.0%	65.0%	70.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
min.	0.0%	0.0%	0.0%	5.0%	10.0%	15.0%	20.0%	40.0%	55.0%	60.0%	65.0%	70.0%	85.0%	85.0%	85.0%	85.0%	90.0%	90.0%	95.0%	100.0%
mean	0.0%	0.0%	0.0%	16.1%	29.4%	38.9%	51.1%	67.2%	83.9%	92.8%	94.4%	95.0%	98.3%	98.3%	98.3%	98.3%	98.9%	98.9%	99.4%	100.0%
max.	0.0%	0.0%	0.0%	40.0%	50.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, January, 1996.

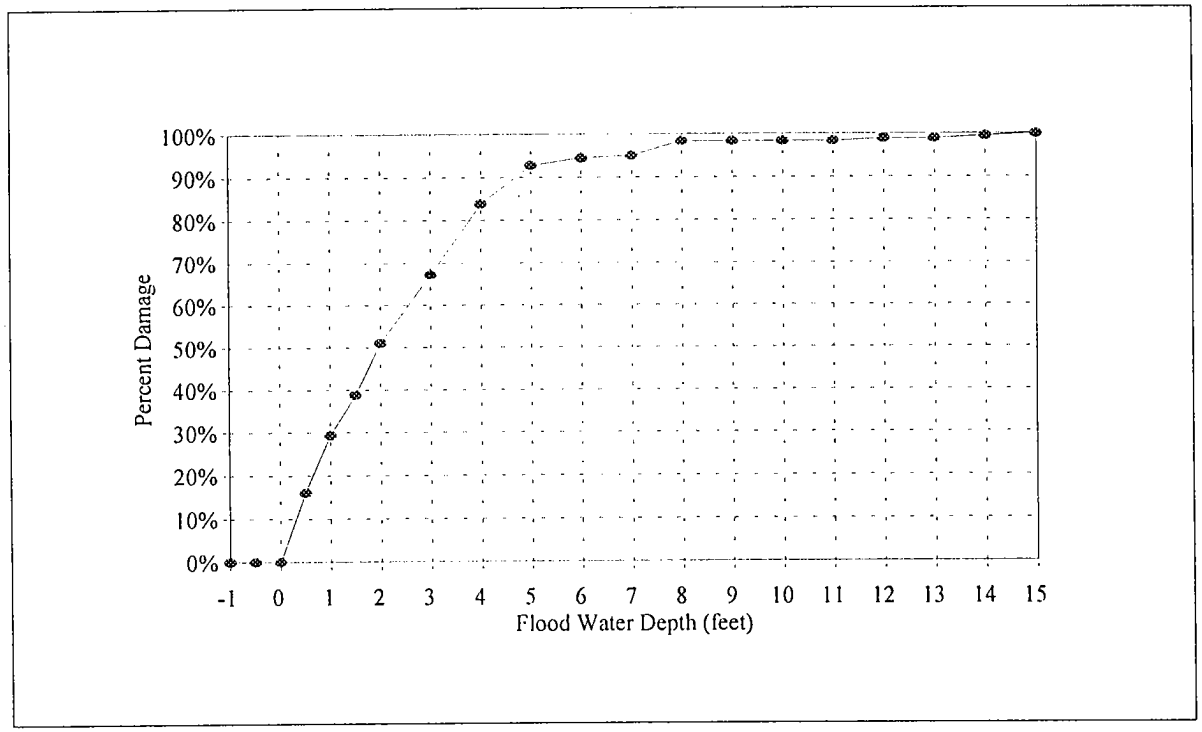

Figure 21. Operator Interview Curve for Groceries and Gas Stations Contents

Table 55. Operator Interview Composite Depth-Damage Estimates For Multi-Family Residences Contents

Sample Number	Depth of Flooding (Feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
MULT01	0.0%	0.0%	0.0%	25.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MULT02	0.0%	0.0%	0.0%	40.0%	40.0%	40.0%	40.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	90.0%	90.0%	90.0%	100.0%	100.0%	100.0%	100.0%
MULT03	0.0%	0.0%	0.0%	5.0%	13.0%	20.0%	30.0%	37.0%	45.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	63.0%	80.0%	87.0%	95.0%	100.0%
MULT04	0.0%	0.0%	0.0%	20.0%	25.0%	37.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	70.0%	87.0%	100.0%	100.0%	100.0%
MULT05	0.0%	0.0%	0.0%	33.0%	38.0%	41.0%	47.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	68.0%	72.0%	85.0%	100.0%	100.0%	100.0%
MULT06	0.0%	0.0%	0.0%	19.0%	24.0%	26.0%	26.0%	33.0%	33.0%	33.0%	33.0%	33.0%	33.0%	33.0%	51.0%	59.0%	66.0%	67.0%	67.0%	67.0%
MULT07	0.0%	0.0%	0.0%	22.0%	27.0%	27.0%	27.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	72.0%	77.0%	77.0%	77.0%	100.0%	100.0%
MULT08	0.0%	0.0%	0.0%	16.0%	32.0%	34.0%	36.0%	38.0%	38.0%	40.0%	40.0%	40.0%	40.0%	49.0%	58.0%	61.0%	70.0%	70.0%	70.0%	70.0%
MULT09	0.0%	0.0%	0.0%	15.0%	17.0%	20.0%	27.0%	33.0%	33.0%	33.0%	33.0%	33.0%	33.0%	33.0%	53.0%	57.0%	68.0%	70.0%	70.0%	70.0%
min.	**0.0%**	**0.0%**	**0.0%**	**5.0%**	**13.0%**	**20.0%**	**26.0%**	**33.0%**	**33.0%**	**33.0%**	**33.0%**	**33.0%**	**33.0%**	**33.0%**	**50.0%**	**57.0%**	**66.0%**	**67.0%**	**67.0%**	**67.0%**
mean	**0.0%**	**0.0%**	**0.0%**	**21.7%**	**29.6%**	**32.8%**	**37.0%**	**43.2%**	**44.1%**	**44.9%**	**44.9%**	**44.9%**	**44.9%**	**50.3%**	**63.0%**	**72.1%**	**81.4%**	**85.7%**	**89.1%**	**89.7%**
max.	**0.0%**	**0.0%**	**0.0%**	**40.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**50.0%**	**90.0%**	**90.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Source: G.E.C., Inc., Commercial Operator Interviews, January, 1996.

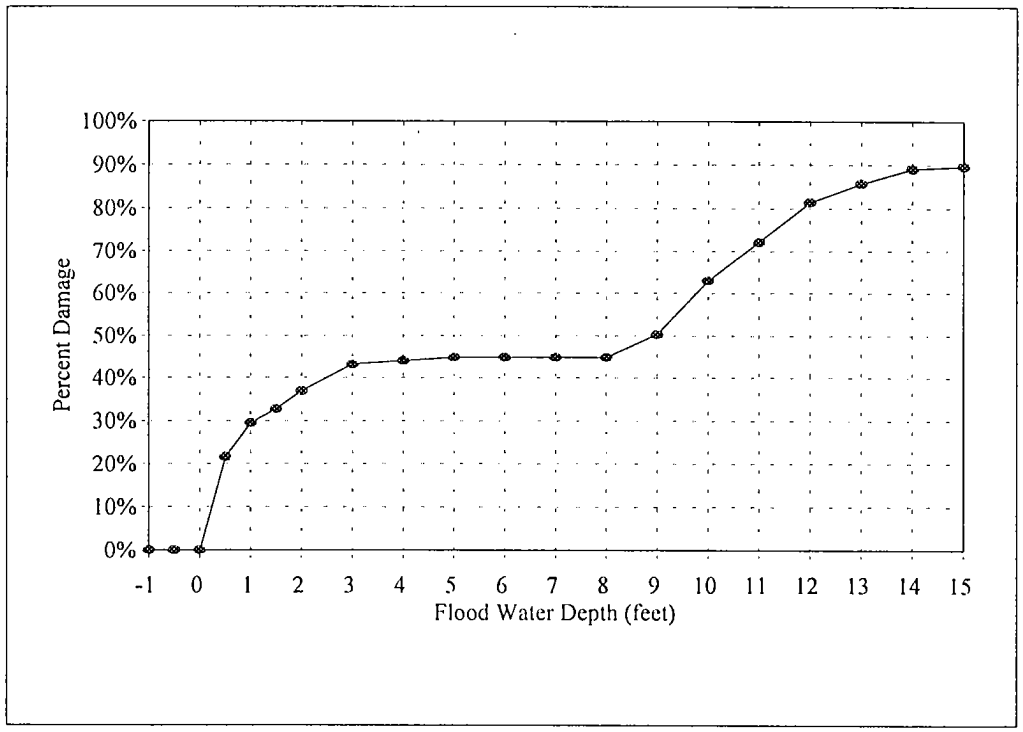

Figure 22. Operator Interview Curve for Multi-Family Residences Contents

8. Professional Businesses (PROF) content depth-damage results from individual operator interviews and composite results appear in Table 56. A graph of the aggregate curve for the PROF category appears in Figure 23.

9. Public and Semi-Public (PUBL) content depth-damage results based on operator/manager surveys are shown in Table 57. The table shows individual estimates by survey number as well as a composite for the category. Figure 24 depicts the aggregate depth-damage curve for the PUBL category.

10. Repairs and Home Use (REPA) content depth-damage results from individual operator interviews and composite results appear in Table 58. A graph of the aggregate curve for the REPA category appears in Figure 25.

11. Retail and Personal Services (RETA) content depth-damage results based on operator/manager surveys are shown in Table 59. The table shows individual estimates by survey number as well as a composite for the category. Figure 26 depicts the aggregate depth-damage curve for the RETA category.

12. Warehouse and Contractor Services (WARE) content depth-damage results from individual operator interviews and composite results appear in Table 60. A graph of the aggregate curve for the WARE category appears in Figure 27.

D. Commercial Structure Values and Content Value as a Percent of Structure Value

13. Content-to-structure value ratios were computed for each sample business, based on the total content value developed from the commercial operator interviews and on Marshall & Swift estimates of depreciated structure value. Each interviewed owner/operator was asked if they knew the market value of the property in question. Some had recent appraisals or insurance estimates for both the land and the structure. However, a reliable estimate could not be obtained from all operators. As a consequence, the Marshall & Swift estimator service was used as a consistent source of depreciated structure value.

14. Table 61 provides a summary of content value, structure value, and content value as a percent of structure value for each sample business, as well as averages for each commercial content category.

VII. PROBABILITY DISTRIBUTION FUNCTIONS FOR DEPTH-DAMAGE AND CSVRS

1. With the inherent risk and uncertainty involved in the development of depth-damage relationships and CSVRs, it is useful to provide some descriptor of this risk. Probability distribution functions describe the distribution of observations around the expected mean. The distributions conform to those used in the Lotus 1-2-3 @RISK software, which provides a framework for incorporating risk in the analysis of economic benefits for flood control projects.

2. The expert panel estimated a minimum, maximum, and most likely percent damage for all depth-damage relationships in this study effort. A triangular distribution, defined in @RISK

Table 56. Operator Interview Composite Depth-Damage Estimates For Professional Businesses Contents

Sample Number	Depth of Flooding (Feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
PROF01	0.0%	0.0%	0.0%	15.0%	19.0%	24.0%	29.0%	48.0%	73.0%	97.0%	97.0%	97.0%	97.0%	97.0%	98.0%	98.0%	99.0%	99.0%	99.0%	100.0%
PROF02	0.0%	0.0%	0.0%	50.0%	50.0%	50.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF03	0.0%	0.0%	0.0%	80.0%	85.0%	90.0%	92.0%	94.0%	96.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF04	0.0%	0.0%	0.0%	20.0%	30.0%	30.0%	35.0%	50.0%	55.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF05	0.0%	0.0%	0.0%	27.0%	42.0%	51.0%	51.0%	51.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF06	0.0%	0.0%	0.0%	15.0%	25.0%	25.0%	30.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF07	0.0%	0.0%	0.0%	10.0%	25.0%	30.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF08	0.0%	0.0%	0.0%	26.0%	75.0%	80.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	95.0%	95.0%	95.0%	100.0%
PROF09	0.0%	0.0%	0.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	85.0%	100.0%	100.0%
min.	0.0%	0.0%	0.0%	10.0%	19.0%	24.0%	29.0%	48.0%	55.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	85.0%	95.0%	100.0%
mean	0.0%	0.0%	0.0%	35.3%	47.3%	50.6%	55.8%	70.3%	87.7%	93.0%	95.8%	95.8%	95.8%	95.8%	95.9%	95.9%	96.6%	97.7%	99.3%	100.0%
max.	0.0%	0.0%	0.0%	80.0%	85.0%	90.0%	92.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, January, 1996.

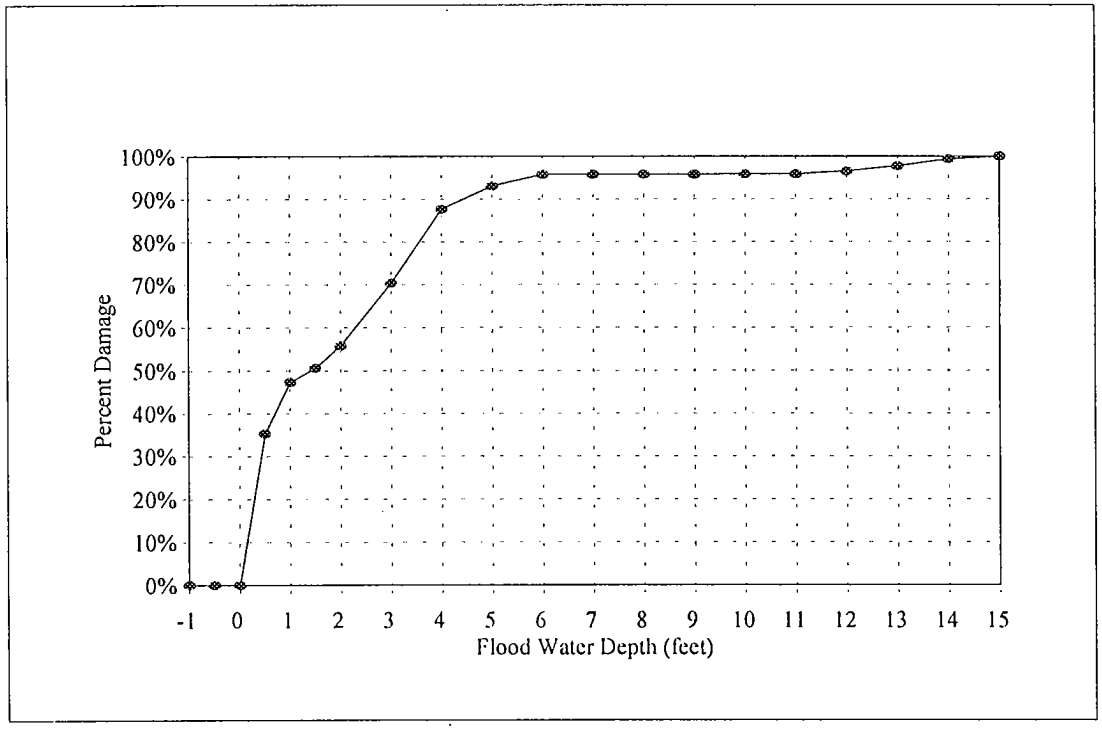

Figure 23. Operator Interview Curve for Professional Businesses Contents

Table 57. Operator Interview Composite Depth-Damage Estimates For Public and Semi-Public Contents

Sample Number	Depth of Flooding (Feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
PUBL01	0.0%	0.0%	0.0%	10.0%	15.0%	20.0%	50.0%	70.0%	75.0%	80.0%	85.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL02	0.0%	0.0%	0.0%	0.0%	20.0%	40.0%	60.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL03	0.0%	0.0%	0.0%	0.0%	15.0%	25.0%	25.0%	25.0%	40.0%	40.0%	40.0%	40.0%	50.0%	60.0%	60.0%	60.0%	65.0%	70.0%	70.0%	80.0%
PUBL04	0.0%	0.0%	0.0%	20.0%	25.0%	35.0%	50.0%	60.0%	75.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL05	0.0%	0.0%	0.0%	2.0%	4.0%	7.0%	11.0%	15.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL06	0.0%	0.0%	0.0%	45.0%	50.0%	65.0%	75.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL07	0.0%	0.0%	0.0%	10.0%	20.0%	30.0%	50.0%	75.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	95.0%	100.0%
PUBL08	0.0%	0.0%	0.0%	50.0%	50.0%	50.0%	60.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL09	0.0%	0.0%	0.0%	25.0%	30.0%	35.0%	40.0%	50.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	75.0%	75.0%	80.0%
PUBL10	0.0%	0.0%	0.0%	30.0%	30.0%	30.0%	40.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	75.0%	80.0%	85.0%	90.0%	100.0%
PUBL11	0.0%	0.0%	0.0%	33.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	84.0%	84.0%	84.0%	84.0%	100.0%	100.0%
min.	0.0%	0.0%	0.0%	0.0%	4.0%	7.0%	11.0%	15.0%	40.0%	40.0%	40.0%	40.0%	50.0%	50.0%	60.0%	60.0%	60.0%	70.0%	70.0%	80.0%
mean	**0.0%**	**0.0%**	**0.0%**	**20.5%**	**28.1%**	**35.2%**	**46.5%**	**60.9%**	**75.0%**	**78.6%**	**80.5%**	**80.9%**	**82.3%**	**83.6%**	**86.7%**	**88.1%**	**89.0%**	**91.3%**	**93.6%**	**96.4%**
max.	0.0%	0.0%	0.0%	50.0%	50.0%	65.0%	75.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, January, 1996.

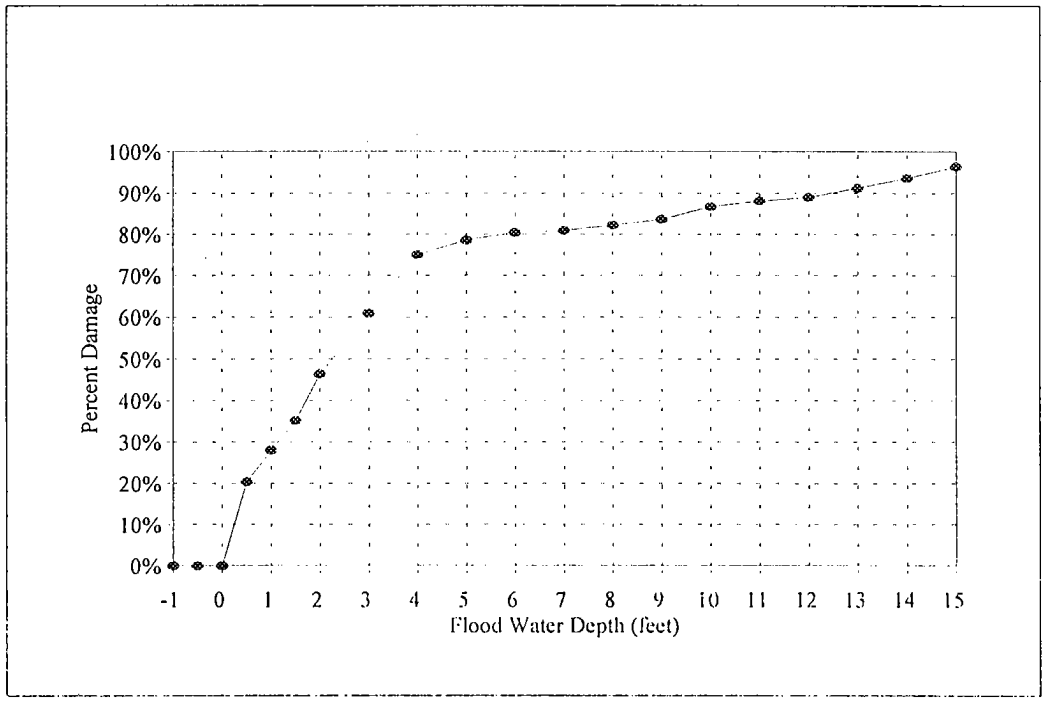

Figure 24. Operator Interview Curve for Public and Semi-Public Contents

Table 58. Operator Interview Composite Depth-Damage Estimates For Repairs and Home Use Contents

Sample Number	Depth of Flooding (Feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
REPA01	0.0%	0.0%	0.0%	50.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA02	0.0%	0.0%	0.0%	20.0%	30.0%	40.0%	50.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA03	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
REPA04	0.0%	0.0%	0.0%	10.0%	20.0%	20.0%	20.0%	35.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA05	0.0%	0.0%	0.0%	50.0%	60.0%	65.0%	70.0%	75.0%	90.0%	90.0%	95.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA06	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	20.0%	37.0%	37.0%	37.0%	37.0%	37.0%	37.0%	37.0%	37.0%	37.0%	37.0%	37.0%
REPA07	0.0%	0.0%	0.0%	33.0%	40.0%	45.0%	55.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA08	0.0%	0.0%	0.0%	0.0%	25.0%	30.0%	35.0%	45.0%	50.0%	60.0%	70.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA09	0.0%	0.0%	0.0%	30.0%	40.0%	50.0%	70.0%	80.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA10	0.0%	0.0%	0.0%	5.0%	25.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA11	0.0%	0.0%	0.0%	15.0%	25.0%	40.0%	60.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA12	0.0%	0.0%	0.0%	11.0%	21.0%	32.0%	43.0%	50.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%
min.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	20.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
mean	**0.0%**	**0.0%**	**0.0%**	**18.7%**	**29.7%**	**37.7%**	**47.3%**	**61.7%**	**69.8%**	**79.1%**	**82.4%**	**84.9%**	**85.3%**	**85.3%**	**85.3%**	**85.3%**	**85.3%**	**85.3%**	**85.3%**	**85.3%**
max.	0.0%	0.0%	0.0%	50.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, January, 1996.

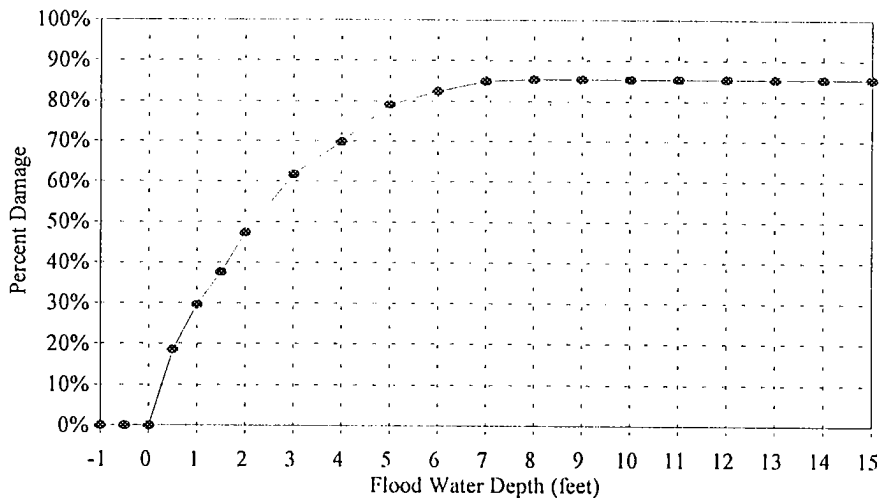

Figure 25. Operator Interview Curve for Repairs and Home Use Contents

Table 59. Operator Interview Composite Depth-Damage Estimates For Retail and Personal Services Contents

Sample Number	Depth of Flooding (Feet)																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
RETA01	0.0%	0.0%	0.0%	40.0%	60.0%	70.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA02	0.0%	0.0%	0.0%	50.0%	65.0%	80.0%	85.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA03	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	20.0%	35.0%	50.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%
RETA04	0.0%	0.0%	0.0%	2.0%	0.0%	15.0%	40.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA05	0.0%	0.0%	0.0%	0.0%	20.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA06	0.0%	0.0%	0.0%	5.0%	10.0%	25.0%	50.0%	75.0%	80.0%	85.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA07	0.0%	0.0%	0.0%	80.0%	85.0%	90.0%	95.0%	95.0%	98.0%	98.0%	98.0%	98.0%	98.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA08	0.0%	0.0%	0.0%	51.0%	51.0%	51.0%	51.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%	91.0%	93.0%	95.0%	100.0%	100.0%	100.0%
RETA09	0.0%	0.0%	0.0%	15.0%	15.0%	15.0%	30.0%	30.0%	80.0%	90.0%	90.0%	90.0%	90.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA10	0.0%	0.0%	0.0%	10.0%	15.0%	25.0%	35.0%	40.0%	50.0%	60.0%	70.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA11	0.0%	0.0%	0.0%	10.0%	20.0%	25.0%	35.0%	45.0%	60.0%	75.0%	80.0%	85.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
min.	0.0%	0.0%	0.0%	0.0%	0.0%	15.0%	20.0%	30.0%	50.0%	54.0%	54.0%	54.0%	54.0%	54.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%
mean	**0.0%**	**0.0%**	**0.0%**	**23.9%**	**31.0%**	**42.4%**	**55.1%**	**65.4%**	**75.6%**	**81.1%**	**83.8%**	**86.5%**	**90.2%**	**90.8%**	**95.5%**	**95.7%**	**95.9%**	**96.4%**	**96.4%**	**96.4%**
max.	0.0%	0.0%	0.0%	80.0%	85.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, January, 1996.

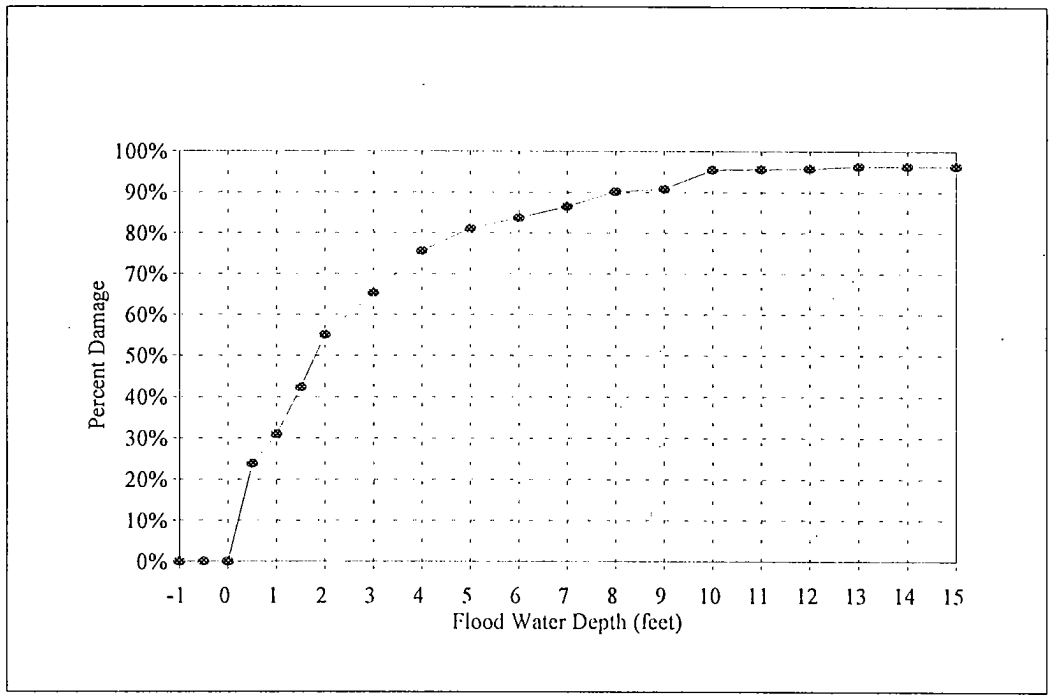

Figure 26. Operator Interview Curve for Retail and Personal Services Contents

Table 60. Operator Interview Composite Depth-Damage Estimates For Warehouse and Contractor Services Contents

Sample Number	Depth of Flooding (Feet)																		
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Cumulative Percent (%) of Total Value Lost at Each Foot of Flood Water																			
WARE01	0.0%	0.0%	0.0%	75.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE02	0.0%	0.0%	0.0%	20.0%	25.0%	30.0%	35.0%	40.0%	45.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE03	0.0%	0.0%	0.0%	0.0%	10.0%	15.0%	25.0%	50.0%	80.0%	80.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE04	0.0%	0.0%	0.0%	4.0%	20.0%	20.0%	20.0%	30.0%	40.0%	40.0%	60.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE05	0.0%	0.0%	0.0%	0.0%	35.0%	44.0%	70.0%	87.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE06	0.0%	0.0%	0.0%	5.0%	10.0%	15.0%	25.0%	75.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE07	0.0%	0.0%	0.0%	1.0%	1.0%	10.0%	10.0%	50.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	80.0%	85.0%	90.0%	95.0%	100.0%
WARE08	0.0%	0.0%	0.0%	10.0%	20.0%	30.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE09	0.0%	0.0%	0.0%	7.0%	13.0%	20.0%	26.0%	26.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%
min.	0.0%	0.0%	0.0%	0.0%	1.0%	10.0%	10.0%	26.0%	40.0%	40.0%	60.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%
mean	0.0%	0.0%	0.0%	13.6%	24.3%	31.6%	42.9%	62.0%	76.1%	77.8%	83.3%	89.4%	91.1%	92.2%	93.3%	93.9%	94.4%	95.0%	95.6%	96.1%
max.	0.0%	0.0%	0.0%	75.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc., Commercial Operator Interviews, January, 1996.

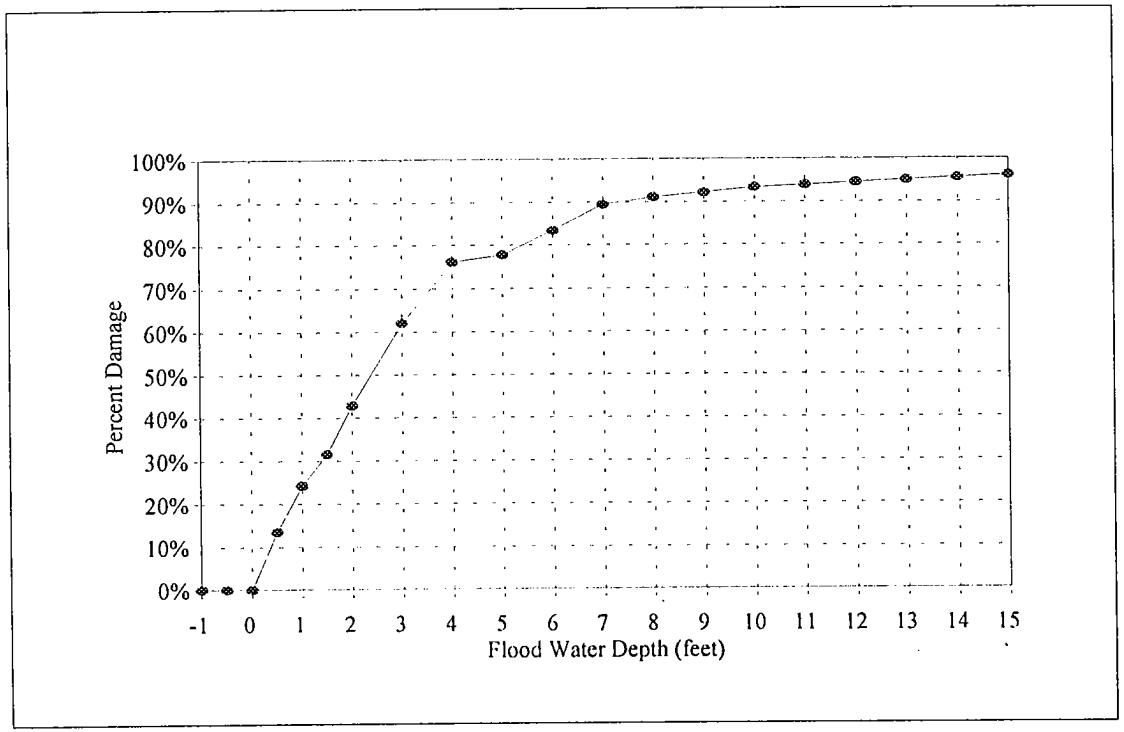

Figure 27. Operator Interview Curve for Warehouse and Contractor Services Contents

Table 61. Content Values, Structure Values, and CSVRs from Operator Interviews

Sample Number	Square Footage	Structure Value		Content Value	CSVR
		Operator Estimate	Marshall & Swift		
EATI01	3,500	$200,000	$103,147	$80,500	0.78
EATI02	2,400	$150,000	$64,141	$22,500	0.35
EATI03	1,200	unknown	$47,133	$38,700	0.82
EATI04	1,200	$200,000	$48,823	$88,000	1.80
EATI05	4,000	$700,000	$252,710	$280,000	1.11
EATI06	3,500	$175,000	$155,996	$75,000	0.48
EATI07	4,000	$850,000	$228,044	$231,500	1.02
EATI08	20,000	$1,000,000	$162,456	$349,500	2.15
EATI09	11,299	unknown	$456,841	$231,600	0.51
minimum	**1,200**	**$150,000**	**$47,133**	**$22,500**	**0.35**
mean	**5,678**	**$467,857**	**$168,810**	**$155,256**	**1.00**
maximum	**20,000**	**$1,000,000**	**$456,841**	**$349,500**	**2.15**
GROC01	7,000	$300,000	$300,000	$113,000	0.38
GROC02	4,000	$150,000	$150,000	$120,100	0.80
GROC03	900	unknown	$38,599	$62,500	1.62
GROC04	2,300	$200,000	$200,000	$120,500	0.60
GROC05	1,500	unknown	$52,481	$35,000	0.67
GROC06	2,000	unknown	$93,137	$130,000	1.40
GROC07	35,000	unknown	$1,003,800	$2,100,000	2.09
GROC08	22,000	unknown	$663,344	$1,273,000	1.92
GROC09	3,000	unknown	$145,503	$158,000	1.09
minimum	**900**	**$150,000**	**$38,599**	**$35,000**	**0.38**
mean	**8,633**	**$216,667**	**$294,096**	**$456,900**	**1.17**
maximum	**35,000**	**$300,000**	**$1,003,800**	**$2,100,000**	**2.09**
MULT01	9,670	$156,000	$302,299	$170,000	0.56
MULT02	14,500	unknown	$423,731	$211,800	0.50
MULT03	11,700	$214,000	$347,441	$75,400	0.22
MULT04	12,000	$480,000	$480,000	$170,800	0.36
MULT05	15,000	unknown	$380,572	$252,900	0.66
MULT06	66,000	unknown	$1,906,001	$660,000	0.35
MULT07	10,000	unknown	$291,368	$27,000	0.09
MULT08	16,250	unknown	$421,671	$159,000	0.38
MULT09	12,500	$416,700	$416,700	$93,600	0.22
minimum	**9,670**	**$156,000**	**$291,368**	**$27,000**	**0.09**
mean	**18,624**	**$316,675**	**$552,198**	**$202,278**	**0.37**
maximum	**66,000**	**$480,000**	**$1,906,001**	**$660,000**	**0.66**
PROF01	6,000	unknown	$288,023	$217,000	0.75
PROF02	1,300	$45,000	$55,799	$10,000	0.18
PROF03	1,500	$200,000	$200,000	$35,000	0.18
PROF04	2,000	unknown	$73,407	$37,500	0.51
PROF05	3,800	$250,000	$250,000	$125,000	0.50
PROF06	1,800	$50,000	$81,111	$20,000	0.25
PROF07	2,500	$60,000	$86,028	$18,800	0.22
PROF08	9,000	$600,000	$600,000	$178,000	0.30
PROF09	9,000	$750,000	$835,692	$430,000	0.51
minimum	**1,300**	**$45,000**	**$55,799**	**$10,000**	**0.18**
mean	**4,100**	**$279,286**	**$274,451**	**$3,452,367**	**0.38**
maximum	**9,000**	**$750,000**	**$835,692**	**$430,000**	**0.75**

Sample Number	Square Footage	Structure Value		Content Value	CSVR
		Operator Estimate	Marshall & Swift		
PUBL01	8,500	unknown	$572,120	$149,000	0.26
PUBL02	4,500	$250,000	$137,151	$31,000	0.23
PUBL03	5,000	$400,000	$222,440	$59,000	0.27
PUBL04	7,100	unknown	$556,676	$300,000	0.54
PUBL05	9,000	$615,000	$605,775	$234,000	0.39
PUBL06	4,280	$200,000	$196,013	$105,000	0.54
PUBL07	32,000	$800,000	$965,274	$100,900	0.10
PUBL08	9,000	$640,000	$412,177	$46,000	0.11
PUBL09	303,500	$14,094,900	$7,109,275	$1,702,500	2.57
PUBL10	36,000	$1,393,000	$1,350,340	$85,000	0.24
PUBL11	5,000	$450,000	$223,560	$574,000	0.06
mininum	**4,280**	**$0**	**$137,151**	**$31,000**	**0.06**
mean	**38,535**	**$1,884,290**	**$1,122,800**	**$307,855**	**0.48**
maximum	**303,500**	**$14,094,900**	**$7,109,275**	**$1,702,500**	**2.57**
REPA01	340	unknown	$2,578	$45,400	17.61
REPA02	850	unknown	$19,532	$26,800	1.37
REPA03	5,500	unknown	$189,330	$50,000	0.26
REPA04	3,500	unknown	$96,348	$225,000	2.34
REPA05	6,000	$240,000	$240,000	$157,600	0.66
REPA06	3,000	unknown	$35,941	$151,700	4.22
REPA07	3,600	$250,000	$250,000	$362,000	1.45
REPA08	1,800	unknown	$33,883	$65,000	1.92
REPA09	4,500	$20,000	$37,600	$20,800	0.55
REPA10	1,350	$75,000	$75,000	$215,000	2.87
REPA11	2,000	$50,000	$50,000	$101,000	2.02
REPA12	3,100	unknown	$91,279	$350,000	3.83
minimum	**850**	**$20,000**	**$2,578**	**$20,800**	**0.26**
mean	**3,200**	**$127,000**	**$93,458**	**$147,525**	**3.26**
maximum	**6,000**	**$250,000**	**$250,000**	**$362,000**	**17.61**
RETA01	6,500	unknown	$212,699	$520,500	2.45
RETA02	80,000	unknown	$3,727,872	$760,000	0.20
RETA03	2,000	unknown	$79,000	$18,000	0.23
RETA04	5,700	$175,000	$182,109	$107,000	0.59
RETA05	1,400	unknown	$11,734	$10,100	0.86
RETA06	2,200	$200,000	$200,000	$153,000	0.77
RETA07	4,000	$200,000	$200,000	$31,500	0.16
RETA08	8,500	$231,000	$239,224	$122,000	0.51
RETA09	14,000	$180,000	$368,368	$460,000	1.25
RETA10	20,000	unknown	$727,412	$395,000	0.54
RETA11	2,000	unknown	$69,653	$230,000	3.30
minimum	**1,400**	**$175,000**	**$11,734**	**$10,100**	**0.16**
mean	**13,300**	**$197,200**	**$547,097**	**$255,191**	**0.99**
maximum	**80,000**	**$231,000**	**$3,727,872**	**$760,000**	**3.30**
WARE01	6,000	$250,000	$273,944	$31,000	0.11
WARE02	40,000	$500,000	$595,121	$186,300	0.31
WARE03	9,600	unknown	$306,837	$340,000	1.11
WARE04	3,000	unknown	$76,172	$50,000	0.66
WARE05	10,000	$100,000	$169,902	$575,000	3.38
WARE06	5,000	unknown	$160,968	$60,500	0.38
WARE07	2,400	$80,000	$80,000	$64,200	0.80
WARE08	4,500	unknown	$83,035	$260,000	3.13
WARE09	98,000	$5,370,000	$5,370,000	$10,000,000	1.86
minimum	**2,400**	**$80,000**	**$76,172**	**$31,000**	**0.11**
mean	**19,833**	**$1,260,000**	**$790,664**	**$1,285,222**	**1.31**
maximum	**98,000**	**$5,370,000**	**$5,370,000**	**$10,000,000**	**3.38**

Source: G.E.C., Inc., and Commercial Operator Interviews, January 1996.

as "@TRIANG(min, most likely, max)," should be used to describe the risk associated with the use of depth-damage estimates made by the expert panel.

3. Residential and commercial content information developed from the interviews associated with this study provide a useful set of CSVRs. The ratio data was grouped for each contentcategory, and a general distribution, defined by @RISK as "@GENERAL(min, max, $\{x_1,..,x_n\},\{p_1,..,p_n\}$)," was determined to best describe the risk associated with the use of CSVRs estimated from interviews. The @RISK formulas for CSVRs in each content category are:

Residential CSVRs

1-Story	@General(0.29,1.06,0.29,1,0.52,3,0.64,1,0.76,1,0.83,2,1.06,1,6)
(1S)	Expected Mean=65%, Expected SD=21.5%
2-Story	@General(0.37,1.06,0.37,2,0.49,1,0.65,2,1.06,4,4)
(2S)	Expected Mean=78%, Expected SD=19.3%
Mobile Home	@General(0.11,1.22,0.11,1,0.22,1,0.32,1,0.57,3,0.69,2,6)
(MH)	Expected Mean=60%, Expected SD=24.1%

Commercial CSVRs

Eating	@General(0.35,2.15,0.35,1,0.50,2,0.80,2,1.06,2,1.8,1,2.15,1,6)
(EATI)	Expected Mean=114%, Expected SD=48.2%
Grocery	@General(0.38,2.00,0.38,1,0.64,2,0.80,1,1.09,1,1.5,2,2.0,2,6)
(GROC)	Expected Mean=127%, Expected SD=48.2%
Multi-Family	@General(0.09,0.66,0.09,1,0.22,2,0.36,3,0.5,2,0.66,1,5)
(MULT)	Expected Mean=37%, Expected SD=14.3%
Professional	@General(0.23,0.75,0.23,5,0.5,3,0.75,1,3)
(PROF)	Expected Mean=43%, Expected SD=13.8%
Public	@General(0.06,2.57,0.06,1,0.10,2,0.25,4,0.39,1,0.54,2,2.57,1,6)
(PUBL)	Expected Mean=114%, Expected SD=71.5%
Repair	@General(0.26,4.02,0.26,1,0.60,2,1.41,2,2.09,3,2.87,1,4.02,2,6)
(REPA)	Expected Mean=206%, Expected SD=102%
Retail	@General(0.16,3.30,0.16,1,0.22,2,0.55,3,0.82,2,1.25,1,2.45,1,3.3,1,7)
(RETA)	Expected Mean=142%, Expected SD=93.2%
Warehouse	@General(0.11,3.25,0.11,1,0.35,2,0.73,2,1.11,1,1.86,1,3.25,2,6)
(WARE)	Expected Mean=168%, Expected SD=98.3%

VIII. VEHICLE DEPTH-DAMAGE RELATIONSHIPS

1. It was originally assumed that estimation of damage to vehicles at various flood depths could be determined through interviews with two insurance adjusters. However, the two expert insurance adjusters used for this study did not feel they could provide reliable estimates of vehicle damage. Therefore, interviews to develop vehicle depth-damage estimates were conducted with two automobile dealership operators who have had actual vehicle flooding experiences. These operators were interviewed in much the same manner as the owner/operator interviews for commercial contents. The automobile dealers were questioned about vehicle values and percent damage to vehicles at depths of flooding above the road surface. The survey concentrated on three broad classes of automobiles (compact, mid-size, and full-size). Average vehicle value and depth-damage estimates were supplied by the operators for each automobile category. These survey results appear in Table 62. Figure 28 shows a graphical comparison of vehicle depth-damage estimates.

Table 62. Operator Interview Depth-Damage Estimates for Vehicles

Interview No. and Auto Type	Market Value	Flood Level (feet above road surface)				
		0.5	1.0	1.5	2.0	3.0
1 Compact	$10,000	5.0%	50.0%	75.0%	100.0%	100.0 %
1 Mid-size	$14,500	5.0%	50.0%	50.0%	100.0%	100.0 %
1 Full-size	$21,500	4.0%	25.0%	50.0%	75.0%	100.0 %
2 Compact	$16,000	0.0%	5.0%	50.0%	100.0%	100.0 %
2 Mid-size	$23,000	0.0%	5.0%	50.0%	100.0%	100.0 %
2 Full-size	$40,000	0.0%	2.0%	50.0%	100.0%	100.0 %
Average	$18,200	2.3%	22.8%	54.2%	95.8%	100.0 %

Sources: G.E.C., Inc., and Commercial Operator Interviews, January 1996.

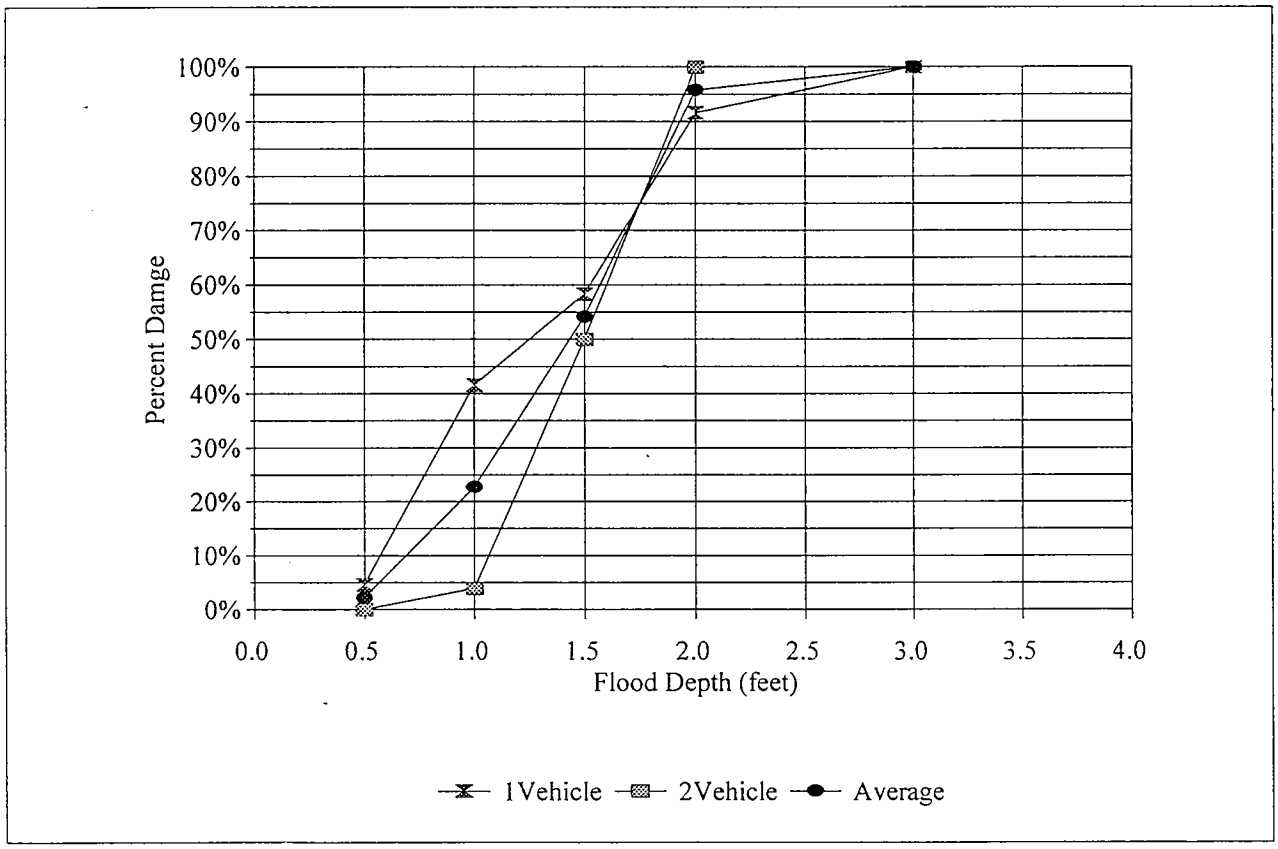

Figure 28. Graphical Comparison of Vehicle Depth-Damage Estimates

2. The study methodology also called for the estimation of a distribution of the three automobile classes registered within Jefferson and Orleans Parishes. This data was to be used to develop a composite depth-damage relationship, representing a weighted average of the three automobile classes. The State of Louisiana Department of Motor Vehicles (DMV) was contacted to determine the availability of registration data by parish and automobile class or model. The DMV revealed that registration data is not readily reported in the format needed for determining a distribution by class, but that such a report could be obtained at a cost of $300-$500. Since additional cost for data is beyond the scope of this study effort, vehicle distribution by class and parish is not reported here. However, another potential source of registration data was identified. The Louisiana Automobile Dealers Association provided a reference to the Motor Vehicle Registration Service, a private company that processes new vehicle registration data for all dealers throughout Louisiana. This service compiles data such as the name, address, make, year, model, parish, and Vehicle Identification Number (VIN) for new automobile purchases. This data could be used to develop a representative distribution by class and parish based on the most recent year or several years of registration records; but as with the DMV data, these records are not freely or readily available.

IX. RECONCILIATION WITH EXISTING DEPTH-DAMAGE DATA

A. Assessment of Flood Insurance Agency Data

1. In developing national flood insurance rates, the Flood Insurance Agency (FIA) estimates residential depth-damage relationships from flood claims data reported by insurance companies to the Federal Emergency Management Agency (FEMA). Claims data are reported by insurance companies to FEMA on a monthly basis. Data reported include total cash value (depreciated replacement cost) of structure and contents, total value of damage to structure and contents, and depth of flooding. Based on visual inspection of a residence that has been flooded, insurance adjusters estimate total values and total damages of structure and contents for both insured and uninsured homeowners.

2. In the early 1980s, FIA began performing credibility analyses of the claims data reported by insurance companies. For the flood insurance rate review each year, FIA performs the credibility analysis on actual claims data from 1978 to the most recent year. This record of actual claims is compared to a baseline of depth-damage estimates developed from a combination of 1973 claims data, existing USACE curves, and expert opinions. In the comparison, FIA calculates a credibility percent for the actual data based on a 95 percent confidence that the actual claims data is within one percent of the baseline data. From this calculation, FIA also estimates the number of claims needed for full credibility and uses the credibility percent to compute a weighted percent damage for the actual data. The credibility analysis for the 1995 flood insurance rate review, developed on a national level only, considers actual claims data from 1978 to 1994. The 1995 review shows that the 0.0, 1.0, and 2.0 feet water depths for a one-floor residential structure are the only flood levels with a sufficient number of reported claims to result in 100 percent credibility. No other depths or content or structure categories show 100 percent credibility in the data analyzed by FIA.

3. FIA content-to-structure value ratios and depth-damage functions used for comparison with the results of this study are from analyses completed by IWR on the application of FIA claims data reported for Orleans and Jefferson Parishes, Louisiana. Residential claims records dating from 1977 to 1991 were analyzed for each parish. The FIA data does not include information relative to any claims for commercial property damage or value, nor does it make

any distinction for sources of flooding such as freshwater or saltwater. The IWR procedure for developing depth-damage curves for Orleans and Jefferson Parishes does not include a credibility analysis conducted by FIA on national claims data. CSVR and depth-damage functions for contents and structures for both Orleans and Jefferson Parishes developed by IWR from FIA data are shown in tables 63 and 64, respectively. The content and structure categories shown in these tables were chosen by IWR for aggregating claims data. For comparison with categories used in the current study, FIA data were averaged for both parishes, and similar categories were aggregated. These aggregate estimates also appear in tables 63 and 64.

Table 63. FIA Content-to-Structure Value Ratios
Orleans and Jefferson Parishes

Content Category	Number of Cases	Mean CSVR
Jefferson Parish		
1STORY NO BASEMENT, SF	9,255	0.530
2+STORY NO BASEMENT, SF	927	0.390
SPLIT LEVEL NO BASEMENT, SF	25	0.550
MOBILE HOME	29	0.390
1STORY NO BASEMENT 2-4FMLY	93	0.560
2+STORY NO BASEMENT 2-4FMLY	45	0.310
ALL CATEGORIES	**22,491**	**0.512**
Orleans Parish		
1STORY NO BASEMENT, SF	5,967	0.778
2+STORY NO BASEMENT, SF	3,206	0.572
SPLIT LEVEL NO BASEMENT, SF	N/A	N/A
MOBILE HOME	128	0.431
1STORY NO BASEMENT 2-4FMLY	1,480	0.879
2+STORY NO BASEMENT 2-4FMLY	1,914	0.574
ALL CATEGORIES	**12,695**	**0.701**
Average Jefferson and Orleans Parishes	15,222	0.654
1STORY NO BASEMENT, SF	4,133	0.481
2+STORY NO BASEMENT, SF	153	0.491
SPLIT LEVEL NO BASEMENT, SF	29	0.560
MOBILE HOME	1,573	0.635
1STORY NO BASEMENT 2-4FMLY	1,959	0.442
2+STORY NO BASEMENT 2-4FMLY		
ALL CATEGORIES	**35,186**	**0.607**

Source: Attachments to memorandum from Institute for Water Resources, Technical Analysis and Research Division to USACE, New Orleans District, Planning Division.

Table 64. FIA Residential Content and Structure Depth-Damage Relationships

Function Category	Depth of Flooding (feet)																	
	-2.0	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0
	Cumulative Pecent (%) of Total Value Lost at Each Foot of Flood Water																	
FIA Contents Depth-Damage Functions																		
Jefferson Parish																		
1STORY NO BASEMENT, SF	15.727%	15.159%	15.159%	20.152%	20.152%	28.545%	28.545%	38.770%	48.623%	57.613%	63.307%	64.838%	59.599%	47.974%	25.063%	-7.306%		-112.262%
2+STORY NO BASEMENT, SF	8.522%	11.992%	11.992%	16.226%	16.226%	21.511%	21.511%	26.969%	33.148%	35.277%	41.095%	38.164%	30.433%			-16.555%		
SPLIT LEVEL NO BASEMENT, SF				34.053%	34.053%	18.821%	18.821%	30.774%	85.000%									
MOBILE HOME		35.331%	35.331%	27.421%	27.421%	33.702%	33.702%	44.546%	44.748%	23.259%								
1STORY NO BASEMENT 2-4FMLY		-1.218%	-1.218%	23.212%	23.212%	26.571%	26.571%	25.288%	35.845%									
2+STORY NO BASEMENT 2-4FMLY		6.788%	6.788%	12.623%	12.623%	15.447%	15.447%	21.194%										
Orleans Parish																		
1STORY NO BASEMENT, SF	13.022%	14.613%	14.613%	17.898%	17.898%	22.894%	22.894%	28.600%	34.352%	39.659%	43.131%	47.760%	47.340%	46.899%		29.966%	16.226%	-4.363%
2+STORY NO BASEMENT, SF	7.706%	10.307%	10.307%	14.182%	14.182%	17.338%	17.338%	20.282%	22.612%	24.564%	23.683%	23.006%	23.952%			7.960%		-11.104%
SPLIT LEVEL NO BASEMENT, SF		5.353%	5.353%	12.079%	12.079%	17.393%	17.393%	20.523%	21.445%	20.491%			62.244%	-1.647%		-29.833%		
MOBILE HOME																		
1STORY NO BASEMENT 2-4FMLY	27.950%	21.519%	21.519%	20.355%	20.355%	23.000%	23.000%	27.696%	32.649%	36.408%		32.440%	21.625%	2.135%				
2+STORY NO BASEMENT 2-4FMLY	11.550%	12.581%	12.581%	14.506%	14.506%	17.066%	17.066%	19.550%	21.049%	21.834%		16.684%	8.523%	-2.566%				-97.974%
Average for Jefferson and Orleans																		
1STORY-SF		14.886%	14.886%	19.025%	19.025%	25.719%	25.719%	33.685%	41.488%	48.636%	53.219%	56.299%						
2STORY-SF		11.149%	11.149%	15.204%	15.204%	19.425%	19.425%	23.626%	27.880%	29.920%	32.389%							
2STORY-MF		9.685%	9.685%	13.565%	13.565%	16.257%	16.257%	20.372%	21.049%	21.834%								
FIA Structure Depth-Damage Relationships																		
Jefferson Parish																		
1STORY NO BASEMENT, SF	7.237%	7.128%	7.128%	11.002%	11.002%	16.061%	16.061%	22.234%	27.312%	33.102%	36.717%	40.335%	39.774%	36.009%	27.168%	17.446%	-0.468%	-28.729%
2+STORY NO BASEMENT, SF	4.707%	5.962%	5.962%	7.641%	7.641%	9.491%	9.491%	11.279%	13.639%	14.892%	18.521%	18.783%	17.071%	16.738%	11.385%	14.772%	5.901%	8.308%
SPLIT LEVEL NO BASEMENT, SF		5.546%	5.546%	5.128%	5.128%	8.826%	8.826%	14.131%	21.302%	22.866%								
MOBILE HOME		45.420%	45.420%	28.624%	28.624%	35.574%	35.574%	57.006%	76.281%	85.927%	74.270%							
1STORY NO BASEMENT 2-4FMLY		7.363%	7.363%	7.430%	7.430%	13.566%	13.566%	21.927%	28.587%	32.145%		15.137%						
2+STORY NO BASEMENT 2-4FMLY		4.879%	4.879%	5.065%	5.065%	11.527%	11.527%	20.109%	28.087%	31.622%		14.707%						
Orleans Parish																		
1STORY NO BASEMENT, SF	6.394%	7.082%	7.082%	8.166%	8.166%	10.567%	10.567%	13.221%	15.720%	17.991%	18.217%	23.111%	21.466%	23.968%		13.796%	8.258%	-2.894%
2+STORY NO BASEMENT, SF	3.585%	3.327%	3.327%	6.545%	6.545%	6.978%	6.978%	8.552%	9.869%	11.657%	9.437%	9.358%	14.437%			8.048%		2.586%
SPLIT LEVEL NO BASEMENT, SF		2.248%	2.248%	3.455%	3.455%	6.172%	6.172%	8.558%	10.339%	11.976%			13.409%	13.396%		-4.917%		
MOBILE HOME																		
1STORY NO BASEMENT 2-4FMLY	7.909%	6.723%	6.723%	6.979%	6.979%	10.032%	10.032%	14.256%	17.738%	21.843%		17.129%	9.272%	-8.108%				
2+STORY NO BASEMENT 2-4FMLY	4.633%	5.457%	5.457%	5.802%	5.802%	6.498%	6.498%	7.298%	7.478%	9.139%		11.760%	10.307%	10.845%				9.893%
Average for Jefferson and Orleans																		
1STORY-SF		7.105%	7.105%	9.584%	9.584%	13.314%	13.314%	17.728%	21.516%	25.547%	27.467%	31.723%						
2STORY-SF		4.644%	4.644%	7.093%	7.093%	8.235%	8.235%	9.915%	11.754%	13.275%								

Source: Attachements to memorandum from Institute for Water Resources, Technical Analysis and Research Division to USACE, New Orleans District, Planning Division.

4. Generally, the CSVRs calculated from FIA claims data seem reliable and are recommended for use by IWR. As seen in Table 63, the Jefferson Parish ratio of 0.512 for all categories does not vary widely from the 0.50 ratio historically used by the USACE and insurance companies. The Orleans Parish ratios are generally higher than those for Jefferson Parish, with a ratio for all categories of 0.701. These higher estimates may in part be the result of lower depreciated structure values in Orleans Parish, which typically has older structures than those found in Jefferson Parish.

5. In using the depth-damage functions developed for Orleans and Jefferson Parishes, IWR cautions the analyst in applying these data over too wide a range of depths. In general, the functions are applicable from 0.0 to 6.0 feet above first floor. Outside this range, and for some categories inside this range, there are simply too few claims to rely on the percent damage estimates. Such is the case, for example, with the 1-story, single family contents category in Jefferson Parish. As shown in Table 64, the damage function for this category decreases from 6.0 to 7.0 feet. Intuitively, this decline seems erroneous because increased damages are expected with increasing depths of flood water in a structure. IWR's caution confirms the FIA's low credibility percentages for national claims data at water depths that lack a significant number of claims records.

B. Assessment of Lake Pontchartrain Hurricane Protection Plan Data

6. Under contract with the Vicksburg District USACE in 1979, CH2M Hill, Inc., completed studies for the development of depth-damage relationships and CSVRs for the Lake Pontchartrain Hurricane Protection Plan (LPHPP) reanalysis conducted by the NOD. The LPHPP ratios and depth-damage relationships resulting from the CH2M Hill analyses are shown in tables 66 through 68. These data were developed from sample interviews and through the professional knowledge of the CH2M Hill staff.

7. LPHPP commercial content categories are almost directly comparable to the categories used in this study. The LPHPP commercial ratios shown in Table 65 were developed as the ratio of 1978 depreciated replacement value of contents to 1978 depreciated replacement value of structure. Since the result is a ratio, it was not necessary to update the 1978 values to current levels. However, for the residential ratios shown in Table 66, the LPHPP categories are by content value ranges or structure value ranges. In order to compare these ranges to the current study results, the average content value for each residential content category in this study was converted from 1996 to 1978 values using the Consumer Price Index (CPI) of 41.5 percent of one 1996 dollar equal to one 1978 dollar.

8. As shown in the tables, LPHPP content and structure categories are almost all directly comparable to the categories used in the current study for both residential and commercial properties, including freshwater and saltwater depth-damage relationships. The LPHPP curves also provide a suitable range of depths of flooding for comparison with the curves developed in the current study. Aggregated estimates were made for some of the LPHPP commercial content categories. Tables 67 and 68 show these aggregates under the content acronyms used in the current study. The individual LPHPP commercial content headings in tables 67 and 68 show in parentheses the new category that each was aggregated into, if applicable. These two tables also show the freshwater and saltwater curves, respectively. Generally, differences in percent damages resulting from saltwater and freshwater are minimal for the LPHPP curves.

Table 65. LPHPP Commercial Content-to-Structure Value Ratios

LPHPP Content Category	CSVR
BUSINESS SERVICES	1.09
PUBLIC GATHERING PLACES	0.24
CLEANING, MAINTENANCE,	2.09
GROOMING	0.97
CONTRACTOR OPERATIONS	2.05
DEPARTMENT STORES	1.02
EATING & DRINKING ESTABLISHMENTS	0.83
GAS SERVICE STATIONS	0.84
GROCERY STORES	0.98
SPECIALTY FOOD STORES	1.27
HOME & AUTO SUPPLIES, APPLIANCES	0.41
MEDICAL BUILDING	1.29
PROPRIETARY (DRUG) STORES	1.52
REPAIR SERVICES	1.90
READY TO WEAR	1.13
MISCELLANEOUS (NON-RESIDENTIAL)	

Source: Review of LPHPP Output Data for Additional Contract Requirements, CH2M Hill, Inc., NOD Planning Division, October 1980.

Table 66. LPHPP Residential Content-to-Structure Value Ratios (October 1978 Dollars)

Structure Value Range ($)	CSVR	Contents Value Range ($)
000 - 10,000	0.75	000 - 7,500
10,001 - 20,000	0.72	7,200 - 14,400
20,001 - 30,000	0.67	13,400 - 20,100
30,001 - 40,000	0.62	18,600 - 24,800
40,001 - 50,000	0.57	22,800 - 28,500
50,001 - 60,000	0.52	26,000 - 31,200
60,001 - 70,000	0.49	29,400 - 34,300
70,001 - 80,000	0.48	33,600 - 38,400
80,001 - 90,000	0.47	37,600 - 42,300
90,001 - 100,000	0.47	42,300 - 47,000
>100,000	0.47	>47,000

Source: Review of LPHPP Output Data for Additional Contract Requirements, CH2M Hill, Inc., NOD Planning Division, October 1980.

Table 67. LPHPP Freshwater Depth-Damage Relationships

Flood Depth (feet)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
Cumulative Percent (%) of Total Value Lost at Each foot of Flood Water																				
1STORY-STRUCTURE	0.0%	0.0%	9.0%	18.7%	26.0%	32.3%	36.7%	43.0%	48.0%	51.4%	54.2%	56.0%	57.8%	59.0%	59.9%	60.0%	60.0%	60.0%	60.0%	60.0%
2STORY-STRUCTURE	0.0%	0.5%	7.5%	12.3%	15.7%	18.3%	20.7%	24.4%	26.8%	28.6%	29.9%	30.0%	30.7%	37.0%	42.3%	46.1%	48.2%	49.9%	50.3%	50.5%
MOBILE HOME-STRUCTURE	0.0%	2.0%	30.0%	63.5%	76.8%	87.0%	92.0%	97.8%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1STORY & MOBILE HOME-CONTENTS	0.0%	0.0%	0.0%	11.5%	21.5%	31.0%	39.7%	52.5%	61.7%	67.3%	70.7%	72.6%	74.1%	75.7%	76.6%	77.5%	78.0%	78.2%	78.6%	79.0%
2STORY-CONTENTS	0.0%	0.0%	0.0%	10.0%	16.0%	20.0%	23.6%	28.1%	30.3%	33.5%	35.0%	36.0%	37.0%	37.9%	39.3%	44.8%	50.5%	55.9%	62.0%	66.9%
BUSINESS SERVICES CONTENTS (PROF)	0.0%	0.0%	0.0%	14.0%	25.0%	32.3%	39.5%	50.0%	57.5%	62.0%	64.0%	65.2%	66.0%	66.0%	66.3%	66.5%	66.8%	67.3%	67.6%	68.0%
"PROF" CONTENTS	0.0%	0.0%	0.0%	21.5%	29.1%	33.9%	38.6%	45.5%	50.6%	54.0%	56.0%	57.5%	58.5%	59.0%	59.7%	60.2%	60.6%	61.2%	61.7%	62.0%
"PUBL" PUBLIC GATHERING, COMMUNICATIONS, TRANSPORTATION, UTILITIES-CONTENTS	0.0%	0.0%	0.0%	4.0%	7.8%	10.7%	13.2%	17.0%	20.0%	22.9%	25.0%	27.0%	29.2%	31.0%	32.7%	34.0%	34.9%	35.8%	36.0%	36.4%
CLEANING, MAINTENANCE, GROOMING-CONTENTS (RETA)	0.0%	0.0%	0.0%	21.0%	36.0%	46.8%	55.0%	66.0%	71.0%	74.0%	76.0%	78.0%	79.4%	80.0%	80.0%	80.1%	80.1%	80.2%	80.3%	80.4%
"RETA" CONTENTS	0.0%	0.0%	0.0%	12.5%	24.1%	33.6%	41.7%	54.5%	64.7%	72.6%	78.5%	81.2%	83.2%	84.7%	85.8%	86.6%	87.1%	87.7%	88.1%	88.6%
"WARE" CONTRACTOR OPERATIONS-CONTENTS	0.0%	0.0%	0.0%	14.5%	21.0%	27.0%	33.0%	42.0%	50.5%	57.0%	64.5%	70.0%	74.0%	77.5%	80.0%	82.0%	83.0%	84.0%	85.0%	85.8%
DEPARTMENT STORES-CONTENTS (RETA)	0.0%	0.0%	0.0%	2.0%	9.0%	15.0%	20.0%	29.0%	37.3%	43.5%	48.7%	53.0%	57.0%	60.8%	63.8%	66.1%	68.3%	70.6%	72.1%	73.9%
"EATI" EATING & DRINKING ESTABLISHMENTS-CONTENTS	0.0%	0.0%	0.0%	3.0%	13.8%	24.0%	32.0%	45.0%	54.7%	62.0%	66.0%	69.0%	71.0%	72.7%	74.0%	75.7%	76.2%	76.6%	77.0%	77.4%
GAS SERVICE STATIONS-CONTENTS (GROC)	0.0%	0.0%	0.0%	10.0%	15.5%	21.3%	26.6%	39.0%	50.5%	60.0%	69.0%	76.5%	84.0%	90.0%	93.8%	95.9%	96.3%	97.4%	97.6%	97.8%
"GROC" CONTENTS	0.0%	0.0%	0.0%	17.7%	27.8%	35.0%	40.8%	51.4%	59.6%	66.4%	72.2%	76.6%	80.6%	83.8%	85.9%	87.4%	88.0%	88.6%	88.7%	88.9%
GROCERY STORES-CONTENTS (GROC)	0.0%	0.0%	0.0%	30.0%	40.0%	47.0%	52.0%	60.3%	67.0%	72.5%	76.8%	79.5%	81.8%	83.3%	84.5%	85.7%	86.1%	86.2%	86.3%	86.5%
SPECIALTY FOOD STORES-CONTENTS (GROC)	0.0%	0.0%	0.0%	13.0%	28.0%	36.7%	43.7%	55.0%	61.4%	66.7%	70.8%	73.7%	76.0%	78.0%	79.4%	80.5%	81.7%	82.1%	82.3%	82.3%
HOME & AUTO SUPPLIES, APPLIANCES-CONTENTS (REPA)	0.0%	0.0%	0.0%	26.0%	31.5%	37.3%	42.4%	53.8%	63.7%	69.5%	73.6%	76.5%	78.8%	80.3%	81.3%	81.9%	82.1%	82.2%	82.2%	82.3%
"REPA" CONTENTS	0.0%	0.0%	0.0%	20.0%	26.8%	33.7%	39.9%	53.9%	67.4%	76.7%	83.2%	87.2%	89.4%	90.2%	90.7%	91.0%	91.1%	91.1%	91.1%	91.2%
MEDICAL BUILIDING-CONTENTS (PROF)	0.0%	0.0%	0.0%	29.0%	33.2%	35.5%	37.7%	40.9%	43.7%	46.0%	47.9%	49.7%	51.0%	52.0%	53.0%	53.9%	54.4%	55.1%	55.7%	55.9%
DRUG STORES-CONTENTS (RETA)	0.0%	0.0%	0.0%	11.0%	18.0%	26.6%	34.5%	51.0%	68.4%	85.0%	97.2%	99.0%	99.3%	99.7%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%
REPAIR SERVICES-CONTENTS (REPA)	0.0%	0.0%	0.0%	14.0%	22.0%	30.0%	37.4%	54.0%	71.0%	83.8%	92.8%	97.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
READY TO WEAR-CONTENTS (RETA)	0.0%	0.0%	0.0%	16.0%	33.3%	46.0%	57.1%	72.0%	82.0%	87.7%	92.0%	94.8%	97.1%	98.3%	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%
MISCELLANEOUS (NON-RESIDENTIAL)-CONTENTS	0.0%	0.0%	0.0%	14.7%	24.0%	31.5%	38.2%	48.9%	57.4%	63.6%	68.1%	71.3%	73.5%	75.1%	76.3%	77.3%	77.8%	78.4%	78.8%	79.2%
NON-RESIDENTIAL-STRUCTURE	0.0%	0.0%	0.0%	4.9%	8.6%	11.9%	14.3%	18.4%	20.6%	22.0%	22.2%	22.4%	23.8%	25.9%	29.0%	33.0%	37.0%	40.0%	41.9%	42.3%

PERSONNAL AUTOMOBILE	0.0	0.5	1.0	1.5	2.0	2.5	3.0
	0.0%	1.0%	15.3%	27.0%	41.3%	88.7%	100.0%

Source: Review of LPHPP Output Data for Additional Contract Requirements, CH2M Hill, Inc., NOD Planning Division, October 1980.

Table 68. LPHPP Saltwater Depth-Damage Relationships

Flood Depth (feet)																		
-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
Cumulative Percent (%) of Total Value Lost at Each foot of Flood Water																			
1STORY-STRUCTURE																			
0.0%	0.5%	14.5%	22.9%	29.3%	34.0%	38.0%	44.3%	49.0%	52.9%	55.7%	57.9%	59.5%	60.8%	61.5%	62.1%	62.4%	62.5%	62.5%	62.5%
2STORY-STRUCTURE																			
0.0%	0.5%	7.5%	12.3%	15.7%	18.3%	20.7%	24.4%	26.8%	28.6%	29.9%	30.0%	30.7%	37.0%	42.3%	46.1%	48.2%	49.9%	50.3%	50.5%
MOBILE HOME-STRUCTURE																			
0.0%	2.0%	30.0%	63.5%	76.8%	87.0%	92.0%	97.8%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1STORY & MOBILE HOME-CONTENTS																			
0.0%	0.0%	0.0%	11.5%	21.5%	31.0%	39.7%	52.5%	61.7%	67.3%	70.7%	72.6%	74.1%	75.7%	76.6%	77.5%	78.0%	78.2%	78.6%	79.0%
2STORY-CONTENTS																			
0.0%	0.0%	0.0%	10.0%	16.0%	20.0%	23.6%	28.1%	30.3%	33.5%	35.0%	36.0%	37.0%	37.9%	39.3%	44.8%	50.5%	55.9%	62.0%	66.9%
BUSINESS SERVICES CONTENTS (PROF)																			
0.0%	0.0%	0.0%	14.0%	26.0%	35.0%	42.0%	51.0%	57.5%	62.2%	64.5%	66.5%	67.5%	67.8%	68.0%	68.1%	68.4%	69.0%	69.4%	69.9%
"PROF" CONTENTS																			
0.0%	0.0%	0.0%	15.0%	29.7%	40.5%	49.6%	61.5%	69.8%	75.0%	78.3%	80.7%	82.3%	83.1%	83.8%	84.1%	84.2%	84.5%	84.7%	85.0%
"PUBL" PUBLIC GATHERING, COMMUNICATIONS, TRANSPORTATION, UTILITIES-CONTENTS																			
0.0%	0.0%	0.0%	4.0%	7.8%	10.7%	13.2%	17.0%	20.0%	22.9%	25.0%	27.0%	29.2%	31.0%	32.7%	34.0%	34.9%	35.8%	36.0%	36.4%
CLEANING, MAINTENANCE, GROOMING-CONTENTS (RETA)																			
0.0%	0.0%	0.0%	32.0%	48.0%	58.0%	65.7%	74.0%	78.3%	81.0%	83.0%	84.0%	85.0%	86.0%	86.2%	86.5%	86.6%	86.8%	87.0%	87.0%
"RETA" CONTENTS																			
0.0%	0.0%	0.0%	13.7%	24.7%	32.7%	39.3%	48.4%	54.6%	58.6%	61.5%	63.6%	65.7%	67.8%	69.7%	71.4%	73.0%	74.4%	75.3%	75.8%
"WARE" CONTRACTOR OPERATIONS-CONTENTS																			
0.0%	0.0%	0.0%	15.3%	24.0%	31.0%	36.0%	44.0%	52.0%	60.0%	66.0%	71.0%	75.5%	78.0%	80.0%	82.0%	83.0%	84.0%	85.0%	85.8%
DEPARTMENT STORES-CONTENTS (RETA)																			
0.0%	0.0%	0.0%	2.0%	9.0%	15.0%	20.0%	29.0%	37.3%	43.5%	48.7%	53.0%	57.0%	60.8%	63.8%	66.1%	68.3%	70.6%	72.1%	73.9%
"EATI" EATING & DRINKING ESTABLISHMENTS-CONTENTS																			
0.0%	0.0%	0.0%	4.0%	16.0%	26.9%	35.0%	48.0%	57.0%	64.0%	68.0%	71.5%	74.0%	75.8%	76.8%	78.0%	78.8%	79.6%	80.0%	80.0%
GAS SERVICE STATIONS-CONTENTS (GROC)																			
0.0%	0.0%	0.0%	11.0%	17.2%	23.0%	30.0%	41.5%	52.0%	62.0%	71.0%	78.0%	85.6%	91.0%	95.3%	96.5%	97.8%	98.1%	99.4%	99.4%
"GROC" CONTENTS																			
0.0%	0.0%	0.0%	18.0%	28.4%	35.6%	41.9%	52.3%	60.1%	67.1%	72.9%	77.1%	81.1%	84.1%	86.4%	87.6%	88.5%	88.8%	89.3%	89.4%
GROCERY STORES-CONTENTS (GROC)																			
0.0%	0.0%	0.0%	30.0%	40.0%	47.0%	52.0%	60.3%	67.0%	72.5%	76.8%	79.5%	81.8%	83.3%	84.5%	85.7%	86.1%	86.2%	86.3%	86.5%
SPECIALTY FOOD STORES-CONTENTS (GROC)																			
0.0%	0.0%	0.0%	13.0%	28.0%	36.7%	43.7%	55.0%	61.4%	66.7%	70.8%	73.7%	76.0%	78.0%	79.4%	80.5%	81.7%	82.1%	82.3%	82.3%
HOME & AUTO SUPPLIES, APPLIANCES-CONTENTS (REPA)																			
0.0%	0.0%	0.0%	35.0%	42.3%	48.0%	54.3%	65.5%	75.0%	81.3%	84.3%	86.2%	87.9%	88.9%	89.8%	90.0%	90.1%	90.3%	90.5%	90.7%
"REPA" CONTENTS																			
0.0%	0.0%	0.0%	29.0%	37.2%	43.5%	50.2%	65.4%	78.0%	86.4%	90.8%	93.1%	94.0%	94.5%	94.9%	95.0%	95.1%	95.2%	95.3%	95.4%
MEDICAL BUILIDING-CONTENTS (PROF)																			
0.0%	0.0%	0.0%	43.8%	48.0%	50.5%	52.2%	56.0%	58.9%	61.7%	63.7%	65.4%	67.0%	68.1%	70.0%	71.4%	72.1%	72.8%	73.1%	73.3%
DRUG STORES-CONTENTS (RETA)																			
0.0%	0.0%	0.0%	11.0%	18.0%	26.6%	34.5%	51.0%	68.4%	85.0%	97.2%	99.0%	99.3%	99.7%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%
REPAIR SERVICES-CONTENTS (REPA)																			
0.0%	0.0%	0.0%	23.0%	32.0%	39.0%	46.0%	65.3%	81.0%	91.4%	97.3%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
READY TO WEAR-CONTENTS (RETA)																			
0.0%	0.0%	0.0%	16.0%	33.3%	46.0%	57.1%	72.0%	82.0%	87.7%	92.0%	94.8%	97.1%	98.3%	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%
MISCELLANEOUS (NON-RESIDENTIAL)-CONTENTS																			
0.0%	0.0%	0.0%	18.2%	28.3%	36.1%	42.8%	52.7%	60.8%	67.3%	71.5%	74.5%	76.9%	78.2%	79.4%	80.4%	81.0%	81.6%	82.1%	82.3%
NON-RESIDENTIAL-STRUCTURE																			
0.0%	0.0%	0.0%	4.9%	8.6%	11.9%	14.3%	18.4%	20.6%	22.0%	22.2%	22.4%	23.8%	25.9%	29.0%	33.0%	37.0%	40.0%	41.9%	42.3%
PERSONNAL AUTOMOBILE																			
0.0	0.5	1.0	1.5	2.0	2.5	3.0													
0.0%	1.0%	15.3%	27.0%	41.3%	88.7%	100.0%													

Source: Review of LPHPP Output Data for Additional Contract Requirements, CH2M Hill, Inc., NOD Planning Division, October 1980.

C. Comparison of New and Existing Data

9. Given the several sources of content-to-structure value ratios and depth-damage functions presented thus far in this study, some comparisons and reconciliations are appropriate. The expert panel and interview results developed in the current effort are displayed and discussed as separate sources in comparison to the FIA and LPHPP data.

10. Table 69 displays CSVRs developed from field interviews and expert panel estimates during the current study along with ratios for comparable categories from FIA and LPHPP. The percent change from FIA and LPHPP to interviews and expert panel ratios are also shown in the table. Ratios from each source and for each content category are displayed in Figure 29, which shows that the commercial content ratios from both the interviews and expert panel sources vary widely from the LPHPP estimates.

Table 69. Comparison of Residential and Commercial CSVR

Content Category	Field Interviews			Expert Panel			LPHPP	FIA
	CSVR	% Change from LPHPP	% Change from FIA	CSVR	% Change from LPHPP	% Change from FIA		
EATI	1.00	-1.78%	N/A	0.63	-38.24%	N/A	1.02	N/A
GROC	1.17	32.81%	N/A	2.03	129.81%	N/A	0.88	N/A
MULT	0.37	-21.04%	-16.03%	0.29	-38.30%	-34.39%	0.47	0.442
PROF	0.38	-49.33%	N/A	1.17	56.00%	N/A	0.75	N/A
PUBL	0.48	100.71%	N/A	0.56	133.33%	N/A	0.24	N/A
REPA	3.26	133.57%	N/A	0.21	-84.95%	N/A	1.40	N/A
RETA	0.99	-46.16%	N/A	0.53	-71.08%	N/A	1.83	N/A
WARE	1.31	34.56%	N/A	1.43	47.42%	N/A	0.97	N/A
1STORY	0.67	12.61%	4.00%	0.69	15.97%	7.10%	0.60	0.64
2STORY	0.81	60.40%	75.51%	0.59	16.83%	27.84%	0.51	0.46
MBLHM	0.55	-25.17%	-1.79%	0.79	7.48%	41.07%	0.74	0.56

Source: G.E.C., Inc., May 1996.

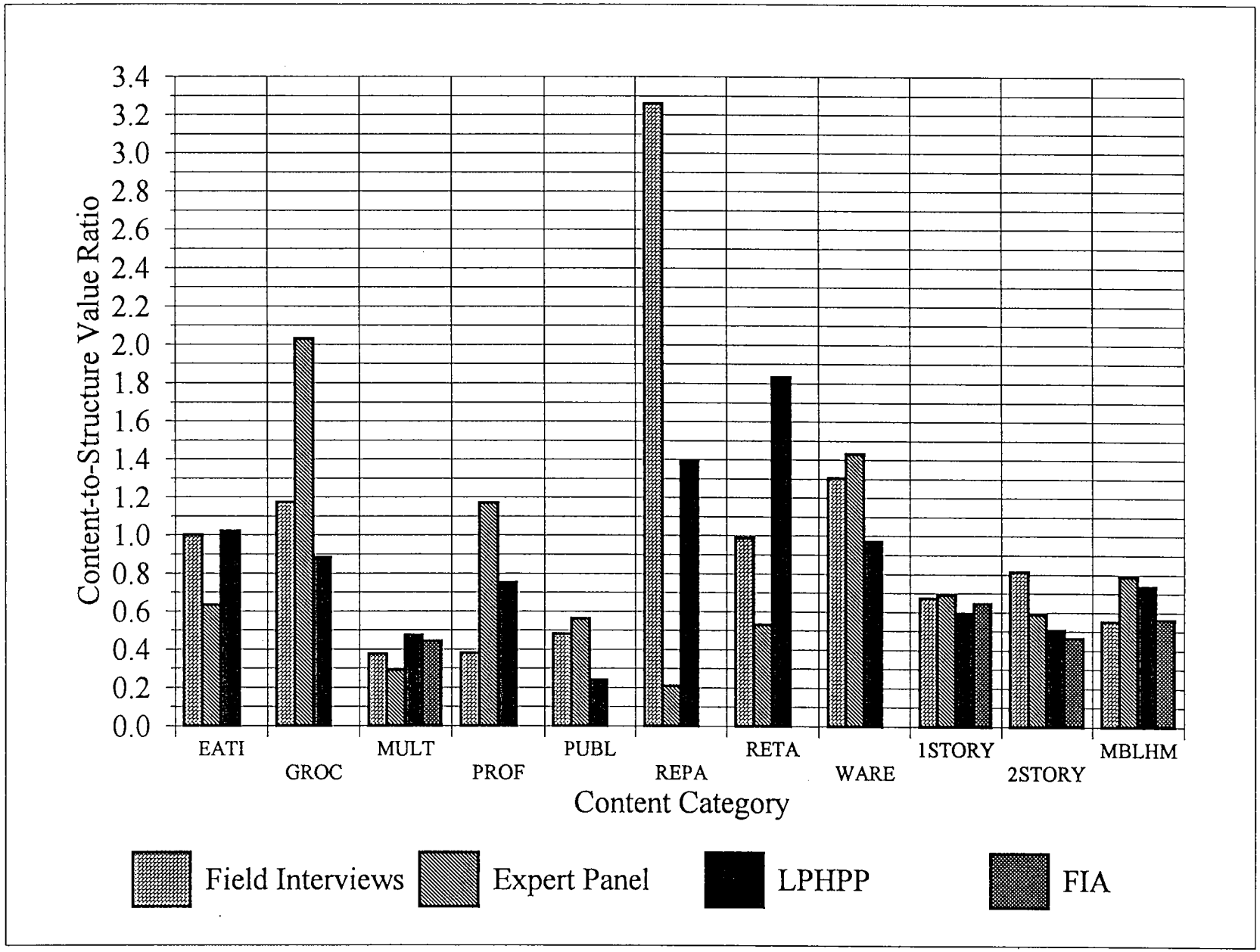

Figure 29. **Residential and Commercial Content-to-Structure Value Ratios, All Sources**

11. For the commercial content ratios, the field interview source appears to exhibit absolute lower percent changes (either minus or plus percent) from the LPHPP ratios than the expert panel estimates. Some differences between the ratios from this study and the LPHPP study may result from different estimation methodologies for structure and/or content values or changes in content loadings due to changes in technology. Specifically, differences between the operator interview results and the LPHPP ratios may be attributable to variations in the business types included in commercial content categories for the two different studies. Differences between the expert panel and LPHPP ratios may be the result of the panel's lack of familiarity with a wide variety of commercial establishments or may result from the panel having to make estimates for each commercial content category based on a single typical business in each category (e.g, bar/lounge for eating and recreation businesses).

12. Ratios for the residential contents from all sources appear to track much better than the commercial ratios. The multi-family content category was considered a residential content category for comparative purposes. Residential content ratios from the LPHPP study were provided by structure value and content value ranges instead of by structure type as in this study. Differences between both the interview and panel ratios and the LPHPP ratios for the multi-family category may be somewhat attributable to the fact that the new ratios were developed by treating multi-family residences as a commercial category, whereas the LPHPP ratios are from their residential tables. In the present study's estimates for the multi-family category, it is likely that content values are underestimated but that the structure value is fairly accurate because these values were obtained from operator/manager interviews. Comparison of FIA ratios and the new ratios should take into consideration that FIA estimates were made on the basis of a 2-story, no basement, 2 to 4 family category, which is not directly comparable to the multi-family category. For the 1-story and 2-story content categories, the new ratios are consistently higher than the FIA and LPHPP ratios. These higher estimates could be partly a consequence of changes in technology that would result in higher values for content items such as computers, audio/visual equipment, and appliances. Differences in the interview ratios and the existing data may also be attributable to a small sample size or to limits in choosing residential participants for the present study. This observation also applies to the mobile home category. In addition, the ratios for mobile home contents from interviews may not be completely reliable because of possible overestimations of depreciated structure values using the Marshall & Swift Valuation Service.

13. Graphical comparisons for all structure categories and data sources are presented in figures 30 through 45. These graphs show structural depth-damage curves for both saltwater and freshwater based on the expert opinion estimates in this study, the LPHPP results, and the FIA relationships, where available. The FIA data used by IWR was only reported for a limited number of comparable residential categories (1-story and 2-story) and is generally only valid, according to IWR, from 0.0 to 6.0 feet for Orleans and Jefferson Parishes because of an inadequate number of observations. As seen in the comparison of freshwater residential structure curves the FIA curves are consistently lower than both the expert opinions and LPHPP estimates. Based on telephone interviews with FIA and IWR personnel, the following are possible reasons that the FIA claims data show relatively lower estimates than other data sources:

(1) Total value estimates for structures and contents may be arbitrarily underestimated by insurance claims adjusters. FIA postulates that total values may be determined up to a certain level, consistent with insurance coverage, and then subjectively valued no higher. Generally, adjusters

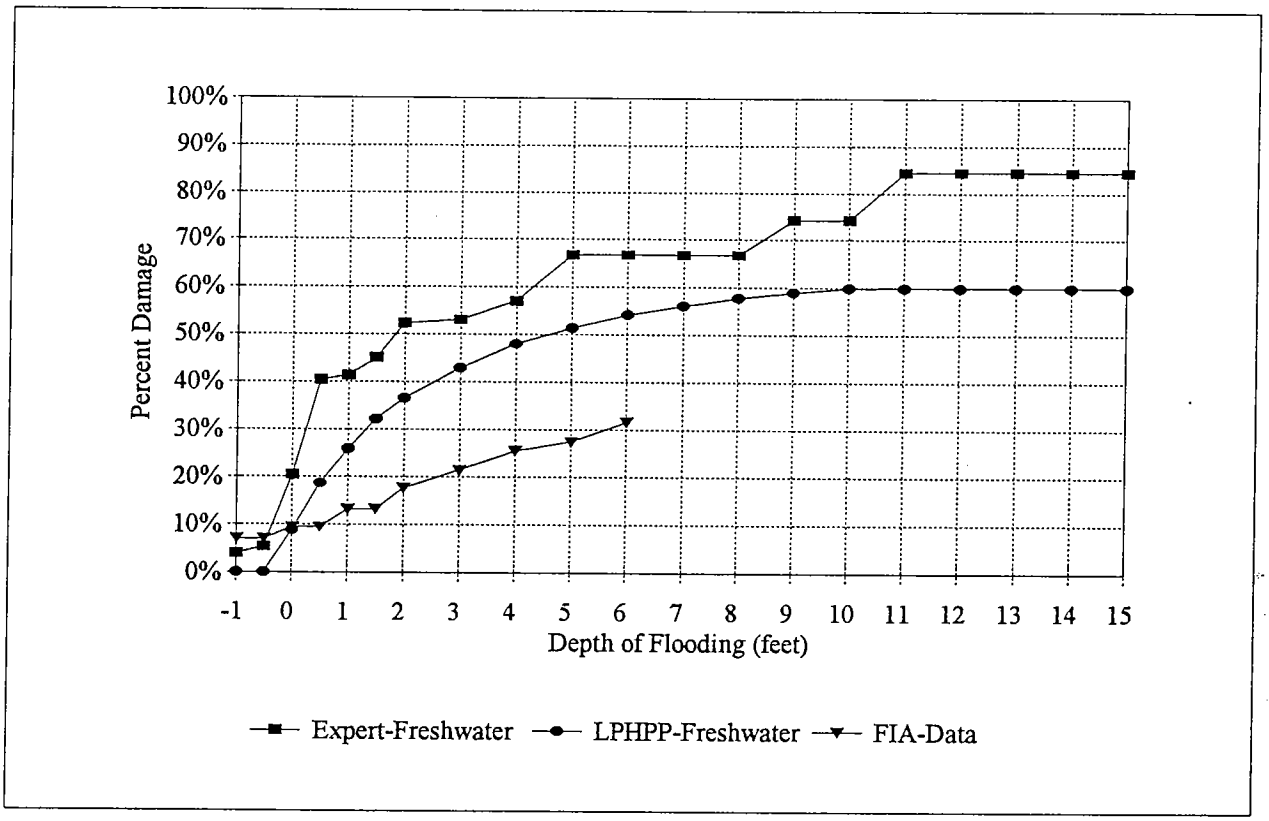

Figure 30. Comparison of One-Story On Pier Structure, Freshwater Depth-Damage Relationships

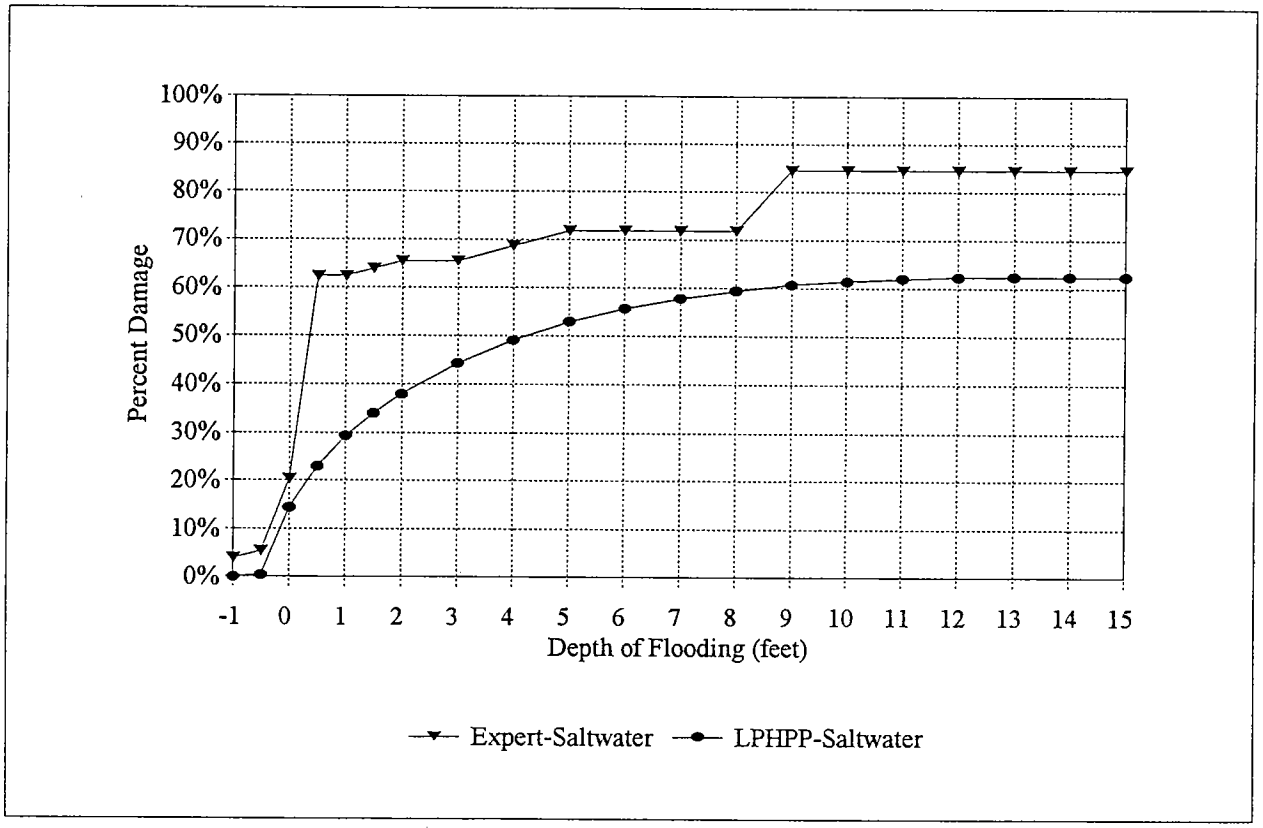

Figure 31. Comparison of One-Story On Pier Structure, Saltwater Depth-Damage Relationships

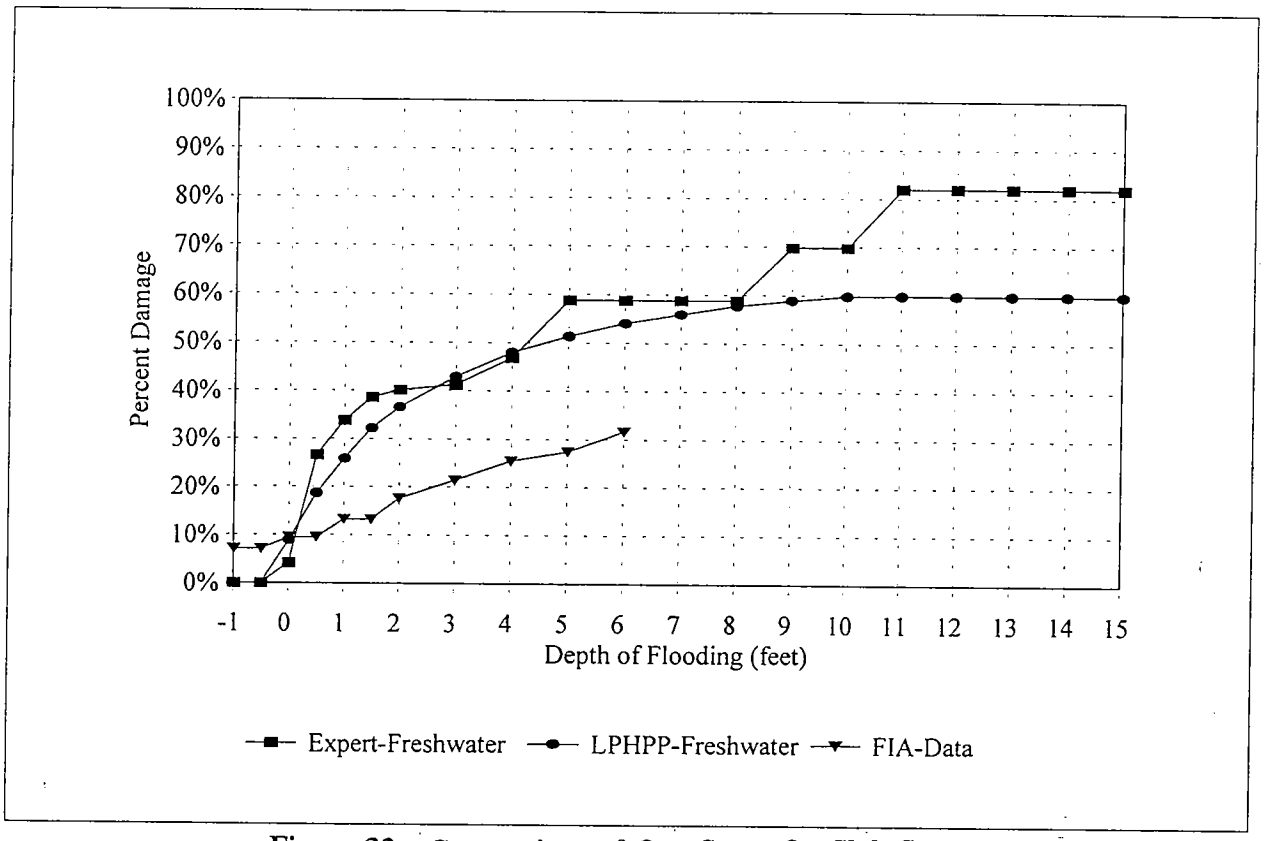

Figure 32. Comparison of One-Story On Slab Structure, Freshwater Depth-Damage Relationships

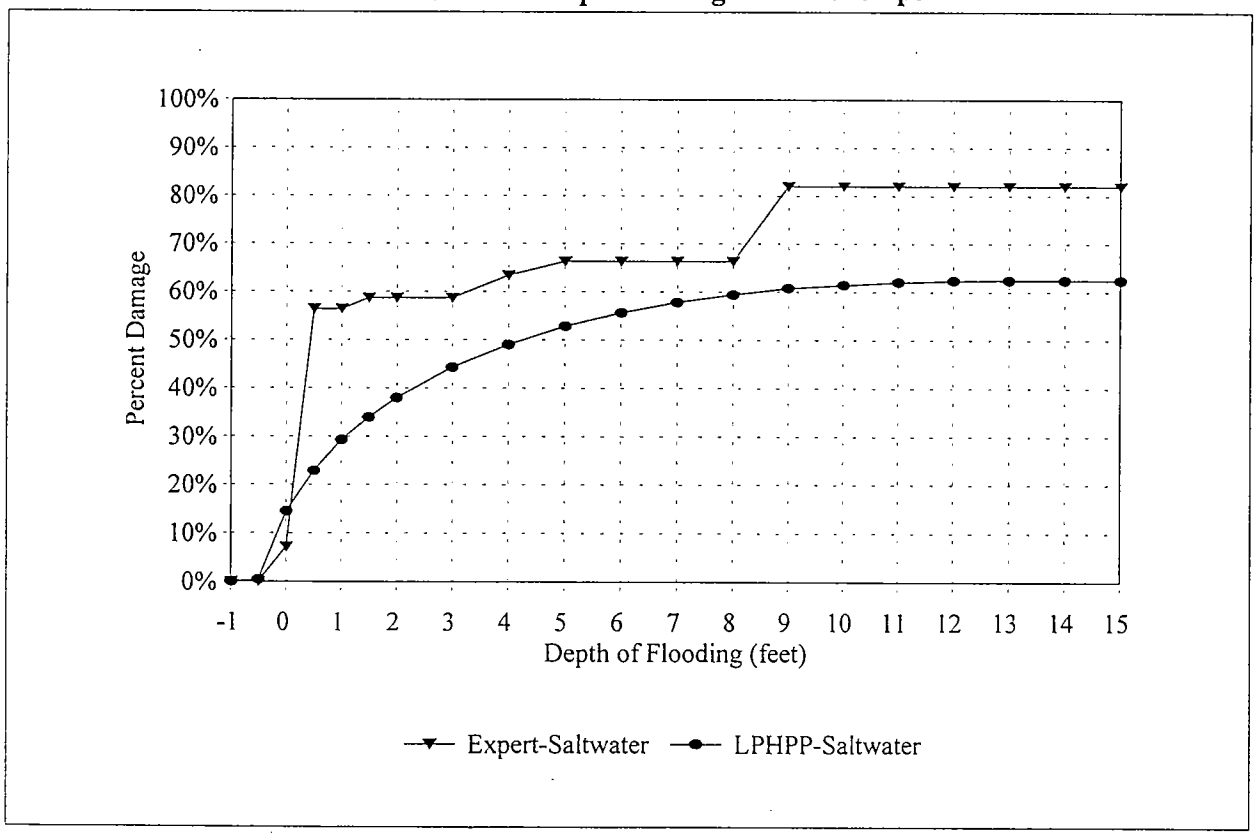

Figure 33. Comparison of One-Story On Slab Structure, Saltwater Depth-Damage Relationships

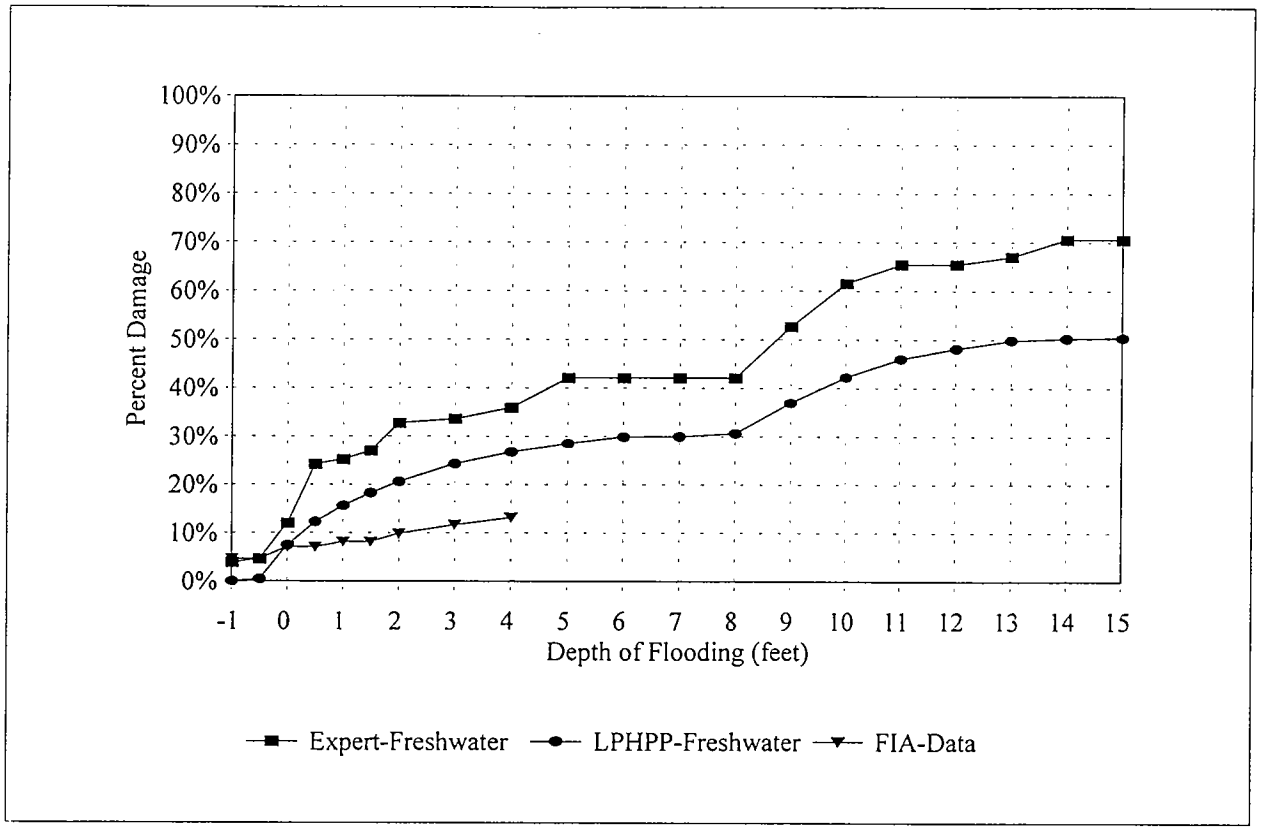

Figure 34. Comparison of Two-Story On Pier Structure, Freshwater Depth-Damage Relationships

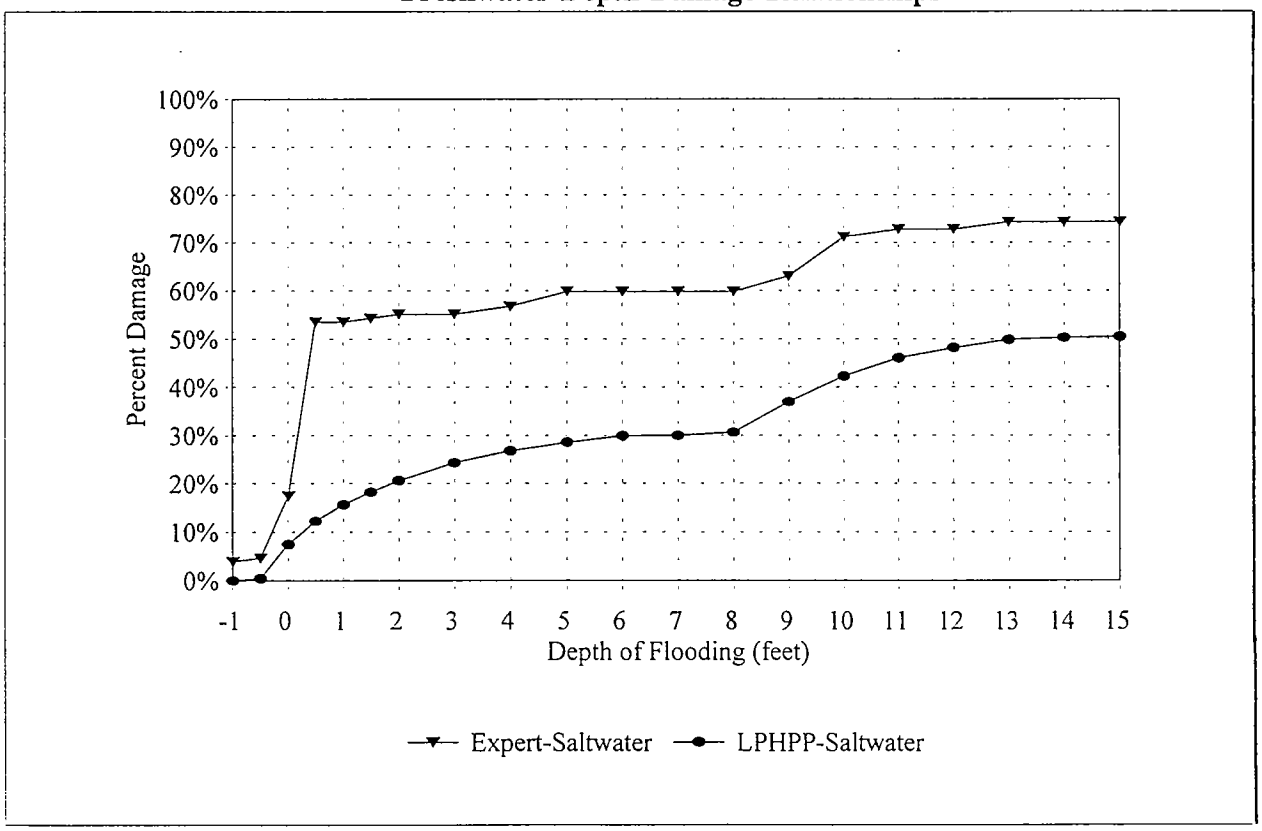

Figure 35. Comparison of Two-Story On Pier Structure, Saltwater Depth-Damage Relationships

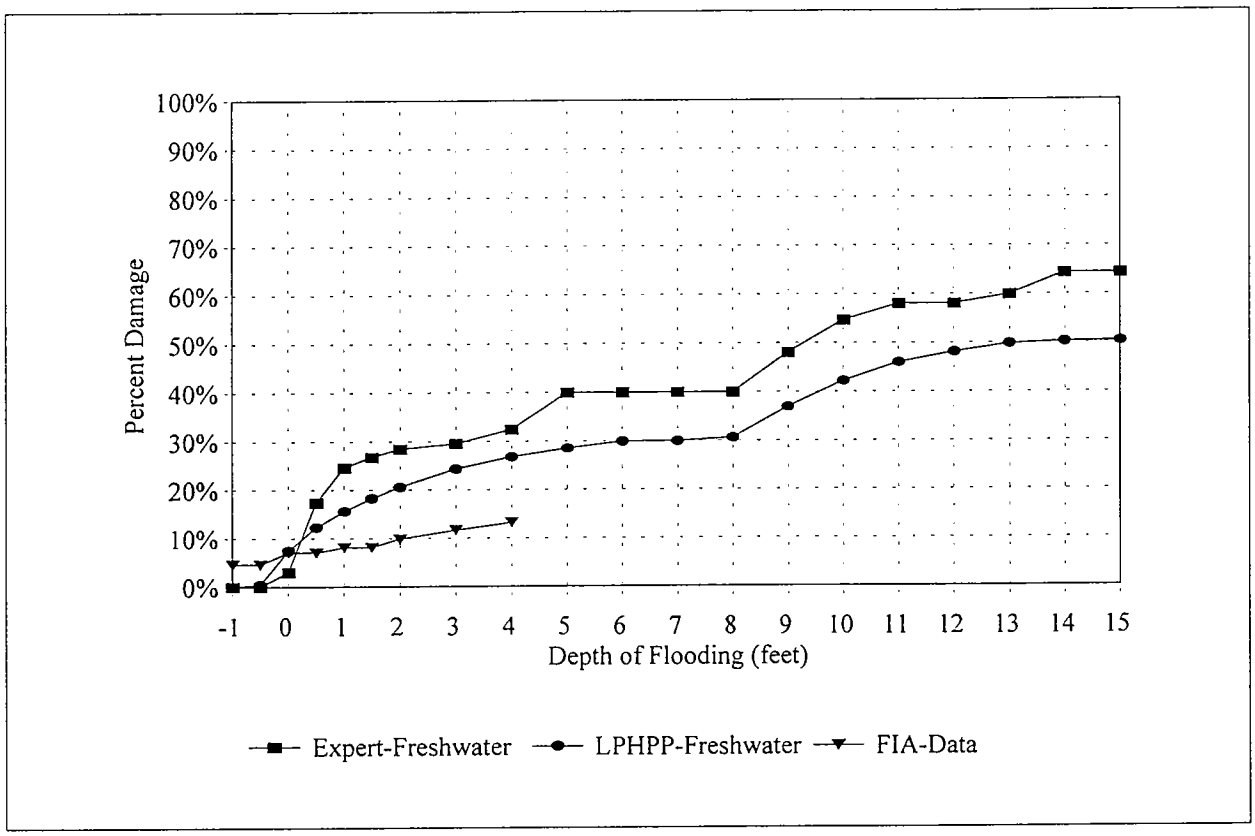

Figure 36. Comparison of Two-Story On Slab Structure, Freshwater Depth-Damage Relationships

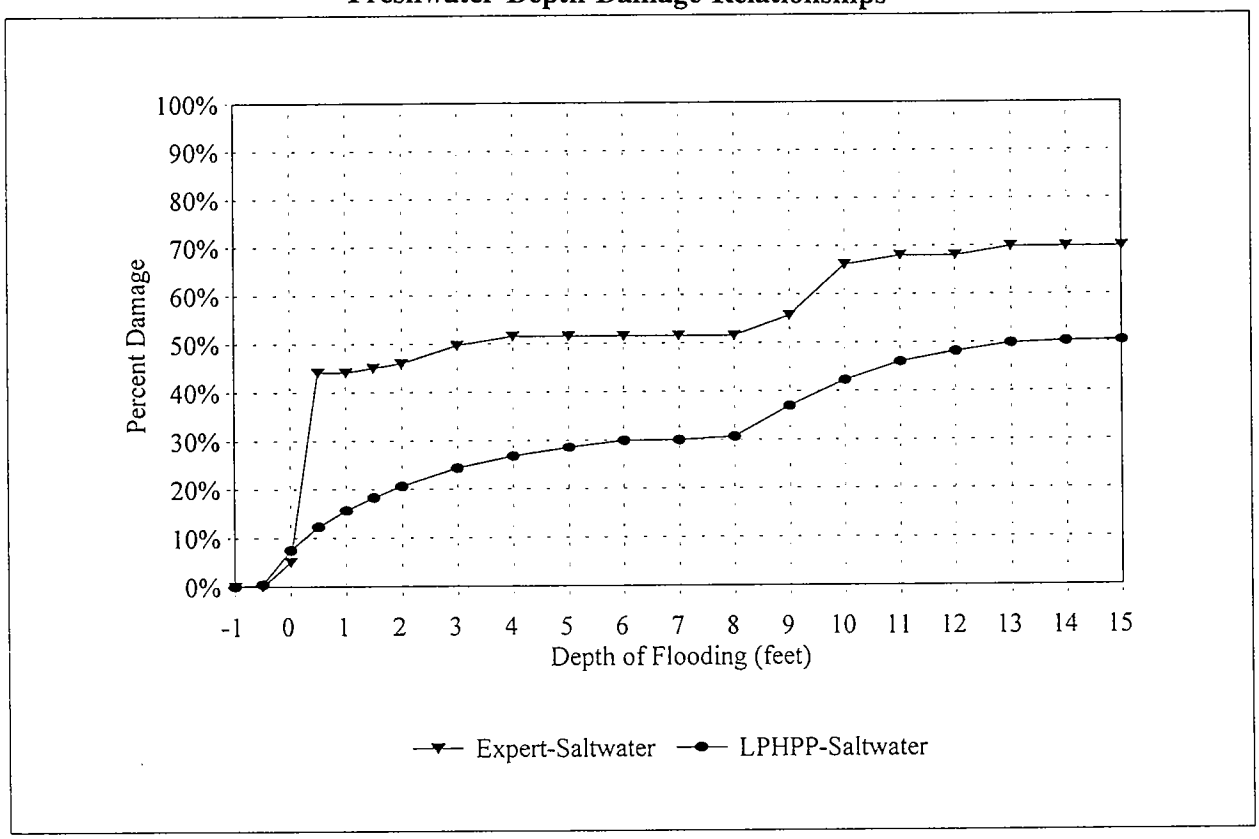

Figure 37. Comparison of Two-Story On Slab Structure, Saltwater Depth-Damage Relationships

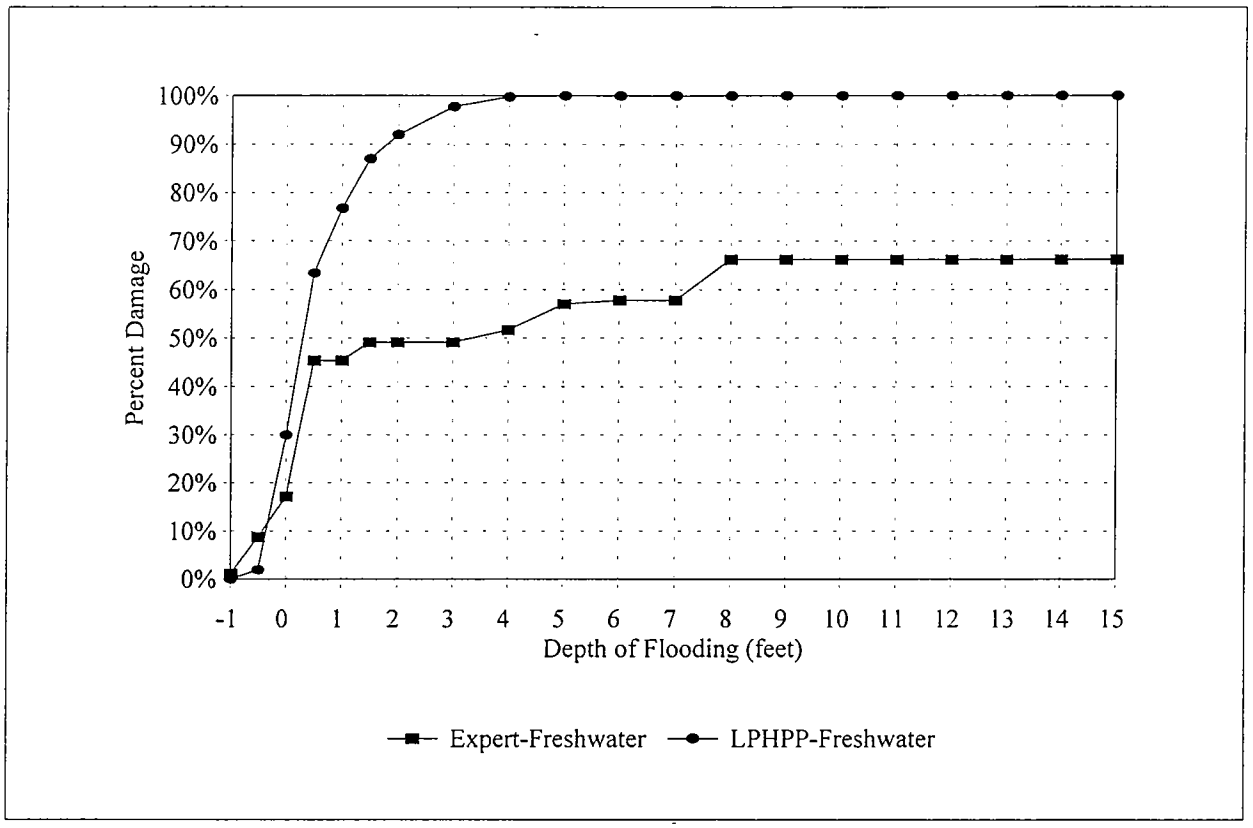

Figure 38. Comparison of Mobile Home Structure, Freshwater Depth-Damage Relationships

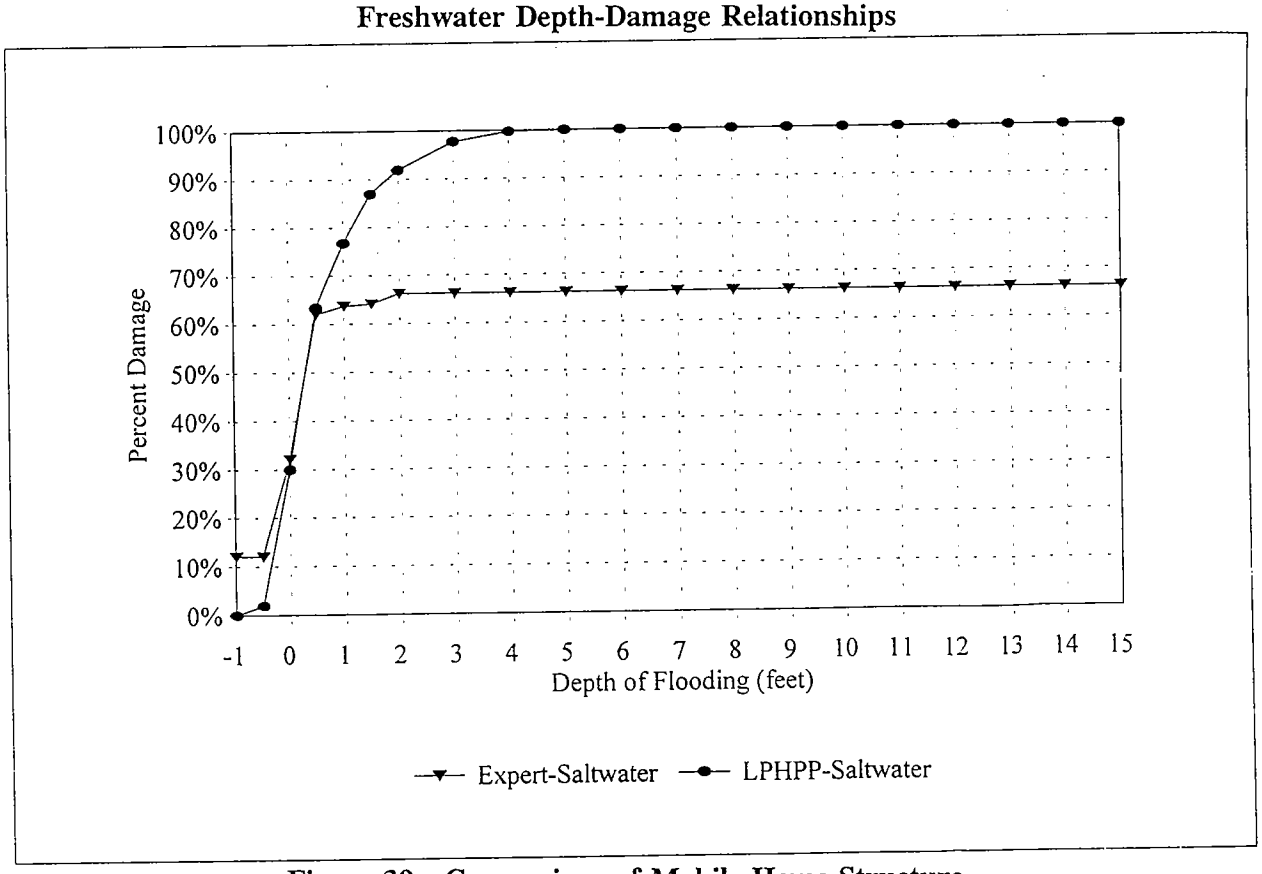

Figure 39. Comparison of Mobile Home Structure, Saltwater Depth-Damage Relationships

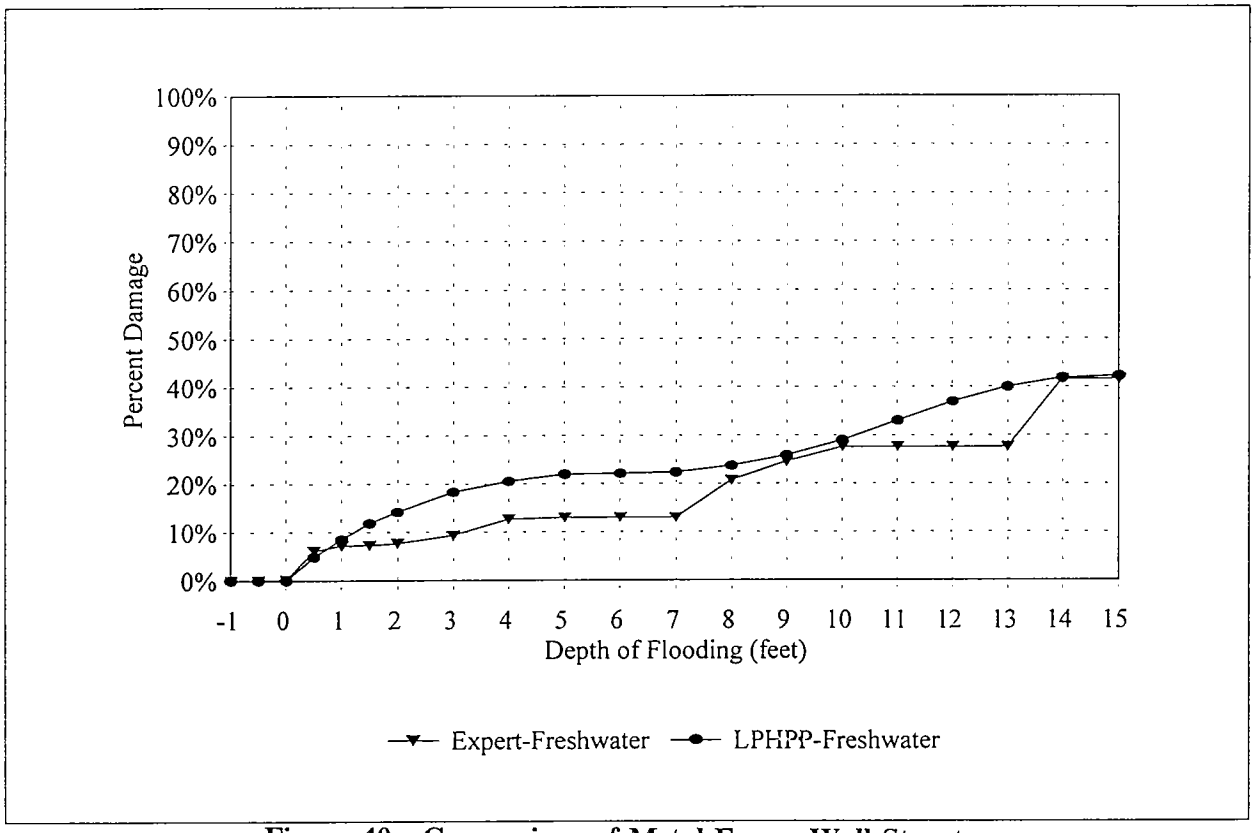

Figure 40. Comparison of Metal Frame Wall Structure, Freshwater Depth-Damage Relationships

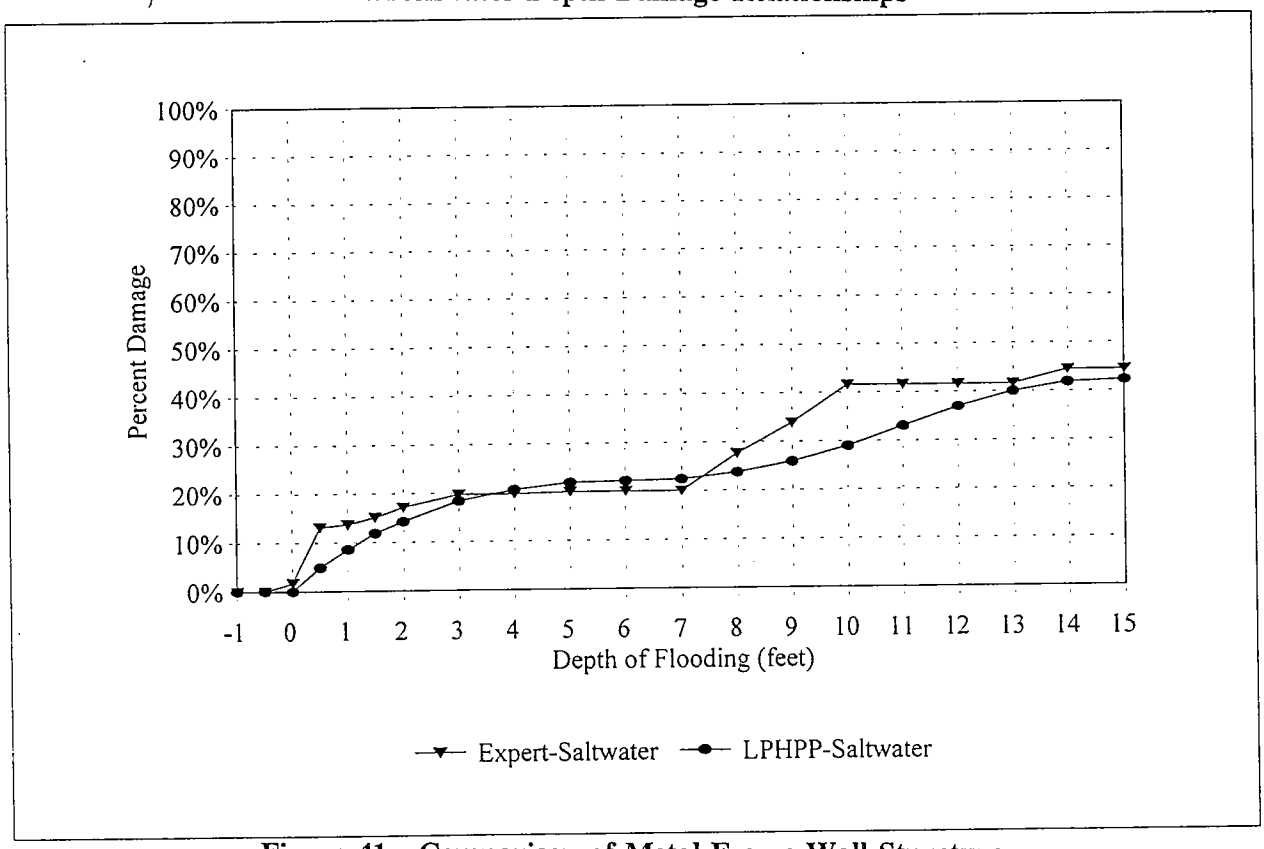

Figure 41. Comparison of Metal Frame Wall Structure, Saltwater Depth-Damage Relationships

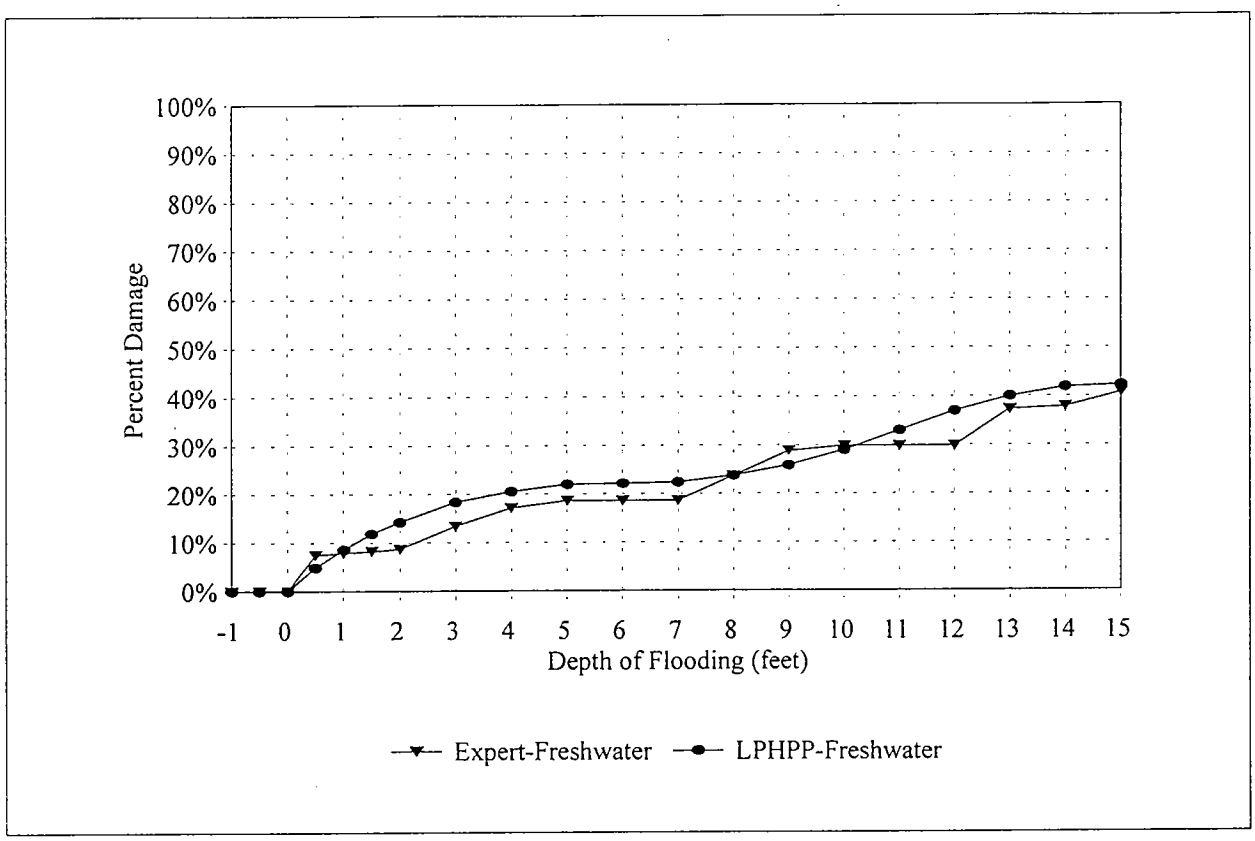

Figure 42. Comparison of Masonry Bearing Wall Structure, Freshwater Depth-Damage Relationships

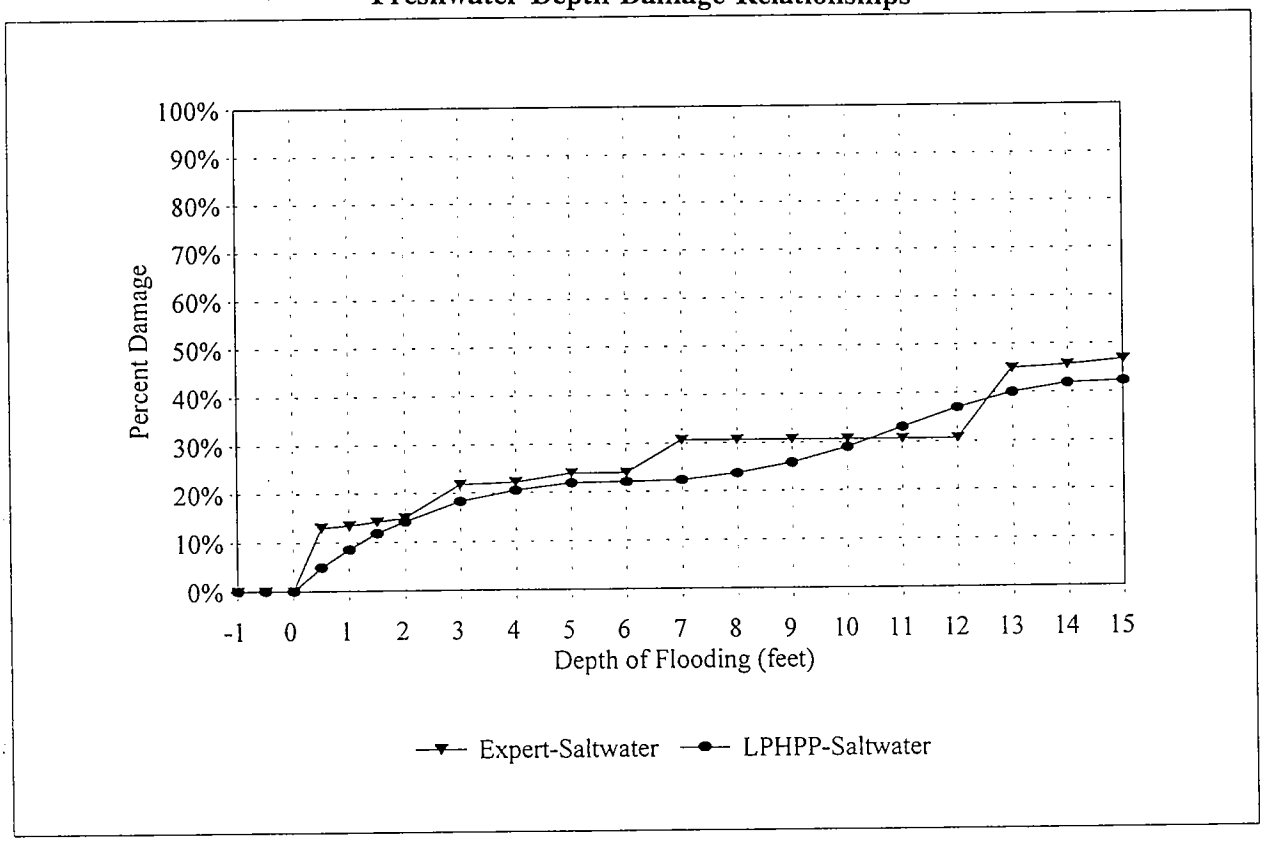

Figure 43. Comparison of Masonry Bearing Wall Structure, Saltwater Depth-Damage Relationships

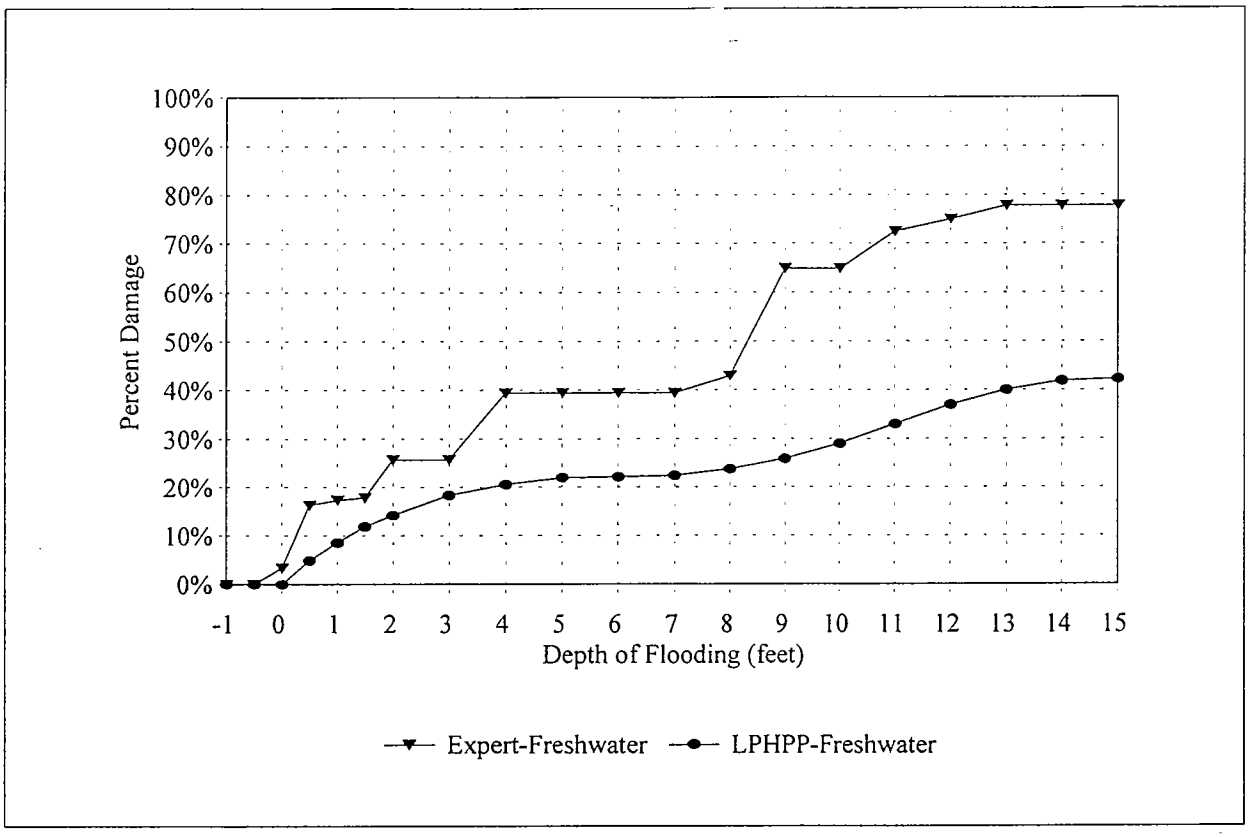

Figure 44. Comparison of Wood or Steel Frame Structure, Freshwater Depth-Damage Relationships

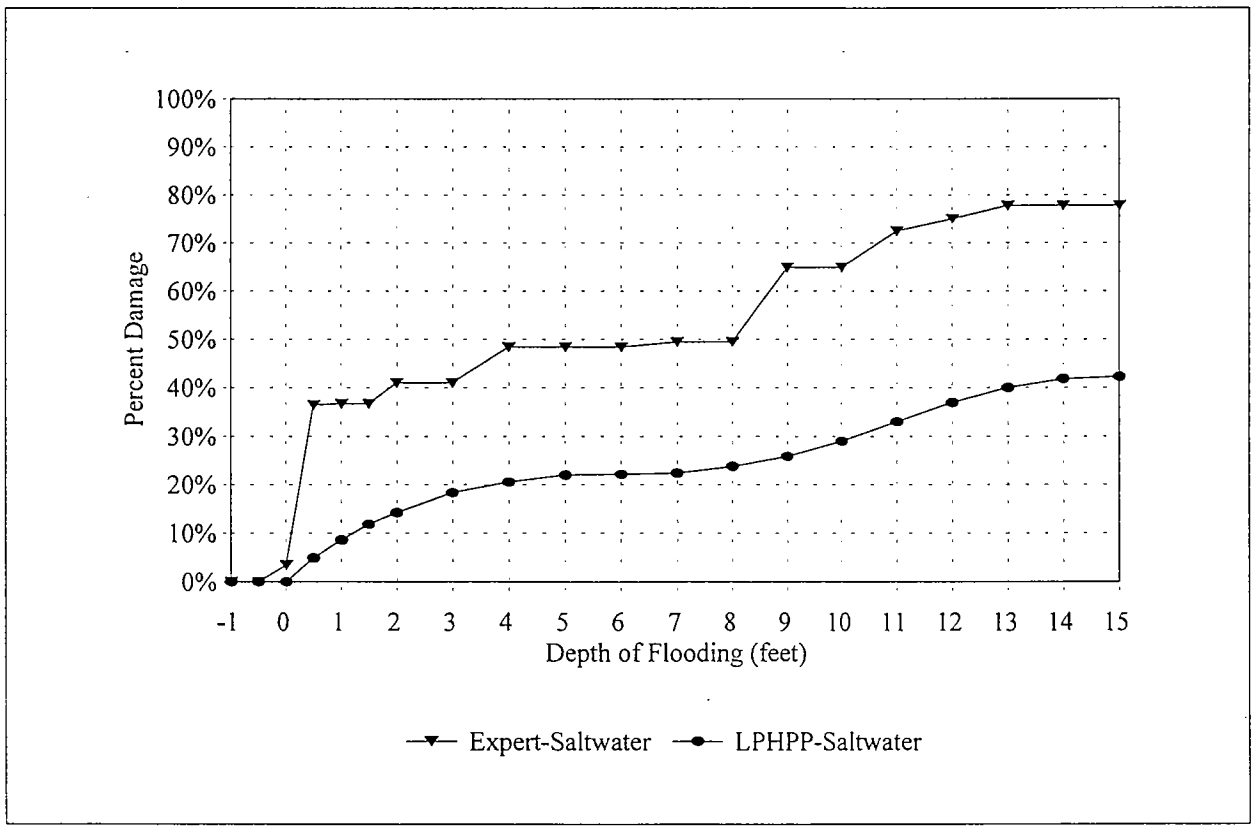

Figure 45. Comparison of Wood or Steel Frame Structure, Saltwater Depth-Damage Relationships

may hold total values lower than actual total values since structures, and especially contents, are usually underinsured. The theory is that once the total insured value is reached, no additional value will be considered in the insurance claim, so that it is pointless to spend additional time and effort to capture the additional value. The same theory may apply to total damage values reported by insurance adjusters. FIA personnel generally place more confidence in the total values and damage estimates for structures then those for contents because home contents are more likely to be underinsured. Therefore, FIA data may not be a true indication of actual damage levels;

(2) FIA also postulates that there are simply too few claims records for most categories and depths of flooding to consider their depth-damage data a true indication of actual damages. This is shown through the credibility analysis conducted by FIA.

14. The two insurance adjusters who participated in the expert panel for the present study were also questioned regarding the accuracy of FIA claims data. Both experts agreed that the FIA data showed lower than expected damages, but neither could provide an explanation for why the data was low. Aside from the discussion presented here, no obvious or conclusive reason was found to explain the lower damage estimates shown in FIA claims data.

15. As for the comparison of structural depth-damage estimates from expert opinions for this study and LPHPP, the latter curves are generally lower than the former. The LPHPP curves also show less variation between the freshwater and saltwater conditions than the expert opinion curves. The experts for the current study concluded that duration was a major factor for higher damages at lower elevations on the saltwater curve. In other words, it did not really matter that the flood water was saltwater. The most important factor was that there was water in the structure for one-week instead of one day. Other variations between expert estimates and LPHPP curves may be attributable to the methodology for developing damages, to the differing categories used, and to some extent to the effects of smoothing the LPHPP curves. Also, although the expert opinion curves for residential structures are generally higher than the LPHPP estimates, it should be noted that all expert opinion curves for this study were developed under a conservative methodology. The expert panel depth-damages were calculated as the replacement cost of damaged items to the total replacement value. If replacement costs of damaged items were compared to total depreciated replacement value, the resulting percentages would be higher. In contract to the other residential categories the mobile home expert damage estimates for structure, fall somewhat below the LPHPP curve. This may be attributed to the panel's lack of experience in mobile home construction and, despite their general comments to the contrary, the panel did not conclude total structural damage at any depth considered in this study. Although the panel that at a relatively low flood depth, because of the construction quality and techniques for mobile home manufacturing, it would cost less to replace the entire structure than to repair individual components, the mobile home structure curve never approaches 100 percent damage.

16. For the commercial structure categories, the only available comparison is between the three structure categories considered in this study and the one non-residential structure depth-damage function developed for LPHPP. Figures 40 through 45 show the commercial structure comparisons. As can be seen in the figures, the curves for metal frame and masonry bearing

wall structures track well with the LPHPP curve. However, the wood or steel frame curves developed by the experts show consistently higher estimates than the LPHPP non-residential structure curve. Along with previously explained reasons for differences in the expert and LPHPP structure depth-damage functions, this final structure category was assumed by the expert panel to be similar to the 1-story residential category, and the curve was developed based on that assumption. Therefore, depending on the LPHPP methodology for this category, the curves shown in figures 44 and 45 may not be comparable at all.

17. Figures 46 through 67 show content depth-damage functions from all available sources. General observation can be made about these sets of curves which correspond to the discussions previously presented in this section. Note that the FIA data for residential content damages fits better than the estimates for structures. Also, note that observations regarding variations between expert panel and interview estimates and LPHPP curves are similar to those made in the comparison of content-to-structure value ratios from the same sources. Gross differences between the LPHPP and expert curves for contents may be the result of comparing categories that are dissimilar or may result from the expert panel methodology for this study. The panel methodology required the experts to make depth-damage estimates for an entire category based on one typical business.

X. CONTRACTOR'S OBSERVATIONS AND FUTURE STUDY RECOMMENDATIONS

A. Structure Depth-Damage

1. Residential and commercial structure depth-damage relationships were developed for this study effort based on expert opinion. Experts in construction, remodeling, and restoration provided the best estimates from available sources. The expert opinions showed consistent estimates of damage at various flooding levels. Also, the experts expressed the greatest level of confidence in estimating damage to structures. Both homeowner and commercial operator interviewees were reluctant or completely unable to describe damage to structures at varying flood levels.

2. The commercial and residential structure depth-damage relationships from this study are applicable to studies conducted in and around Orleans and Jefferson Parishes. Based on the knowledge and experience of the expert panel, these curves should reflect the most recent and historic construction and repair techniques and materials used in the study area and should therefore be considered the most useful curves considered in this study.

B. Residential Content Depth-Damage and CSVRs

3. Residential content depth-damage estimates developed by the expert panel were based in part on the results of homeowner interviews. The homeowner inventories provided the experts with a list of typical content items for each residential category, and the video tapes assisted the panel in determining placement of the items relative to first-floor elevation. With this information, the experts in interior design, restoration and repair estimated a value for each item and determined specific damage to each item at various flood depths. For future studies, an accurate and efficient source of depth-damage relationships may be obtained by supplementing the expert opinions with content value and content placement data from the homeowner interviews.

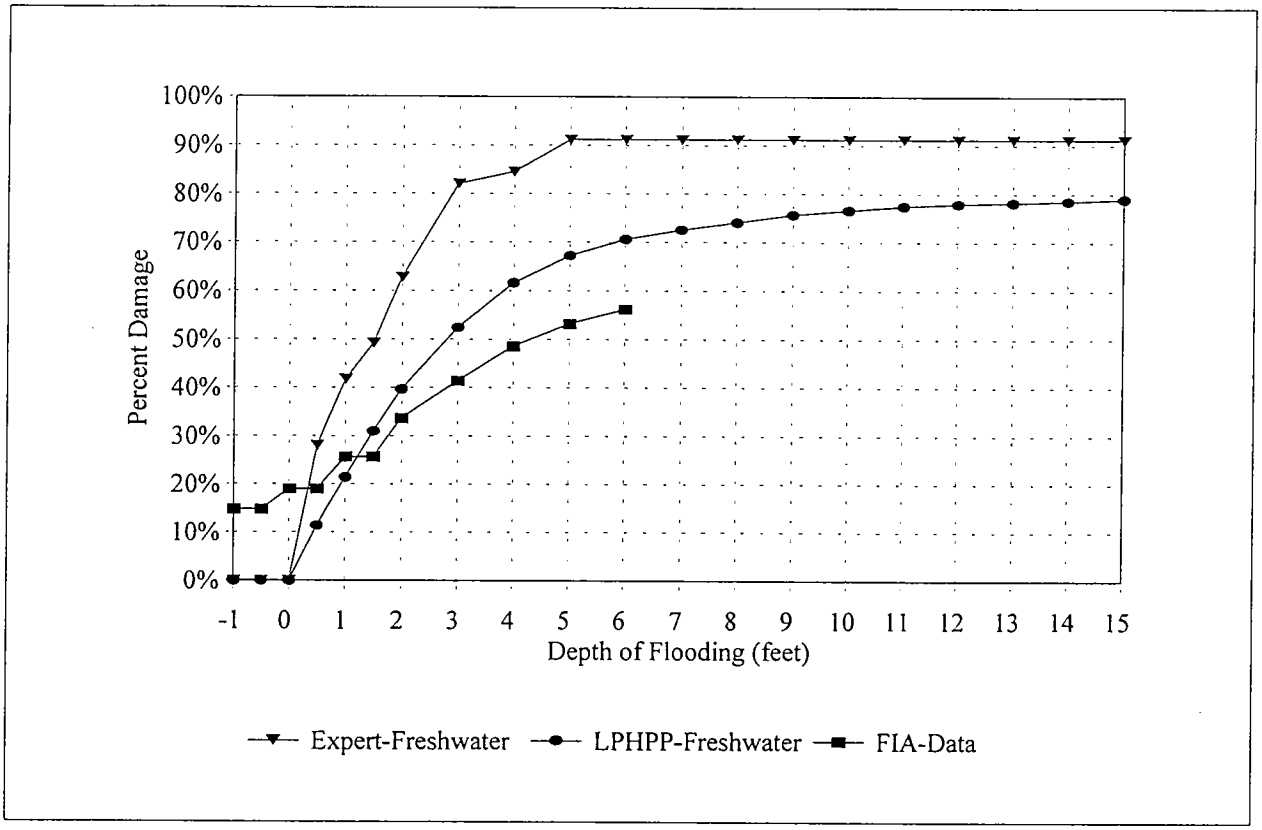

Figure 46. Comparison of One-Story Contents, Freshwater Depth-Damage Relationships

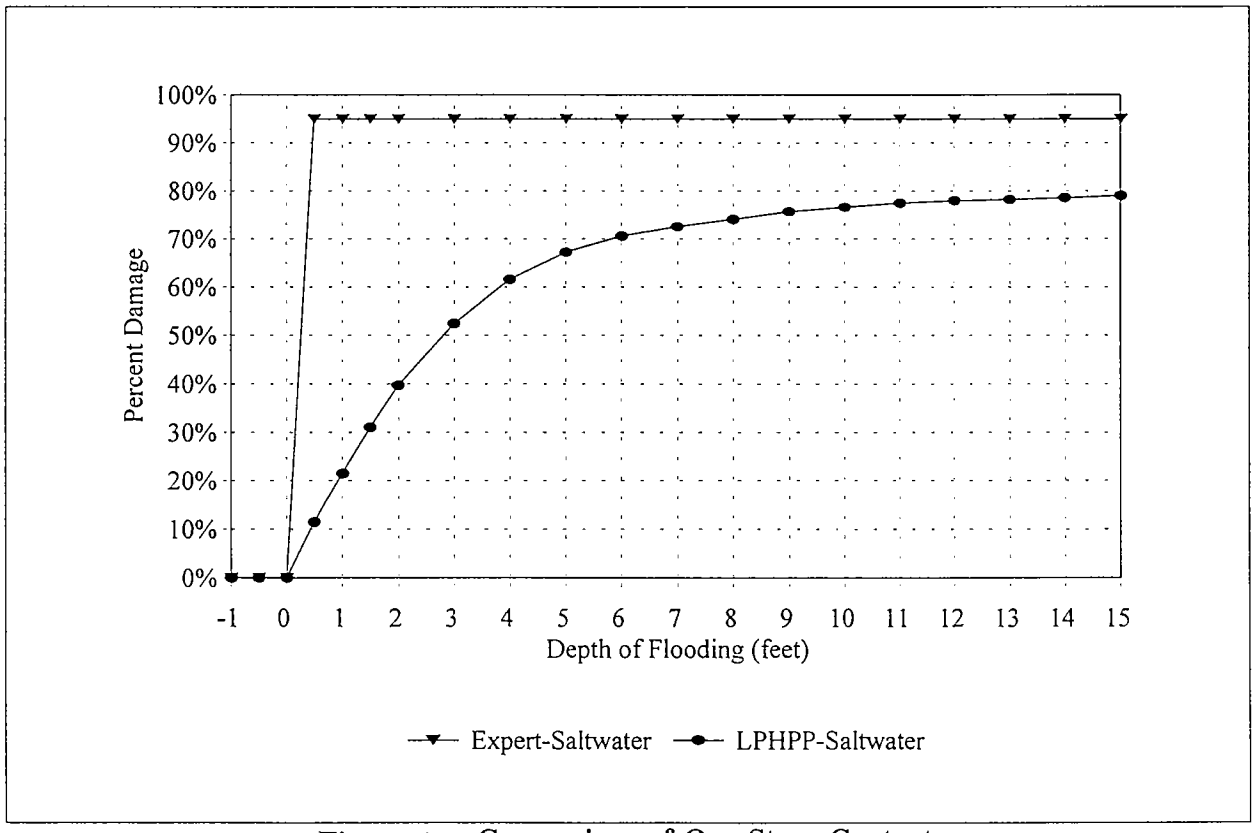

Figure 47. Comparison of One-Story Contents, Saltwater Depth-Damage Relationships

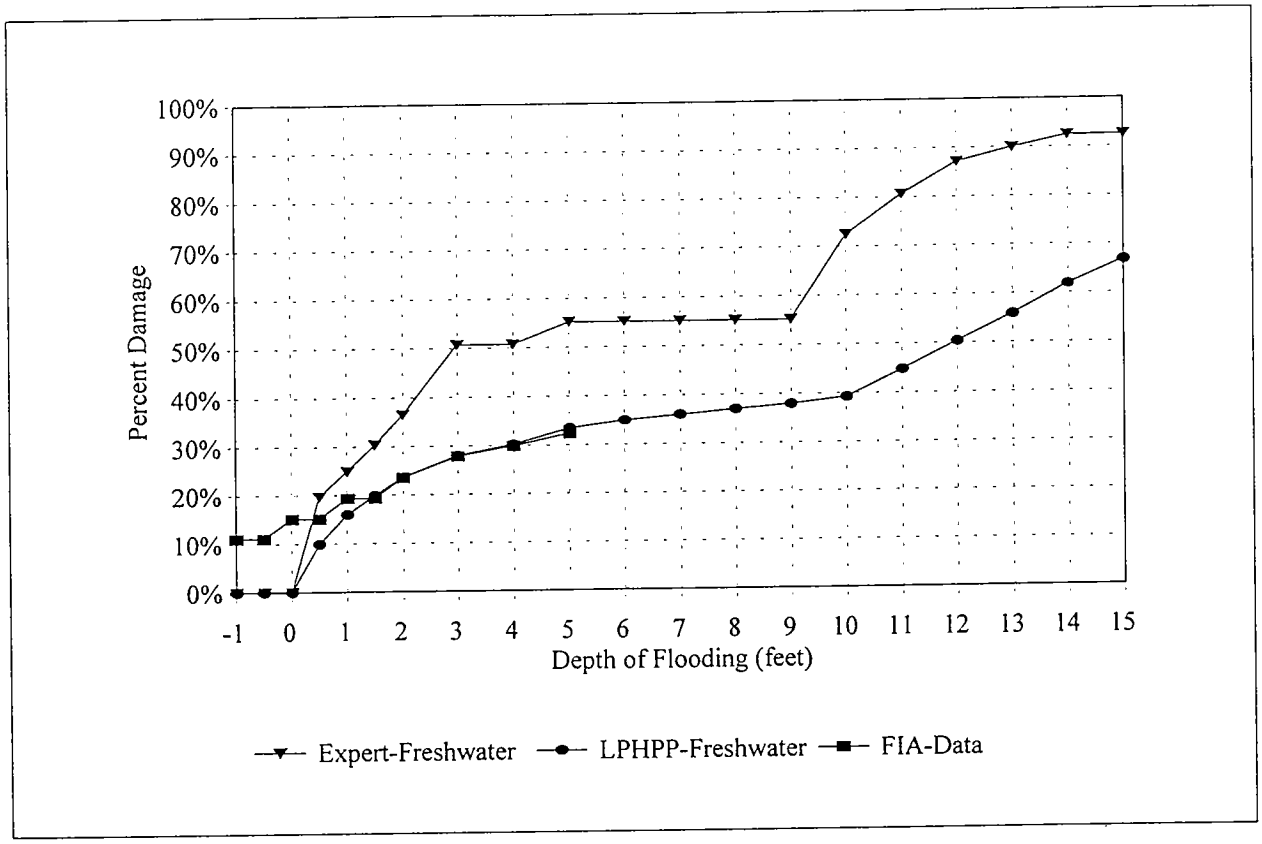

Figure 48. Comparison of Two-Story Contents, Freshwater Depth-Damage Relationships

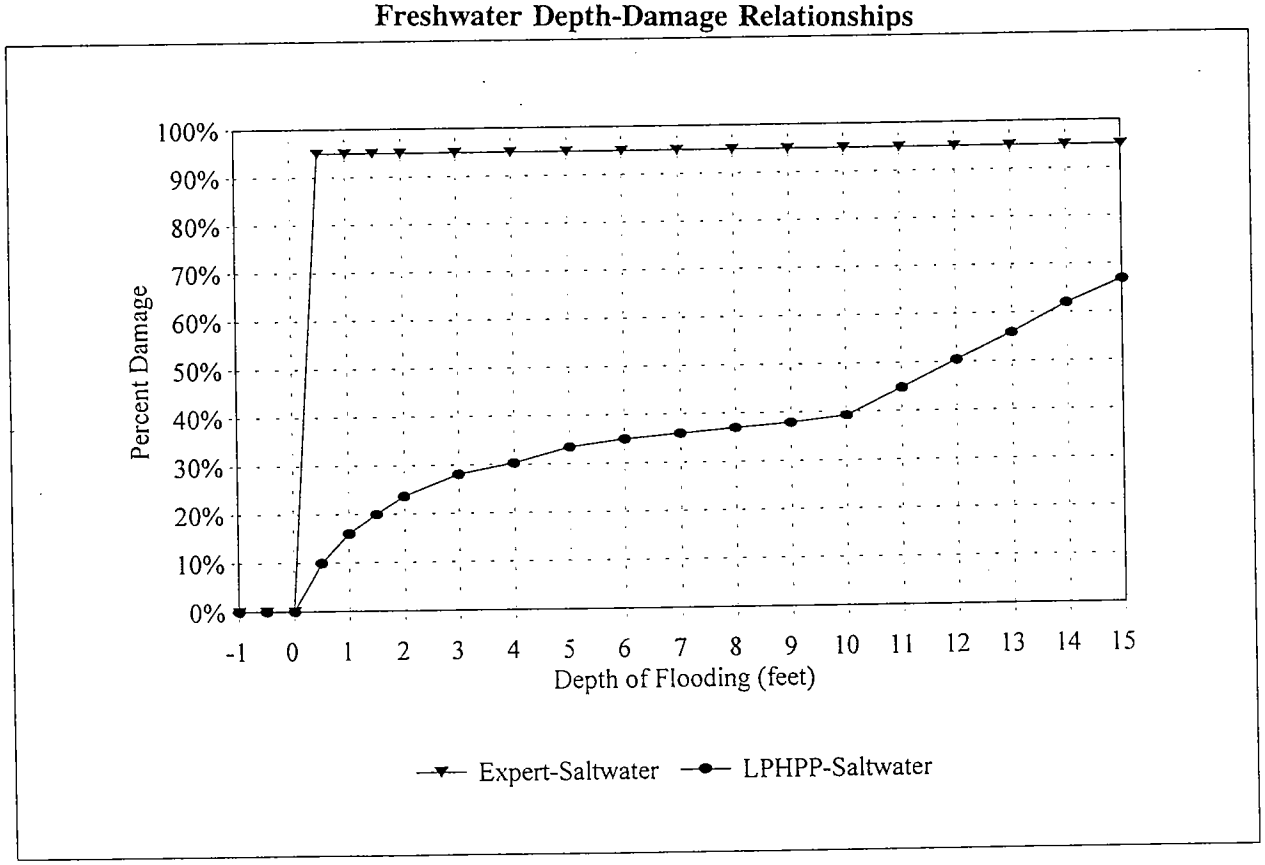

Figure 49. Comparison of Two-Story Contents, Saltwater Depth-Damage Relationships

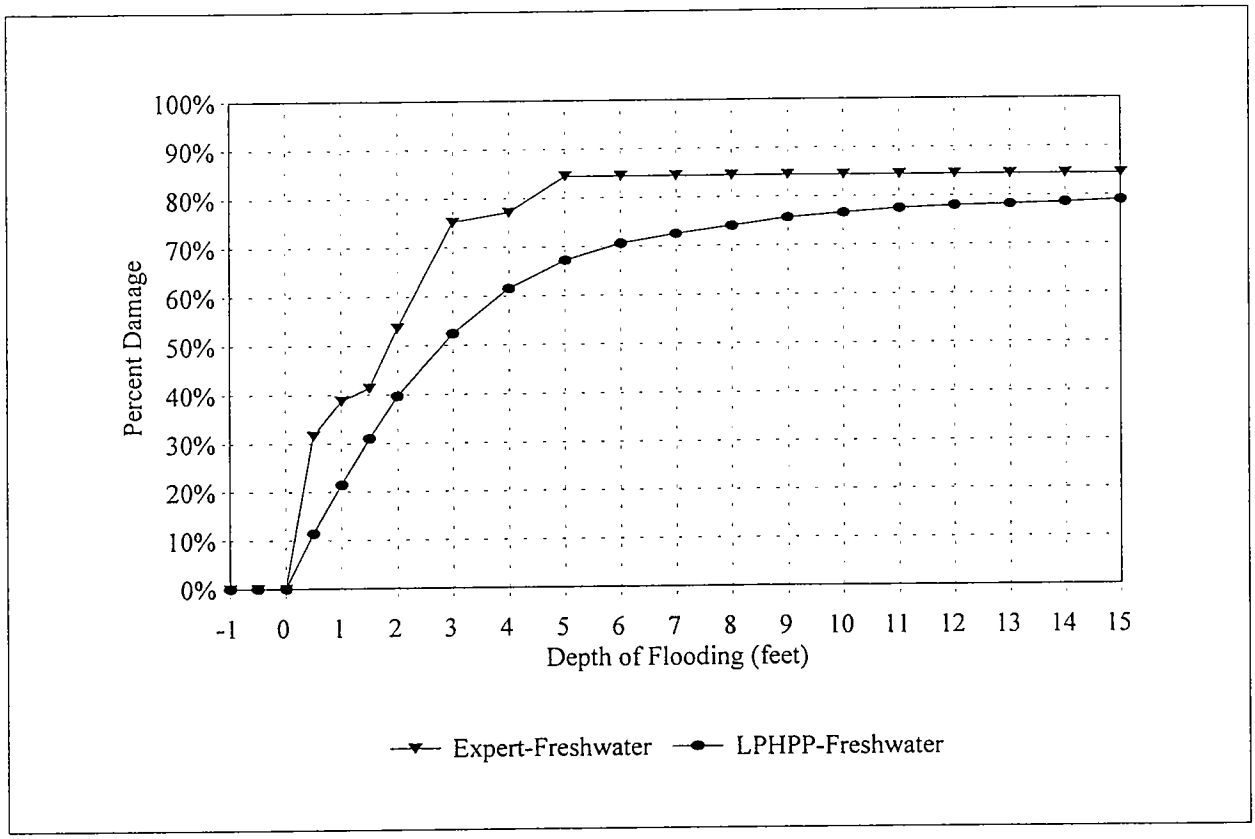

Figure 50. Comparison of Mobile Home Contents, Freshwater Depth-Damage Relationships

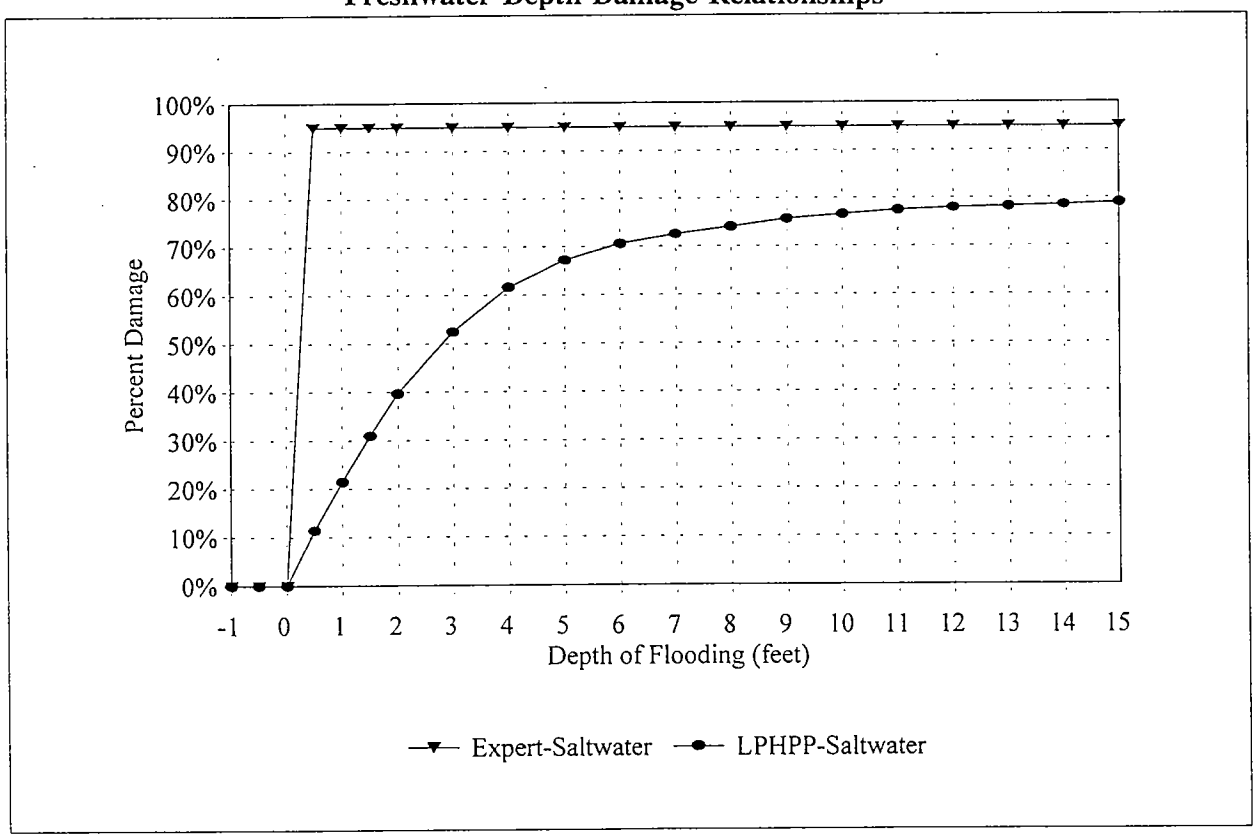

Figure 51. Comparison of Mobile Home Contents, Saltwater Depth-Damage Relationships

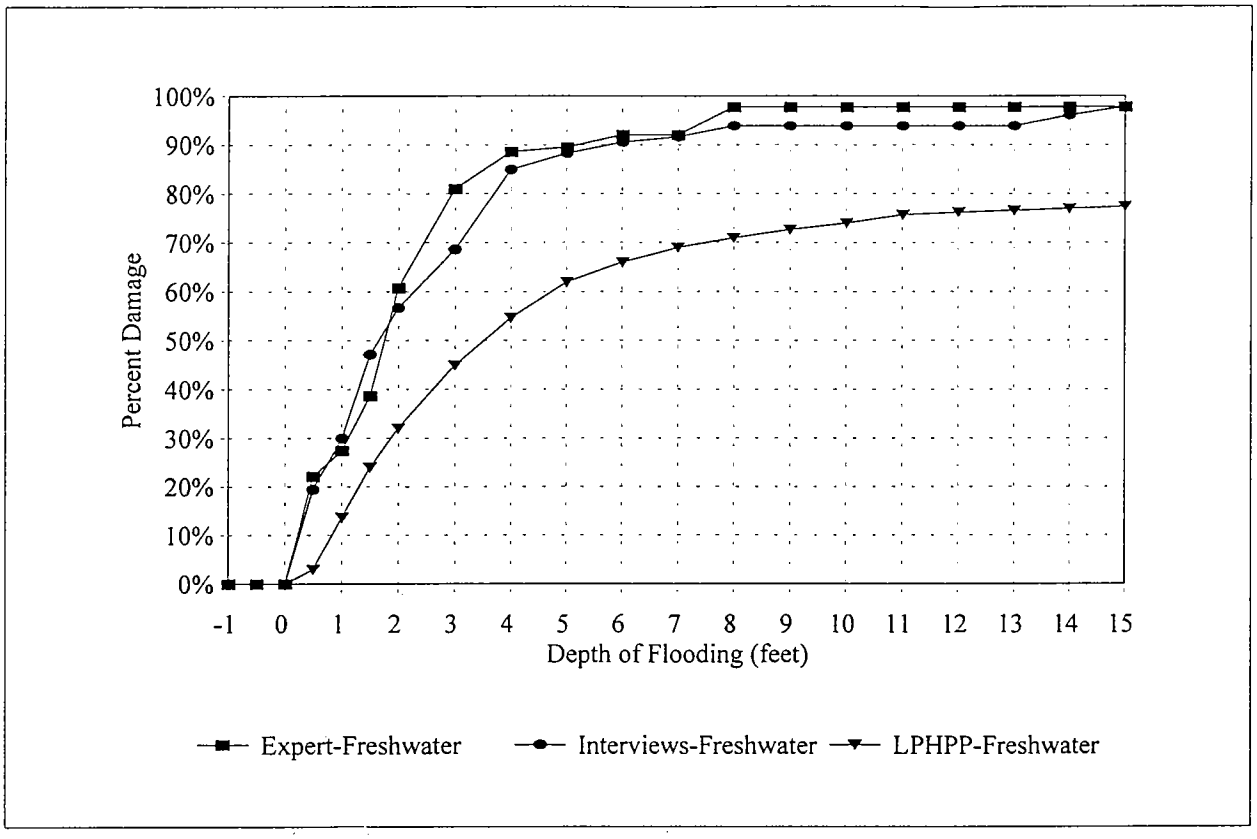

Figure 52. Comparison of Eating and Recreation Contents, Freshwater Depth-Damage Relationships

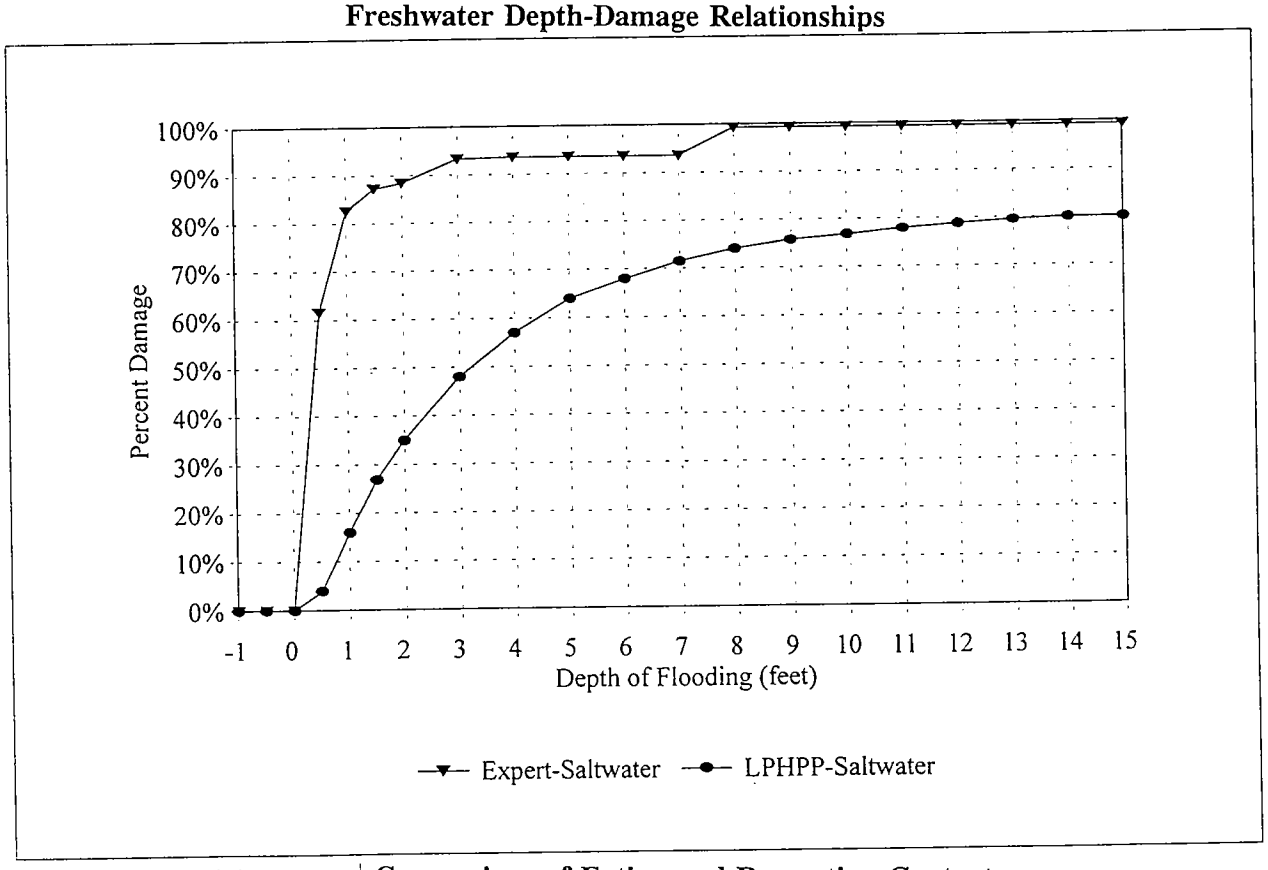

Figure 53. Comparison of Eating and Recreation Contents, Saltwater Depth-Damage Relationships

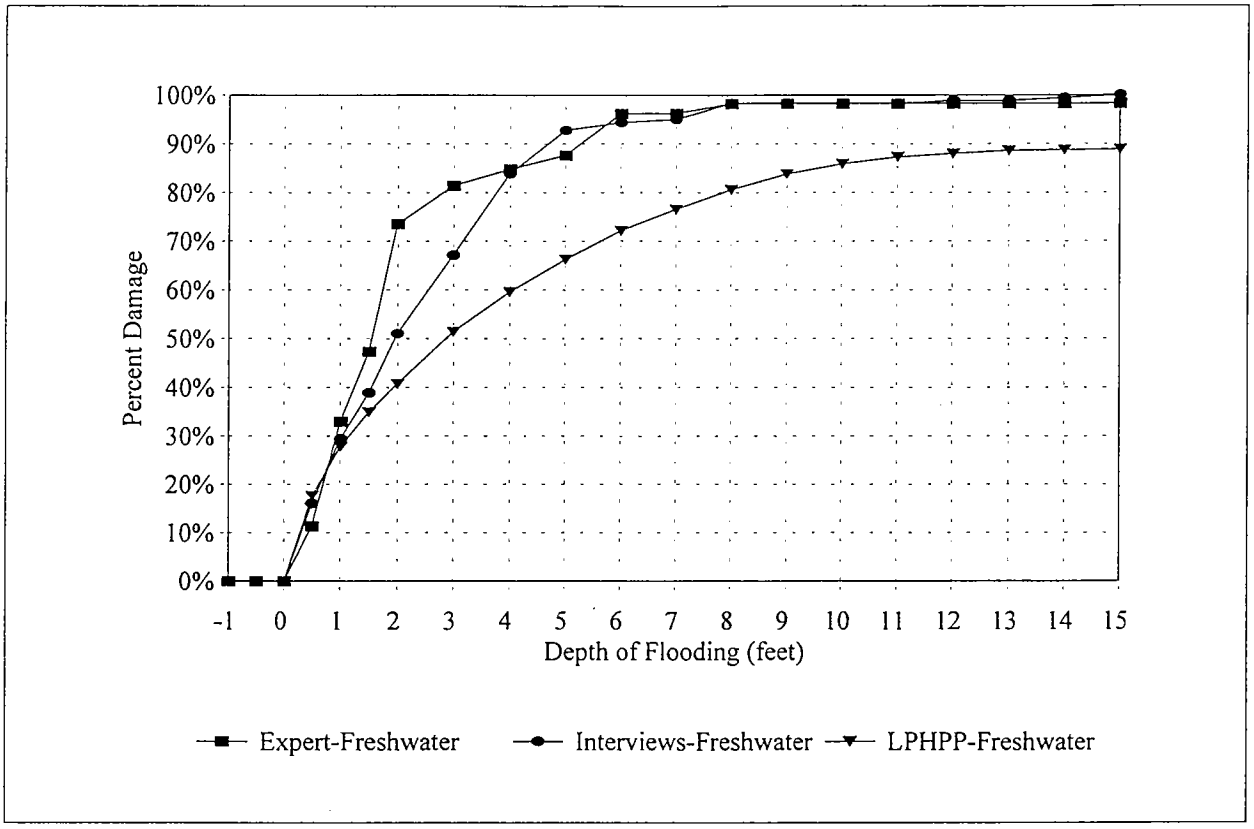

Figure 54. Comparison of Groceries and Gas Stations, Freshwater Depth-Damage Relationships

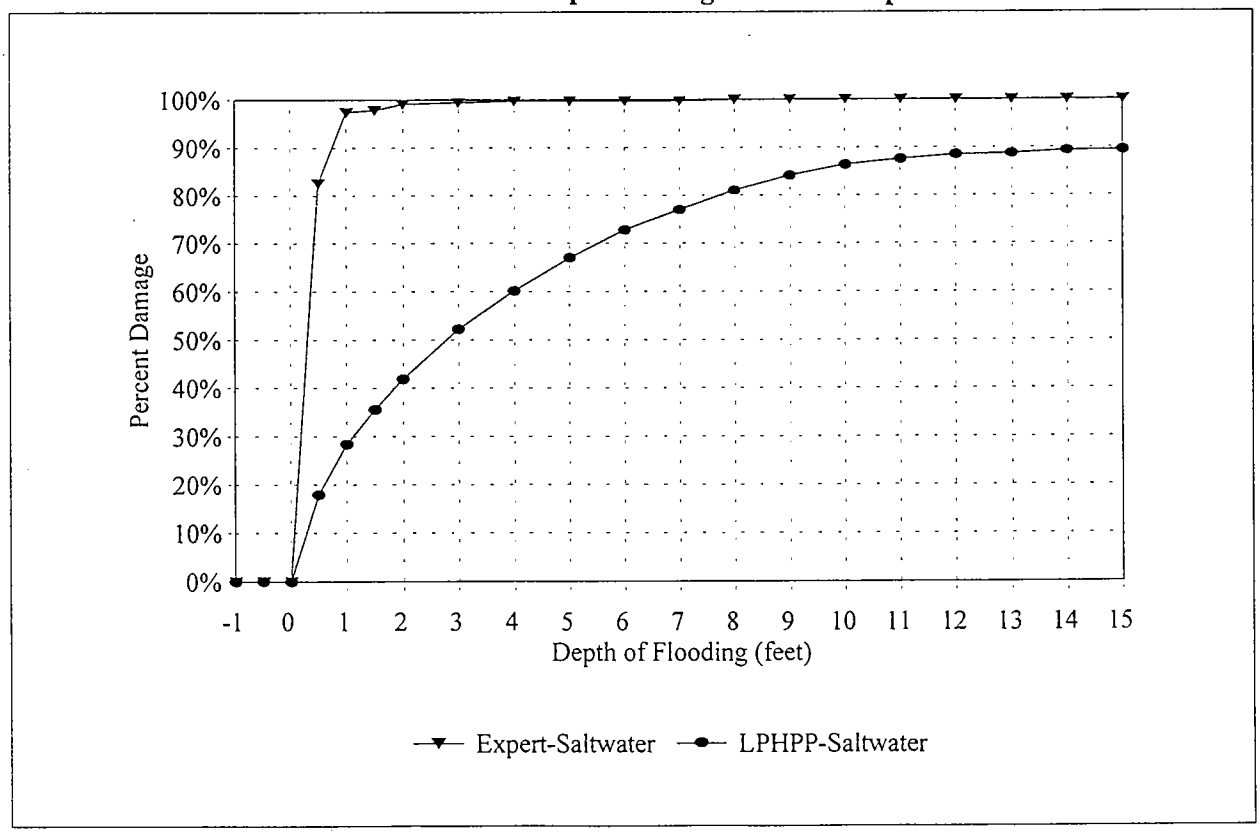

Figure 55. Comparison of Groceries and Gas Stations, Saltwater Depth-Damage Relationships

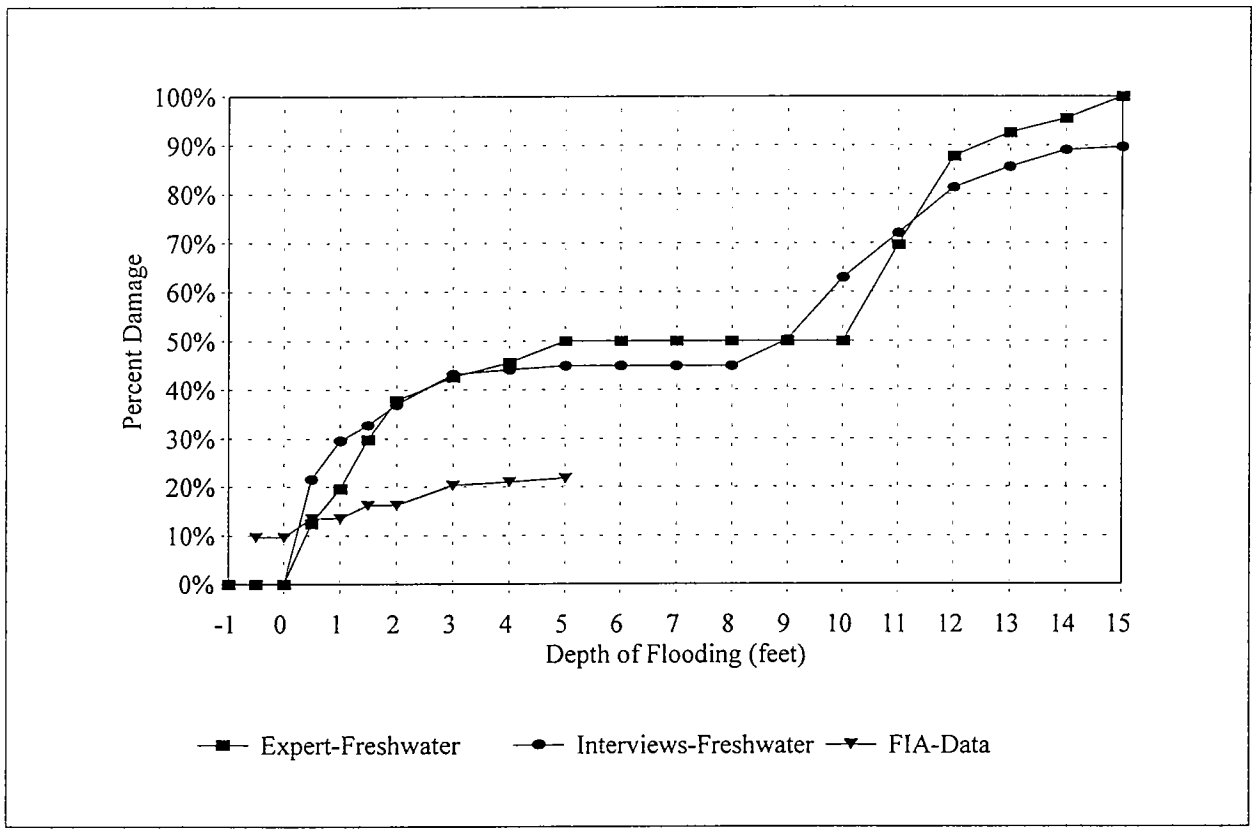

Figure 56. Comparison of Multi-Family Residences Contents, Freshwater Depth-Damage Relationships

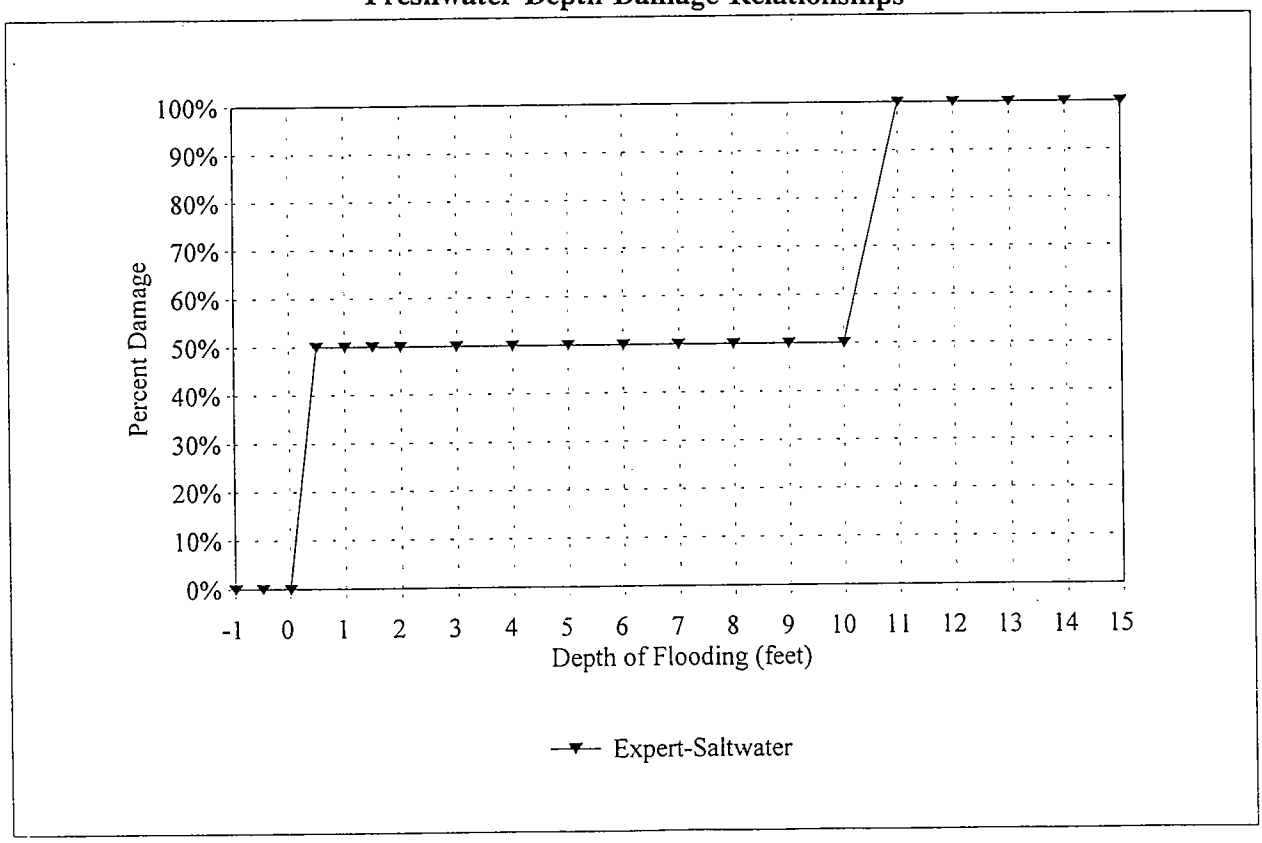

Figure 57. Comparison of Multi-Family Residences Contents, Saltwater Depth-Damage Relationships

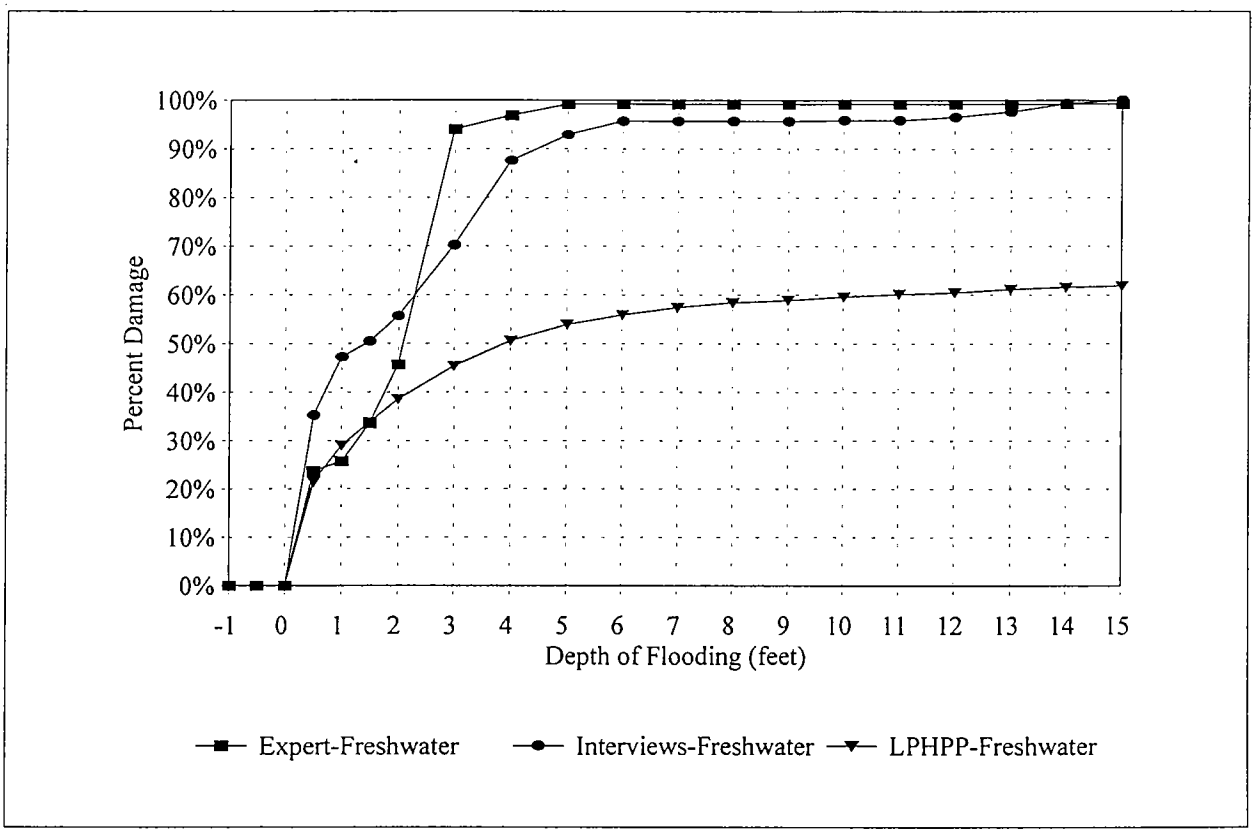

Figure 58. Comparison of Professional Businesses Contents, Freshwater Depth-Damage Relationships

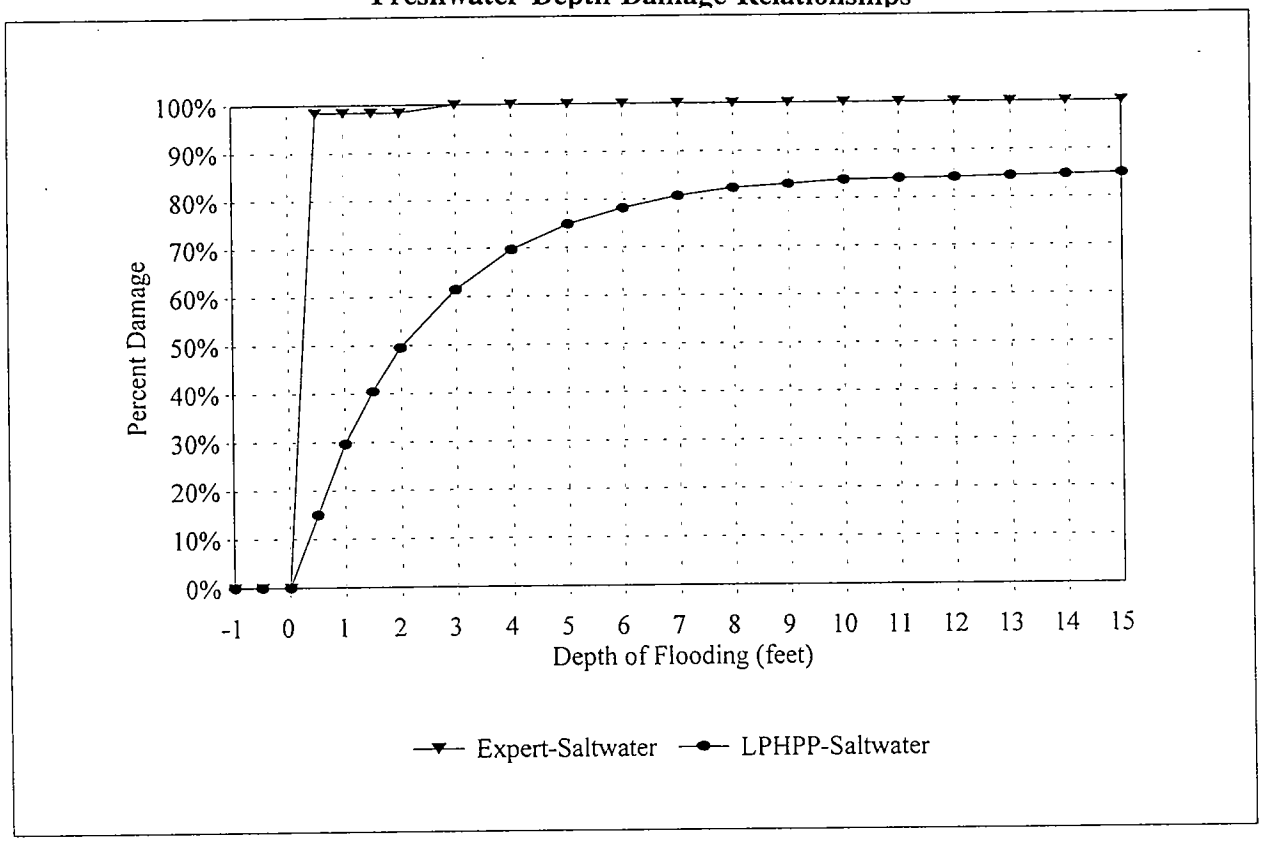

Figure 59. Comparison of Professional Businesses Contents, Saltwater Depth-Damage Relationships

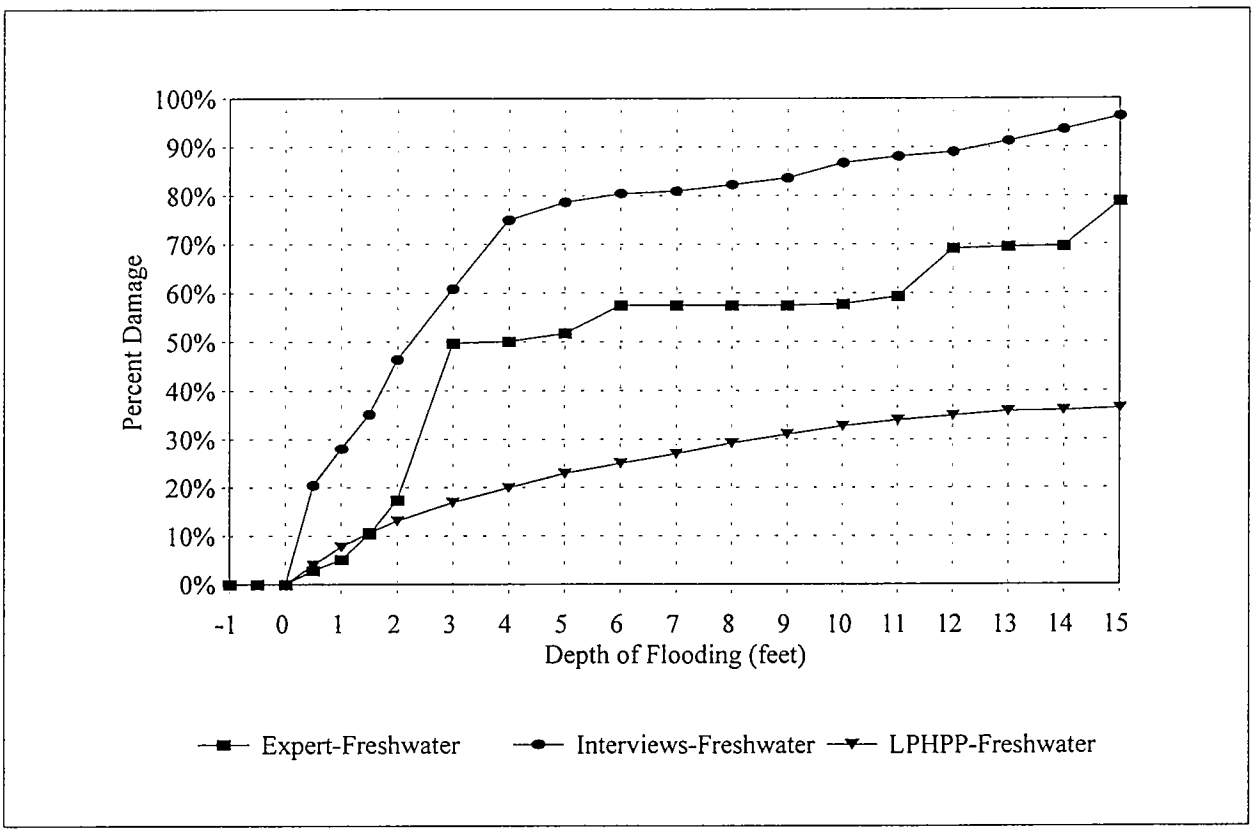

Figure 60. Comparison of Public and Semi-Public Contents, Freshwater Depth-Damage Relationships

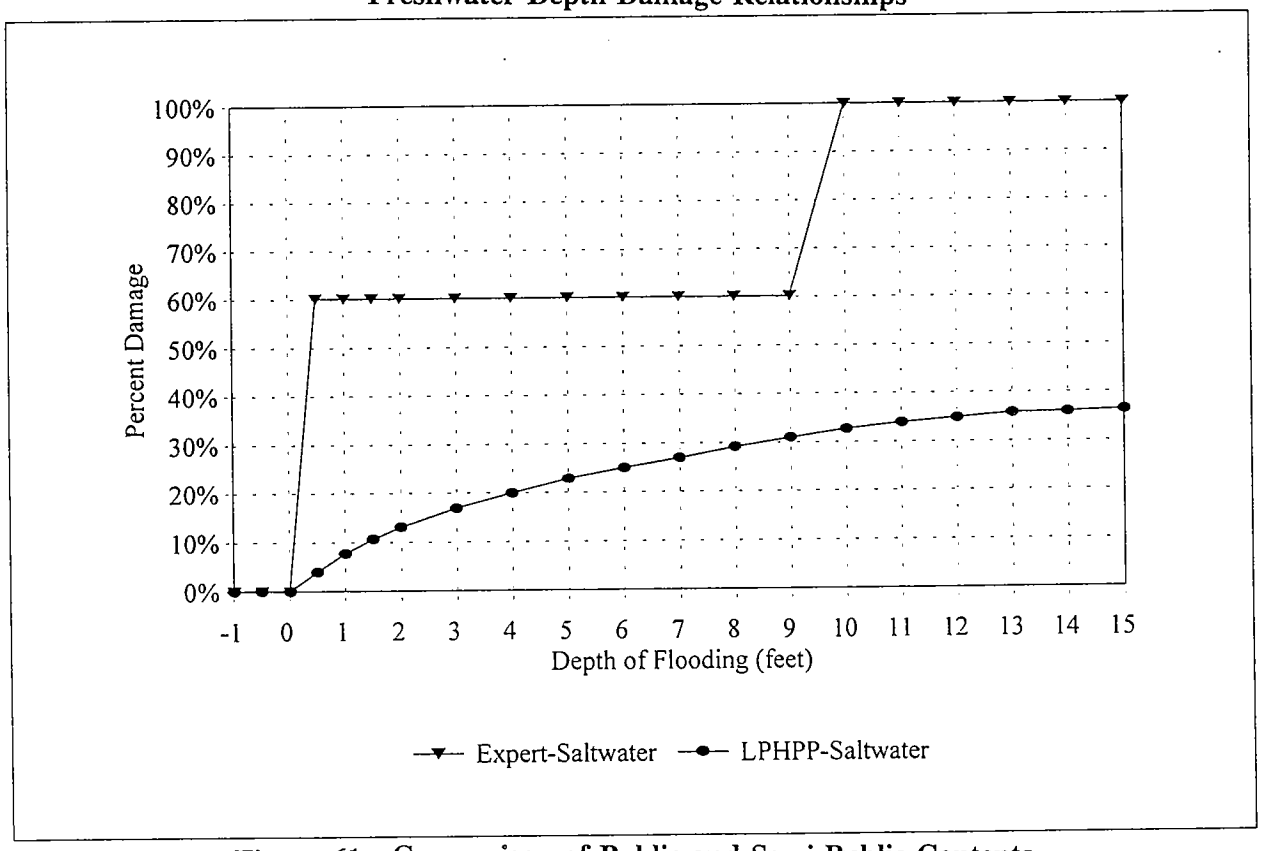

Figure 61. Comparison of Public and Semi-Public Contents, Saltwater Depth-Damage Relationships

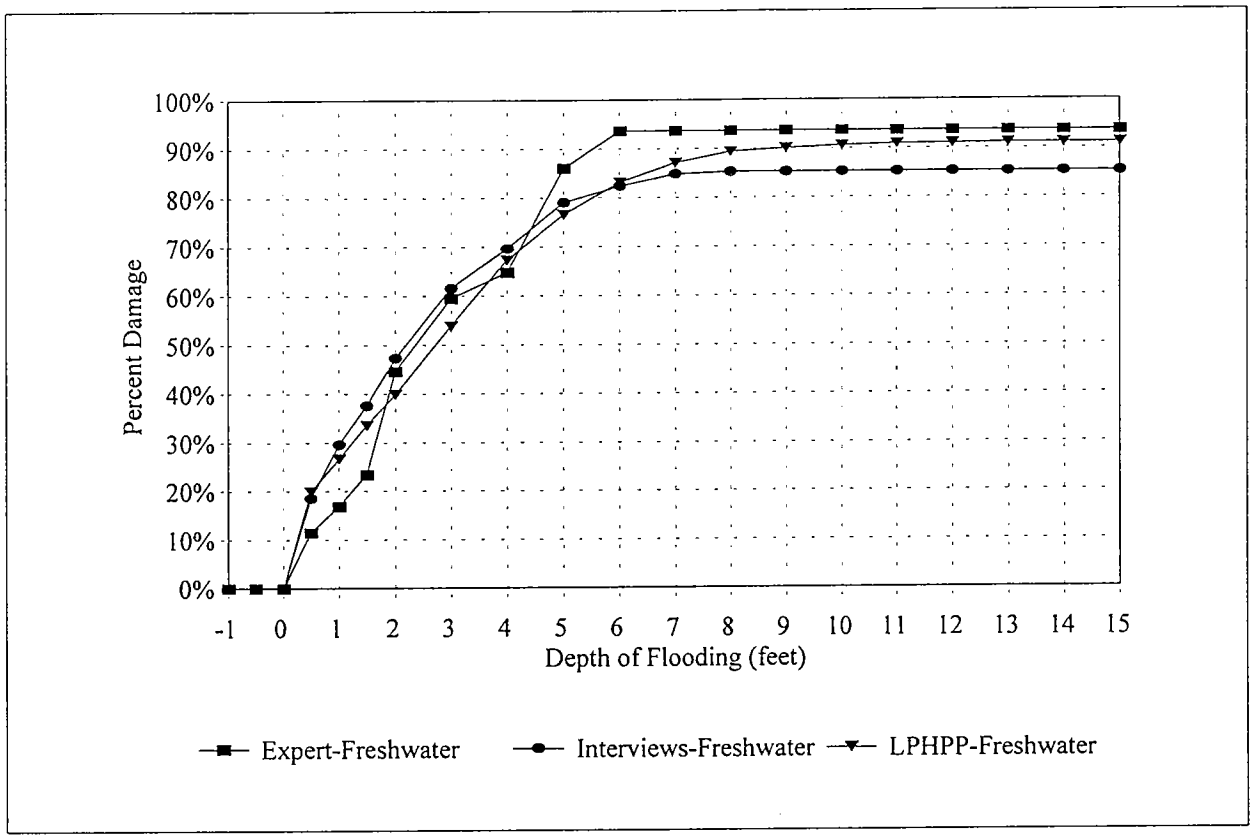

Figure 62. Comparison of Repairs and Home Use Contents, Freshwater Depth-Damage Relationships

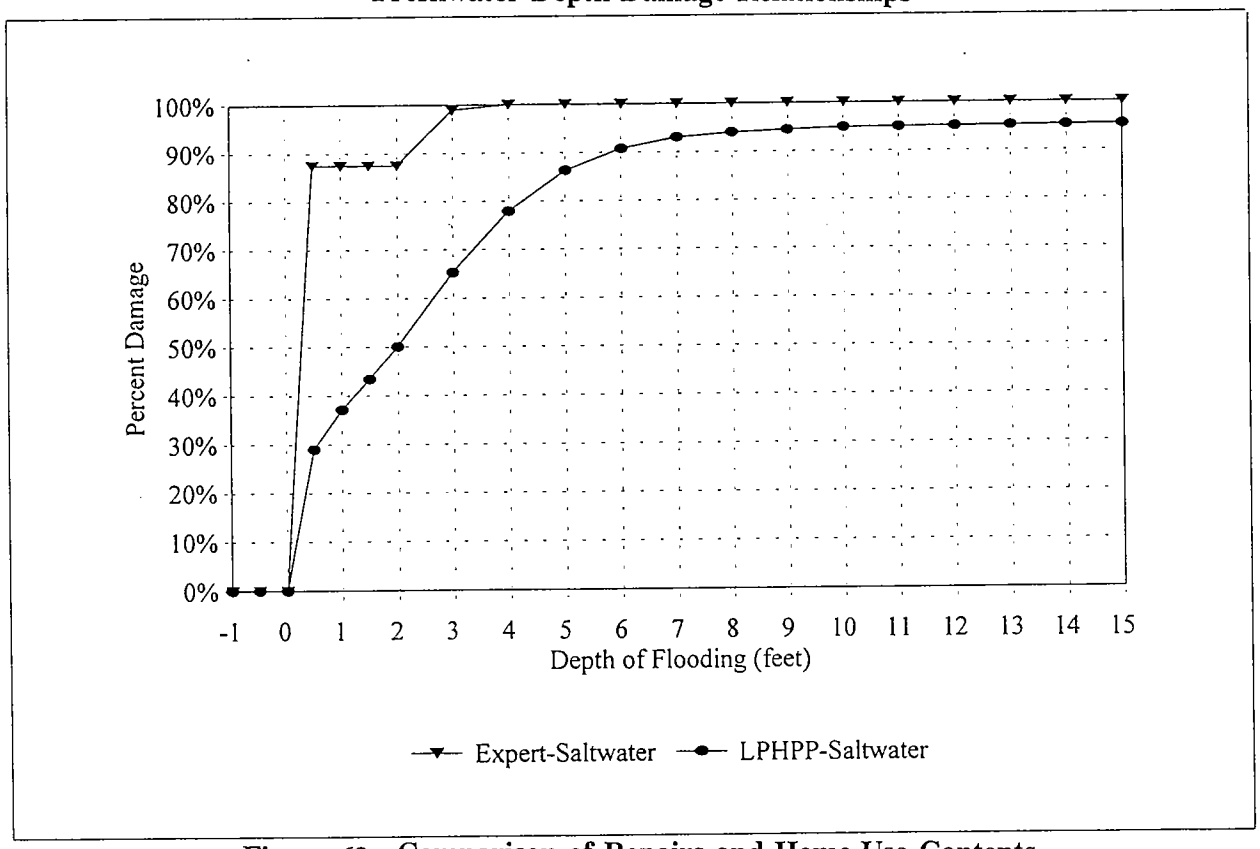

Figure 63. Comparison of Repairs and Home Use Contents, Saltwater Depth-Damage Relationships

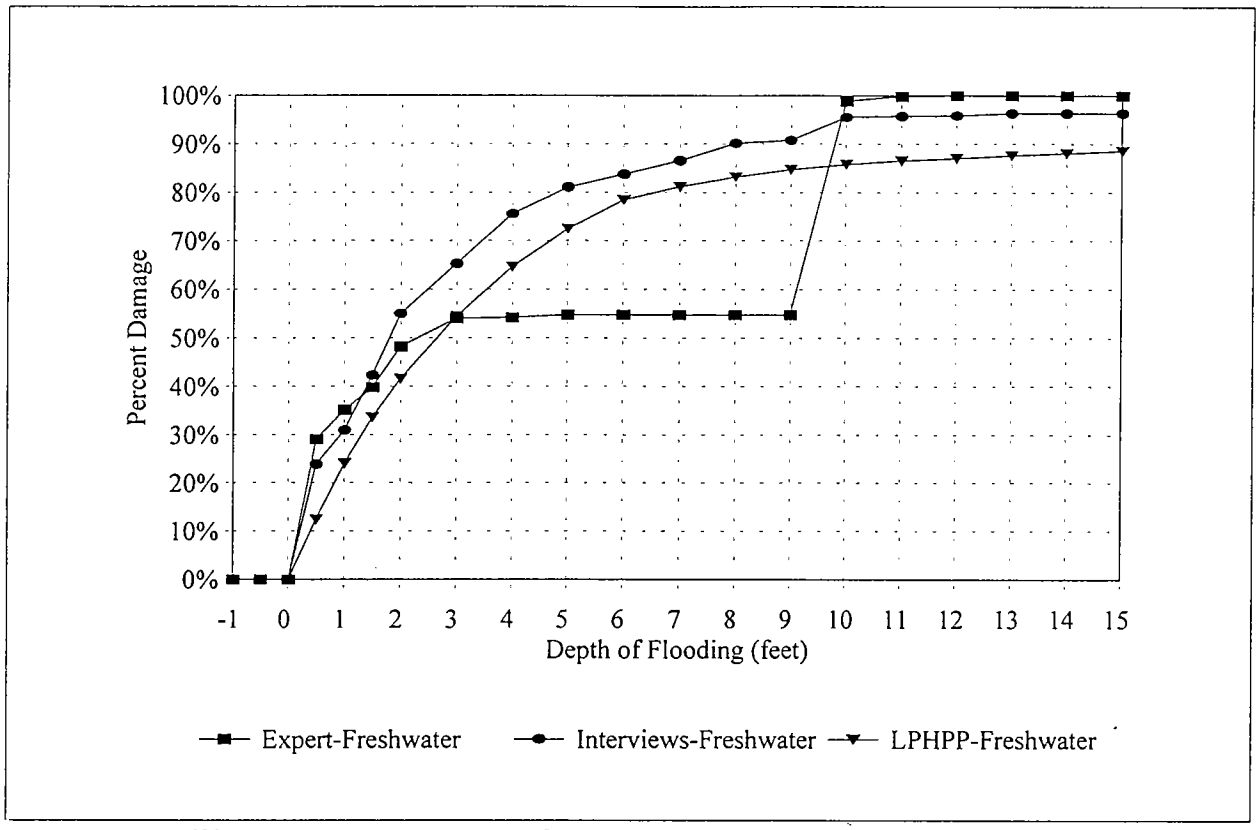

Figure 64. Comparison of Retail and Personal Services Contents, Freshwater Depth-Damage Relationships

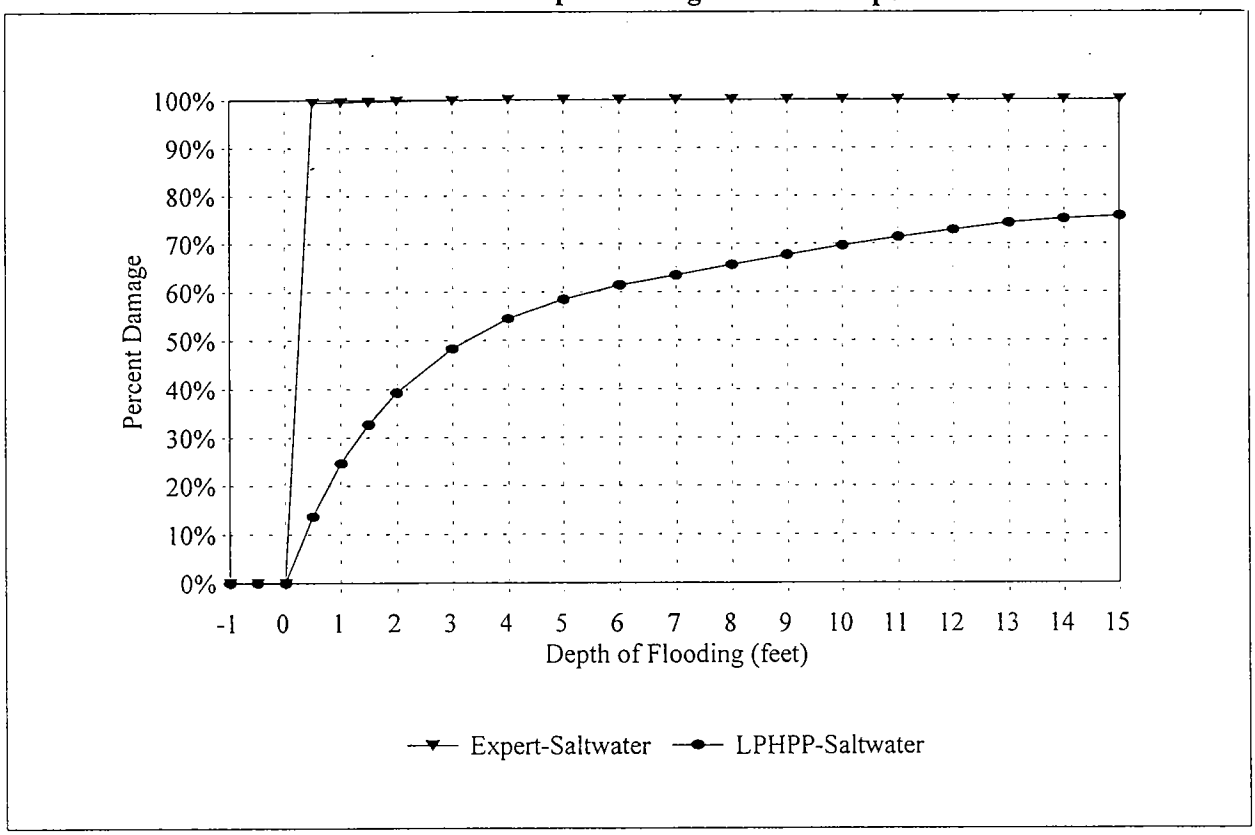

Figure 65. Comparison of Retail and Personal Services Contents, Saltwater Depth-Damage Relationships

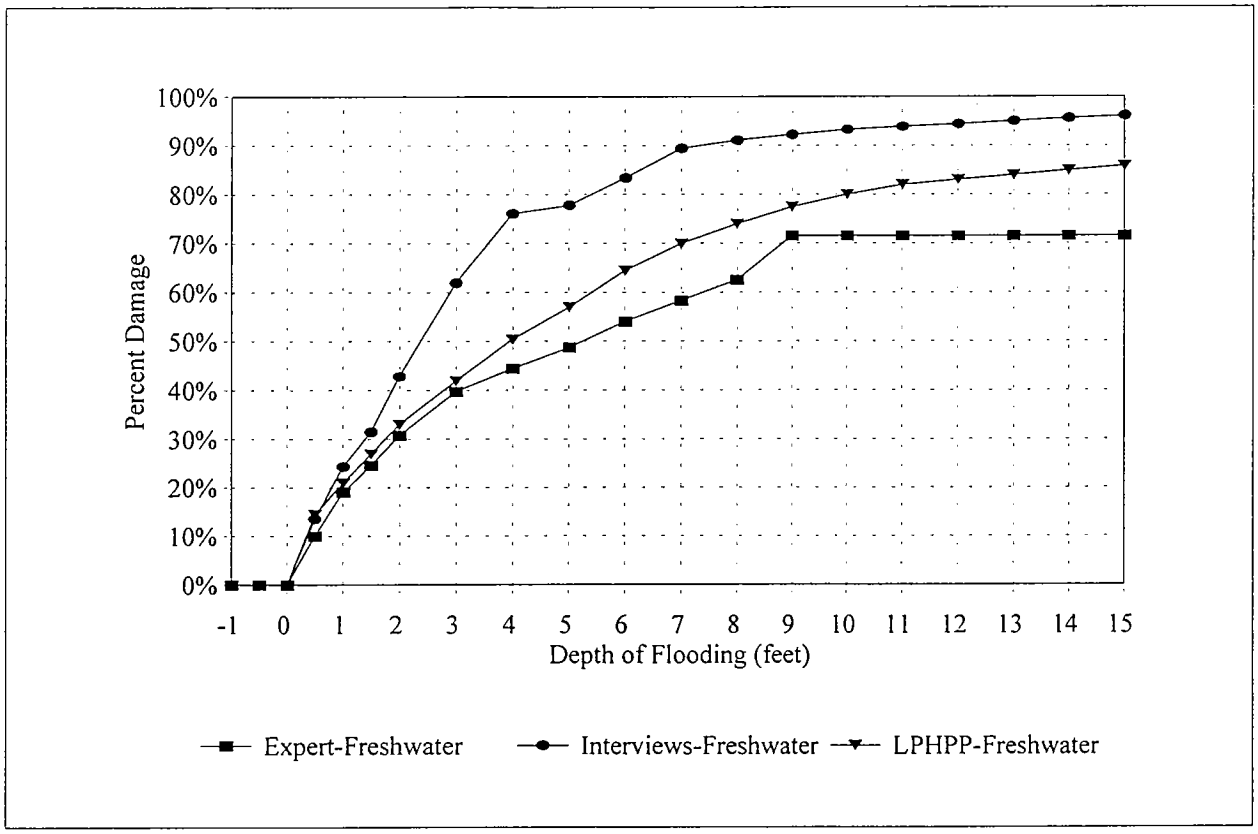

Figure 66. Comparison of Warehouse and Contractor Services Contents, Freshwater Depth-Damage Relationships

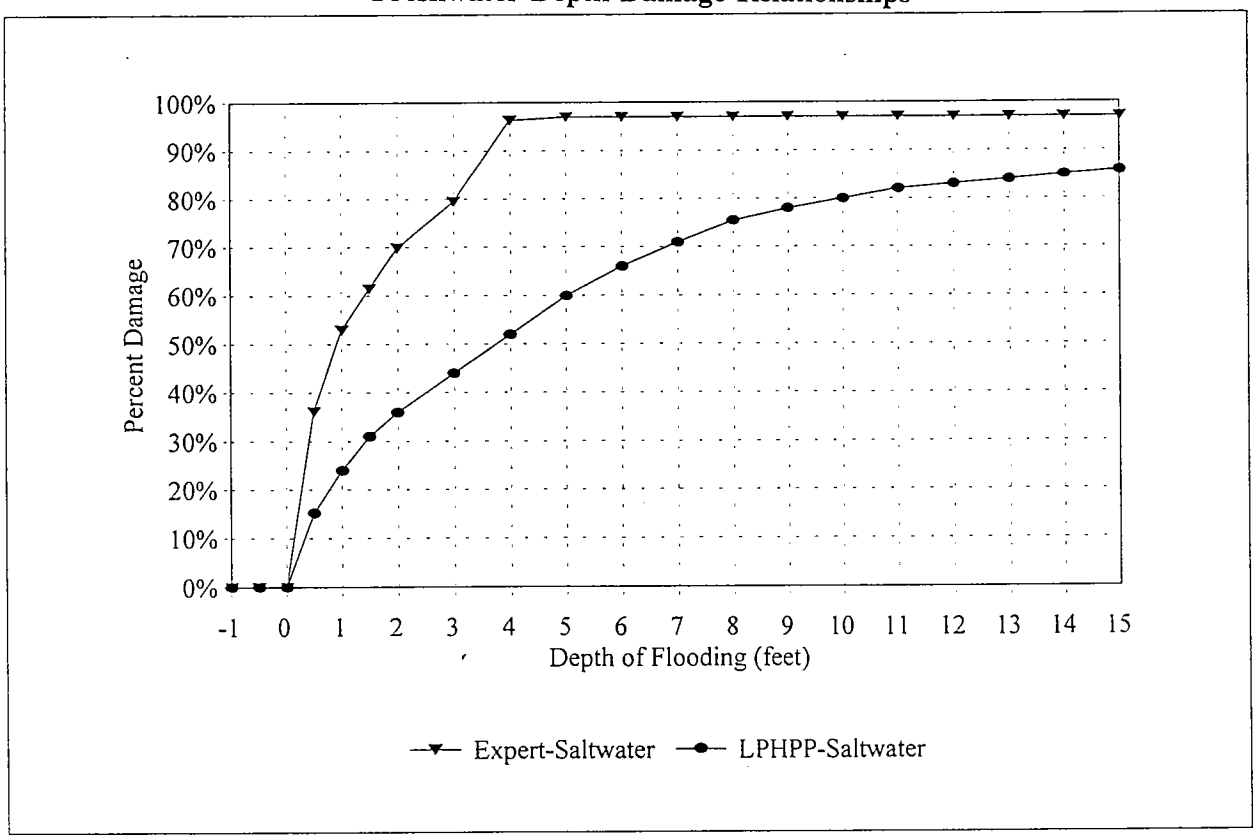

Figure 67. Comparison of Warehouse and Contractor Services Contents, Saltwater Depth-Damage Relationships

The homeowner interviews could be used to provide the experts with a list of typical contents, including value and height above first floor. The experts would then be able to concentrate fully on depth-damage development.

4. Homeowner interviews made it possible to precisely define home content items and value. The interview methodology is a solid source of data in that it relies on hard estimates of content value and visible damage criteria through the inventory and video taping process. An increased number of sample homes in each category may allow for greater confidence in the survey results. However, it is more important to create a well-stratified sample regardless of the sample size. The most appropriate way to insure a well-stratified sample is to generate many potential sample homes and select samples based on the size, value, and geographic area of the home. Given a well-stratified sample selection and adequate sample size, homeowner interviews with content inventorying and video taping can be used to determine the most realistic content depth-damage relationships.

5. Given a well-stratified sample of residences, best estimates of CSVR result from content and structure values based on homeowner interviews. Total content values developed from the home inventory process are the most accurate estimates available. Likewise, the Marshall & Swift evaluations made for each sample home at the time of interviewing provide the best estimates for comparison to homeowner content values.

C. Commercial Content Depth-Damage and CSVRs

6. Commercial content depth-damage relationships developed by the expert panel and from operator interviews show similar results. Some differences between the two sets of curves as seen in the public, retail, and warehouse categories may result from the limits of the methodology rather than inaccuracies in the estimates themselves. Discrepancies between the two sources of curves may partially result from the necessity of the panel methodology. It is not cost effective nor feasible to have the experts estimate damages to contents of every type of business in each commercial content category. Therefore, the experts must provide estimates for a single typical business in each category. This methodology may provide less accurate results if the commercial content categories to be considered are too broad in definition. For the current study effort, eight commercial content categories appear to have provided reasonable results without an excess number of interviews and panel time.

7. Highest confidence may be placed in the operator interview data by assuring an adequate sample size to reflect all types of businesses in each category. A combination of the expert panel and interview process should provide the best estimates of damage to commercial contents. Once the operator interviews have been conducted, a specific business type from each category should be selected and a typical content list developed. The experts should use the prototype list to estimate depth-damage relationships for each category. The prototype business should be selected such that it exhibits average characteristics and damage potential for the overall category.

8. Success in the interviewing of commercial operators can be facilitated with an initial visit to introduce study team members. On the initial visit, it proved beneficial to leave a business card and a letter of introduction from the USACE and attempt to schedule a convenient time to return. When prescheduled, the commercial operators were very helpful with the study and some even gathered insurance policies/claims data or other relevant documents to assist with the

interview. For commercial operator interviews, it is important to allot plenty of time, be prepared to conduct interviews on the spot or schedule a return visit, and allow for a high level of unobtainable or unusable interviews. One quality commercial interview out of three to four contacts is a reasonable expectation.

9. Given an adequate sample of commercial establishments for each category, best estimates of CSVR result from content and structure values based on operator interviews. Total content values developed from the interview process are the most accurate estimates available. Owner/operators know the value of their equipment, merchandise and inventory like no other, including the experts. Likewise, the Marshall & Swift evaluations made for each sample commercial structure at the time of interviewing provide the best estimates for comparison to owner/operator content values.

D. Vehicle Depth-Damage

10. Vehicle depth-damage relationship may best be estimated by car dealers who have experienced recent flooding or by insurance adjustors with vehicle flood claim experience. Both of these sources should be able to provide adequate estimates of flood damage to varying automobile sizes or classes. The full-size, mid-size, and compact automobile classes are sufficient categories to represent differences in auto damages among varying vehicle sizes.

E. Closing Comments

11. These brief comments represent the contractor's observations developed during the completion of this study effort. The scope of work and methodology used in this study provide a good basis for future studies of depth-damage relationships and content to structure value ratios. The accuracy of data developed from this methodology may be improved with additional interviews; but more interviews would result in higher study costs with small increases in accuracy. When using the interview methodology, it is extremely important to assure a well-selected sample no matter what the sample size. In general, using a combination of the interview process and expert opinions will provide the best estimates from readily available sources.

Appendix A

EXPERT ASSUMPTIONS FOR CONTENT AND STRUCTURE DAMAGE

EXPERT ASSUMPTIONS FOR
ITEMIZED STRUCTURAL DAMAGE

- *Underfloor Ductwork/Insulation* (appears only in structures on piers and will sustain total damage when touched by flood waters, usually at 1.0 foot below first floor elevation).
- *Heating and Cooling Unit or HVAC* (total damage will occur at approximately 0.5 foot above the base of the unit, some units sit on a slab on the ground or inside a room/closet in a structure or mounted outside the structure at the first floor elevation, for other than pier structures or where ductwork is considered a separate item category includes all related HVAC items).
- *Floor Insulation* (appears mainly in structures on piers and will sustain total damage when touched by flood waters).
- *Wood Subfloor/Finished Floor* (wood subflooring appears in many structures on piers that have been renovated with new finished floors built on top of old flooring, both floors will sustain total damaged when floodwater soaks them).
- *Bottom Cabinets* (some higher quality wood cabinets may be refinished, but usually the cabinets are considered a total loss at 0.5 foot of water, especially when they have to be removed to replace damaged flooring).
- *Plumbing Fixtures* (includes all millwork such as bathroom cabinets and counters as well as pipes, drains and fixtures, damage is graduated based of amount of repair required at various depths, from 0.0 foot to 1.0 foot of flooding approximately 20 percent of total value will be damaged, at 1.5 feet 40 percent damage is expected, at 2.0 and 3.0 feet 60 percent damage occurs, and at 4.0 feet there is 100 percent damage).
- *Carpet /Tile* (total damage occur to these items as soon as flood waters soak them, this can occur at 0.0 foot depending on structure type and flooding condition, but will definitely occur at 0.5 foot of flooding).
- *Paint/Wallcovering/Wall Finishes* (some touch-up can be done at 0.5 feet or below the top of the baseplate, but by 1.0 foot of flooding depth 100 percent damage will occur because the entire wall will have to be redone).
- *Doors* (at 0.5 and 1.0 foot 50 percent damage will occur, some high quality wood doors can be restored at these depths or possible only half of the lower quality doors will be a total loss, but by 1.5 feet total damage will result to all doors).
- *Door Frames* (value and damage to wood frames is included with the doors above, this item includes metal frames found in commercial structures which will incur 50 percent damage at 2.0 to 3.0 feet of floodwater, and 100 percent damage at 4.0 feet and above).

- *Millwork* (value and damage for this item is included in such thing as cabinets, baseplates, etc. for residential structures, but is aggregated for commercial structures where these items are of less importance, 50 percent damage is expected from 0.5 to 3.0 feet and 100 percent damage occurs at 4.0 feet and above).
- *Sheetrock/Wall Insulation/Wall Boards*(from 0.5 to 1.5 feet of flooding 25 percent of this item can be patch repaired, at 2.0 to 4.0 feet 50 percent can be replaced, at 5.0 feet and above 100 percent will have to be replaced).
- *Baseplate* (at 0.5 foot of flooding, total damage will occur to this item).
- *Built-In Appliances* (at 0.5 foot some damage will occur to this items resulting in approximately 20 percent repair cost, at 1.0 foot and greater of floodwater 100 percent damage will occur).
- *Electrical and Lighting* (these items include electrical outlets, wiring, breaker boxes, and all lighting and fan fixtures; therefore graduated damage will occur, from 1.5 to 4.0 feet of flooding electrical outlets will be totally damaged for approximately 12.5 percent loss, at 5.0 to 8.0 damage will occur to wiring and breaker as well for 62.5 percent total damage, at 9.0 and above lighting fixtures will be damage resulting in 100 percent total loss).
- *Counter Tops* (when floodwater rises to counter height at approximately 3.0 to 4.0 feet these items will have to be totally replaced, at 3.0 feet 50 percent damage is assumed to account for counters at this height, at 4.0 feet and above 100 percent damage will occur).
- *Wall Cabinets* (some higher quality wood cabinets may be refinished, but usually the cabinets are considered a total loss at 5.0 foot of water, especially when they have to be removed to replace other damaged items such as built-in appliances, counter tops or bottom cabinets).
- *Windows* (includes window frames and panes, as well as structural window frame, these items can sustain some water around them, but by 5.0 feet of floodwater will need to be completely restored or replaced).
- *Ceiling/Insulation* (once the water touches the ceiling, these items are a total loss, height of ceilings for all residential structures was assumed to be 9.0 feet, commercial structure ceiling heights vary).
- *Roof* (includes roof structure and supports and roofing cover materials, when flood waters reach a height to submerge some of these items, all items must be replaced for 100 percent total damage).
- *Exterior Wall/Facade* (includes the exterior wall covering, which was considered able to sustain flood waters up to and including 15.0 feet, regardless of type of covering).
- *Piers/Slab/Foundation* (regardless of type of foundation, these items were considered able to sustain depth of flooding up to and including 15.0 feet).

- *Structural Frame* (includes any remaining structural items and was considered able to sustain flood waters up to and including 15.0 feet).
- *Elevator* (minor damage of 2.5 percent will occur to this item at 0.5 foot flooding , from 1.5 to 4.0 feet 20 percent damage will result, from 5.0 to 7.0 feet 70 percent damage is expected, and from 8.0 to 15.0 feet 90 percent damage will occur to this item).

EXPERT ASSUMPTIONS FOR ITEMIZED CONTENT DAMAGE

Living Room

- *Bookcase* (particle board gone at any depth of water touching it, not repairable or not worth repairing).
- *Books* (unsalvageable after water touches them).
- *Couch/Sofa/Chair* (unless its a really nice piece, such as an antique, on legs, the skirt is going to get wet at 0.5 foot of water and the piece is not worth reupholstering).
- *Coffee/End Table* (if only the legs are submerged at 0.5 to 1.0 foot of water and they are sealed wood repairs can be made for about 20 percent of total value, but once the water reaches the table top, these items are unsalvageable, the top to a coffee table is lower than end tables therefore coffee tables will be lost sooner than end tables, at 2.0 feet of water total loss of end tables should occur).
- *Lamps* (once the water touches the base it is gone).
- *Curtains/Drapes/Blinds* (once the bottom of a drape/curtain is touched it is stained and considered a total loss, blinds are a total loss once water reaches them).
- *Stereo Equipment* (speakers on the floor will be damaged at 0.5 foot of water which should be approximately 1/3 of the total stereo value, once the stereo components are touched they are a total loss, but consider that components can be stacked the bottom one may be a loss at a lower depth).
- *Pictures/Paintings* (consider placement, once water reaches these items they are a total loss).
- *Collectibles/Figurines* (considered placement, total loss when submerged by the water).

Kitchen

- *Food/Liquor* (once touched by the water food is gone, also consider food in refrigerators and freezers which may be lost sooner than the water touches it if the appliances are not working, when water submerges a bottle of liquor it is considered a total loss).
- *Refrigerator* (you get into the insulation some at 0.5 foot requiring cleanup costs of about $125, at 1.0 foot of water total loss of this item occurs).
- *Range/Stove* (maybe some insulation gets wet at 0.5 foot that would require a $100 service visit, at 1.0 to 2.0 feet of water additional service will be required for a total cost of $250, at 3.0 feet of water this item is a total loss).
- *Microwave Oven* (consider placement, once water reaches base of this item it is a total loss).
- *Portable Dishwasher* (at 0.5 to 1.5 feet of water motor will be damaged and most likely have to be

replaced for $200, at 2.0 feet the dishwasher is a total loss).

- *Dinette Table and Chairs* (at 0.5 to 1.0 foot of water some staining will occur resulting in about 20% of total value for cleanup costs, a 1.5 feet of water will reach the chair cushions and do irreparable damage to the entire dinette set).
- *Dishes/Crockery/Glassware* (consider placement, once touched by water allow 20 percent of total value for cleaning, these items will never be a total loss, however once these items are submerged allow 30 percent of total value for cleaning and breakage).
- *Silverware/Utensils* (consider placement, once touched by water allow 20 percent of total value for cleaning, but never total loss).
- *Pans and Cooking Ware* (consider placement, once touched by water allow 20 percent of total value for cleaning, but never total loss).
- *Small Appliances* (consider placement of these items, once the water reaches them they are ruined, however some may be in cabinets and some on counters).
- *Telephone* (will be ruined as soon as water gets to it so consider placement).

Family Area

- *Entertainment Center* (particle board gone at any depth of water touching it).
- *Television Set* (consider placement, once water reaches base total loss occurs).
- *Antique Furniture* (at 0.5 to 1.0 foot of water the piece may be refurbished for about 30 percent of total value, at 1.5 feet you may start to damage cushions if chair/sofa or possibly table tops for a total restoration cost of 40 percent of total value, at 2.0 feet these items will most likely be a total loss).
- *Knick-Knacks* (total loss once touched by the water).
- *Computer* (consider placement, once water reaches base total loss occurs, consider placement of tower, monitor, printer, etc. may not be at the same height).

Dining Room

- *Dining Table/Chairs/China Cabinet/Buffet* (at 0.5 foot of water there will be damage to these items resulting in about 30 percent of total value in restoration costs, at 1.0 foot of water the china cabinet and buffet will be a total loss while the dining table/chairs will incur no additional damage, at 1.5 feet the dining chairs are lost and table top is irreparable so total loss occurs here).
- *China/Crystal* (as soon as these items are touched by the water allow 20 percent of total value for cleanup costs, never total loss, however after water is high enough to submerge these items allow 30 percent of total value for cleaning and breakage).

Bedrooms

- *Bed Frame/Headboard* (at 0.5 to 1.0 foot of water these pieces will sustain damage resulting in 30 percent of total value, at 1.5 feet of water these items are a total loss).
- *Box Springs/Mattresses* (at 1.0 foot of water these items will be a total loss).
- *Bedding/Bedspreads* (up to 1.0 foot of water these items can be cleaned for about 15 percent of total value, at 1.5 feet of water they will unsalvageable).
- *Chest of Drawers/Night Tables* (at 0.5 foot of water these pieces can be restored for about 25 percent of total value, with a 1.0 foot of water they will be a total loss).
- *VCR Equipment* (consider placement, once the water reaches this item it is irreparable).
- *Records/CDS/Video Tapes* (once these items are touched by water they will be a total loss, except for maybe the CDs which may be cleaned and salvaged for approximately 20 percent of total value).
- *File Cabinet* (from 0.5 to 1.5 feet of water it will take about 10 percent of total value to clean this item, at 2.0 feet of water it will take 50 percent of total value to clean, at 3.0 feet this item is a total loss).
- *Alarm/Clock/Radio* (total loss once water reaches these items, consider placement).
- *Desk/Chair* (at 0.5 foot of water there will be approximately 30 percent of total value for these pieces in restoration costs, at 1.0 foot of water about 60 percent damage will occur, at 1.5 feet of water total loss occurs).
- *Clothing/Shoes/Jewelry* (at 0.5 foot of water you have about 20 percent loss of these items, at 1.0 to 1.5 feet there may be 25 percent loss of these items, at 2.0 feet you have increased damage more so for women's clothing due to dresses hanging low in the closet, always consider placement of clothes in drawers, on shelves, and hanging, at 3.0 feet damage will occur to most hanging clothes and clothes in drawers, jewelry value may always be salvageable but 10 percent cleanup cost will be incurred once the water reaches the jewelry).

<u>Laundry/Garage Items</u>

- *Clothes Washer/Dryer* (at 0.5 foot of water the gas valve, igniter, and motor on the dryer which is almost a total loss on the dryer and some minor repair costs to the washer results in 50 percent loss of these items; at 1.0 foot total loss of washer as well).
- *Freezer* (0.5 foot of water will result in total loss of this item due to water seepage into the foam insulation and condenser tubing which will rust).
- *Tools-Lawn/Garden/Hand/Power* (lawn mower will be unsalvageable at 1.0 foot of water, power tools will be ruined once the water reaches them, other tools can be salvaged if cleaned for approximately 20 percent of total value).

- *Golf/Fishing Equipment* (at 0.5 to 2.0 feet of water you will have to regrip golf clubs and replace golf bag and maybe clean fishing reels total cleaning/restoration cost of 20 percent of total value, at 3.0 feet golf equipment will be a total loss if bag is standing on the floor, fishing equipment can be salvaged at any depth with 20 percent cleaning costs).
- *Guns/Hunting Equipment* (at 0.5 to 1.5 feet shotgun or rifle butt of gun may on the ground and incur some damage or at least cleaning costs of 10 percent of total value, once submerged additional damage will incur requiring higher cleaning/restoration costs of 30 percent of total value, but these items can be salvaged at nay depth).
- *Musical Instruments* (if guitar on floor, piano, or reed instrument 0.5 to 1.5 feet of water will cause total damage whereas brass instruments can be cleaned to a certain extent; at 2.0 feet of water considering placement and type of instrument total loss may occur, if electronic keyboard or equipment total loss will occur when water reaches item).
- *Photography Equipment* (consider placement, once these items are touched by the water they are a total loss).
- *Exercise Equipment* (at 0.5 to 1.0 foot of water these items will require about 20 percent of total value worth of cleaning costs, at 1.5 feet additional damage could occur such as to the set cushion for total repair and cleaning costs of about 50 percent of total value, at 3.0 feet these items are a total loss).
- *Toys/Games* (these items are ruined when touched by the water, if 50 percent of these items are on the floor then 50 percent loss will occur at 0.5 foot of water, consider placement of items such on shelves, in closets or toy boxes).
- *Collections Cards/Stamps/Ceramics* (total loss once water reaches them, consider placement).
- *Vacuum Cleaner* (at 0.5 foot of water this item is a total loss).
- *Sewing Machine* (irrepairable once the water reaches the motor).
- *Bicycle* (if this item is standing up, 1.0 foot of floodwater will result in a 20 percent repair cost, at 1.5 feet total loss will occur).
- *BBQ Pit* (if this item can be cleaned at any depth of water for 20 percent of total value, if this item is gas or electric type it will be a total loss once these components are submerged by floodwater).

<u>Bathroom and Misc. Items</u>

- *Medication* (these items are a total loss once the water reaches them, consider placement).
- *Hygiene Items/Cosmetics/Perfumes* (these items are a total loss once the water reaches them, consider placement).
- *Towels/Linens* (consider placement of these items, but also consider that they can be

wash/bleached to some extent if just touched by the water, if completely submerged consider total loss).

- *Rugs* (rugs will be a total loss at 0.5 foot of water).
- *Decorations/Mirror* (decorations will be a total loss when the water reaches them, mirrors will be a total loss when submerged in water).
- *Plants* (total loss will occur when top of planter is submerged).
- *Baby Walker/High Chair* (up to the height of the cushion these items can be cleaned for 20 percent of total value, once the cushion touched by floodwater these items are a total loss).
- *Medical Equipment* (such items include wheelchairs, walkers, etc. which can be cleaned at 0.5 to 1.0 foot of floodwater for about 20 percent of total value, at 1.5 to 2.0 feet 50 percent loss occurs and at 3.0 feet total loss results).

Appendix B

EXPERT OPINION INDIVIDUAL DEPTH-DAMAGE ESTIMATES

One-Story on Pier Residence

Flood Level (feet)	Damaged Percent of Total Content Value for 1-Day Freshwater Condition																							
	Mr. Ferris			Mr. Flower			Mr. Lanaux			Mr. Miller			Mr. Moulton			Mr. Neyrey			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.5	5	5	10	30	45	60	50	65	80	30	45	60	20	30	40	5	10	15	25	35	45	24	34	44
1.0	15	20	25	30	45	60	50	65	80	35	45	65	38	48	58	10	15	25	35	45	55	30	40	53
1.5	10	15	25	30	45	60	50	65	80	35	45	65	38	48	58	25	25	35	35	45	55	32	41	54
2.0	20	20	25	30	45	60	50	65	80	35	45	65	38	48	58	25	25	35	35	45	55	33	42	54
3.0	25	25	30	30	45	60	50	65	80	40	52	65	38	48	58	25	35	35	35	45	55	35	45	55
4.0	25	35	40	30	45	60	50	65	80	40	52	65	38	48	58	25	35	50	35	45	55	35	46	58
5.0	25	35	40	60	70	80	60	75	90	40	57	75	54	64	74	25	35	60	60	70	80	46	58	71
6.0	35	40	45	60	70	80	60	75	90	40	57	75	54	64	74	25	35	80	60	70	80	48	59	75
7.0	35	40	50	70	80	90	60	75	90	40	57	80	54	64	74	50	75	80	60	70	80	53	66	78
8.0	35	45	60	70	80	90	60	75	90	50	65	80	54	64	74	50	75	100	60	70	80	54	68	82
9.0	60	65	75	70	100	100	85	93	100	60	70	80	54	64	74	50	75	100	75	85	95	65	79	89
10.0	60	65	75	70	100	100	85	93	100	70	80	80	60	70	80	50	75	100	75	85	95	67	81	90
11.0	75	90	100	70	100	100	85	93	100	70	75	80	60	70	80	50	75	100	75	85	95	69	84	94
12.0	75	90	100	70	100	100	85	93	100	80	83	80	60	70	80	50	75	100	75	85	95	71	85	94
13.0	75	90	100	70	100	100	85	93	100	80	83	80	60	70	80	50	75	100	75	85	95	71	85	94
14.0	75	90	100	70	100	100	85	93	100	80	83	80	60	70	80	50	75	100	75	85	95	71	85	94
15.0	75	90	100	70	100	100	85	93	100	80	87	100	60	70	80	50	75	100	75	85	95	71	86	96

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996. .

One-Story on Pier Residence

Flood Level (feet)	Damaged Percent of Total Content Value for 1-Week Saltwater Condition																							
	Mr. Ferris			Mr. Flower			Mr. Lanaux			Mr. Miller			Mr. Moulton			Mr. Neyrey			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.5	15	15	20	40	55	70	60	75	90	30	45	60	20	30	40	25	25	50	25	35	45	31	40	54
1.0	15	15	25	40	55	70	60	75	90	35	47	60	38	48	58	25	50	50	35	45	55	35	48	58
1.5	20	20	25	40	55	70	60	75	90	35	47	60	38	48	58	25	50	50	35	45	55	36	49	58
2.0	50	65	75	40	55	70	60	75	90	50	60	70	38	48	58	25	50	50	35	45	55	43	57	67
3.0	50	65	75	40	55	70	60	75	90	60	60	70	38	48	58	25	50	50	35	45	55	44	57	67
4.0	50	65	75	40	55	70	60	75	90	60	68	75	38	48	58	50	50	80	35	45	55	48	58	72
5.0	50	65	75	60	70	80	80	90	100	60	68	75	54	64	74	50	50	80	60	70	80	59	68	81
6.0	50	65	75	60	70	80	80	90	100	60	68	75	54	64	74	70	70	80	60	70	80	62	71	81
7.0	50	65	75	70	80	90	80	90	100	60	70	80	54	64	74	100	100	100	60	70	80	68	77	86
8.0	50	65	75	70	80	90	80	90	100	70	75	80	54	64	74	100	100	100	60	70	80	69	78	86
9.0	75	90	100	70	100	100	100	100	100	70	75	80	54	64	74	100	100	100	75	85	95	78	88	93
10.0	75	90	100	70	100	100	100	100	100	70	75	80	60	70	80	100	100	100	75	85	95	79	89	94
11.0	75	90	100	70	100	100	100	100	100	70	75	80	60	70	80	100	100	100	75	85	95	79	89	94
12.0	75	90	100	70	100	100	100	100	100	70	75	80	60	70	80	100	100	100	75	85	95	79	89	94
13.0	75	90	100	70	100	100	100	100	100	70	75	80	60	70	80	100	100	100	75	85	95	79	89	94
14.0	75	90	100	70	100	100	100	100	100	70	75	80	60	70	80	100	100	100	75	85	95	79	89	94
15.0	75	90	100	70	100	100	100	100	100	90	95	100	60	70	80	100	100	100	75	85	95	81	91	96

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

One-Story on Slab Residence

Flood Level (feet)	Damaged Percent of Total Content Value for One-Day Freshwater Condition																							
	Mr. Ferris			Mr. Flower			Mr. Lanaux			Mr. Miller			Mr. Moulton			Mr. Neyrey			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	6	0	1	1
0.5	5	10	10	28	43	58	35	45	55	20	24	28	20	30	40	25	25	25	10	20	30	20	26	35
1.0	10	13	15	28	43	58	35	45	55	25	28	30	25	35	45	50	50	50	38	48	58	30	33	44
1.5	10	15	20	28	43	58	35	45	55	25	28	30	25	35	45	50	50	50	38	48	58	30	38	45
2.0	20	25	25	28	43	58	35	45	55	25	28	30	25	35	45	50	50	50	38	48	58	32	39	46
3.0	20	25	30	28	43	58	35	45	55	25	30	35	25	35	45	50	50	50	38	48	58	32	39	47
4.0	25	30	40	28	43	58	35	45	55	30	33	35	25	35	45	80	80	80	38	48	58	37	45	53
5.0	25	30	40	60	70	80	50	60	70	30	33	35	40	50	60	80	80	80	50	60	70	48	53	62
6.0	35	40	45	60	70	80	50	60	70	40	43	45	40	50	60	80	80	80	50	60	70	51	58	64
7.0	35	40	50	60	70	80	50	60	70	40	43	45	40	50	60	90	90	90	50	60	70	52	59	66
8.0	35	50	55	60	70	80	50	60	70	50	55	60	40	50	60	90	90	90	50	60	70	54	62	69
9.0	50	55	65	60	100	100	50	60	70	60	65	70	60	70	80	90	90	90	65	75	85	62	71	80
10.0	65	65	75	60	100	100	50	60	70	70	75	80	60	70	80	100	100	100	65	75	85	67	78	84
11.0	75	90	100	60	100	100	50	60	70	70	75	80	60	70	80	100	100	100	65	75	85	69	81	88
12.0	75	90	100	60	100	100	50	60	70	70	75	80	60	70	80	100	100	100	65	75	85	69	81	88
13.0	75	90	100	60	100	100	50	60	70	75	78	80	60	70	80	100	100	100	65	75	85	69	82	88
14.0	75	90	100	60	100	100	50	60	70	80	83	85	60	70	80	100	100	100	65	75	85	70	83	89
15.0	75	90	100	60	100	100	50	60	70	80	83	85	60	70	80	100	100	100	65	75	85	70	83	89

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

One-Story on Slab Residence

Flood Level (feet)	Damaged Percent of Total Content Value for One-Week Saltwater Condition																							
	Mr. Ferris			Mr. Flower			Mr. Lanaux			Mr. Miller			Mr. Moulton			Mr. Neyrey			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	4	6	0	1	2
0.5	15	15	20	38	53	68	55	68	80	20	30	40	20	30	40	25	25	25	15	25	35	27	35	44
1.0	15	15	25	38	53	68	55	68	80	20	30	40	25	35	45	50	50	50	38	48	58	34	43	52
1.5	20	20	25	38	53	68	55	68	80	25	35	45	25	35	45	50	50	50	38	48	58	36	44	53
2.0	50	65	75	38	53	68	55	68	80	25	35	45	25	35	45	50	50	50	38	48	58	40	51	60
3.0	50	65	75	38	53	68	55	68	80	35	40	45	25	35	45	50	50	50	38	48	58	42	51	60
4.0	50	65	75	38	53	68	55	68	80	40	45	50	25	35	45	80	80	80	38	48	58	47	56	65
5.0	50	65	75	60	70	80	70	75	80	40	45	50	40	50	60	80	80	80	50	60	70	56	64	71
6.0	50	65	75	60	70	80	70	75	80	40	45	50	40	50	60	80	80	80	50	60	70	56	64	71
7.0	50	65	75	60	70	80	70	75	80	40	45	50	40	50	60	90	90	90	50	60	70	57	65	72
8.0	50	90	75	60	70	80	70	75	80	50	55	60	40	50	60	90	90	90	50	60	70	59	70	74
9.0	75	90	100	60	100	100	70	75	80	55	60	65	60	70	80	90	90	90	65	75	85	68	80	86
10.0	75	90	100	60	100	100	70	75	80	60	65	70	60	70	80	100	100	100	65	75	85	70	82	88
11.0	75	90	100	60	100	100	70	75	80	75	80	85	60	70	80	100	100	100	65	75	85	72	84	90
12.0	75	90	100	60	100	100	70	75	80	75	80	85	60	70	80	100	100	100	65	75	85	72	84	90
13.0	75	90	100	60	100	100	70	75	80	75	80	85	60	70	80	100	100	100	65	75	85	72	84	90
14.0	75	90	100	60	100	100	70	75	80	75	80	85	60	70	80	100	100	100	65	75	85	72	84	90
15.0	75	90	100	60	100	100	70	75	80	80	90	100	60	70	80	100	100	100	65	75	85	73	86	92

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

Two-Story on Pier Residence

Flood Level (feet)	Damaged Percent of Total Content Value for One-Day Freshwater Condition																							
	Mr. Ferris			Mr. Flower			Mr. Lanaux			Mr. Miller			Mr. Moulton			Mr. Neyrey			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	4	0	0	0	0	2	4	0	1	1
-0.5	0	0	0	0	0	0	0	0	0	0	0	0	3	4	5	0	0	0	0	3	5	0	1	1
0.0	0	0	0	0	0	0	0	0	0	0	0	0	3	4	5	0	0	0	4	10	17	1	2	3
0.5	5	8	10	5	10	15	10	14	23	20	25	30	3	9	15	10	15	20	10	20	30	9	14	20
1.0	5	8	10	15	25	30	13	18	28	27	32	37	10	25	15	15	20	25	17	27	37	15	22	26
1.5	20	23	25	15	25	30	13	18	28	27	32	37	2	25	15	15	20	25	20	30	40	16	25	29
2.0	20	23	25	15	25	30	13	18	28	27	32	37	20	25	15	15	20	25	20	30	40	19	25	29
3.0	25	28	30	15	25	30	25	33	55	32	37	42	20	30	25	15	20	25	25	35	45	22	30	36
4.0	25	38	50	15	25	30	33	38	60	35	40	45	20	30	25	20	25	30	30	40	50	25	34	41
5.0	25	38	50	20	30	38	40	53	65	38	43	48	25	35	30	20	25	30	32	42	52	29	38	45
6.0	25	38	50	22	32	40	45	58	70	38	43	48	25	35	30	25	35	40	32	42	52	30	40	47
7.0	25	38	50	25	35	43	50	63	75	38	43	48	25	35	30	25	35	50	32	42	52	31	42	50
8.0	30	43	55	30	40	48	50	63	75	38	43	48	35	40	50	30	50	50	32	42	52	35	46	54
9.0	35	48	60	30	40	48	65	72	80	45	48	55	41	46	56	30	50	50	38	48	58	41	50	58
10.0	60	68	75	40	50	58	70	78	85	48	53	58	51	56	66	30	50	50	44	54	64	49	58	65
11.0	60	68	75	40	50	58	75	82	90	50	55	60	51	56	66	50	75	100	51	61	71	54	64	74
12.0	60	68	75	40	50	58	83	87	100	75	80	85	51	56	66	50	75	100	54	64	74	59	69	80
13.0	60	68	75	40	50	58	85	92	100	75	80	85	55	60	70	50	75	100	54	64	74	60	70	80
14.0	60	68	75	50	60	68	85	92	100	80	85	90	65	70	80	50	75	100	58	71	88	64	74	86
15.0	60	68	75	50	60	68	85	92	100	80	85	90	65	70	80	50	75	100	61	75	90	64	75	86

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

Two-Story on Pier Residence

Flood Level (feet)	Damaged Percent of Total Content Value for One-Week Saltwater Condition																							
	Mr. Ferris			Mr. Flower			Mr. Lanaux			Mr. Miller			Mr. Moulton			Mr. Neyrey			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	4	0	0	0	0	2	4	0	1	1
-0.5	0	0	0	0	0	0	0	0	0	0	0	0	3	4	5	0	0	0	0	3	5	0	1	1
0.0	0	0	0	0	0	0	0	0	0	0	0	0	3	4	5	0	0	0	4	10	17	1	2	3
0.5	5	28	50	35	45	55	25	40	60	30	35	40	5	56	80	15	20	25	20	30	40	19	36	50
1.0	15	33	50	35	45	55	25	40	60	37	41	45	40	56	80	20	25	30	25	35	45	28	39	52
1.5	15	33	50	35	45	55	25	40	60	37	41	45	40	56	80	20	25	30	25	35	45	28	39	52
2.0	15	33	50	35	45	55	25	40	60	37	41	45	40	56	80	20	25	30	25	35	45	28	39	52
3.0	25	38	50	35	45	55	25	40	60	42	45	48	40	56	80	20	25	30	30	40	50	31	41	53
4.0	25	43	60	35	45	55	33	40	60	45	50	55	45	56	80	20	25	30	30	40	50	33	43	56
5.0	25	43	60	45	55	65	40	53	65	48	53	58	45	56	80	30	35	40	30	40	50	38	48	60
6.0	30	45	60	45	55	65	45	58	70	48	54	59	45	56	80	30	35	40	30	40	50	39	49	61
7.0	35	48	60	45	55	65	68	79	90	48	54	59	45	56	80	30	35	45	30	40	50	43	52	64
8.0	35	58	80	45	55	65	68	79	90	48	54	59	50	56	80	30	40	50	40	50	60	45	56	69
9.0	65	73	80	45	55	65	68	79	90	55	60	65	50	70	80	30	50	75	75	85	95	55	67	79
10.0	65	73	80	45	55	65	70	79	90	58	54	68	50	70	80	30	50	75	75	85	95	56	67	79
11.0	75	83	90	65	75	85	75	82	90	80	85	90	50	70	80	50	75	100	75	85	95	67	79	90
12.0	75	83	90	65	75	85	83	87	100	80	85	90	50	70	80	50	75	100	75	85	95	68	80	91
13.0	75	83	90	65	75	85	85	92	100	80	85	90	50	70	80	50	75	100	75	85	95	69	81	91
14.0	75	83	90	65	75	85	85	92	100	80	85	90	50	70	80	50	75	100	75	85	95	69	81	91
15.0	75	83	90	65	75	85	85	92	100	80	85	90	50	70	80	50	75	100	75	85	95	69	81	91

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

Two-Story on Slab Residence

Flood Level (feet)	Damaged Percent of Total Content Value for One-Day Freshwater Condition																							
	Mr. Ferris			Mr. Flower			Mr. Lanaux			Mr. Miller			Mr. Moulton			Mr. Neyrey			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.5	5	8	10	2	4	6	7	10	15	10	15	20	3	9	15	20	25	30	10	20	30	8	13	18
1.0	5	8	10	12	15	18	11	15	19	15	19	22	10	20	30	20	25	30	20	30	40	13	19	24
1.5	20	23	25	12	15	18	20	23	25	15	19	22	10	20	30	20	25	30	20	30	40	17	22	27
2.0	20	23	25	12	15	18	25	30	35	15	19	22	10	20	30	20	25	30	20	30	40	17	23	29
3.0	25	28	30	12	15	18	30	35	40	20	25	30	15	25	35	20	25	30	25	35	45	21	27	33
4.0	25	38	50	12	15	18	30	40	55	20	25	30	15	25	35	25	45	40	30	40	50	22	33	40
5.0	25	38	50	22	25	28	35	50	60	20	25	30	25	35	45	25	45	40	30	40	50	26	37	43
6.0	25	38	50	22	25	28	39	50	60	30	35	40	25	35	45	25	45	40	30	40	50	28	38	45
7.0	25	38	50	22	25	28	45	55	65	30	35	40	25	35	45	25	45	45	50	60	70	32	42	49
8.0	30	43	55	22	25	28	48	57	65	40	45	50	35	45	55	30	40	50	65	75	85	39	47	55
9.0	35	48	60	32	35	38	55	68	85	50	55	60	45	55	65	50	55	60	75	85	95	49	57	66
10.0	60	68	75	42	45	48	60	68	85	60	65	70	65	75	85	55	60	70	75	85	95	60	67	75
11.0	60	68	75	42	45	48	68	75	85	60	65	70	65	75	85	55	70	100	75	85	95	61	69	80
12.0	60	68	75	42	45	48	70	80	90	60	65	70	65	75	85	55	70	100	80	90	100	62	70	81
13.0	60	68	75	42	45	48	75	85	95	70	75	80	70	80	90	55	70	100	80	90	100	65	73	84
14.0	60	68	75	52	55	60	80	90	95	80	85	90	70	80	90	55	70	100	80	90	100	68	77	87
15.0	60	68	75	52	55	60	85	90	95	80	85	90	70	80	90	55	70	100	80	90	100	69	77	87

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

Two-Story on Slab Residence

Flood Level (feet)	Damaged Percent of Total Content Value for One-Week Saltwater Condition																							
	Mr. Ferris			Mr. Flower			Mr. Lanaux			Mr. Miller			Mr. Moulton			Mr. Neyrey			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.5	5	33	60	30	40	50	20	38	55	30	53	75	5	55	65	20	25	30	15	25	35	18	38	53
1.0	15	38	60	30	40	50	20	38	55	35	55	75	45	55	65	20	25	30	25	35	45	27	41	54
1.5	15	38	60	30	40	50	20	38	55	35	55	75	45	55	65	20	25	30	25	35	45	27	41	54
2.0	15	38	60	30	40	50	25	40	55	35	55	75	45	55	65	20	25	30	25	35	45	28	41	54
3.0	25	43	60	30	40	50	30	43	55	35	55	75	45	55	65	20	25	30	30	40	50	31	43	55
4.0	25	43	60	30	40	50	30	43	55	35	40	45	45	55	65	25	35	40	35	45	55	32	43	53
5.0	25	43	60	40	50	60	35	48	60	40	60	80	45	55	65	25	35	40	35	45	55	35	48	60
6.0	30	45	60	40	50	60	39	50	60	40	60	80	45	55	65	25	35	40	35	45	55	36	49	60
7.0	35	48	60	40	50	60	63	77	90	40	60	80	45	55	65	25	35	45	55	65	75	43	56	68
8.0	35	58	80	40	50	60	63	77	90	47	71	95	45	55	65	30	40	50	65	75	85	46	61	75
9.0	65	73	80	40	50	60	63	77	90	60	78	95	45	55	65	50	55	60	75	85	95	57	67	78
10.0	65	73	80	40	50	60	63	77	90	60	78	95	70	80	90	55	60	70	75	85	95	61	72	83
11.0	75	83	90	60	70	80	68	79	90	60	78	95	70	80	90	55	70	100	75	85	95	66	78	91
12.0	75	83	90	60	70	80	70	80	90	60	78	95	70	80	90	55	70	100	80	90	100	67	79	92
13.0	75	83	90	60	70	80	75	85	95	60	78	95	70	80	90	55	70	100	80	90	100	68	79	93
14.0	75	83	90	60	70	80	80	88	95	75	85	95	70	80	90	55	70	100	80	90	100	71	81	93
15.0	75	83	90	60	70	80	85	90	95	75	83	90	70	80	90	55	70	100	80	90	100	71	81	92

Source: Expert Panel Meeting, New Orleans District USACE, March 13, 1996.

Mobile Home Residence

Flood Level (feet)	Damaged Percent of Total Content Value for One-Day Freshwater Condition											
	Mr. Ferris			Mr. Flower			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	5	0	10	0	2	4	0	5	10	2	2	8
-0.5	5	0	15	0	2	6	5	10	20	3	4	14
0.0	5	0	20	0	4	6	15	20	40	7	8	22
0.5	10	15	20	18	27	40	25	50	60	18	31	40
1.0	10	18	25	18	27	40	25	50	60	18	32	42
1.5	10	18	25	18	27	40	25	50	60	18	32	42
2.0	10	18	25	18	27	40	25	50	60	18	32	42
3.0	15	20	25	36	54	80	25	50	60	25	41	55
4.0	25	55	85	36	54	80	25	50	60	29	53	75
5.0	25	55	85	36	54	80	25	50	60	29	53	75
6.0	25	60	95	100	100	100	60	80	100	62	80	98
7.0	25	60	95	100	100	100	60	80	100	62	80	98
8.0	25	63	100	100	100	100	80	100	100	68	88	100
9.0	25	63	100	100	100	100	80	100	100	68	88	100
10.0	25	63	100	100	100	100	80	100	100	68	88	100
11.0	25	63	100	100	100	100	80	100	100	68	88	100
12.0	25	63	100	100	100	100	80	100	100	68	88	100
13.0	25	63	100	100	100	100	80	100	100	68	88	100
14.0	25	63	100	100	100	100	80	100	100	68	88	100
15.0	90	95	100	100	100	100	80	100	100	90	98	100

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

Mobile Home Residence

Flood Level (feet)	Damaged Percent of Total Content Value for One-Week Saltwater Condition											
	Mr. Ferris			Mr. Flower			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	5	0	10	0	2	4	10	20	30	5	7	15
-0.5	5	0	15	0	2	6	20	30	40	8	11	20
0.0	5	0	20	0	4	6	20	30	40	8	11	22
0.5	10	15	20	50	80	100	50	80	90	37	58	70
1.0	10	18	25	50	80	100	50	80	90	37	59	72
1.5	10	18	25	50	80	100	50	80	90	37	59	72
2.0	10	18	25	50	80	100	50	80	90	37	59	72
3.0	15	20	25	100	100	100	50	80	90	55	67	72
4.0	25	55	85	100	100	100	60	90	100	62	82	95
5.0	25	55	85	100	100	100	60	90	100	62	82	95
6.0	25	60	95	100	100	100	60	90	100	62	83	98
7.0	25	60	95	100	100	100	90	100	100	72	87	98
8.0	25	63	100	100	100	100	90	100	100	72	88	100
9.0	25	63	100	100	100	100	90	100	100	72	88	100
10.0	25	63	100	100	100	100	90	100	100	72	88	100
11.0	25	63	100	100	100	100	90	100	100	72	88	100
12.0	25	63	100	100	100	100	90	100	100	72	88	100
13.0	25	63	100	100	100	100	90	100	100	72	88	100
14.0	25	63	100	100	100	100	90	100	100	72	88	100
15.0	90	95	100	100	100	100	90	100	100	93	98	100

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

Metal Frame Structure

Flood Level (feet)	Damaged Percent of Total Content Value for One-Day Freshwater Condition											
	Mr. Ferris			Mr. Flower			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	1	0	0	0	0	0	0
-0.5	0	0	0	0	0	1	0	0	0	0	0	0
0.0	0	0	0	0	2	4	5	15	20	2	6	8
0.5	10	13	15	13	17	20	10	25	30	11	18	22
1.0	10	13	15	17	20	24	10	25	30	12	19	23
1.5	10	13	15	20	24	28	10	25	30	13	21	24
2.0	10	13	15	30	34	37	10	25	30	17	24	27
3.0	10	13	15	30	34	37	10	25	30	17	24	27
4.0	15	18	20	30	34	37	30	50	60	25	34	39
5.0	20	23	25	33	37	41	30	50	60	28	37	42
6.0	20	23	25	33	37	41	40	60	70	31	40	45
7.0	20	23	25	33	60	74	40	60	70	31	48	56
8.0	25	30	35	52	60	74	50	80	90	42	57	66
9.0	25	30	35	52	60	74	50	80	90	42	57	66
10.0	25	30	35	52	60	74	50	80	90	42	57	66
11.0	25	30	35	52	60	74	50	80	90	42	57	66
12.0	25	30	35	52	60	74	50	80	90	42	57	66
13.0	25	30	35	52	60	74	50	80	90	42	57	66
14.0	25	30	35	52	60	74	50	80	90	42	57	66
15.0	35	55	75	67	74	81	50	80	100	51	70	85

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

Metal Frame Structure

Flood Level (feet)	Damaged Percent of Total Content Value for One-Week Saltwater Condition											
	Mr. Ferris			Mr. Flower			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	1	0	0	0	0	0	0
-0.5	0	0	0	0	0	1	0	0	0	0	0	0
0.0	0	0	0	1	4	6	15	25	50	5	10	19
0.5	10	38	65	33	37	41	30	75	90	24	50	65
1.0	10	38	65	33	37	41	30	75	90	24	50	65
1.5	10	38	65	33	37	41	30	75	90	24	50	65
2.0	10	38	65	33	37	41	30	75	90	24	50	65
3.0	10	38	65	33	37	41	30	75	90	24	50	65
4.0	10	38	65	33	37	41	70	80	100	38	52	69
5.0	10	38	65	33	37	41	70	80	100	38	52	69
6.0	10	38	65	33	37	41	70	100	100	38	58	69
7.0	10	38	65	33	37	41	70	100	100	38	58	69
8.0	10	38	65	52	60	74	70	100	100	44	66	80
9.0	10	38	65	52	60	74	70	100	100	44	66	80
10.0	10	38	65	52	60	74	70	100	100	44	66	80
11.0	10	38	65	52	60	74	70	100	100	44	66	80
12.0	10	38	65	52	60	74	70	100	100	44	66	80
13.0	10	38	65	52	60	74	70	100	100	44	66	80
14.0	35	50	65	52	60	74	70	100	100	52	70	80
15.0	35	55	75	67	74	81	70	100	100	57	76	85

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

Masonry Bearing Walls Structure

Flood Level (feet)	Damaged Percent of Total Content Value for One-Day Freshwater Condition											
	Mr. Ferris			Mr. Flower			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	5	0	10	0	1	1	0	0	0	2	0	4
-0.5	5	0	10	0	1	1	0	0	0	2	0	4
0.0	5	0	10	1	3	5	10	15	25	5	6	13
0.5	7	10	12	9	13	22	25	40	50	14	21	28
1.0	10	13	15	9	13	22	25	40	50	15	22	29
1.5	10	13	15	16	22	25	25	40	50	17	25	30
2.0	10	13	15	22	30	35	25	40	50	19	28	33
3.0	10	13	15	22	30	35	25	40	50	19	28	33
4.0	15	20	25	22	30	35	40	60	70	26	37	43
5.0	15	20	25	44	50	57	40	60	70	33	43	51
6.0	15	20	25	44	50	57	40	60	70	33	43	51
7.0	15	20	25	44	50	57	40	60	70	33	43	51
8.0	15	20	25	50	57	63	50	70	80	38	49	56
9.0	15	20	25	50	57	63	50	70	80	38	49	56
10.0	15	20	25	50	57	63	50	70	80	38	49	56
11.0	15	20	25	63	63	76	50	70	80	43	51	60
12.0	15	20	25	63	76	88	50	70	80	43	55	64
13.0	35	40	45	63	76	88	50	70	80	49	62	71
14.0	35	40	45	63	76	88	50	70	80	49	62	71
15.0	45	48	50	63	76	88	50	70	80	53	64	73

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

Masonry Bearing Walls Structure

Flood Level (feet)	Damaged Percent of Total Content Value for One-Week Saltwater Condition											
	Mr. Ferris			Mr. Flower			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	5	0	10	0	1	1	0	0	0	2	0	4
-0.5	5	0	10	0	1	1	0	0	0	2	0	4
0.0	5	0	10	2	6	9	15	30	50	7	12	23
0.5	10	28	45	50	57	63	15	30	50	25	38	53
1.0	10	28	45	50	57	63	30	60	80	30	48	63
1.5	10	28	45	50	57	63	40	60	90	33	48	66
2.0	10	28	45	50	57	63	50	80	100	37	55	69
3.0	35	53	70	50	57	63	50	80	100	45	63	78
4.0	35	53	70	50	57	63	50	80	100	45	63	78
5.0	35	53	70	50	57	63	50	80	100	45	63	78
6.0	35	53	70	50	57	63	50	80	100	45	63	78
7.0	35	53	70	50	57	63	50	80	100	45	63	78
8.0	35	53	70	50	57	63	50	90	100	45	66	78
9.0	35	53	70	50	57	63	50	90	100	45	66	78
10.0	35	53	70	50	57	63	50	90	100	45	66	78
11.0	35	53	70	63	63	76	50	90	100	49	69	82
12.0	45	58	70	63	76	88	50	90	100	53	74	86
13.0	55	65	75	63	76	88	50	90	100	56	77	88
14.0	55	65	75	63	76	88	50	90	100	56	77	88
15.0	55	65	75	63	76	88	50	90	100	56	77	88

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

Wood or Steel Frame Construction

Flood Level (feet)	Damaged Percent of Total Content Value for One-Day Freshwater Condition											
	Mr. Ferris			Mr. Flower			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0
-0.5	0	0	0	0	0	0	0	0	0	0	0	0
0.0	0	0	0	0	0	0	0	0	0	0	0	0
0.5	0	3	5	10	15	20	10	20	30	7	13	18
1.0	5	10	15	15	20	25	20	30	40	13	20	27
1.5	5	10	15	20	25	30	20	30	40	15	22	28
2.0	10	13	15	26	31	36	20	30	40	19	25	30
3.0	10	15	20	26	31	36	20	30	40	19	25	32
4.0	10	15	20	26	31	36	30	50	60	22	32	39
5.0	10	15	20	40	45	50	30	50	60	27	37	43
6.0	10	15	20	40	45	50	40	60	70	30	40	47
7.0	10	15	20	40	45	50	40	60	70	30	40	47
8.0	10	15	20	40	45	50	40	70	80	30	43	50
9.0	10	15	20	50	58	65	40	70	80	33	48	55
10.0	10	15	20	50	58	65	50	80	90	37	51	58
11.0	20	23	25	55	65	75	50	80	90	42	56	63
12.0	25	30	35	55	65	75	50	80	90	43	58	67
13.0	25	45	65	55	65	75	50	80	90	43	63	77
14.0	25	45	65	50	65	75	50	80	90	42	63	77
15.0	35	63	90	55	65	75	50	80	90	47	69	85

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

Wood or Steel Frame Construction

Flood Level (feet)	Damaged Percent of Total Content Value for One-Week Saltwater Condition											
	Mr. Ferris			Mr. Flower			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0
-0.5	0	0	0	0	0	0	0	0	0	0	0	0
0.0	0	0	0	0	0	0	0	0	0	0	0	0
0.5	10	13	15	40	45	50	10	50	60	20	36	42
1.0	15	18	20	40	45	50	30	70	80	28	44	50
1.5	15	18	20	40	45	50	30	70	80	28	44	50
2.0	25	30	35	40	45	50	30	70	80	32	48	55
3.0	25	30	35	40	45	50	50	80	100	38	52	62
4.0	25	30	35	40	45	50	60	100	100	42	58	62
5.0	25	30	35	40	45	50	60	100	100	42	58	62
6.0	25	30	35	40	45	50	60	100	100	42	58	62
7.0	25	30	35	40	45	50	60	100	100	42	58	62
8.0	25	30	35	40	45	50	60	100	100	42	58	62
9.0	25	30	35	50	58	65	60	100	100	45	63	67
10.0	25	30	35	50	58	65	60	100	100	45	63	67
11.0	35	63	90	55	65	75	60	100	100	50	76	88
12.0	35	63	90	55	65	75	60	100	100	50	76	88
13.0	35	63	90	55	65	75	60	100	100	50	76	88
14.0	35	63	90	55	65	75	60	100	100	50	76	88
15.0	35	63	90	55	65	75	60	100	100	50	76	88

Source: Expert Panel Meeting, New Orleans District USACE, March 27, 1996.

One Story Residence

Flood Level (feet)	Damaged Percent of Total Content Value for One-Day Freshwater Condition																	
	Ms. Bounds			Mr. Dumas			Mr. Ferris			Mr. Moulton			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.5	2	4	5	10	10	20	5	8	10	20	30	45	5	10	15	8	12	19
1.0	8	11	13	20	20	30	10	18	25	35	45	55	15	30	40	18	25	33
1.5	8	12	15	40	40	40	10	18	25	35	45	55	15	30	40	22	29	35
2.0	12	16	20	60	60	60	10	18	25	35	45	55	30	60	70	29	40	46
3.0	20	25	30	60	90	95	10	18	25	65	75	85	50	75	80	41	57	63
4.0	30	33	35	95	95	95	50	73	95	75	85	95	50	75	90	60	72	82
5.0	50	55	60	95	95	95	50	73	95	90	100	100	50	75	90	67	80	88
6.0	60	70	80	95	95	95	50	73	95	90	100	100	80	100	100	75	88	94
7.0	80	85	90	100	100	100	50	73	95	90	100	100	80	100	100	80	92	97
8.0	80	85	90	100	100	100	50	73	95	90	100	100	80	100	100	80	92	97
9.0	92	94	95	100	100	100	50	73	95	90	100	100	80	100	100	82	93	98
10.0	92	94	95	100	100	100	50	73	95	90	100	100	80	100	100	82	93	98
11.0	92	94	95	100	100	100	50	73	95	90	100	100	80	100	100	82	93	98
12.0	92	94	95	100	100	100	50	73	95	90	100	100	80	100	100	82	93	98
13.0	92	94	95	100	100	100	50	73	95	90	100	100	80	100	100	82	93	98
14.0	92	94	95	100	100	100	50	73	95	90	100	100	80	100	100	82	93	98
15.0	92	94	95	100	100	100	50	73	95	90	100	100	80	100	100	82	93	98

Source: Expert Panel Meeting, New Orleans District USACE, March 14, 1996.

One Story Residence

Flood Level (feet)	Damaged Percent of Total Content Value for One-Week Saltwater Condition																	
	Ms. Bounds			Mr. Dumas			Mr. Ferris			Mr. Moulton			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.5	2	4	5	30	70	70	20	50	80	75	85	100	10	25	30	27	47	57
1.0	8	11	13	40	70	75	20	50	80	75	85	100	25	50	60	34	53	66
1.5	8	12	15	60	80	80	20	50	80	75	85	100	25	50	60	38	55	67
2.0	20	25	30	90	95	95	20	50	80	75	85	100	40	60	70	49	63	75
3.0	30	33	35	90	95	95	20	50	80	80	90	100	75	100	100	59	74	82
4.0	40	50	60	90	95	95	20	50	80	100	100	100	90	100	100	68	79	87
5.0	60	70	80	90	95	95	20	50	80	100	100	100	90	100	100	72	83	91
6.0	80	85	90	90	95	95	20	50	80	100	100	100	90	100	100	76	86	93
7.0	90	93	95	100	100	100	80	88	95	100	100	100	90	100	100	92	96	98
8.0	90	93	95	100	100	100	80	88	95	100	100	100	90	100	100	92	96	98
9.0	95	98	100	100	100	100	80	88	95	100	100	100	90	100	100	93	97	99
10.0	95	98	100	100	100	100	80	88	95	100	100	100	90	100	100	93	97	99
11.0	95	98	100	100	100	100	80	88	95	100	100	100	90	100	100	93	97	99
12.0	95	98	100	100	100	100	80	88	95	100	100	100	90	100	100	93	97	99
13.0	95	98	100	100	100	100	80	88	95	100	100	100	90	100	100	93	97	99
14.0	95	98	100	100	100	100	80	88	95	100	100	100	90	100	100	93	97	99
15.0	95	98	100	100	100	100	80	88	95	100	100	100	90	100	100	93	97	99

Source: Expert Panel Meeting, New Orleans District USACE, March 14, 1996.

Two Story Residence

Flood Level (feet)	Damaged Percent of Total Content Value for One-Day Freshwater Condition																	
	Ms. Bounds			Mr. Dumas			Mr. Ferris			Mr. Moulton			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.5	2	3	4	5	5	5	5	8	10	10	20	30	5	10	20	5	9	14
1.0	5	8	10	5	5	5	5	8	10	25	35	45	10	15	30	10	14	20
1.5	5	8	10	5	5	5	5	8	10	25	35	45	10	15	30	10	14	20
2.0	8	10	12	40	40	40	10	13	15	25	35	45	15	25	40	20	25	30
3.0	12	16	20	60	60	60	20	28	35	30	40	50	50	60	85	34	41	50
4.0	20	23	25	70	70	70	30	40	50	50	60	70	50	60	85	44	51	60
5.0	25	28	30	70	70	70	30	40	50	50	60	70	50	60	85	45	52	61
6.0	30	33	35	70	70	70	30	40	50	50	60	70	50	60	85	46	53	62
7.0	30	33	35	75	75	75	30	40	50	50	60	70	50	60	85	47	54	63
8.0	35	43	50	75	75	100	30	40	50	50	60	70	50	60	85	48	56	71
9.0	75	78	80	75	75	100	30	40	50	55	65	75	50	60	85	57	64	78
10.0	75	78	80	75	75	100	50	73	95	70	80	90	50	60	85	64	73	90
11.0	75	78	80	75	75	100	50	73	95	70	80	90	50	60	85	64	73	90
12.0	75	78	80	80	80	100	50	73	95	70	80	90	50	60	85	65	74	90
13.0	75	78	80	90	90	100	50	73	95	70	80	90	50	60	85	67	76	90
14.0	75	78	80	100	100	100	50	73	95	90	100	100	50	60	85	73	82	92
15.0	75	78	80	100	100	100	50	73	95	90	100	100	50	60	85	73	82	92

Source: Expert Panel Meeting, New Orleans District USACE, March 14, 1996.

Two Story Residence

Flood Level (feet)	Damaged Percent of Total Content Value for One-Week Saltwater Condition																	
	Ms. Bounds			Mr. Dumas			Mr. Ferris			Mr. Moulton			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.5	2	3	4	10	10	10	20	50	80	65	70	75	20	30	50	23	33	44
1.0	5	8	10	15	15	15	20	50	80	65	70	75	30	50	70	27	39	50
1.5	8	10	12	20	20	20	20	50	80	65	70	75	30	50	70	29	40	51
2.0	15	18	20	50	50	50	20	50	80	65	70	75	30	70	70	36	52	59
3.0	20	23	25	70	70	75	20	50	80	65	70	75	40	80	90	43	59	69
4.0	30	35	40	70	70	75	20	50	80	65	70	75	40	80	90	45	61	72
5.0	35	40	45	70	70	75	20	50	80	65	70	75	90	100	100	56	66	75
6.0	40	45	50	70	70	75	20	50	80	65	70	75	90	100	100	57	67	76
7.0	40	45	50	75	75	100	20	50	80	65	70	75	90	100	100	58	68	81
8.0	50	63	75	75	75	100	80	88	95	65	70	95	90	100	100	72	79	93
9.0	75	80	85	75	75	100	80	88	95	70	75	100	90	100	100	78	84	96
10.0	75	80	85	75	75	100	80	88	95	85	90	100	90	100	100	81	87	96
11.0	75	80	85	75	75	100	80	88	95	85	90	100	90	100	100	81	87	96
12.0	75	80	85	90	90	100	80	88	95	85	90	100	90	100	100	84	90	96
13.0	75	80	85	95	95	100	80	88	95	85	90	100	90	100	100	85	91	96
14.0	75	80	85	100	100	100	80	88	95	95	100	100	90	100	100	88	94	96
15.0	80	85	90	100	100	100	80	88	95	95	100	100	90	100	100	89	95	97

Source: Expert Panel Meeting, New Orleans District USACE, March 14, 1996.

Mobile Home Residence

Flood Level (feet)	Damaged Percent of Total Content Value for One-Day Freshwater Condition																	
	Ms. Bounds			Mr. Dumas			Mr. Ferris			Mr. Moulton			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.5	2	4	5	10	10	20	5	8	10	40	50	65	10	25	30	13	19	26
1.0	8	11	13	20	20	30	10	18	25	40	50	65	30	60	70	22	32	41
1.5	8	12	15	30	40	40	10	18	25	40	50	65	30	60	70	24	36	43
2.0	12	16	20	40	60	60	10	18	25	40	50	65	40	75	90	28	44	52
3.0	20	25	30	40	90	90	10	18	25	40	50	65	40	75	90	30	52	60
4.0	30	33	35	60	95	95	50	73	95	40	65	75	90	100	100	54	73	80
5.0	50	55	60	80	95	95	50	73	95	40	70	75	90	100	100	62	79	85
6.0	60	70	80	95	95	100	50	73	95	40	80	75	90	100	100	67	84	90
7.0	80	85	90	100	100	100	50	73	95	40	100	100	90	100	100	72	92	97
8.0	92	94	95	100	100	100	50	73	95	40	100	100	90	100	100	74	93	98
9.0	92	94	95	100	100	100	50	73	95	40	100	100	90	100	100	74	93	98
10.0	92	94	95	100	100	100	50	73	95	90	100	100	90	100	100	84	93	98
11.0	92	94	95	100	100	100	50	73	95	90	100	100	90	100	100	84	93	98
12.0	92	94	95	100	100	100	50	73	95	90	100	100	90	100	100	84	93	98
13.0	92	94	95	100	100	100	50	73	95	90	100	100	90	100	100	84	93	98
14.0	92	94	95	100	100	100	50	73	95	90	100	100	90	100	100	84	93	98
15.0	92	94	95	100	100	100	50	73	95	90	100	100	90	100	100	84	93	98

Source: Expert Panel Meeting, New Orleans District USACE, March 14, 1996.

Mobile Home Residence

Flood Level (feet)	Damaged Percent of Total Content Value for One-Week Saltwater Condition																	
	Ms. Bounds			Mr. Dumas			Mr. Ferris			Mr. Moulton			Mr. Phillips			Average		
	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max	min	mean	max
-1.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-0.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.5	2	4	5	20	70	7	20	50	80	65	75	100	20	50	60	25	50	50
1.0	8	11	13	20	75	75	20	50	80	75	80	100	20	50	60	29	53	66
1.5	8	12	15	50	80	80	20	50	80	75	80	100	30	75	90	37	59	73
2.0	20	20	20	75	95	95	20	50	80	75	80	100	70	90	100	52	67	79
3.0	30	30	30	75	95	100	20	50	80	75	80	100	90	100	100	58	71	82
4.0	40	38	35	100	95	100	20	50	80	98	100	100	100	100	100	72	77	83
5.0	60	60	60	100	95	100	20	50	80	98	100	100	100	100	100	76	81	88
6.0	80	80	80	100	95	100	20	50	80	98	100	100	100	100	100	80	85	92
7.0	90	90	90	100	100	100	80	88	95	98	100	100	100	100	100	94	96	97
8.0	90	93	95	100	100	100	80	88	95	98	100	100	100	100	100	94	96	98
9.0	95	95	95	100	100	100	80	88	95	98	100	100	100	100	100	95	97	98
10.0	95	95	95	100	100	100	80	88	95	98	100	100	100	100	100	95	97	98
11.0	95	95	95	100	100	100	80	88	95	98	100	100	100	100	100	95	97	98
12.0	95	95	95	100	100	100	80	88	95	98	100	100	100	100	100	95	97	98
13.0	95	95	95	100	100	100	80	88	95	98	100	100	100	100	100	95	97	98
14.0	95	95	95	100	100	100	80	88	95	98	100	100	100	100	100	95	97	98
15.0	95	95	95	100	100	100	80	88	95	98	100	100	100	100	100	95	97	98

Source: Expert Panel Meeting, New Orleans District USACE, March 14, 1996.

Appendix C

ADVERTISEMENT FOR RESIDENTIAL INTERVIEW PARTICIPANTS

HELP PROTECT YOUR HOME AND ITS CONTENTS FROM FLOODING!

Many flood victims may not have received proper return from their flood insurance claims due to inaccurate records. If you own or rent a house, or mobile home in Orleans or Jefferson parishes, you can receive a FREE VIDEO TAPE of the contents of your home for use in future insurance claims.

Protect your home and be compensated for assisting G.E.C., Inc. (Gulf Engineers & Consultants) with a home content survey. This information will be used by government agencies to develop better plans to reduce flooding in the New Orleans area. All information will be kept confidential and will only be used for the purpose of developing accurate estimates of the value of home contents subject to flooding.

GEC
Gulf Engineers & Consultants

If interested CALL 1-800-883-5588
8:00 a.m. to 4:00 p.m. - Monday - Thursday
8:00 a.m. to 11:00 a.m. - Friday

Appendix D

USEFUL LIVES FOR HOUSEHOLD INVENTORIES

USEFUL LIVES FOR HOUSEHOLD INVENTORIES

This table serves as a basis for depreciating the value of household items. An item will be depreciated based on one of the following methods:

1) For most items, the replacement cost is multiplied by a percentage, which is determined by the age of the item as a proportion of the average useful life for that item. Using this method, the maximum depreciation of an item should be 75%. Any item still in use, except for motor vehicles, should generally be worth at least 25% of its replacement cost.

2) For items with little or no depreciation, such as antiques or paintings, simply multiply the replacement cost by the percent of value retained.

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Air Conditioner (window)	10	
Answering Machine	10	
Antique		100%
Appliances	10	
Aquarium	20	
Arts and Craft Supplies		75%
Baby Equipment	10	
Baby Carriage	10	
Bar (not built=in)	15	
Baskets	4	
Bath Seat	15	
Bathroom Items	5	
BBQ Equipment	10	
Bed/Mattress	25	
Bedding/Linens	10	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Bedroom Suite	20	
Belts	5	
Bicycles	10	
Billiard/Pool Table	13	
Binoculars	25	
Bird Cage	15	
Blender	8	
Blood Pressure Machine	10	
Boat	10	
Bookcase	25	
Books		60%
Bread Machine	15	
Briefcase	20	
Buffet	20	
Calculator/Adding Machine	10	
Camping Equipment	10	
Cane	25	
Canned Foods		100%
Car/Truck	8	
Chain Saw	15	
Chairs	20	
China Cabinet	30	
China		90%
Christmas Decorations		75%
Clock	50	
Clothes Washer	10	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Clothes Dryer	10	
Clothing	5	
Coats & Jackets	6	
Coffee Maker	10	
Collections		100%
Commode (Portable)	10	
Computer Software	10	
Computer Hardware	10	
Console/Big Screen TV	12	
Contact Lenses	3	
Cook Ware	20	
Cooking Utensils	20	
Cooler	10	
Copier	10	
Cosmetic/Perfumes		50%
Couch/Sofa	15	
Cradle	20	
Crutches	10	
Deep Fryer	10	
Dehumidifier	12	
Desk	25	
Dining Chairs	20	
Dining Table	20	
Dining Table & Chairs		
Dishes		70%
Dishwasher (portable)	10	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Dividers	8	
Dog Bed	8	
Drapes	15	
Dresser	25	
Dresses	5	
Drill	15	
Edger/Trimmer	6	
Electric Train	10	
Exercise Equipment	10	
Fan	10	
Fax Machine	10	
File Cabinet	20	
Firearms	25	
Fireplace Equipment	20	
First Aid Kit	10	
Fishing Equipment	10	
Floor Lamps	15	
Food Processor	12	
Foodstuffs		100%
Freezer	15	
Fresh Foods		100%
Frozen Foods		100%
Fur	10	
Games		75%

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Garden Tiller	20	
Glassware		90%
Globe	20	
Golf Equipment	8	
Grill	8	
Hand Tools	20	
Handbag/Purse	5	
Hassock	12	
Hats	5	
Hearing Aid	20	
Heater	20	
Hot Tub	15	
Humidifier	5	
Hunting and Fishing Clothes	6	
Hygiene Items		100%
Ironing Equipment	8	
Jewelry		100%
Jump Suit	5	
Kitchen Table & Chairs	15	
Knick-Knack		100%
Knives	20	
Ladder	25	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Lathe	30	
Laundry Supplies		100%
Lawn Furniture	6	
Lawn Mower	8	
Lawn & Garden Equipment	6	
Life Jacket	10	
Liquor		100%
Living Room Suite	20	
Luggage	20	
Lumber and Building Supplies		90%
Magic Equipment	10	
Meat Slicer	15	
Medicines/Medical Supplies		100%
Microwave Oven (not built=in)	11	
Mirror		90%
Miscellaneous	10	
Mixer	10	
Motor Home	8	
Motorcycle	8	
Musical Instruments	20	
Night Tables	25	
Nightwear	5	
Office Supplies		100%
Outboard Engines	10	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Paint and Paint Supplies	5	
Pants	5	
Photography Equipment	15	
Piano	25	
Pictures (Paintings and Photos)		100%
Pillow	6	
Ping Pong Table	2	
Plants		100%
Plastic Container	10	
Playpen	17	
Pool Equipment	12	
Pots (Clay)		90%
Power Tools	15	
Radio	10	
Raincoat	5	
Range/Oven (not built=in)	15	
Razor (Electric)	4	
Records/Compact Discs		60%
Refrigerator	15	
Rugs	15	
Salt and Pepper Shakers		90%
Sander	15	
Scanner	10	
Scarves	6	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Sculpture		100%
Sewing Machine	25	
Sewing supplies		90%
Shed (portable)	20	
Sheet Music		100%
Shirts/Blouses	4	
Shoes & Boots	4	
Silverware		90%
Ski Clothes	6	
Skiing Equipment	7	
Skirts	7	
Snow Blower	10	
Socks	2	
Spinning Wheel		90%
Sports Equipment	6	
Sportswear	4	
Stand, Rack, or Cart	10	
Steam Cleaner	15	
Stereo Equipment	15	
Suits	5	
Suspenders	6	
Sweat Clothes	4	
Sweaters	10	
Swing	10	
Table TV	12	
Table Lamps	15	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Walkers	15	
Water Cooler	10	
Weaving Loom	25	
Welder	20	
Wheelchairs	20	
Wicker Furniture	20	
Wigs	8	
Work Bench	40	

ITEM	USEFUL LIFE	PERCENT OF VALUE RETAINED
Tables	25	
Telephones	25	
Telescope	25	
Tennis Equipment	10	
Ties/Neckwear	3	
Toaster	10	
Tool Chest	25	
Towels/Linens/Blankets	4	
Trash Can	15	
Trash Compactor	12	
Trays	10	
Trophies		90%
Trunks	35	
Typewriter	20	
Umbrella	5	
Unattached Bookcases	25	
Underwear	6	
Uniform	3	
Vacuum Cleaner	15	
Video Cassette Recorder	12	
Video Game Equipment	7	
Video Rewinder	12	
Video Tapes	15	
Wardrobe (Armoire)	35	

Appendix E

HOMEOWNER INVENTORIES

ONE-STORY HOME-1
GRETNA, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Couch	900	15	12.0	20%	25%	225
Chairs	200	20	12.0	40%	25%	80
Tables	450	25	5.0	80%	25%	360
Lamps	475	15	12.0	20%	25%	119
Rugs	150	15	6.0	60%	25%	90
Curtains/Drapes	300	15	6.0	60%	25%	180
Stereo Equipment	450	15	10.0	33%	25%	150
Pictures	350		10.0		100%	350
Plant Holder	50		3.0		90%	45
Knick-Knacks	250		1.0		100%	250
Oil Painting	200		10.0		100%	200
Dining Room						
Dining Table	800	20	12.0	40%	25%	320
China Cabinet	1,200	30	12.0	60%	25%	720
China	1,200		12.0		90%	1,080
Glassware	350		12.0		90%	315
Silverware	600		12.0		90%	540
Blinds/Drapes	100	15	12.0	20%	25%	25
Carpet/Rugs	100	15	12.0	20%	25%	25
Oil Painting	45		8.0		100%	45
Table	25	25	20.0	20%	25%	6
Bakers Rack	35	10	4.0	60%	25%	21
Grandfather Clock	95	50	12.0	76%	25%	72
Plants	75				100%	75
Kitchen						
Fresh Food	8		0.0		100%	8
Canned Food	300		0.0		100%	300
Frozen Food	150		0.0		100%	150
Liquor	50		0.0		100%	50
Freezer	500	15	8.0	47%	25%	233
Refrigerator	800	15	12.0	20%	25%	200
Range/Stove	600	15	2.0	87%	25%	520
Microwave Oven	250	11	5.0	55%	25%	136
Portable Dishwasher	300	10	12.0	-20%	25%	75
Portable Trash Compactor	125	12	3.0	75%	25%	94
Table/Chairs	225	10	6.0	40%	25%	90
Dishes and Crockery	250		8.0		70%	175
China	100		8.0		90%	90
Glassware and Crystal	60		5.0		90%	54
Silverware	300		10.0		90%	270
Knives and Other Utensils	100	20	4.0	80%	25%	80
Pans and Cooking Ware	125	20	6.0	70%	25%	88
Toaster	35	10	1.0	90%	25%	32
Miscellaneous Bakery	500	20	5.0	75%	25%	375
Baby High-Chair	75	20	2.0	90%	25%	68
Mixer	265	10	1.5	85%	25%	225
Blender	90	8	3.0	63%	25%	56
Toastmaker	35	10	8.0	20%	25%	9
Food Processor	125	10	3.0	70%	25%	88
Family Room, Office, or Library						
Couches/Sofas	375	15	8.0	47%	25%	175
Chairs	500	20	5.0	75%	25%	375
Tables	100	25	2.0	92%	25%	92
Lamps	50	15	8.0	47%	25%	23
Blinds	225	15	4.0	73%	25%	165
Unattached Carpets/Rugs	65	15	2.0	87%	25%	56
Television Sets	525	12	2.0	83%	25%	438
Videotapes/VCR Equipment	250	12	2.0	83%	25%	208
Stereo Equipment	725	15	4.0	73%	25%	532
Records/CDS/Cassettes	900		5.0		60%	540
Wall Decoration	200		5.0		100%	200

ONE-STORY HOME-1
GRETNA, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Pictures	630		2.0		100%	630
Aquarium	525	20	3.5	83%	25%	433
Table	100	25	5.0	80%	25%	80
Exercise Bike	125	10	3.0	70%	25%	88
Pictures	150		2.0		100%	150
Paintings	600		4.0		100%	600
Wall Hanging	100		2.0		100%	100
Plants	75		1.5		100%	75
Coat Rack	50	20	4.0	80%	25%	40
Laundry and Garage Items						
Clothes Dryer	450	10	6.0	40%	25%	180
Clothes Washer	375	10	6.0	40%	25%	150
Freezer	300	15	6.0	60%	25%	180
Luggage	200	20	4.0	80%	25%	160
Hand Tools	1,500	20	5.0	75%	25%	1,125
Power Tools	450	15	3.0	80%	25%	360
Lawn & Garden Tools	500	6	3.0	50%	25%	250
Water Treatment Unit	3,000	10	8.0	20%	25%	750
Tool Box	500	25	5.0	80%	25%	400
Roll-Away Bed	125	20	1.0	95%	25%	119
Baby Walker	150	10	1.0	90%	25%	135
Bakery Supplies	2,000	20	8.0	60%	25%	1,200
Clothing	2,000	5	5.0	0%	25%	500
Miscellaneous Items	3,000	10	5.0	50%	25%	1,500
Bedrooms						
Beds	1,800	25	4.8	81%	25%	1,452
Bedding and Bedspreads	1,000	10	3.3	67%	25%	667
Chest of Drawers	800	20	5.7	72%	25%	573
Dressing Table	1,300	25	8.0	68%	25%	884
Night Tables	450	25	10.0	60%	25%	270
Lamps	250	15	7.5	50%	25%	125
Chairs	175	20	18.5	8%	50%	88
Drapes	100	15	8.0	47%	25%	47
Pictures	625		5.3		100%	625
Television Sets	800	12	8.0	33%	25%	267
Radio	415	10	3.4	66%	25%	274
Baby Bed	250	10	2.0	80%	25%	200
Clothes	5,000	5	2.0	60%	25%	3,000
Encyclopedia	500		5.0		60%	300
Shoes	250	4	1.0	75%	25%	188
Blow Dryer	12	8	1.5	81%	25%	10
Globe	18	20	5.0	75%	25%	14
Child's Rocking Chair	75	20	10.0	50%	25%	38
Miscellaneous	1,600	10	4.5	55%	25%	880
Suitcase	150	20	6.0	70%	25%	105
Typewriter	165	20	3.0	85%	25%	140
Men's Clothing						
Ties/Neckwear	120	3	5.0	-67%	25%	30
Coats and Jackets	1,500	6	8.0	-33%	25%	375
Raincoats	40	5	5.0	0%	25%	10
Pants	600	5	5.0	0%	25%	150
Shirts	2,400	4	7.0	-75%	25%	600
Suits	1,600	5	4.0	20%	25%	400
Sweaters	200	10	5.0	50%	25%	100
Underwear	130	6	2.0	67%	25%	87
Robes	60	6	2.0	67%	25%	40
Socks	150	2	2.0	0%	25%	38
Shoes and Boots	1,350	4	3.5	13%	25%	338
Jewelry	2,000		5.0		100%	2,000
Belts	100	5	4.0	20%	25%	25
Uniforms	3,000	3	2.0	33%	25%	1,000
Hats	50	5	3.0	40%	25%	20

ONE-STORY HOME-1
GRETNA, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Women's Clothing						
Coats and Jackets	3,500	6	5.0	17%	25%	875
Raincoats	125	5	5.0	0%	25%	31
Dresses	2,000	5	5.0	0%	25%	500
Pants and Slacks	1,000	5	5.0	0%	25%	250
Skirts	250	7	5.0	29%	25%	71
Blouses and Shirts	100	4	5.0	-25%	25%	25
Suits	1,200	5	5.0	0%	25%	300
Sweaters	300	10	5.0	50%	25%	150
Robes	250	6	5.0	17%	25%	63
Underwear	100	6	5.0	17%	25%	25
Socks/Stockings	40	2	5.0	-150%	25%	10
Shoes and Boots	800	4	5.0	-25%	25%	200
Handbags/Purses	300	5	5.0	0%	25%	75
Jewelry	4,000		5.0		100%	4,000
Children's Clothing						
Coats and Jackets	500	6	2.0	67%	25%	333
Raincoats	15	5	2.0	60%	25%	9
Dresses	900	5	2.0	60%	25%	540
Pants	1,000	5	2.0	60%	25%	600
Skirts	240	7	2.0	71%	25%	171
Blouses/Shirts	300	4	2.0	50%	25%	150
Suits	300	5	2.0	60%	25%	180
Sweaters	200	10	2.0	80%	25%	160
Sportswear	225	6	2.0	67%	25%	150
Underwear	100	6	1.0	83%	25%	83
Socks/Stockings	150	2	2.0	0%	25%	38
Shoes and Boots	800	4	2.0	50%	25%	400
Jewelry	2,400		2.0		100%	2,400
Total	**$84,718**					**$47,917**

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3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY HOME-2
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Couch	900	15	1.5	90%	25%	810
Chairs	300	20	1.5	93%	25%	278
Tables	180	25	1.5	94%	25%	169
Lamps	200	15	1.5	90%	25%	180
Rugs	60	15	1.5	90%	25%	54
Curtains/Drapes	115	15	1.5	90%	25%	104
Pictures	125		30.0		100%	125
Mirror	60		10.0		90%	54
Antique Mirror	200		30.0		100%	200
Flower Arrangements	50		15.0		75%	38
Crystal Vases, Ashtrays	30		1.5		90%	27
Miscellaneous	10	10	1.5	85%	25%	9
Kitchen						
Canned Food	60		0.3		100%	60
Frozen Food	100		0.3		100%	100
Freezer	400	15	10.0	33%	25%	133
Refrigerator	400	15	10.0	33%	25%	133
Range/Stove	400	15	10.0	33%	25%	133
Microwave Oven	100	11	2.0	82%	25%	82
Stools	180	15	6.0	60%	25%	108
Portable Bar (Island)	300	15	6.0	60%	25%	180
Dishes and Crockery	100		10.0		70%	70
China	150		1.0		90%	135
Silverware	50		5.0		90%	45
Knives and Other Utensils	100	20	5.0	75%	25%	75
Pans and Cooking Ware	60	20	4.0	80%	25%	48
Appliances	150	10	2.0	80%	25%	120
Curtains/Drapes	40	15	2.0	87%	25%	35
Television	199	12	7.0	42%	25%	83
Water Dispenser	150	10	1.0	90%	25%	135
Miscellaneous Items	100	10	2.0	80%	25%	80
Family Room, Office, or Library						
Couches/Sofas	1,500	15	1.0	93%	25%	1,400
Chairs	828	20	1.5	93%	25%	766
Tables	800	25	1.5	94%	25%	752
Desk/File Cabinets	200	25	3.0	88%	25%	176
Curtains/Drapes	110	15	1.5	90%	25%	99
Television Sets	2,000	12	1.0	92%	25%	1,833
Videotapes/VCR Equipment	200	12	5.0	58%	25%	117
Stereo Equipment	160	15	1.5	90%	25%	144
Records/CDS/Cassettes	30		1.0		60%	18
Pictures	200		20.0		100%	200
Marble Tables	500	25	1.5	94%	25%	470
End Tables	100	25	1.5	94%	25%	94
Plants	250		1.5		100%	250
Recliner Chair	200	15	20.0	-33%	25%	50
Entertanment Center	100	10	10.0	0%	25%	25
China Cabinet	800	30	1.5	95%	25%	760
Miscellaneous Items	300	10	1.5	85%	25%	255
BBQ Pit	100	10	1.0	90%	25%	90
Bike	100	10	3.0	70%	25%	70
Laundry and Garage Items						
Clothes Dryer	225	10	1.5	85%	25%	191
Clothes Washer	400	10	1.5	85%	25%	340
Ironing Equipment	25	8	1.5	81%	25%	20
Power Tools	140	15	2.0	87%	25%	121
Lawn & Garden Tools	60	6	2.0	67%	25%	40
Sewing Machine	60	25	20.0	20%	25%	15

ONE-STORY HOME-2
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Bedrooms						
Beds	1,400	20	11.3	43%	25%	607
Box Springs/Mattresses	1,200	25	1.3	95%	25%	1,136
Bedding/Bedspreads	180	10	1.8	82%	25%	147
Chest of Drawers	1,200	20	7.0	65%	25%	780
Dressing Table	1,200	25	7.0	72%	25%	864
Night Tables	50	25	17.0	32%	25%	16
Other Tables	60	25	1.5	94%	25%	56
Lamps	30	15	15.0	0%	25%	8
Chairs	145	20	13.3	33%	25%	48
Curtains/Drapes	60	15	1.5	90%	25%	54
Rugs	17	15	2.0	87%	25%	15
Pictures	80		10.0		100%	80
Cedar Chest	250	35	30.0	14%	25%	63
Television Sets	884	12	6.7	44%	25%	393
Salon Hair Dryer	150	10	3.0	70%	25%	105
Stereo	120	10	8.0	20%	25%	30
Stuffed Animals	25	5	1.5	70%	25%	18
Trophies	24		1.0		90%	22
Ceramic Jaguars	20		10.0		100%	20
Cosmetics/Perfumes	20		1.5		50%	10
Posters, Pictures	50		5.0		100%	50
Trumpet	300	20	0.1	100%	25%	299
Video Games	200	7	1.5	79%	25%	157
Barber Supplies	30		1.0		100%	30
Football Card Collection	200		5.0		100%	200
Wooden Shelf	30	10	5.0	50%	25%	15
Chess Set	20		5.0		75%	15
Trophies	360		5.0		90%	324
Typewriter	190	20	5.0	75%	25%	143
Headphones	50	15	5.0	67%	25%	33
Books & Notebooks	150		5.0		60%	90
World Atlas	50		5.0		60%	30
Videotapes	110	15	5.0	67%	25%	73
Bibles	300				60%	180
Tape Recorder	80	10	5.0	50%	25%	40
Mirrors	70		5.0		90%	63
Men's Clothing						
Ties/Neckwear	700	3	2.0	33%	25%	233
Coats and Jackets	150	6	2.0	67%	25%	100
Pants	1,200	5	2.0	60%	25%	720
Shirts	825	4	2.0	50%	25%	413
Suits	3,000	5	2.0	60%	25%	1,800
Sweaters	240	10	2.0	80%	25%	192
Underwear	120	6	2.0	67%	25%	80
Robes	1,410	6	2.0	67%	25%	940
Socks	90	2	2.0	0%	25%	23
Shoes and Boots	600	4	2.0	50%	25%	300
Jewelry	500		2.0		100%	500
Belts	60	5	2.0	60%	25%	36
Women's Clothing						
Coats and Jackets	1,000	6	2.0	67%	25%	667
Dresses	2,900	5	2.0	60%	25%	1,740
Pants and Slacks	1,500	5	2.0	60%	25%	900
Skirts	300	7	2.0	71%	25%	214
Blouses and Shirts	900	4	2.0	50%	25%	450
Suits	1,960	5	2.0	60%	25%	1,176
Sweaters	300	10	2.0	80%	25%	240
Robes	40	6	2.0	67%	25%	27

ONE-STORY HOME-2
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Underwear	30	6	2.0	67%	25%	20
Socks/Stockings	10	2	2.0	0%	25%	3
Shoes and Boots	500	4	2.0	50%	25%	250
Handbags/Purses	300	5	2.0	60%	25%	180
Hats	450	5	2.0	60%	25%	270
Jewelry	1,500		2.0		100%	1,500
Scarves	50	6	2.0	67%	25%	33
Bathroom and Misc Items						
Medication	20		0.3		100%	20
Hygiene Items	30		0.3		100%	30
Towels	100	4	1.5	63%	25%	63
Indoor Plants	40		1.5		100%	40
Telephones	40	25	1.5	94%	25%	38
Curtains/Drapes	10	15	1.5	90%	25%	9
Brass Mirror	100		1.5		90%	90
Home Interior	50	10	1.5	85%	25%	43
Total	**$44,987**					**$31,653**

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3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY HOME-3
MARRERO, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Couch	900	15	3.0	80%	25%	720
Chairs	550	20	3.5	83%	25%	454
Tables	20	25	4.0	84%	25%	17
Lamps	25	15	4.0	73%	25%	18
Curtains/Drapes	12	15	4.0	73%	25%	9
Television Sets	700	12	3.0	75%	25%	525
Stereo Equipment	250	15	5.0	67%	25%	167
Records/CDS/Cassettes	10		0.3		60%	6
Pictures	205		3.4		100%	205
Plant Arrangements	125		0.3		75%	94
Plants	10		0.3		100%	10
Clock	25	50	5.0	90%	25%	23
Knick-Knacks	45		4.0		100%	45
Dining Room						
Dining Table	1,200		100.0		100%	1,200
Chairs	600	20	4.0	80%	25%	480
Blinds/Drapes	50	15	4.0	73%	25%	37
Table Cloth	10	4	4.0	0%	25%	3
Pictures	130		25.0		100%	130
Flower Arrangements/Decor	155		3.2		75%	116
Plants	60		4.0		100%	60
Gown	500	10	2.5	75%	25%	375
Flag American	30	10	3.0	70%	25%	21
Kitchen						
Fresh Food	10				100%	10
Canned Food	50				100%	50
Frozen Food	40				100%	40
Refrigerator	1,200	15	3.0	80%	25%	960
Range/Stove	300	15	10.0	33%	25%	100
Microwave Oven	200	11	2.0	82%	25%	164
Portable Dishwasher	250	10	10.0	0%	25%	63
Bar Stools	36	20	2.0	90%	25%	32
Dishes and Crockery	150		1.5		70%	105
Glassware and Crystal	100		5.0		90%	90
Silverware	25		4.0		90%	23
Knives and Other Utensils	40	20	4.0	80%	25%	32
Pans and Cooking Ware	150	20	4.0	80%	25%	120
Appliances	255	10	2.0	80%	25%	204
Flower Arrangements	20		2.0		75%	15
Plants	10		2.0		100%	10
Blinds/Drapes	24	15	1.0	93%	25%	22
Water Purification Unit	50	10	1.0	90%	25%	45
Medication	150		0.3		100%	150
Tray Set	200	10	1.0	90%	25%	180
Telephone	40	25	1.0	96%	25%	38
Laundry and Garage Items						
Clothes Dryer	150	10	4.0	60%	25%	90
Clothes Washer	200	10	6.0	40%	25%	80
Freezer	200	15	15.0	0%	25%	50
Luggage	15	20	5.0	75%	25%	11
Hand Tools	250	20	5.0	75%	25%	188
Power Tools	275	15	5.0	67%	25%	183
Lawn & Garden Tools	30	6	5.0	17%	25%	8
Work Bench (Grinder)	45	15	5.0	67%	25%	30
Barbecue Equipment	75	10	5.0	50%	25%	38
Foot Massager	30	10	3.0	70%	25%	21
Aquarium	25	20	3.0	85%	25%	21
Waterbed	600	25	4.0	84%	25%	504

ONE-STORY HOME-3
MARRERO, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Rugs Oriental	200	15	4.0	73%	25%	147
Chairs	400	20	4.0	80%	25%	320
Lamp	20	15	4.0	73%	25%	15
Walker, Crutches	40	15	4.0	73%	25%	29
Trash Cans	30	15	4.0	73%	25%	22
Air Purifier	60	10	4.0	60%	25%	36
Vacuum Cleaner	90	15	4.3	71%	25%	64
Miscellaneous Items	250	10	4.0	60%	25%	150
Bedrooms						
Beds	3,650	25	9.8	61%	25%	2,227
Box Springs/Mattresses	1,500	25	3.6	86%	25%	1,283
Bedding and Bedspreads	195	10	3.3	68%	25%	132
Lamps	120	15	7.8	48%	25%	58
Curtains/Drapes/Blinds	60	15	3.5	77%	25%	46
Pictures	40		3.5		100%	40
Television Sets	500	12	6.0	50%	25%	250
Videotapes/VCR Equipment	140	12	3.0	75%	25%	105
Miscellaneous	59	10	5.8	43%	25%	25
Binoculars	100	25	12.0	52%	25%	52
Jewelry Box	10	10	46.0	-360%	25%	3
Blood Pressure Monitor	40		1.0		100%	40
Diabetic Tester	40		1.0		100%	40
Telephone	115	25	3.3	87%	25%	100
Clock Radio	35	10	4.0	60%	25%	21
Typewriter	200	20	20.0	0%	25%	50
Medical Books	150		5.0		60%	90
Typewriter	165	20	3.0	85%	25%	140
Stereo Equipment	450	15	5.0	67%	25%	300
Mirror	10		1.0		90%	9
Records/CDS/Cassettes	1,840		1.2		60%	1,104
Bean Bag	10	10	2.0	80%	25%	8
Cosmetics/Perfumes	70		1.0		50%	35
Sewing Machine	630	25	16.0	36%	25%	227
Exercise Bike	60	10	3.0	70%	25%	42
Ironing Equipment	30	8	2.0	75%	25%	23
Answering Machine	45	10	2.0	80%	25%	36
Enclyclopedia Set	300		2.0		60%	180
Men's Clothing						
Ties/Neckwear	72	3	2.0	33%	25%	24
Coats and Jackets	192	6	2.0	67%	25%	128
Pants	90	5	2.0	60%	25%	54
Shirts	120	4	2.0	50%	25%	60
Suits	600	5	2.0	60%	25%	360
Underwear	30	6	2.0	67%	25%	20
Robes	15	6	2.0	67%	25%	10
Socks	25	2	2.0	0%	25%	6
Shoes and Boots	250	4	2.0	50%	25%	125
Jewelry	100		2.0		100%	100
Belts	210	5	1.0	80%	25%	168
Hats	72	5	2.0	60%	25%	43
Women's Clothing						
Coats and Jackets	150	6	5.0	17%	25%	38
Dresses	900	5	2.0	60%	25%	540
Pants and Slacks	1,000	5	2.0	60%	25%	600
Skirts	80	7	2.0	71%	25%	57
Blouses and Shirts	1,550	4	2.0	50%	25%	775
Suits	340	5	1.5	70%	25%	238
Sweaters	100	10	2.0	80%	25%	80
Robes	30	6	4.0	33%	25%	10

ONE-STORY HOME-3
MARRERO, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Underwear	340	6	2.0	67%	25%	227
Socks/Stockings	85	2	2.0	0%	25%	21
Shoes and Boots	1,035	4	1.5	63%	25%	647
Handbags/Purses	160	5	2.0	60%	25%	96
Jewelry	900		2.0		100%	900
Bathroom and Misc Items						
Hygiene Items	40		0.6		100%	40
Towels	30	4	1.0	75%	25%	23
Indoor Plants	6		4.0		100%	6
Flower Arrangements	15		1.0		75%	11
Curtains/Drapes	20	15	1.0	93%	25%	19
Bedding/Linens	115	10	3.0	70%	25%	81
Electric Heater	12	20	6.0	70%	25%	8
Miscellaneous	55	10	1.5	85%	25%	47
Fishing Tackle	50	10	3.0	70%	25%	35
Games	35		3.0		75%	26
Total	**$31,285**					**$21,464**

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3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY HOME-4
METAIRIE, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Books	500		15.0		60%	300
Couch	1,800	15	10.0	33%	25%	600
Chairs	690	20	25.0	-25%	25%	173
Tables	400	25	12.0	52%	25%	208
Lamps	179	15	20.0	-33%	25%	45
Curtains/Drapes	350	15	10.0	33%	25%	117
Records/CDs/Cassettes	500		25.0		60%	300
Pictures	275		25.0		100%	275
Antique Mirror	1,500		40.0		100%	1,500
Personal Pictures	400		10.0		100%	400
Flower Arrangements	150		1.0		75%	113
Baby Toys/Clothes	250	5	5.0	0%	25%	63
Cedar Chest	200	35	30.0	14%	25%	50
Lingerie Chest	160	35	20.0	43%	25%	69
Baby Stroller	130	10	9.0	10%	25%	33
Curio Cabinet	185	30	15.0	50%	25%	93
Miscellaneous	500	10	15.0	-50%	25%	125
Crystal Curio Cabinet Items	500		20.0		100%	500
Marble Table	150	25	10.0	60%	25%	90
Kitchen						
Fresh Food	15				100%	15
Canned Food	200				100%	200
Frozen Food	125				100%	125
Liquor	125				100%	125
Refrigerator	2,200	15	11.0	27%	25%	587
Range/Stove	600	15	6.0	60%	25%	360
Microwave Oven	600	11	12.0	-9%	25%	150
Portable Dishwasher	500	10	2.5	75%	25%	375
Chairs	1,500	10	27.0	-170%	25%	375
Table	500	10	27.0	-170%	25%	125
Dishes and Crockery	510		20.0		70%	357
China	2,100		20.0		90%	1,890
Glassware and Crystal	100		20.0		90%	90
Silverware	750		20.0		90%	675
Knives and Other Utensils	100	20	20.0	0%	25%	25
Pans and Cooking Ware	1,000	20	20.0	0%	25%	250
Appliances	400	10	15.0	-50%	25%	100
Curtains/Drapes	50	15	15.0	0%	25%	13
Clock	150	50	8.0	84%	25%	126
Microwave Stand	60	10	12.0	-20%	25%	15
Cookbooks	100		30.0		60%	60
Mirror and Lamp	30	15	6.0	60%	25%	18
Family Room, Office, or Library						
Unattached Bookcases	230	25	27.0	-8%	25%	58
Books	5,000		15.0		60%	3,000
Couches/Sofas	1,200	15	4.5	70%	25%	840
Chairs	2,600	20	3.0	85%	25%	2,210
Tables	140	25	24.0	4%	25%	35
Lamps	160	15	8.0	47%	25%	75
Curtains/Drapes	100	15	1.0	93%	25%	93
Television Sets	650	12	6.0	50%	25%	325
Videotapes/VCR Equipment	325	12	1.0	92%	25%	298
Records/CDS/Cassettes	160		5.0		60%	96
Pictures	400		15.0		100%	400
Sewing Machine (Antique)	700		50.0		100%	700
Personal Pictures	440		20.0		100%	440
Gun Case	250	30	15.0	50%	25%	125
Guns	10,100		45.0		100%	10,100
Toys	800	6	3.0	50%	25%	400
Entertainment Center	250	25	2.5	90%	25%	225
Baby Youth Bed	150	10	1.5	85%	25%	128
Baby Clothes Chest	500	10	3.0	70%	25%	350
Baby Quilt	100	10	3.0	70%	25%	70

ONE-STORY HOME-4
METAIRIE, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Laundry and Garage Items						
Clothes Dryer	300	10	10.0	0%	25%	75
Clothes Washer	610	10	0.3	97%	25%	592
Ironing Equipment	50	8	10.0	-25%	25%	13
Freezer	650	15	0.3	98%	25%	637
Hand Tools	150	20	15.0	25%	25%	38
Power Tools	200	15	5.0	67%	25%	133
Lawn & Garden Tools	400	6	3.0	50%	25%	200
Bicycles	400	10	6.0	40%	25%	160
Corvette Model	200		3.0		75%	150
Sewing Machine	500	25	15.0	40%	25%	200
Miscellaneous	3,000	10	5.0	50%	25%	1,500
Bedrooms						
Beds	3,110	20	4.0	80%	25%	2,488
Box Springs/Mattresses	2,200	25	4.0	84%	25%	1,848
Bedding/Bedspreads	415	10	2.1	79%	25%	330
Chest of Drawers	835	20	8.7	57%	25%	473
Dressing Table	200	25	4.0	84%	25%	168
Night Tables	720	25	4.5	82%	25%	590
Other Tables	110	25	26.0	-4%	25%	28
Lamps	170	15	4.5	70%	25%	119
Curtains/Drapes	310	15	12.5	17%	25%	78
Pictures	420		13.7		100%	420
Trunks (Hope Chest)	300	35	15.0	57%	25%	171
Television Set/VCR	1,550	12	16.0	-33%	25%	388
Bookcase	20	25	4.0	84%	25%	17
Books	1,200		10.0		60%	720
Jewelry Box	30	10	10.0	0%	25%	8
Brass Rack	30	10	10.0	0%	25%	8
Medical Books	150		10.0		60%	90
Camera	700	15	10.0	33%	25%	233
Wall Rack	20	10	10.0	0%	25%	5
Telephone	140	25	7.7	69%	25%	97
Videotapes/VCR Equipment	2,025	12	2.3	81%	25%	1,637
Sky Diving Rig	3,000	6	7.0	-17%	25%	750
Magazines	480		4.0		60%	288
Clock	100	50	8.0	84%	25%	84
File Cabinet	200	20	20.0	0%	25%	50
Briefcase	50	20	16.0	20%	25%	13
Camcorder	1,200	15	6.0	60%	25%	720
Slide Projector	150	15	2.0	87%	25%	130
Stand	60	10	15.0	-50%	25%	15
C/B Radio	100	10	15.0	-50%	25%	25
Quilt Rack	40	15	5.0	67%	25%	27
Nativity Set	250		15.0		75%	188
Laminator	20	10	1.0	90%	25%	18
Miscellaneous Closet	500	10	5.0	50%	25%	250
Men's Clothing						
Ties/Neckwear	160	3	1.5	50%	25%	80
Coats and Jackets	950	6	2.0	67%	25%	633
Raincoat	150	5	15.0	-200%	25%	38
Pants	760	5	2.0	60%	25%	456
Shirts	1,920	4	2.0	50%	25%	960
Suits	2,300	5	2.0	60%	25%	1,380
Sweaters	260	10	2.0	80%	25%	208
Underwear	256	6	2.0	67%	25%	171
Robes	35	6	2.0	67%	25%	23
Socks	123	2	2.0	0%	25%	31
Shoes and Boots	1,340	4	3.5	13%	25%	335
Jewelry	1,600		7.5		100%	1,600
Ski Pants	185	7	2.0	71%	25%	132
Snow Boots	85	7	2.0	71%	25%	61
Ski Socks	60	7	2.0	71%	25%	43
Ski Gloves	40	7	2.0	71%	25%	29

ONE-STORY HOME-4
METAIRIE, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Hat	35	5	2.0	60%	25%	21
Gold Coins	900		2.0		100%	900
Belts	160	5	3.5	30%	25%	48
Women's Clothing						
Coats and Jackets	1,718	6	2.0	67%	25%	1,145
Dresses	1,020	5	2.0	60%	25%	612
Pants and Slacks	1,200	5	2.0	60%	25%	720
Skirts	530	7	2.0	71%	25%	379
Blouses and Shirts	1,440	4	2.0	50%	25%	720
Suits	1,340	5	5.0	0%	25%	335
Sweaters	900	10	2.0	80%	25%	720
Robes	240	6	5.0	17%	25%	60
Underwear	1,152	6	2.0	67%	25%	768
Socks/Stockings	192	2	2.0	0%	25%	48
Shoes and Boots	2,820	4	2.0	50%	25%	1,410
Handbags/Purses	200	5	2.0	60%	25%	120
Jewelry	7,000				100%	7,000
Scarves	180	6	2.0	67%	25%	120
Formals	3600	10	10.0	0%	25%	900
Formal Velvet Skirt	50	10	10.0	0%	25%	13
Mardi Gras Costume	250	10	20.0	-100%	25%	63
Mink Stoll	1600	10	20.0	-100%	25%	400
Uniforms	600	3	2.0	33%	25%	200
Nursing Shoes	160	4	1.0	75%	25%	120
Bathroom and Misc Items						
Medication	2,000		0.3		100%	2,000
Hygiene Items	110		0.3		100%	110
Towels	210	4	2.0	50%	25%	105
Cosmetics/Perfumes	750		1.0		50%	375
Art Work	15		10.0		100%	15
Curtains/Drapes	16	15	2.0	87%	25%	14
Sheets	400	10	2.0	80%	25%	320
Radio	25	10	15.0	-50%	25%	6
Golf Equipment	400	8	4.0	50%	25%	200
Vacuum Cleaner	250	15	15.0	0%	25%	63
Blow Dryer	40	10	10.0	0%	25%	10
Laundry Hamper	10	5	20.0	-300%	25%	3
Bathroom Scale	90	5	5.0	0%	25%	23
Gluco-Meter Testing	110		5.0		100%	110
Blood Pressure Kit	100		10.0		100%	100
Thetoscope	120		10.0		100%	120
Ski Coat	160	6	1.0	83%	25%	133
Blankets	250	10	5.0	50%	25%	125
Safe	260		5.0		100%	260
Afgan	100	10	2.0	80%	25%	80
Miscellaneous	500	10	5.0	50%	25%	250
Total	$115,481					$74,674

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3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY HOME-5
METAIRIE, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Couch	2,100	15	16.0	-7%	25%	525
Chairs	600	20	8.0	60%	25%	360
Tables	850	25	15.0	40%	25%	340
Lamps	300	15	20.0	-33%	25%	75
Curtains/Drapes	400	15	1.0	93%	25%	373
Television Sets	700	12	2.0	83%	25%	583
Records/CDs/Cassettes	430		2.0		60%	258
Pictures	830		2.0		100%	830
Mirrors	300	20	24.0	-20%	25%	75
Miscellaneous	805	10	20.0	-100%	25%	201
Telephone	60	25	5.0	80%	25%	48
Clock	20	50	2.0	96%	25%	19
Typewriter	200	20	20.0	0%	25%	50
Briefcases	80	20	16.0	20%	25%	20
Dining Room						
Dining Table and Chairs	1,700	20	16.0	20%	25%	425
China Cabinet	625	30	12.0	60%	25%	375
China	800		16.0		90%	720
Glassware	480		10.5		90%	432
Silverware	400		8.0		90%	360
Curtains/Blinds/Drapes	300	15	1.5	90%	25%	270
Pictures	400		15.0		100%	400
Trays	89	10	5.5	45%	25%	40
Linens	60	10	8.0	20%	25%	15
Floor Lamp	30	15	25.0	-67%	25%	8
Collections	550		9.7		100%	550
Kitchen						
Fresh Food	138				100%	138
Canned Food	200				100%	200
Frozen Food	400		0.3		100%	400
Liquor	200		0.3		100%	200
Refrigerator	800	15	4.0	73%	25%	587
Range/Stove	600	15	4.0	73%	25%	440
Microwave Oven	250	11	5.0	55%	25%	136
Portable Dishwasher	400	10	1.5	85%	25%	340
Dishes and Crockery	50		6.0		70%	35
Glassware and Crystal	100		4.5		90%	90
Silverware	200		4.5		90%	180
Knives and Other Utensils	150	20	8.0	60%	25%	90
Pans and Cooking Ware	800	20	6.0	70%	25%	560
Appliances	300	10	6.0	40%	25%	120
Pictures	200		15.0		100%	200
Telephone/Answering Machine	110	25	10.0	60%	25%	66
Safe	50		1.0		100%	50
Family Room, Office, or Library						
Chairs	500	20	21.0	-5%	25%	125
Tables	400	25	2.0	92%	25%	368
Curtains/Blinds/Drapes	175	15	5.0	67%	25%	117
Television Sets	225	12	1.5	88%	25%	197
Stereo Equipment	175	15	10.0	33%	25%	58
Pictures	115		4.0		100%	115
Stand	200	10	10.0	0%	25%	50
Area Rugs	150	15	6.0	60%	25%	90
Laundry and Garage Items						
Clothes Dryer	375	10	3.0	70%	25%	263
Clothes Washer	425	10	3.0	70%	25%	298
Ironing Equipment	75	8	10.0	-25%	25%	19
Freezer	500	15	5.0	67%	25%	333
Luggage	25	20	10.0	50%	25%	13

ONE-STORY HOME-5
METAIRIE, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Christmas Decorations	150		5.0		75%	113
Storage Bar	300	15	12.0	20%	25%	75
Books	200		10.0		60%	120
Vacuum Cleaner	600	15	8.0	47%	25%	280
Cleaning Supplies	200		0.3		100%	200
Trash Cans/Laundry Baskets	30	15	1.0	93%	25%	28
Bedding/Linens	54	10	3.3	67%	25%	36
Games	200		8.0		75%	150
Film Projector	500	15	18.0	-20%	25%	125
Pictures Albums	600		20.0		100%	600
Family Bible	100		30.0		60%	60
Ladder	12	25	2.0	92%	25%	11
Bedrooms						
Beds	5,300	20	8.0	60%	25%	3,180
Box Springs/Mattresses	1,500	25	8.0	68%	25%	1,020
Bedding/Bedspreads	500	10	1.8	82%	25%	408
Other Tables	180	25	13.0	48%	25%	86
Lamps	342	15	7.5	50%	25%	171
Chairs	150	20	8.0	60%	25%	90
Curtains/Drapes	850	15	2.5	83%	25%	708
Pictures	430		1.8		100%	430
Television Set	325	12	9.0	25%	25%	81
Alarm Clock	50	10	8.0	20%	25%	13
Telephone	120	25	3.5	86%	25%	103
Miscellaneous	50	10	5.0	50%	25%	25
Heating Pad	20	10	3.0	70%	25%	14
Mirror	60		2.0		90%	54
Men's Clothing						
Ties/Neckwear	225	3	5.0	-67%	25%	56
Coats and Jackets	630	6	5.0	17%	25%	158
Raincoat	50	5	5.0	0%	25%	13
Pants	1,560	5	5.0	0%	25%	390
Shirts	1,280	4	5.0	-25%	25%	320
Suits	2,750	5	5.0	0%	25%	688
Underwear	24	6	5.0	17%	25%	6
Robes	150	6	5.0	17%	25%	38
Socks	180	2	5.0	-150%	25%	45
Shoes and Boots	770	4	5.0	-25%	25%	193
Jewelry	800		15.0		100%	800
Belts	240	5	5.0	0%	25%	60
Hats	36	5	3.0	40%	25%	14
Women's Clothing						
Coats and Jackets	385	6	5.0	17%	25%	96
Dresses	250	5	5.0	0%	25%	63
Pants and Slacks	300	5	5.0	0%	25%	75
Skirts	180	7	5.0	29%	25%	51
Blouses and Shirts	660	4	5.0	-25%	25%	165
Sweaters	200	10	5.0	50%	25%	100
Robes	350	6	5.0	17%	25%	88
Underwear	384	6	5.0	17%	25%	96
Socks/Stockings	126	2	5.0	-150%	25%	32
Shoes and Boots	1,700	4	5.0	-25%	25%	425
Handbags/Purses	210	5	5.0	0%	25%	53
Jewelry	3,000		15.0		100%	3,000
Scarves	40	6	5.0	17%	25%	10
Pictures	200		15.0		100%	200
Sports, Recreation, and Hobby						
Fishing Equipment	300	10	5.0	50%	25%	150
Golf Equipment	225	8	15.0	-88%	25%	56
Photography Equipment	100	15	15.0	0%	25%	25
Sewing Machine	450	25	15.0	40%	25%	180

ONE-STORY HOME-5
METAIRIE, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Exercise Equipment	100	10	2.0	80%	25%	80
Lawn Furniture	100	6	6.0	0%	25%	25
Fans	20	10	2.0	80%	25%	16
Bathroom and Misc Items						
Hygiene Items	80		0.1		100%	80
Towels	282	4	1.5	63%	25%	176
Cosmetics/Perfumes	300		0.5		50%	150
Curtains/Drapes	50	15	2.0	87%	25%	43
Bathroom Scale	70	5	2.0	60%	25%	42
Dental Water Pik	50	10	8.0	20%	25%	13
Miscellaneous	24	10	0.3	98%	25%	23
Total	$53,051					$29,705

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4. The following formulas were utilized for depreciated value calculations;
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   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY HOME-6
KENNER, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Couch	350	15	3.0	80%	25%	280
Chairs	150	20	3.0	85%	25%	128
Tables	350	25	3.0	88%	25%	308
Lamps	35	15	5.0	67%	25%	23
Curtains/Drapes	30	15	1.0	93%	25%	28
Television Sets	219	12	3.0	75%	25%	164
VCR Equipment	150	12	3.0	75%	25%	113
Records/CDs/Cassettes	320		3.0		60%	192
Pictures	10		3.0		100%	10
Plants	200		1.0		100%	200
Entertanment Center	219	10	3.0	70%	25%	153
Telephone	55	25	6.0	76%	25%	42
Ceramic Elephant	20		10.0		100%	20
Kitchen						
Fresh Food	75				100%	75
Canned Food	50				100%	50
Frozen Food	50				100%	50
Refrigerator	300	15	5.0	67%	25%	200
Range/Stove	700	15	1.0	93%	25%	653
Microwave Oven	100	11	6.0	45%	25%	45
Portable Dishwasher	329	10	1.0	90%	25%	296
Table	50		6.0		100%	50
Chairs	50	20	6.0	70%	25%	35
Dishes and Crockery	60		5.0		70%	42
Glassware and Crystal	40		3.0		90%	36
Silverware	200		2.5		90%	180
Knives and Other Utensils	40	20	1.0	95%	25%	38
Pans and Cooking Ware	170	20	1.0	95%	25%	162
Appliances	40	10	5.0	50%	25%	20
Telephone	10	25	1.0	96%	25%	10
Trash Can	5	15	1.0	93%	25%	5
Plants	20		1.0		100%	20
Family Room, Office, or Library						
Books	300		2.0		60%	180
Desk/File Cabinets	125	25	2.0	92%	25%	115
Lamps	100	15	2.0	87%	25%	87
Curtains/Blinds/Drapes	60	15	2.0	87%	25%	52
Stereo Equipment	2,100	15	1.0	93%	25%	1,960
Records/CDs/Cassettes	800		1.0		60%	480
Computer Hardware	3,000	10	1.0	90%	25%	2,700
Computer Software	400	10	1.0	90%	25%	360
Camcorder	1,750	15	1.0	93%	25%	1,633
Pictures	625		1.0		100%	625
Plants	15		1.0		100%	15
Ceramic Elephant	200		2.0		100%	200
Laundry and Garage Items						
Clothes Dryer	200	10	1.0	90%	25%	180
Clothes Washer	250	10	1.0	90%	25%	225
Ironing Equipment	30	8	1.0	88%	25%	26
Hand Tools	10	20	1.0	95%	25%	10
Power Tools	30	15	1.0	93%	25%	28
Cooler	10	10	1.0	90%	25%	9
Miscellaneous	50	10	1.0	90%	25%	45
Laundry Baskets	10	4	1.0	75%	25%	8
Bedrooms						
Beds	400	20	2.0	90%	25%	360
Box Springs/Mattresses	600	25	3.5	86%	25%	516
Bedding/Bedspreads	120	10	3.0	70%	25%	84
Night Tables	60	25	4.5	82%	25%	49
Lamps	35	15	1.0	93%	25%	33
Chairs	50	20	1.0	95%	25%	48
Curtains/Drapes/Blinds	25	15	1.0	93%	25%	23
Rugs	240	15	1.0	93%	25%	224
Television Set	450	12	6.0	50%	25%	225

ONE-STORY HOME-6
KENNER, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
TV Stand	20	10	6.0	40%	25%	8
VCR Equipment	140	12	6.0	50%	25%	70
Telephone	410	25	1.3	95%	25%	388
Video Tapes	900	15	6.0	60%	25%	540
Plants	25		1.0		100%	25
Ceramic Elephant	10		1.0		100%	10
Trash Can	10	15	1.0	93%	25%	9
Men's Clothing						
Ties/Neckwear	240	3	2.0	33%	25%	80
Coats and Jackets	2,100	6	2.0	67%	25%	1,400
Pants	1,600	5	2.0	60%	25%	960
Shirts	2,400	4	2.0	50%	25%	1,200
Suits	800	5	2.0	60%	25%	480
Sweaters	380	10	2.0	80%	25%	304
Underwear	90	6	2.0	67%	25%	60
Socks	160	2	2.0	0%	25%	40
Shoes and Boots	1,350	4	2.0	50%	25%	675
Jewelry	800		1.0		100%	800
Belts	120	5	2.0	60%	25%	72
Hats	36	5	2.0	60%	25%	22
Women's Clothing						
Coats and Jackets	200	6	2.0	67%	25%	133
Raincoat	30	5	2.0	60%	25%	18
Dresses	2,000	5	2.0	60%	25%	1,200
Pants and Slacks	100	5	2.0	60%	25%	60
Skirts	500	7	2.0	71%	25%	357
Blouses and Shirts	1,000	4	2.0	50%	25%	500
Suits	600	5	2.0	60%	25%	360
Sweaters	300	10	2.0	80%	25%	240
Robes	45	6	2.0	67%	25%	30
Underwear	150	6	2.0	67%	25%	100
Socks/Stockings	150	2	2.0	0%	25%	38
Shoes and Boots	1,240	4	2.0	50%	25%	620
Handbags/Purses	200	5	2.0	60%	25%	120
Hats	400	5	2.0	60%	25%	240
Jewelry	300		1.0		100%	300
Scarves	12	6	2.0	67%	25%	8
Wedding Dress	400	10	1.0	90%	25%	360
Sports, Recreation, and Hobby						
Golf Equipment	475	8	1.0	88%	25%	416
Guns/Hunting Equipment	150		6.0		100%	150
Musical Instruments	125	20	5.0	75%	25%	94
Photography Equipment	200	15	1.0	93%	25%	187
Exercise Equipment	30	10	4.0	60%	25%	18
Toys	100	5	1.0	80%	25%	80
Collections (Cards)	10,000		7.0		100%	10,000
Bathroom and Misc Items						
Medication	75		0.1		100%	75
Hygiene Items	75		0.1		100%	75
Towels	60	4	1.0	75%	25%	45
Cosmetics/Perfumes	60		0.1		50%	30
Curtains/Drapes	30	15	1.0	93%	25%	28
Trash Can	10	15	1.0	93%	25%	9
Sheets/Linens	200	10	1.0	90%	25%	180
Pictures	10		1.0		100%	10
Miscellaneous	15	10	1.0	90%	25%	14
Mirror	80		1.0		90%	72
Total	$47,355					$37,438

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3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
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   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY HOME-7
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Unattached Bookcases	100	25	30.0	-20%	25%	25
Books	625		30.0		60%	375
Couches/Sofas	1,000	15	40.0	-167%	25%	250
Chairs	1,000	20	30.0	-50%	25%	250
Tables	700	25	46.5	-86%	25%	175
Lamps	400	15	10.0	33%	25%	133
Curtains/Drapes	400	15	9.0	40%	25%	160
Stereo Equipment	200	15	15.0	0%	25%	50
Pictures	900		50.0		100%	900
Antiques	3,300		91.7		100%	3,300
Flower Arrangements	200		50.0		75%	150
Clock	300	50	15.0	70%	25%	210
Kitchen						
Fresh Food	100		0.1		100%	100
Canned Food	100		0.1		100%	100
Frozen Food	100		0.1		100%	100
Refrigerator	400	15	3.0	80%	25%	320
Range/Stove	300	15	7.0	53%	25%	160
Microwave Oven	150	11	10.0	9%	25%	38
Portable Dishwasher	300	10	15.0	-50%	25%	75
Table/Chairs	200	20	7.0	65%	25%	130
Dishes and Crockery	500		20.0		70%	350
Glassware and Crystal	150		10.0		90%	135
Silverware	200		1.0		90%	180
Knives and Other Utensils	150	20	5.0	75%	25%	113
Pans and Cooking Ware	500	20	40.0	-100%	25%	125
Appliances	280	10	5.0	50%	25%	140
Lamps	30	15	10.0	33%	25%	10
Curtains/Blinds/Drapes	50	15	2.0	87%	25%	43
Miscellaneous	100	10	5.0	50%	25%	50
Rugs	45	15	1.0	93%	25%	42
Television Set	150	12	3.0	75%	25%	113
Family Room, Office, or Library						
Unattached Bookcases	100	25	15.0	40%	25%	40
Books	50		40.0		60%	30
Couches/Sofas	300	15	12.0	20%	25%	75
Chairs	400	20	9.0	55%	25%	220
Tables	500	25	46.5	-86%	25%	125
Lamps	100	15	3.0	80%	25%	80
Curtains/Blinds/Drapes	75	15	10.0	33%	25%	25
Television Set	300	12	15.0	-25%	25%	75
Pictures	810		20.0		100%	810
Antique Chairs	1,000		100.0		100%	1,000
Telephone	50	25	0.3	99%	25%	50
Clock	75	50	40.0	20%	25%	19
Knick-Knacks	100		25.0		100%	100
Bedrooms						
Beds	700	20	46.5	-133%	25%	175
Box Springs/Mattresses	1,000	25	5.0	80%	25%	800
Bedding/Bedspreads	380	10	6.0	40%	25%	152
Chest of Drawers	825	20	58.3	-192%	25%	206
Dressing Table	300	25	50.0	-100%	25%	75
Night Tables	450	25	50.0	-100%	25%	113
Other Tables	150	25	50.0	-100%	25%	38
Lamps	390	15	21.7	-44%	25%	98
Chairs	1,000	20	40.5	-103%	25%	250
Curtains/Drapes/Blinds	725	15	5.0	67%	25%	483
Pictures	355		35.0		100%	355
Antique Trunk (Hope Chest)	1,500		125.0		100%	1,500
Television Set	550	12	5.5	54%	25%	298
Antique (Chair, Desk, Typewriter)	1,375		125.0		100%	1,375
Stereo Equipment	150	15	4.0	73%	25%	110
VCR Equipment	150	12	4.0	67%	25%	100

ONE-STORY HOME-7
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Records/CDS/Cassettes	100		4.0		60%	60
Video Tapes	120	15	4.0	73%	25%	88
File Cabinet	50	25	10.0	60%	25%	30
Briefcase	35	20	15.0	25%	25%	9
Miscellaneous	100	10	20.0	-100%	25%	25
Telephone	60	25	10.0	60%	25%	36
Clock Radio	25	10	10.0	0%	25%	6
Unattached Bookcases	1,500	25	8.0	68%	25%	1,020
Books	150		20.0		60%	90
Globe	30	20	35.0	-75%	25%	8
Couches/Sofas	500	15	12.0	20%	25%	125
Desk/Chair	100	25	75.0	-200%	25%	25
Safe	100		12.0		100%	100
Men's Clothing						
Ties/Neckwear	750	3	2.0	33%	25%	250
Coats and Jackets	1,250	6	2.0	67%	25%	833
Raincoat	50	5	2.0	60%	25%	30
Pants	525	5	2.0	60%	25%	315
Shirts	1,500	4	2.0	50%	25%	750
Suits	5,400	5	2.0	60%	25%	3,240
Underwear	192	6	2.0	67%	25%	128
Robes	105	6	2.0	67%	25%	70
Socks	500	2	2.0	0%	25%	125
Shoes and Boots	1,250	4	2.0	50%	25%	625
Jewelry	400		25.0		100%	400
Belts	40	5	2.0	60%	25%	24
Women's Clothing						
Coats and Jackets	1,400	6	2.0	67%	25%	933
Raincoat	100	5	2.0	60%	25%	60
Dresses	2,100	5	2.0	60%	25%	1,260
Pants and Slacks	1,400	5	2.0	60%	25%	840
Skirts	1,200	7	2.0	71%	25%	857
Blouses and Shirts	2,500	4	2.0	50%	25%	1,250
Suits	400	5	2.0	60%	25%	240
Sweaters	700	10	2.0	80%	25%	560
Robes	60	6	2.0	67%	25%	40
Underwear	240	6	2.0	67%	25%	160
Socks/Stockings	120	2	2.0	0%	25%	30
Shoes and Boots	2,000	4	2.0	50%	25%	1,000
Handbags/Purses	450	5	2.0	60%	25%	270
Hats	400	5	2.0	60%	25%	240
Jewelry	5,000		30.0		100%	5,000
Scarves	250	6	2.0	67%	25%	167
Formal Dresses	1,200	10	2.0	80%	25%	960
Bathroom and Misc Items						
Medication	75		0.3		100%	75
Hygiene Items	200		0.3		100%	200
Towels	100	4	2.0	50%	25%	50
Cosmetics/Perfumes	250		0.3		50%	125
Art Work	30		5.0		100%	30
Curtains/Drapes	100	15	5.0	67%	25%	67
Trash Can/Laundry Hamper	45	15	7.5	50%	25%	23
Bedding/Linens	1,220	10	5.0	50%	25%	610
Total	$63,162					$40,538

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY HOME-8
METAIRIE, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Dining Room						
Dining Table and Chairs	700	20	10.0	50%	25%	350
China	840		30.0		90%	756
Glassware	270		30.0		90%	243
Silverware	800		30.0		90%	720
Curtains/Blinds/Drapes	500	15	4.0	73%	25%	367
Linens	100	10	10.0	0%	25%	25
Pictures	180		10.0		100%	180
Antiques	3,100		76.7		100%	3,100
Collections	2,090		2.0		100%	2,090
Clock	75	50	2.0	96%	25%	72
Crafts	345		5.0		75%	259
Sewing Machine	700	25	6.0	76%	25%	532
Unattached Buffet/Bar	150	20	20.0	0%	25%	38
Dishes and Crockery	200		6.0		70%	140
Ceramics	176		5.0		100%	176
Lamps	75	15	5.0	67%	25%	50
Wall Shelf	30	10	1.0	90%	25%	27
Vacuum Cleaner	900	15	15.0	0%	25%	225
Luggage	15	20	20.0	0%	25%	4
Kitchen						
Fresh Food	50		1.0		100%	50
Canned Food	30		1.0		100%	30
Frozen Food	200		1.0		100%	200
Liquor	80		5.0		100%	80
Refrigerator	725	15	6.0	60%	25%	435
Range/Stove	1,500	15	1.0	93%	25%	1,400
Microwave Oven	150	11	10.0	9%	25%	38
Table/Chairs	300	20	10.0	50%	25%	150
Dishes and Crockery	200		5.0		70%	140
Glassware and Crystal	100		5.0		90%	90
Silverware/Flatware	40		5.0		90%	36
Knives and Other Utensils	60	20	5.0	75%	25%	45
Pans and Cooking Ware	300	20	10.0	50%	25%	150
Appliances	100	10	5.0	50%	25%	50
Curtains/Blinds/Drapes	200	15	5.0	67%	25%	133
Clock	35	50	5.0	90%	25%	32
Crafts	400		5.0		75%	300
Family Room, Office, or Library						
Unattached Bookcases	700	25	19.0	24%	25%	175
Books	2,190	20	8.0	60%	25%	1,314
Couches/Sofas	1,000	15	19.0	-27%	25%	250
Chairs	500	20	8.0	60%	25%	300
Tables	250	25	19.0	24%	25%	63
Desk/File Cabinets	800	25	15.0	40%	25%	320
Lamps	170	15	8.0	47%	25%	79
Curtains/Blinds/Drapes	200	15	2.0	87%	25%	173
Rugs	70	15	4.0	73%	25%	51
Stand, Rack, or Cart	325	10	7.5	25%	25%	81
Television Sets	750	12	10.5	13%	25%	188
VCR Equipment	250	12	3.0	75%	25%	188
Stereo Equipment	525	15	5.0	67%	25%	350
Records/CDs/Cassettes	700		5.0		60%	420
Computer Hardware	800	25	5.0	80%	25%	640
Computer Software	1,500	15	5.0	67%	25%	1,000
Pictures	400	15	10.0	33%	25%	133
Typewriter	100	20	6.0	70%	25%	70
Clock	200	50	2.0	96%	25%	192
Video Tapes	300	15	5.0	67%	25%	200
Antique Clock	300		75.0		100%	300
Crafts	1,275		5.0		75%	956
Telephone/Answering Machine	50	25	8.0	68%	25%	34
Trays	50	10	15.0	-50%	25%	13

ONE-STORY HOME-8
METAIRIE, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Air Conditioner (Window Unit)	350	10	3.0	70%	25%	245
Storage Cabinet	100	25	1.0	96%	25%	96
Laundry and Garage Items						
Clothes Dryer	300	10	4.0	60%	25%	180
Clothes Washer	400	10	1.0	90%	25%	360
Freezer	600	15	50.0	-233%	25%	150
Hand Tools	200	20	10.0	50%	25%	100
Storage Cabinet	100	25	5.0	80%	25%	80
Bedrooms						
Beds	200	20	8.5	58%	25%	115
Box Springs/Mattresses	550	25	2.5	90%	25%	495
Bedding/Bedspreads	650	10	3.5	65%	25%	423
Chest of Drawers	400	20	18.5	8%	25%	100
Dressing Table	650	25	21.5	14%	25%	163
Night Tables	100	25	20.0	20%	25%	25
Other Tables	30	25	5.0	80%	25%	24
Lamps	220	15	3.0	80%	25%	176
Curtains/Drapes	280	15	1.5	90%	25%	252
Pictures	480		4.5		100%	480
Television Set	650	12	2.0	83%	25%	542
Mirror	75		5.0		90%	68
Antique Table	300		40.0		100%	300
Telephone	110	25	2.5	90%	25%	99
Stereo Equipment	1,500	15	2.0	87%	25%	1,300
Exercise Equipment	300	10	1.0	90%	25%	270
VCR Equipment	350	12	2.5	79%	25%	277
Entertainment Center	80	25	3.0	88%	25%	70
Video Game Equipment	350	7	2.0	71%	25%	250
Records/CDs/Cassettes	2,600		2.0		60%	1,560
Unattached Bookcases	250	25	10.5	58%	25%	145
Books	250	20	5.0	75%	25%	188
Miscellaneous	125	10	5.0	50%	25%	63
Video Tapes	150	15	3.0	80%	25%	120
Stand, Rack, or Cart	100	10	15.0	-50%	25%	25
Clock Radio	30	10	3.0	70%	25%	21
Crafts	375		3.0		75%	281
Jewelry Box	100	10	3.0	70%	25%	70
Men's Clothing						
Ties/Neckwear	600	3	2.0	33%	25%	200
Coats and Jackets	1,200	6	2.0	67%	25%	800
Pants	1,250	5	2.0	60%	25%	750
Shirts	2,800	4	2.0	50%	25%	1,400
Suits	1,250	5	2.0	60%	25%	750
Sweaters	1,700	10	2.0	80%	25%	1,360
Underwear	384	6	2.0	67%	25%	256
Robes	60	6	2.0	67%	25%	40
Socks	288	2	2.0	0%	25%	72
Shoes and Boots	1,280	4	2.0	50%	25%	640
Jewelry	1,400		7.5		100%	1,400
Belts	240	5	2.0	60%	25%	144
Colognes	50		2.0		50%	25
Hats	25	5	2.0	60%	25%	15
Women's Clothing						
Coats and Jackets	750	6	2.0	67%	25%	500
Dresses	1,500	5	2.0	60%	25%	900
Pants and Slacks	400	5	2.0	60%	25%	240
Skirts	200	7	2.0	71%	25%	143
Blouses and Shirts	1,000	4	2.0	50%	25%	500
Suits	2,400	5	2.0	60%	25%	1,440
Sweaters	300	10	2.0	80%	25%	240
Robes	90	6	2.0	67%	25%	60

ONE-STORY HOME-8
METAIRIE, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Underwear	216	6	2.0	67%	25%	144
Socks/Stockings	120	2	2.0	0%	25%	30
Shoes and Boots	800	4	2.0	50%	25%	400
Handbags/Purses	350	5	2.0	60%	25%	210
Jewelry	1,500		15.0		100%	1,500
Scarves	40	6	2.0	67%	25%	27
Belts	200	5	2.0	60%	100%	200
Bathroom and Misc Items						
Medication	220		1.0		100%	220
Hygiene Items	75		1.0		100%	75
Towels	612	4	1.5	63%	25%	383
Cosmetics/Perfumes	250		1.0		50%	125
Art Work	200		5.0		100%	200
Curtains/Drapes	95	15	4.0	73%	25%	70
Luggage	320	20	5.0	75%	25%	240
Briefcases	120	20	5.0	75%	25%	90
Bathroom Scale	40	5	10.0	-100%	25%	10
Trash Can/Laundry Hamper	35	15	1.0	93%	25%	33
Rugs/Toilet Cover	30	15	3.0	80%	25%	24
Total	**$66,816**					**$45,172**

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
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3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

ONE-STORY HOME-9
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Family Room, Office, or Library						
Unattached Bookcases	80	25	1.0	96%	25%	77
Couches/Sofas	100				100%	100
Chairs	30				100%	30
Tables	120	25	1.0	96%	25%	115
Desk/File Cabinets	110	25	1.0	96%	25%	106
Lamps	95	15	1.5	90%	25%	86
Curtains/Blinds/Drapes	5				100%	5
Rugs	250	15	0.2	99%	25%	247
Stand, Rack, or Cart	65				100%	65
Television Sets	400	12	1.0	92%	25%	367
VCR Equipment	560	12	1.0	92%	25%	513
Satellite Box	200	15	0.6	96%	25%	192
Video Tapes	1,680	15	1.5	90%	25%	1,512
Records/CDs/Cassettes	392		2.0		60%	235
Pictures	35		0.0		100%	35
Flower Arrangements/Plants	50		1.0		75%	38
Clock	30	50	2.0	96%	25%	29
Ceramic Wall Hanging	1,500		35.0		100%	1,500
Computer Hardware	2,600	25	1.0	96%	25%	2,496
Computer Software	250	15	1.0	93%	25%	233
Fax Machine	300	10	3.0	70%	25%	210
Telephone/Answering Machine	100	25	3.0	88%	25%	88
Exercise Equipment	120	10	0.2	98%	25%	118
Floor Fan	25	10	2.0	80%	25%	20
Indoor Plants	50		0.3		100%	50
Antiques (Buggle, Bottles)	450		125.0		100%	450
Table/Chairs	100				100%	100
Plastic Rack	25	10	1.5	85%	25%	21
Clothes Dryer	400	10	3.0	70%	25%	280
Clothes Washer	400	10	3.0	70%	25%	280
Kitchen						
Fresh Food	100		0.1		100%	100
Canned Food	100		0.1		100%	100
Frozen Food	100		0.1		100%	100
Liquor	120		0.5		100%	120
Freezer	250	15	1.0	93%	25%	233
Refrigerator	400	15	3.0	80%	25%	320
Range/Stove	300	15	15.0	0%	25%	75
Microwave Oven	99	11	5.0	55%	25%	54
Dishes and Crockery	100		3.0		70%	70
Glassware	40		3.0		90%	36
Silverware/Flatware	75		3.0		90%	68
Knives and Other Utensils	75	20	3.0	85%	25%	64
Pans and Cooking Ware	150	20	2.0	90%	25%	135
Coffee Pot, Toaster	55	10	1.0	90%	25%	50
Pantry/Bedroom						
Desk/File Cabinets	350	25	2.0	92%	25%	322
Ironing Equipment	35	8	0.5	94%	25%	33
Water Dispenser	25				100%	25
Unattached Bookcases	150	25	2.0	92%	25%	138
Contents of File Cabinet	2,000				100%	2,000
Appliances	125	10	2.0	80%	25%	100
Radio	35	10	2.0	80%	25%	28
Vacuum Cleaner	140	15	0.2	99%	25%	138
Hand Tools	400	20	1.0	95%	25%	380
Rugs	50	15	0.2	99%	25%	49
Fishing Equipment	100	10	2.0	80%	25%	80
Bedrooms						
Beds	160				100%	160
Chest of Drawers	30				100%	30
Other Tables	30				100%	30

ONE-STORY HOME-9
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Chairs	30				100%	30
Television Sets	200				100%	200
VCR Equipment	600	12	5.0	58%	25%	350
Bedding/Linens	300	10	3.0	70%	25%	210
Unattached Bookcases	50	25	1.0	96%	25%	48
Typewriter	325	20	3.0	85%	25%	276
Miscellaneous	400	10	2.0	80%	25%	320
Rugs	100	15	0.2	99%	25%	99
Hanging Clothes and Shoes	800	5	1.5	70%	25%	560
Jewelry	1,000		15.0		100%	1,000
Clock Radio	25	10	1.0	90%	25%	23
Mirrors	60		0.5		90%	54
Plastic File Boxes	91	10	0.0	100%	25%	91
Bathroom and Misc Items						
Medication	100		0.3		100%	100
Hygiene Items	100		0.3		100%	100
Total	**$20,297**					**$18,097**

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2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

TWO-STORY HOME-1
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
2-Living Room						
Bookcase	400	25	8.0	68%	25%	272
Couch	600	15	10.0	33%	25%	200
Chairs	600	20	40.0	-100%	25%	150
Tables	500	25	4.0	84%	25%	420
Lamps	50	15	6.0	60%	25%	30
Curtains/Drapes/Blinds	80	15	5.0	67%	25%	53
Rugs	600	15	0.1	99%	25%	597
Television Sets	900	12	7.0	42%	25%	375
Stereo Equipment	1,500	15	8.0	47%	25%	700
Videotapes/VCR Equipment	300	12	5.0	58%	25%	175
Records/CDS/Cassettes	1,300		40.0		60%	780
Pictures	80		5.0		100%	80
Ceramics	50		10.0		100%	50
Miscellaneous	105	10	7.0	30%	25%	32
2-Dining Room						
Dining Chairs	820	20	2.3	89%	25%	726
Dining Table	800	20	1.0	95%	25%	760
China Cabinet	1,000	30	1.0	97%	25%	967
Glassware/Crystal	285		0.3		90%	257
Blinds/Drapes	140	15	2.0	87%	25%	121
Carpet/Rugs	300	15	1.0	93%	25%	280
Pictures	375		2.0		100%	375
Antique Butler Pull	200		100.0		100%	200
Wine Rack and Magazine Rack	150	10	15.0	-50%	25%	38
Plants	40		3.0		100%	40
Marble Chess Set	100		50.0		75%	75
Dishes	100		15.0		70%	70
2-Kitchen						
Fresh Food	100		0.1		100%	100
Canned Food	40		0.1		100%	40
Frozen Food	200		0.1		100%	200
Liquor	100		0.1		100%	100
Refrigerator	2,000	15	6.0	60%	25%	1,200
Range/Stove	800	15	1.0	93%	25%	747
Microwave Oven	200	11	6.0	45%	25%	91
Bar Stools	40	20	3.0	85%	25%	34
Dishes and Crockery	400		15.0		70%	280
Glassware and Crystal	30		5.0		90%	27
Silverware	150		30.0		90%	135
Knives and Other Utensils	50	20	10.0	50%	25%	25
Pans and Cooking Ware	200	20	5.0	75%	25%	150
Appliances	160	10	5.0	50%	25%	80
Curtains/Drapes/Blinds	100	15	2.0	87%	25%	87
Trash Can	5	15	2.0	87%	25%	4
Miscellaneous Wall Items	200	10	10.0	0%	25%	50
1-Laundry and Garage Items						
Clothes Dryer	350	10	8.0	20%	25%	88
Clothes Washer	600	10	0.5	95%	25%	570
Ironing Equipment	70	8	0.5	94%	25%	66
Hand Tools	200	20	4.0	80%	25%	160
Power Tools	400	15	1.5	90%	25%	360
Lawn & Garden Tools	600	6	3.0	50%	25%	300
Barbecue Equipment	40	10	2.0	80%	25%	32
Vacuum Cleaner	200	15	20.0	-33%	25%	50
Perfume	625		0.1		50%	313
Oriental Rug	600	15	0.2	99%	25%	593
3-Bedrooms						
Beds	650	25	4.5	82%	25%	533
Box Springs/Mattresses	1,140	25	4.5	82%	25%	935
Bedding and Bedspreads	240	10	2.0	80%	25%	192
Chest of Drawers	1,300	20	14.0	30%	25%	390
Night Tables	30	25	5.0	80%	25%	24
Other Tables	60	25	8.5	66%	25%	40
Lamps	90	15	5.0	67%	25%	60
Chairs	60	20	2.0	90%	50%	54
Antique Chair	700		75.0		100%	700
Curtains/Drapes	375	15	3.0	80%	25%	300
Rugs	45	15	0.8	95%	25%	43
Pictures	145		2.0		100%	145

TWO-STORY HOME-1
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Hope Chest	60	35	10.0	71%	25%	43
Television Sets	200	12	1.5	88%	25%	175
VCR Equipment	400	12	0.5	96%	25%	383
Stereo Equipment	100	15	0.5	97%	25%	97
Records/CDS/Cassettes	70		2.0		60%	42
Plant	125		5.0		100%	125
Exercise Equipment	200	10	5.0	50%	25%	100
Mirror	25		2.0		90%	23
Miscellaneous	75	10	5.0	50%	25%	38
Air Purifier	70	10	1.0	90%	25%	63
Heater	75	20	1.0	95%	25%	71
Telephone/Answering Machine	150	25	1.0	96%	25%	144
4-Bedrooms						
Beds	100	25	20.0	20%	25%	25
Box Springs/Mattresses	700	25	1.0	96%	25%	672
Bedding and Bedspreads	100	10	2.0	80%	25%	80
Antique Tables	550		80.0		100%	550
Lamps	75	15	17.0	-13%	25%	19
Chairs	180	20	6.0	70%	50%	126
Curtains/Drapes	150	15	10.0	33%	25%	50
Rugs	150	15	8.0	47%	25%	70
Pictures	100		10.0		100%	100
Television Sets	25	12	15.0	-25%	25%	6
Collections (Dolls, Wood, Etc.)	800		15.0		100%	800
Heater	75	20	1.0	95%	25%	71
Typewriter	200	20	0.3	98%	25%	197
Women's Clothing						
Coats and Jackets	400	6	2.0	67%	25%	267
Raincoats	120	5	4.0	20%	25%	30
Dresses	480	5	2.0	60%	25%	288
Pants and Slacks	450	5	2.0	60%	25%	270
Skirts	750	7	2.0	71%	25%	536
Blouses and Shirts	900	4	2.0	50%	25%	450
Suits	1,500	5	2.0	60%	25%	900
Sweaters	1,200	10	2.0	80%	25%	960
Robes	60	6	2.0	67%	25%	40
Underwear	300	6	2.0	67%	25%	200
Socks/Stockings	300	2	2.0	0%	25%	75
Shoes and Boots	1,800	4	2.0	50%	25%	900
Handbags/Purses	450	5	2.0	60%	25%	270
Hats	60	5	2.0	60%	25%	36
Jewelry	5,000		2.0		100%	5,000
1-Sports, Recreation and Hobby						
Video Games	440	7	0.2	98%	25%	430
Sewing Machine	600	25	15.0	40%	25%	240
Bikes	175	10	10.0	0%	25%	44
Exercise Equipment	900	10	2.0	80%	25%	720
Board Games	80		6.0		75%	60
Bookcase	95	25	4.0	84%	25%	80
Books	250		4.0		60%	150
Chair	90	20	6.0	70%	25%	63
Heater	100	20	15.0	25%	25%	25
Miscellaneous	400	10	10.0	0%	25%	100
Bathroom and Misc Items						
Medication	300		0.1		100%	300
Hygiene Items	75		0.1		100%	75
Towels	90	4	2.0	50%	25%	45
Cosmetics/Perfume	1,500		0.3		50%	750
Indoor Plants	20		1.0		100%	20
Curtains/Drapes	20	15	1.0	93%	25%	19
Bathroom Scale	30	5	5.0	0%	25%	8
Trash Can	10	15	1.0	93%	25%	9
Total	**$48,370**					**$34,551**

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

2 STORY HOME-2
METAIRIE,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
1-Living Room						
Couch	500	15	5.0	67%	25%	333
Tables/Chairs	450	25	12.5	50%	25%	225
Lamps	400	15	13.0	13%	25%	100
Curtains/Drapes	1,000	15	1.0	93%	25%	933
Unattatched Carpets/Rugs	2,000	15	6.0	60%	25%	1,200
Curio Cabinet	500	25	25.0	0%	25%	125
Pictures	400		5.0		100%	400
Antique Items	5,750		65.0		100%	5,750
Foyer Piece	300	25	4.0	84%	25%	252
Clock	2,000	50	3.0	94%	25%	1,880
Miscellaneous Items	740	10	4.5	55%	25%	407
1-Patio Enclosed						
Table/Chairs	1,000	25	2.0	92%	25%	920
Wicker Set	400	5	6.0	-20%	25%	100
Miscellaneous Items	100	10	5.0	50%	25%	50
Pictures	1,000		5.0		100%	1,000
Plants	200		2.0		100%	200
1-Dining Room						
Unattatched Buffet/Bar	500	20	28.0	-40%	25%	125
Dining Table/Chairs	1,000	25	28.0	-12%	25%	250
Unattatched China Cabinets	1,500	30	24.0	20%	25%	375
China	1,000		6.0		90%	900
Glassware	1,000		6.0		90%	900
Silverware	1,700		25.0		90%	1,530
Curtains/Drapes	1,000	15	1.0	93%	25%	933
Linen	400	10	2.5	75%	25%	300
Arts and Crafts	75	15	25.0	-67%	25%	19
Pictures	660		20.0		100%	660
Antiques	1,250		61.6		100%	1,250
Miscellaneous Items	300	10	5.0	50%	25%	150
1-Kitchen						
Fresh Food	100				100%	100
Canned Food	300				100%	300
Frozen Food	200				100%	200
Liquor	3,000				100%	3,000
Refrigerator	800	15	8.0	47%	25%	373
Range/Stove	1,000	15	5.0	67%	25%	667
Microwave Oven	250	11	10.0	9%	25%	63
Portable Dishwasher	400	10	7.0	30%	25%	120
Table/Chairs	1,500	10	6.0	40%	25%	600
Dishes and Crockery	900		20.0		70%	630
Glassware/Crystal	180		4.0		90%	162
Silverware	800		2.0		90%	720
Knives and Other Utensils	500	20	10.0	50%	25%	250
Pans and Cooking Ware	1,000	20	10.0	50%	25%	500
Appliances	175	10	4.0	60%	25%	105
Curtains/Drapes	100	15	6.0	60%	25%	60
Medication	150		1.0		100%	150
Miscellaneous Items	400	10	3.0	70%	25%	280
Television Sets	160	12	2.0	83%	25%	133
Telephone/Answering Machine	125	25	5.0	80%	25%	100
1-Family Room\Den						
Couches/Sofas	3,000	15	4.0	73%	25%	2,200
Chairs	400	20	7.5	63%	25%	250
Tables	1,500	25	8.0	68%	25%	1,020
Lamps	700	15	2.0	87%	25%	607
Blinds/Drapes	50	15	6.0	60%	25%	30
Unattatched Carpets/Rugs	1,500	15	12.0	20%	25%	375
Television Sets	1,800	12	4.0	67%	25%	1,200
Videotapes/VCR Equipment	300	12	15.0	-25%	25%	75

2 STORY HOME-2
METAIRIE,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Stereo Equipment	200	15	5.0	67%	25%	133
Records/CDS/Cassettes	900				60%	540
Pictures	2,000		5.0		100%	2,000
Bar/Buffet	1,500	20	3.0	85%	25%	1,275
Video Tapes	150	15	2.0	87%	25%	130
Antiques	3,800		67.5		100%	3,800
Miscellaneous Items	1,300	10	3.0	70%	25%	910
Telephone/Answering Machine	150	25	2.0	92%	25%	138
Table	200	25	30.0	-20%	25%	50
Piano	2,000	25	20.0	20%	25%	500
1-Laundry and Garage Items						
Clothes Dryer	400	10	8.0	20%	25%	100
Clothes Washer	400	10	8.0	20%	25%	100
Ironing Equipment	70	8	15.0	-88%	25%	18
Freezer	1,200	15	15.0	0%	25%	300
Laundry Hamper	10	4	2.0	50%	25%	5
Cleaning Supplies	75				100%	75
Ladder	50	25	2.0	92%	25%	46
Power Tools	200	15	10.0	33%	25%	67
Lawn & Garden Tools	90	6	2.0	67%	25%	60
Miscellaneous Items	125	10	8.0	20%	25%	31
2-Bedrooms						
Beds	3,000	25	14.3	43%	25%	1,284
Box Springs/Mattresses	2,600	25	6.9	72%	25%	1,882
Bedding and Bedspreads	950	10	6.0	40%	25%	380
Chest of Drawers	2,900	25	15.5	38%	25%	1,102
Dresser	2,200	25	5.6	78%	25%	1,707
Tables	700	25	15.0	40%	25%	280
Lamps	1,550	15	13.8	8%	25%	388
Chairs	1,255	20	15.0	25%	50%	628
Drapes	1,400	15	6.0	60%	25%	840
Antique	1,200		75.0		100%	1,200
Videotapes/VCR Equipment	50	12	15.0	-25%	25%	13
Stereo Equipment	1,400	15	15.0	0%	25%	350
Records/CDS/Cassettes	200		2.0		60%	120
Video Tapes	450	15	2.0	87%	25%	390
Exercise Equipment	1,550	10	8.5	15%	25%	388
Telescope	150	25	10.0	60%	25%	90
Books	500		15.0		60%	300
Bookcase	300	25	10.0	60%	25%	180
Electric Typewriter/Adding Machine	295	15	7.5	50%	25%	148
Pictures	725		5.6		100%	725
Television Sets	1,100	12	5.5	54%	25%	596
Mirror	225		25.0		90%	203
Miscellaneous	620	10	45.0	-350%	25%	155
Clock Radio	35	10	11.0	-10%	25%	9
Rack	25	10	5.5	45%	25%	11
Desk/File Cabinets	1,300	25	78.0	-212%	25%	325
TV Stand/Entertainment Center	150	25	4.0	84%	25%	126
Telephone	155	25	2.0	92%	25%	143
Luggage	150	20	15.0	25%	25%	38
2-Men's Clothing						
Ties/Neckwear	135	3	2.0	33%	25%	45
Coats and Jackets	1,125	6	2.0	67%	25%	750
Pants	1,900	5	2.0	60%	25%	1,140
Shirts	1,440	4	2.0	50%	25%	720
Suits	200	5	2.0	60%	25%	120
Sweaters	1,000	10	2.0	80%	25%	800
Underwear	264	6	2.0	67%	25%	176
Robes	80	6	2.0	67%	25%	53
Socks	216	2	2.0	0%	25%	54
Shoes and Boots	1,600	4	2.0	50%	25%	800

2 STORY HOME-2
METAIRIE,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Belts	800	5	2.0	60%	25%	480
2-Women's Clothing						
Coats and Jackets	4,250	6	2.0	67%	25%	2,833
Pants and Slacks	2,500	5	2.0	60%	25%	1,500
Dresses	500	5	2.0	60%	25%	300
Skirts	1,325	7	2.0	71%	25%	946
Blouses and Shirts	5,000	4	2.0	50%	25%	2,500
Suits	1,750	5	2.0	60%	25%	1,050
Sweaters	1,200	10	2.0	80%	25%	960
Robes	140	6	2.0	67%	25%	93
Underwear	1,038	6	2.0	67%	25%	692
Socks/Stockings	384	2	2.0	0%	25%	96
Shoes and Boots	3,600	4	2.0	50%	25%	1,800
Handbags/Purses	1,500	5	2.0	60%	25%	900
Jewelry	2,300		10.0		100%	2,300
1-Sports/Recreation						
Exercise Equipment/Roller Blades	50	10	1.0	90%	25%	45
1-Bathroom & Misc. Items						
Towels	96	4	2.0	50%	25%	48
Hygiene Items	25		1.0		100%	25
Indoor Plants	75		5.0		100%	75
Art Work	400		10.0		75%	300
Rug & Trash Can	31	15	3.0	80%	50%	25
2-Bathroom & Misc. Items						
Medication	200				100%	200
Hygiene Items	100				100%	100
Towels	384	4	2.0	50%	25%	192
Bathroom Appliances	80	10	1.0	90%	25%	72
Art Work	25		1.0		100%	25
Cosmetics/Perfumes	575		1.0		50%	288
Curtains\Drapes	450	15	4.0	73%	25%	330
Mirrors	400		10.0		90%	360
Laundry Chest	25	10	5.0	50%	25%	13
Clock/Radio/Cassette	150	15	5.0	67%	25%	100
Telephone	85	25	1.0	96%	25%	82
Vanity Chair	100	20	6.0	70%	25%	70
Total	**$127,868**					**$83,274**

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

TWO-STORY HOME-3
METAIRIE, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
1-Living Room						
Books	240		5.0		60%	144
Couch	1,500	15	7.0	53%	25%	800
Chairs	1,000	20	25.0	-25%	25%	250
Tables	500	25	7.0	72%	25%	360
Lamps	100	15	10.0	33%	25%	33
Curtains/Drapes	60	15	2.0	87%	25%	52
Antique Oriental Rugs	8,500		60.0		100%	8,500
Television Sets	500	12	5.0	58%	25%	292
Stereo Equipment	2,000	15	5.0	67%	25%	1,333
VCR Equipment	300	12	1.0	92%	25%	275
Video Tapes	450	15	2.0	87%	25%	390
Records/CDS/Cassettes	1,250		2.0		60%	750
Pictures	1,495		2.0		100%	1,495
Brass Candlesticks	50		10.0		100%	50
Fireplace Equipment	250		0.1		100%	250
Entertainment Center	200	10	5.0	50%	25%	100
Antique Tables	1,050		43.3		100%	1,050
Antique Desk	2,000		100.0		100%	2,000
Secretary/China Cabinet	1,500	30	5.0	83%	25%	1,250
Antique Chairs	600		66.7		100%	600
Antique Lamp	150		50.0		100%	150
Antique Clocks and Mirror	900		66.7		100%	900
Antique Collection Items	4,120		43.9		100%	4,120
1-Dining Room						
Antique Buffet/Bar	500		50.0		100%	500
Antique Chairs	300		50.0		100%	300
Antique Table	500		50.0		100%	500
Antique China Cabinet	1,500		50.0		100%	1,500
Antique China	2,500		20.0		100%	2,500
Glassware/Crystal	1,440		5.0		90%	1,296
Silverware	4,330		5.0		90%	3,897
Curtains/Blinds/Drapes	300	15	5.0	67%	25%	200
Linens	1,275	10	10.0	0%	25%	319
Antique Oriental Rugs	4,000		50.0		100%	4,000
Antique Mirrors	700		60.0		100%	700
Candlesticks	280		2.0		100%	280
China Cups, Saucers, Dishes	900		12.5		90%	810
Miscellaneous Silver	1,500		5.0		90%	1,350
1-Kitchen						
Fresh Food	50		0.1		100%	50
Canned Food	105		0.1		100%	105
Frozen Food	100		0.1		100%	100
Liquor	1,596				100%	1,596
Refrigerator	800	15	12.0	20%	25%	200
Range/Stove	1,300	15	1.0	93%	25%	1,213
Microwave Oven	300	11	10.0	9%	25%	75
Portable Dishwasher	600	10	1.0	90%	25%	540
Antique Chairs	425		40.0		100%	425
Tables	150	25	15.0	40%	25%	60
Dishes and Crockery	250		5.0		70%	175
Glassware and Crystal	370		5.5		90%	333
Silverware/Flatware	150		1.0		90%	135
Knives and Other Utensils	150	20	5.0	75%	25%	113
Pans and Cooking Ware	300	20	5.0	75%	25%	225
Appliances	50	10	5.0	50%	25%	25
Television Set	300	12	3.0	75%	25%	225
Buffet	150	20	50.0	-150%	25%	38
Blinds/Drapes	40	15	2.0	87%	25%	35
Painting	1,000		15.0		100%	1,000
Trash Can	5	15	1.0	93%	25%	5
Antique Scale	75		50.0		100%	75
Asthma Machine	400		5.0		100%	400

TWO-STORY HOME-3
METAIRIE, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Medication	70		1.0		100%	70
1-Office/Library						
Books	120		5.0		60%	72
Chairs	800	20	5.0	75%	25%	600
Antique Desk	1,600		50.0		100%	1,600
Curtains/Blinds/Drapes	100	15	2.0	87%	25%	87
Rugs	800	15	0.1	99%	25%	796
Television Set	250	12	5.0	58%	25%	146
Computer Hardware	8,000	10	0.5	95%	25%	7,600
Computer Software	2,000	10	0.5	95%	25%	1,900
Pictures	600		5.0		100%	600
Antique Table	500		75.0		100%	500
Antique Oriental Rugs	500		75.0		100%	500
Telephone	200	25	2.0	92%	25%	184
File Cabinet	500	25	5.0	80%	25%	400
Wine Rack	100	10	10.0	0%	25%	25
Trash Can	25	15	10.0	33%	25%	8
1-Laundry and Garage Items						
Tables	50	25	2.0	92%	25%	46
Clothes Dryer	450	10	1.0	90%	25%	405
Clothes Washer	450	10	1.0	90%	25%	405
Freezer	800	15	10.0	33%	25%	267
Hand Tools	500	20	10.0	50%	25%	250
Power Tools	500	15	5.0	67%	25%	333
Lawnmower	500	6	10.0	-67%	25%	125
Collections	500		10.0		100%	500
Vacuum Cleaner	150	15	20.0	-33%	25%	38
Christmas China	200		10.0		90%	180
Antique Display Case	150		50.0		100%	150
American Flags	90	10	2.0	80%	25%	72
Micellaneous Items	600	10	5.0	50%	25%	300
Bikes	900	10	1.0	90%	25%	810
Air Conditioning Unit (Window)	500	10	10.0	0%	25%	125
Baker's Rack	100	10	10.0	0%	25%	25
Bicycle Rack	150	10	1.0	90%	25%	135
Butane Tank and Burner	100	10	10.0	0%	25%	25
Antique Cabinet	500		50.0		100%	500
2-Bedrooms						
Beds	800	25	6.0	76%	25%	608
Antique Beds	1,100		60.0		100%	1,100
Box Springs/Mattresses	1,100	25	10.7	57%	25%	631
Bedding and Bedspreads	700	10	3.3	67%	25%	467
Antique Chests of Drawers	1,300		40.0		100%	1,300
Antique Night Tables	300		40.0		100%	300
TV Stand	150	10	10.0	0%	25%	38
Antique Lamps	150		50.0		100%	150
Antique Loveseat and Chairs	1,250		38.5		100%	1,250
Curtains/Drapes/Blinds	400	15	1.7	89%	25%	356
Pictures	1,110		4.0		100%	1,110
Television Sets	500	12	10.0	17%	25%	125
Antique Cedar Chest	600		75.0		100%	600
VCR Equipment	600	12	5.0	58%	25%	350
Scale	150	5	5.0	0%	25%	38
Lamp	135	15	20.0	-33%	25%	34
Mirrors	200		25.0		90%	180
Trash Can	25	15	10.0	33%	25%	8
Alarm Clocks	30	10	2.0	80%	25%	24
Easter Collection	1,600		3.5		100%	1,600
Cameras	1,000	15	5.0	67%	25%	667
Antique Armour	1,000		100.0		100%	1,000
Sewing Machine	300	25	10.0	60%	25%	180
Ironing Equipment	50	8	5.0	38%	25%	19

TWO-STORY HOME-3
METAIRIE, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Telephone	25	25	1.0	96%	25%	24
Jam Box/CD Player	100	15	1.0	93%	25%	93
Computer Hardware	5,000	10	2.0	80%	25%	4,000
Computer Software	1,000	10	2.0	80%	25%	800
Bookcase	180	25	16.0	36%	25%	65
Books	4,000		4.0		60%	2,400
Linens	200	10	30.0	-200%	25%	50
Trophies	60		2.0		90%	54
Toys	600	10	2.0	80%	25%	480
Miscellaneous	200	10	1.0	90%	25%	180
2-Men's Clothing						
Ties/Neckwear	750	3	2.0	33%	25%	250
Coats and Jackets	400	6	2.0	67%	25%	267
Pants	600	5	2.0	60%	25%	360
Shirts	2,400	4	2.0	50%	25%	1,200
Suits	3,000	5	2.0	60%	25%	1,800
Sweaters	500	10	2.0	80%	25%	400
Underwear	72	6	2.0	67%	25%	48
Robes	40	6	2.0	67%	25%	27
Socks	240	2	2.0	0%	25%	60
Shoes and Boots	720	4	2.0	50%	25%	360
Jewelry	500		2.0		100%	500
Belts	160	5	2.0	60%	25%	96
Shorts	450	5	2.0	60%	25%	270
2-Women's Clothing						
Coats and Jackets	150	6	3.0	50%	25%	75
Dresses	1,500	5	3.0	40%	25%	600
Pants and Slacks	450	5	3.0	40%	25%	180
Skirts	525	7	3.0	57%	25%	300
Blouses and Shirts	2,220	4	3.0	25%	25%	555
Suits	640	5	3.0	40%	25%	256
Sweaters	360	10	3.0	70%	25%	252
Robes	30	6	3.0	50%	25%	15
Underwear	144	6	3.0	50%	25%	72
Socks/Stockings	120	2	3.0	-50%	25%	30
Shoes and Boots	1,200	4	3.0	25%	25%	300
Handbags/Purses	160	5	3.0	40%	25%	64
Hats	100	5	3.0	40%	25%	40
Jewelry	2,000		5.0		100%	2,000
Shorts	450	5	3.0	40%	25%	180
Nightgowns	750	5	5.0	0%	25%	188
2-Children's Clothing						
Coats and Jackets	125	6	2.0	67%	25%	83
Dresses	75	5	10.0	-100%	25%	19
Pants	500	5	7.0	-40%	25%	125
Blouses/Shirts	710	4	2.0	50%	25%	355
Suits	50	5	2.0	60%	25%	30
Sweaters	40	10	2.0	80%	25%	32
Underwear	24	6	2.0	67%	25%	16
Socks	24	2	2.0	0%	25%	6
Shoes and Boots	450	4	2.0	50%	25%	225
Jewelry	160		2.0		100%	160
Antique Quilts	200		75.0		100%	200
Baby Clothes	1,500	5	8.0	-60%	25%	375
Baby Toys	100	10	8.0	20%	25%	25
Music Box	15	20	8.0	60%	25%	9
Sleeping Bags	140	10	2.0	80%	25%	112
2-Sports, Recreation and Hobby						
Camping Equipment	75	10	10.0	0%	25%	19
Fishing Tackle	30	10	5.0	50%	25%	15
Games	300		5.0		75%	225

TWO-STORY HOME-3
METAIRIE, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Skiing Equipment	60	7	1.0	86%	25%	51
Tennis Equipment	60	10	1.0	90%	25%	54
Exercise Equipment	1,000	10	5.0	50%	25%	500
Toys	150	10	1.0	90%	25%	135
Train Set	1,000	10	0.2	98%	25%	983
Work Bench and Tools	150	40	2.0	95%	25%	143
Hockey Equipment	250	7	1.0	86%	25%	214
Antique Cedar Chest	600		80.0		100%	600
Linens	500	10	5.0	50%	25%	250
Baseball Equipment	300	6	2.0	67%	25%	200
2-Bathrooms and Misc Items						
Medication	75		1.0		100%	75
Hygiene Items	112		1.0		100%	112
Towels	336	4	1.5	63%	25%	210
Bathroom Appliances	70	5	1.0	80%	25%	56
Curtains/Blinds/Drapes	50	15	1.5	90%	25%	45
Rugs	30	15	1.5	90%	25%	27
Laundry Hamper	10	10	1.0	90%	25%	9
Baker's Rack	50	10	10.0	0%	25%	13
Bedding/Linens	1,290	10	2.0	80%	25%	1,032
Antique Cedar Robe	300		75.0		100%	300
Total	**$138,218**					**$108,289**

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3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

2 STORY HOME-4
NEW ORLEANS,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
2-Living Room						
Curio Cabinet	200	25	25.0	0%	25%	50
Couch	1,500	15	56.0	-273%	25%	375
Window Air Conditioner	425	10	10.0	0%	25%	106
Chairs	300	20	10.0	50%	25%	150
Tables	20	25	10.0	60%	25%	12
Rugs	400	15	20.0	-33%	25%	100
Curtains/Drapes	200	15	10.0	33%	25%	67
Television Sets	375	12	1.0	92%	25%	344
Videotapes/VCR Equipment	225	12	2.0	83%	25%	188
Video Tapes	90	15	2.0	87%	25%	78
Silverware	275		36.0		90%	248
Pictures	100		5.0		100%	100
Antiques	850		75.0		100%	850
Mirror	6				90%	5
Hat & Coat Rack	10	10	10.0	0%	25%	3
Miscellaneous Items	350	10	27.5	-175%	25%	88
2-Dining Room						
Antique Tables/Chairs	3,100		56.0		100%	3,100
China	500		15.0		90%	450
Glassware/Crystal	5,900		5.0		90%	5,310
Silverware	700		3.0		90%	630
Mirror	250		56.0		90%	225
Antique	200		50.0		100%	200
Clock	250	50	60.0		25%	63
Sewing Machine	500	25	7.0	72%	25%	360
Miscellaneous Items	50	10	20.0	-100%	25%	13
File Cabinet	25	20	20.0	0%	25%	6
2-Kitchen						
Fresh Food	250				100%	250
Canned Food	100				100%	100
Frozen Food	30				100%	30
Liquor	100				100%	100
Refrigerator	700	15	15.0	0%	25%	175
Range/Stove	1,000	15	15.0	0%	25%	250
Microwave Oven	200	11	12.0	-9%	25%	50
Table/Chairs	75	20	20.0	0%	25%	19
Dishes and Crockery	60		12.0		70%	42
Glassware and Crystal	400		10.0		90%	360
Silverware	30		10.0		90%	27
Knives and Other Utensils	300	20	10.0	50%	25%	150
Pans and Cooking Ware	1,000	20	12.0	40%	25%	400
Appliances	200	10	12.0	-20%	25%	50
2-Family Room						
Bunk Bed/Mattresses	500	25	20.0	20%	25%	125
Table	150		56.0		100%	150
Chairs	250	20	10.0	50%	25%	125
Window Air Condition	500	10	10.0	0%	25%	125
Lamps	400	15	20.0	-33%	25%	100
Blinds/Drapes/Curtains	500	15	20.0	-33%	25%	125
Miscellaneous Items	100	100	10.0	90%	25%	90
Sewing Machine	200	25	10.0	60%	25%	120
Pictures	100		20.0		100%	100
Stereo Equipment	250	15	10.0	33%	25%	83
Records/CDS/Cassettes	1,000				60%	600
1-Laundry and Garage Items						
Clothes Dryer	300	10	10.0	0%	25%	75
Clothes Washer	300	10	5.0	50%	25%	150
Hand Tools	1,000	20	60.0	-200%	25%	250
Power Tools	2,000	15	5.0	67%	25%	1,333
Lawn & Garden Tools	400	6	10.0	-67%	25%	100

2 STORY HOME-4
NEW ORLEANS,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Work Bench	1,000	40	40.0	0%	25%	250
Antique Linens	500		70.0		100%	500
BBQ Equipment	100	10	10.0	0%	25%	25
Antique Cedar Chest	500		70.0		100%	500
Cedar Chest	300	25	1.0	96%	25%	288
Dresser	300	20	1.0	95%	25%	285
Mirrors	400		30.0		90%	360
2-Bedrooms						
Antique Bed	2,000		72.0		100%	2,000
Beds	300	25	4.0	84%	25%	252
Bedding and Bedspreads	255	10	12.0	-20%	25%	64
Box Springs/Mattresses	1,800		6.5		25%	450
Chairs	525	20	1.0	95%	25%	499
Lamps	30	15	5.0	67%	25%	20
Clock Radio	30	10	1.0	90%	25%	27
Miscellaneous Items	50	10	10.0	0%	25%	13
Television Sets	200	12	1.0	92%	25%	183
Telephone	185	25	7.5	70%	25%	130
Window Air Condition Unit	300	10	10.0	0%	25%	75
Mirror	90		35.0		90%	81
Books	700				60%	420
Rugs	150	15	15.0	0%	25%	38
AntiqueTable	1,000		150.0		25%	250
Bookcase	20	25	25.0	0%	25%	5
Coat Rack	20	10	8.5	15%	25%	5
Ironing Equipment	30	8	5.0	38%	25%	11
Vacuum	150	15	10.0	33%	25%	50
2-Men's Clothing						
Ties/Neckwear	100	3	5.0	-67%	25%	25
Coats and Jackets	600	6	5.0	17%	25%	150
Raincoats	60	5	5.0	0%	25%	15
Pants	625	5	5.0	0%	25%	156
Shirts	900	4	5.0	-25%	25%	225
Suits	2,200	5	5.0	0%	25%	550
Underwear	360	6	5.0	17%	25%	90
Robes	30	6	5.0	17%	25%	8
Socks	300	2	5.0	-150%	25%	75
Shoes and Boots	1,200	4	5.0	-25%	25%	300
Jewelry	3,000		5.0		100%	3,000
Belts	200	5	5.0	0%	25%	50
2-Bathroom & Misc. Items						
Medication	50				100%	50
Hygiene Items	50				100%	50
Towels	1,200	4	2.0	50%	100%	1,200
Bathroom Appliances	20	10	10.0	0%	25%	5
Antique Lamp	20		56.0		100%	20
Curtains/Drapes	30	15	6.0	60%	25%	18
Total	**$51,076**					**$31,543**

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4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

2 STORY HOME-5
NEW ORLEANS

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
1-Living Room						
Books	100		5.0		60%	60
Couch	3,000	15	13.0	13%	25%	750
Chairs	200	20	12.0	40%	25%	80
Tables	825	25	20.0	20%	25%	206
Lamps	500	15	20.0	-33%	25%	125
Curtains/Drapes	1,600	15	20.0	-33%	25%	400
Plants	300				100%	300
Pictures	450				100%	450
Antique Chair	300		55.0		100%	300
Miscellaneous Items	80	10	5.0	50%	25%	40
1-Bar Area						
Stereo Equipment	600	15	3.0	80%	25%	480
CDs	375		3.0		60%	225
Bar	250	15	20.0	-33%	25%	63
Bar Stools	150	15	20.0	-33%	25%	38
Bookcase	200	25	20.0	20%	25%	50
Clock	50	50	1.0	98%	25%	49
Pictures	130				100%	130
Lamaz Antique	100		100.0		100%	100
Lamp	50	15	30.0	-100%	25%	13
Miscellaneous Items	100	10	10.0	0%	25%	25
Glassware & Crystal	1,195		50.0		90%	1,076
Trophies	30		15.0		90%	27
1-Dining Room						
Antique Dining Table	2,500		55.0		100%	2,500
Pictures	150				100%	150
Miscellaneous Items	200	10	25.0		25%	50
Flower Arrangement	15		1.0		75%	11
Vase/Candle Holder	100		10.0		90%	90
Window AC Unit	600	10	10.0		25%	150
1-Kitchen						
Fresh Food	30				100%	30
Canned Food	50				100%	50
Frozen Food	400				100%	400
Freezer	500	15	1.0	93%	25%	467
Refrigerator	900	15	1.0	93%	25%	840
Range/Stove	400	15	5.0	67%	25%	267
Microwave Oven	250	11	5.0	55%	25%	136
Portable Dishwasher	500	10	2.0	80%	25%	400
Table/Chairs	500	10	25.0	-150%	25%	125
Dishes and Crockery	600		10.0		70%	420
China	1,000		30.0		90%	900
Silverware	1,000		10.0		90%	900
Knives and Other Utensils	200	20	5.0	75%	25%	150
Pans and Cooking Ware	800	20	20.0	0%	25%	200
Appliances	415	10	5.0	50%	25%	208
Trash Can	10	15	5.0	67%	25%	7
Curtains/Drapes	50	15	5.0	67%	25%	33
Television	250	12	2.0	83%	25%	208
Telephone/Answering Machin	200	25	4.0	84%	25%	168
Miscellaneous Items	200	10	5.0	50%	25%	100
1-Family Room						
Books	900				60%	540
Couches/Sofas	600	15	15.0	0%	25%	150
Chairs	200	20	15.0	25%	25%	50
Tables	75	25	15.0	40%	25%	30
Desks/File Cabinet	300	25	10.0	60%	25%	180
Lamps	55	15	10.0	33%	25%	18
Blinds/Drapes	100	15	10.0	33%	25%	33
Television Sets	300	12	5.0	58%	25%	175

2 STORY HOME-5
NEW ORLEANS

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Videotapes/VCR Equipment	160	12	5.0	58%	25%	93
Adding Machine	35	10	5.0	50%	60%	21
Clock	10	10	5.0	50%	25%	5
Pictures	280		5.0		100%	280
Telephone	50	25	15.0	40%	25%	20
Antique Ottoman	75		50.0		100%	75
Window Air Condition Unit	300	10	10.0	0%	25%	75
TV Stand	100	25	10.0	60%	25%	60
Miscellaneous Items	200	10	5.0	50%	25%	100
Fans	90	10	5.0	50%	25%	45
2-Family Room\Office\Den						
Bookcases	225	25	15.0	40%	25%	90
Books	500		20.0		60%	300
Chairs	125	20	20.0	0%	25%	31
Desks/File Cabinet	275	25	6.5	74%	25%	204
Tables	25	25	25.0	0%	25%	6
Antique Lamps	100		50.0		100%	100
Blinds/Drapes	50	15	10.0	33%	25%	17
Clock	25	10	1.0	90%	25%	23
Television Sets	250	12	2.0	83%	25%	208
Videotapes/VCR Equipment	160	12	1.0	92%	25%	147
Collection	250		1.0		100%	250
Sewing Machine	150	25	10.0	60%	25%	90
Ironing Equipment	30	8	15.0	-88%	25%	8
Ornaments/Crafts	500		10.0		75%	375
1-Laundry and Garage Items						
Clothes Dryer	450	10	2.0	80%	25%	360
Clothes Washer	500	10	2.0	80%	25%	400
Stepping Stool	25	20	15.0	25%	25%	6
Laundry Basket	10	4	5.0	-25%	25%	3
2-Bedrooms						
Beds	4,750	25	37.0	-48%	25%	1,188
Box Springs/Mattresses	1,600	25	12.0	52%	25%	832
Bedding and Bedspreads	250	10	10.0	0%	25%	63
Night Tables	200	25	55.0	-120%	25%	50
Lamps	300	15	11.0	27%	25%	80
Chairs	1,100	20	9.0	55%	50%	605
Drapes	300	15	3.0	80%	25%	240
Pictures	100		15.0		100%	100
Television Sets	500	12	7.5	38%	25%	188
Rocking Chair	300	20	70.0	-250%	25%	75
Miscellaneous	25	10	10.0	0%	25%	6
Window AC Unit	900	10	14.0	-40%	25%	225
Shelf Unit	200	25	10.0	60%	25%	120
TV Stand	150	25	15.0	40%	25%	60
Mirror	250		30.0		90%	225
Books	70		25.0		60%	42
Plants Arts & Crafts	60		10.0		75%	45
Bird Collection	25	15			100%	25
Trash Can	15	15	12.0	20%	25%	4
Clock Radios	25	10	3.5	65%	25%	16
Telephone	60	25	10.0	60%	25%	36
Air Purifier	125	10	1.0	90%	25%	113
Organ	50	20	30.0	-50%	25%	13
Exercise Bike	200	10	5.0	50%	25%	100
2-Men's Clothing						
Ties/Neckwear	360	3	3.0	0%	25%	90
Coats and Jackets	1,500	6	3.0	50%	25%	750
Pants	720	5	3.0	40%	25%	288
Shirts	1,250	4	3.0	25%	25%	313
Suits	500	5	3.0	40%	25%	200

2 STORY HOME-5
NEW ORLEANS

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Underwear	32	6	3.0	50%	25%	16
Robes	60	6	3.0	50%	25%	30
Socks	96	2	3.0	-50%	25%	24
Shoes and Boots	1,400	4	3.0	25%	25%	350
Jewelry	100		3.0		100%	100
Belts	60	5	3.0	40%	25%	24
2-Women's Clothing						
Coats and Jackets	2,000	6	3.0	50%	25%	1,000
Raincoats	100	5	3.0	40%	25%	40
Dresses	2,000	5	3.0	40%	25%	800
Pants and Slacks	500	5	3.0	40%	25%	200
Blouses and Shirts	1,500	4	3.0	25%	25%	375
Suits	900	5	3.0	40%	25%	360
Sweaters	150	10	3.0	70%	25%	105
Robes	90	6	3.0	50%	25%	45
Underwear	192	6	3.0	50%	25%	96
Socks/Stockings	42	2	1.0	50%	25%	21
Shoes and Boots	800	4	3.0	25%	25%	200
Handbags/Purses	300	5	3.0	40%	25%	120
Jewelry	1,500		10.0		100%	1,500
Scarves	100	6	2.0	67%	100%	100
1-Bathroom & Misc. Items						
Medication	20		0.1		100%	20
Hygiene Items	15		0.1		100%	15
Towels	180	4	1.0	75%	100%	180
Bathroom Appliances	50	10	1.0	90%	100%	50
Art Work	30		1.0		75%	23
Stool	10	20	25.0	-25%	25%	3
Mirror	150	50	20.0	60%	90%	135
Miscellaneous	25	10	20.0	-100%	90%	23
Cosmetics/Perfumes	100		1.0		50%	50
Curtains/Drapes	25	15	5.0	67%	25%	17
2-Bathroom & Misc. Items						
Hygiene Items	6				100%	6
Towels	192	4	2.0	50%	100%	192
Art Work	50		10.0		75%	38
Curtains\Drapes	50	15	15.0	0%	25%	13
Mirror	50	50	15.0	70%	90%	45
Trash Can	5	10	5.0	50%	90%	5
Total	**$58,650**					**$30,928**

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4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

2 STORY HOME-6
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
1-Living Room						
Couch	2,000	15	20.0	-33%	25%	500
Tables	500	25	20.0	20%	25%	125
Lamps	400	15	20.0	-33%	25%	100
Curtains/Drapes	100	15	10.0	33%	25%	33
Unattatched Carpets/Rugs	400	15	8.0	47%	25%	187
Plants	220		2.0		100%	220
Pictures	240		5.0		100%	240
Antique Items	2,100		65.0		100%	2,100
Mirror	400		20.0		90%	360
Clock	300	50	20.0	60%	25%	180
Miscellaneous Items	140	10	33.0	-230%	25%	35
1-Dining Room						
Dining Table/Chairs	1,200	25	32.0	-28%	25%	300
Unattatched China Cabinets	1,200	30	32.0	-7%	25%	300
China	800		20.0		90%	720
Glassware	665		22.5		90%	599
Silverware	350		42.5		90%	315
Curtains/Drapes	150	15	15.0	0%	25%	38
Linen	200	10	40.0	-300%	25%	50
Arts and Crafts	470	15	25.0	-67%	25%	118
1-Kitchen						
Fresh Food	100				100%	100
Canned Food	50				100%	50
Frozen Food	250				100%	250
Liquor	100				100%	100
Refrigerator	1,400	15	5.0	67%	25%	933
Range/Stove	500	15	20.0	-33%	25%	125
Microwave Oven	700	11	9.0	18%	25%	175
Portable Dishwasher	450	10	20.0	-100%	25%	113
Table/Chairs	1,100	10	10.0	0%	25%	275
Dishes and Crockery	50		10.0		70%	35
Glassware/Crystal	40		30.0		90%	36
Silverware	50		7.0		90%	45
Knives and Other Utensils	200	20	7.0	65%	25%	130
Pans and Cooking Ware	300	20	10.0	50%	25%	150
Appliances	99	10	6.0	40%	25%	40
Curtains/Drapes	50	15	2.0	87%	25%	43
Arts and Crafts	20		5.0		75%	15
Medication	30				100%	30
Miscellaneous Items	300	10	5.0	50%	25%	150
1-Family Room\Den						
Couches/Sofas	1,200	15	5.0	67%	25%	800
Chairs	620	20	3.0	85%	25%	527
Tables	100	25	10.0	60%	25%	60
Lamps	200	15	40.0	-167%	25%	50
Blinds/Drapes	275	15	10.0	33%	25%	92
Unattatched Carpets/Rugs	100	15	3.0	80%	25%	80
Television Sets	1,200	12	20.0	-67%	25%	300
Videotapes/VCR Equipment	200	12	4.0	67%	25%	133
Telephone	75	25	3.0	88%	25%	66
Antique	100		70.0		100%	100
Stand/Rack	55	10	10.0	0%	25%	14
Knick Knacks	300				100%	300
Plants	90				100%	90
Pictures	150		5.0		100%	150
1-Laundry and Garage Items						
Clothes Dryer	300	10	19.0	-90%	25%	75
Clothes Washer	550	10	14.0	-40%	25%	138
Antique Chairs	250		80.0		100%	250
Ironing Equipment	50	8	1.0	88%	25%	44

2 STORY HOME-6
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Freezer	550	15	25.0	-67%	25%	138
Refrigerator	300	15	50.0	-233%	25%	75
Desk/File Cabinets	200	25	12.0	52%	25%	104
Television Sets	250	12	10.0	17%	25%	63
Videotapes/VCR Equipment	450	12	2.0	83%	25%	375
Couches/Sofas	350	15	12.0	20%	25%	88
Vacuum Cleaner	50	15	1.0	93%	25%	47
Wheel Chair	400	20	1.0	95%	25%	380
Stove	100	15	30.0	-100%	25%	25
Appliances	15	10	10.0	0%	25%	4
1-Bedrooms						
Beds	500	25	20.0	20%	25%	125
Box Springs/Mattresses	300	25	20.0	20%	25%	75
Lamps	80	15	5.0	67%	25%	53
Chairs	50	20	10.0	50%	50%	25
Television Sets	100	12	15.0	-25%	25%	25
Clock	45	50	5.0	90%	25%	41
Pictures	80		10.0		100%	80
2-Bedrooms						
Antique Bed	4,000		68.0		100%	4,000
Beds	1,300	25	21.0	16%	25%	325
Box Springs/Mattresses	1,000	25	5.5	78%	25%	780
Bedding and Bedspreads	565	10	5.0	50%	25%	283
Chest of Drawers	500	25	16.5	34%	25%	170
Dresser	1,600	25	35.5	-42%	25%	400
Tables	575	25	24.0	4%	25%	144
Lamps	682	15	14.5	3%	25%	171
Chairs	680	20	5.0	75%	50%	510
Drapes	305	15	6.5	57%	25%	173
Antiques	425		80.0		100%	425
Unattatched Carpets/Rugs	105	15	13.5	10%	25%	26
Pictures	320				100%	320
Trunks/Hope Chest	200	35	37.5	-7%	25%	50
Television Sets	600	12	4.5	63%	25%	375
Mirror	235				90%	212
Miscellaneous	405	10	9.0	10%	25%	101
Clock	50	10	11.0	-10%	25%	13
Rack	25	10	5.5	45%	25%	11
Desk/File Cabinets	75	25	15.0	40%	25%	30
TV Stand	50	25	20.0	20%	25%	13
Telephone	140	25	15.0	40%	25%	56
Plants	15		10.0		100%	15
2-Men's Clothing						
Ties/Neckwear	150	3	3.0	0%	25%	38
Coats and Jackets	400	6	3.0	50%	25%	200
Pants	150	5	3.0	40%	25%	60
Shirts	120	4	3.0	25%	25%	30
Suits	2,000	5	3.0	40%	25%	800
Sweaters	200	10	3.0	70%	25%	140
Underwear	96	6	3.0	50%	25%	48
Robes	30	6	3.0	50%	25%	15
Socks	96	2	3.0	-50%	25%	24
Shoes and Boots	700	4	3.0	25%	25%	175
Jewelry	1,000		3.0		100%	1,000
Belts	45	5	3.0	40%	25%	18
Caps	60	5	3.0	40%	25%	24
2-Women's Clothing						
Coats and Jackets	1,300	6	3.0	50%	25%	650
Dresses	5,000	5	3.0	40%	25%	2,000
Skirts	200	7	3.0	57%	25%	114
Blouses and Shirts	350	4	3.0	25%	25%	88

2 STORY HOME-6
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Suits	2,425	5	3.0	40%	25%	970
Sweaters	625	10	3.0	70%	25%	438
Robes	80	6	3.0	50%	25%	40
Underwear	360	6	3.0	50%	25%	180
Socks/Stockings	60	2	1.0	50%	25%	30
Shoes and Boots	1,300	4	3.0	25%	25%	325
Handbags/Purses	250	5	3.0	40%	25%	100
Jewelry	1,000		10.0		100%	1,000
Scarves	150	6	2.0	67%	100%	150
1-Sports/Recreation						
Billard Table	375	6	1.0	83%	25%	313
Exercise Equipment	275	10	30.0	-200%	25%	69
Toys	1,000	10	5.0	50%	25%	500
1-Bathroom & Misc. Items						
Medication	100				100%	100
Hygiene Items	40				100%	40
Bathroom Appliances	20	10	5.0	50%	100%	20
Art Work	175		1.0		75%	131
Cosmetics/Perfumes	25				50%	13
2-Bathroom & Misc. Items						
Medication	30				100%	30
Hygiene Items	75				100%	75
Towels	271	4	5.0	-25%	25%	68
Cosmetics/Perfumes	100				50%	50
Curtains\Drapes	90	15	10.0	33%	25%	30
Antique Chair	100		60.0		100%	100
Rack	50	10	5.0	50%	90%	45
Knick Knacks	230				100%	230
Vanity Chair	20	20	10.0	50%	90%	18
Total	**$62,234**					**$33,399**

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4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

2 STORY HOME-7
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
1-Living Room						
Couch	800	15	24.0	-60%	25%	200
Chairs	750	20	17.0	15%	25%	188
Tables	250	25	24.0	4%	25%	63
Lamps	175	15	24.0	-60%	25%	44
Curtains/Drapes	400	15	12.0	20%	25%	100
Pictures	110		10.0		100%	110
Desk	1,500	25	12.0	52%	25%	780
Art & Crafts	40		3.0		75%	30
Knick-Knacks	50		1.0		100%	50
Telephone	50	25	12.0	52%	25%	26
1-Dining Room						
Dining Table/Chairs	1,500	20	15.0	25%	25%	375
China Cabinet	2,000	30	15.0	50%	25%	1,000
China	500		5.0		90%	450
Glassware	250		5.0		90%	225
Silverware	600		5.0		90%	540
Blinds/Drapes	250	15	12.0	20%	25%	63
Linens	150	15	5.0	67%	25%	100
Art & Crafts	25		5.0		75%	19
1-Kitchen						
Fresh Food	250				100%	250
Canned Food	50				100%	50
Frozen Food	300				100%	300
Refrigerator	1,200	15	8.0	47%	25%	560
Range/Stove	800	15	12.0	20%	25%	200
Microwave Oven	250	11	12.0	-9%	25%	63
Portable Dishwasher	325	10	12.0	-20%	25%	81
Portable Trash Compactor	200	12	12.0	0%	25%	50
Table/Chairs	1,500	10	10.0	0%	25%	375
Dishes and Crockery	500		5.0		70%	350
Glassware and Crystal	105		5.0		90%	95
Silverware	200		5.0		90%	180
Knives and Other Utensils	100	20	5.0	75%	25%	75
Pans and Cooking Ware	600	20	10.0	50%	25%	300
Appliances	210	10	10.0	0%	25%	53
Artificial Plant	525		7.5	75%		394
Telephone	20	25	1.0	96%	25%	19
Bar Chairs	300	20	10.0	50%	25%	150
Knick-Knacks	100		4.0		100%	100
Curtains/Drapes	400	15	12.0	20%	25%	100
1-Family Room						
Books	200		5.0		60%	120
Couches/Sofas	700	15	8.0	47%	25%	327
Chairs	900	20	8.0	60%	25%	540
Tables	250	25	8.0	68%	25%	170
Blinds/Curtains/Drapes	300	15	10.0	33%	25%	100
Television Sets	1,000	12	5.0	58%	25%	583
Videotapes/VCR Equipment	250	12	5.0	58%	25%	146
Stereo Equipment	400	15	5.0	67%	25%	267
Records/CDS/Cassettes	250		5.0		60%	150
Pictures	530		12.0		100%	530
Plaques /Trophies	1,950	20	15.0	25%	90%	1,755
Fireplace Accessories	200	10	12.0	-20%	90%	180
Collection Bells & Mugs	308		15.0		100%	308
Knick Knacks	50		12.0		100%	50
1-Laundry and Garage Items						
Clothes Dryer	350	10	2.0	80%	25%	280
Clothes Washer	450	10	8.0	20%	25%	113
Freezer	400	8	8.0	0%	25%	100
Laundry Hamper	45	4	8.0	-100%	25%	11

2 STORY HOME-7
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Drapes	60	15	12.0	20%	25%	15
Bathroom Appliances	40	10	12.0	-20%	25%	10
Rugs	20	15	5.0	67%	25%	13
Miscellaneous	125	10	5.0	50%	25%	63
2-Bedrooms						
Beds	4,900	25	13.3	47%	25%	2,293
Bedding and Bedspreads	500	10	5.3	47%	25%	235
Box Springs/Mattresses	1,700	25	13.3	47%	25%	796
Bookcase/Tables	175	25	2.6	90%	25%	157
Lamps	250	15	7.5	50%	25%	125
Chairs	710	20	21.0	-5%	50%	355
Drapes	500	15	10.0	33%	25%	167
Desk	150	25	5.0	80%	25%	120
Television Sets	1,300	12	8.3	31%	25%	401
Telephone	150	25	6.3	75%	25%	112
Books	500		2.0		60%	300
Knick Knacks	90				100%	90
Exercise Machine	200	10	2.0	80%	25%	160
Clock	30	10	1.0	90%	25%	27
Arrangements	50				75%	38
TV Stand	50	10	12.0	-20%	25%	13
Stereo Equipment	300	15	3.0	80%	25%	240
Organ	150	25	8.0	68%	25%	102
CDs/Cassettes	380		3.0		60%	228
Doll Collection	280		10.0		100%	280
Toy Box	25	10	10.0		25%	6
2-Men's Clothing						
Ties/Neckwear	6,000	3	5.0	-67%	25%	1,500
Coats and Jackets	1,800	6	5.0	17%	25%	450
Pants	900	5	5.0	0%	25%	225
Shirts	2,500	4	5.0	-25%	25%	625
Suits	10,500	5	5.0	0%	25%	2,625
Sweaters	400	10	5.0	50%	25%	200
Underwear	288	6	5.0	17%	25%	72
Robes	60	6	5.0	17%	25%	15
Socks	480	2	5.0	-150%	25%	120
Shoes and Boots	3,800	4	5.0	-25%	25%	950
Jewelry	700		5.0		100%	700
Belts/Suspenders	1,250	5	5.0	0%	25%	313
Caps	70	5	5.0	0%	25%	18
2-Women's Clothing						
Coats and Jackets	3,075	6	5.0	17%	25%	769
Raincoats	300	5	5.0	0%	25%	75
Dresses	7,900	5	5.0	0%	25%	1,975
Pants and Slacks	1,150	5	5.0	0%	25%	288
Skirts	1,550	7	5.0	29%	25%	443
Blouses and Shirts	2,750	4	5.0	-25%	25%	688
Suits	8,500	5	5.0	0%	25%	2,125
Sweaters	800	10	5.0	50%	25%	400
Robes	80	6	5.0	17%	25%	20
Underwear	432	6	5.0	17%	25%	108
Socks/Stockings	240	2	5.0	-150%	25%	60
Shoes and Boots	5,500	4	5.0	-25%	25%	1,375
Handbags/Purses	800	5	5.0	0%	25%	200
Hats	130	5	5.0	0%	25%	33
Jewelry	1,800		5.0		100%	1,800
Scarves	100	6	5.0	17%	25%	25
Choir Robes	300	5	5.0	0%	25%	75
1-Bathroom & Misc. Items						
Hygiene Items	15				100%	15
Trash Can	15	15	8.0	47%	100%	15

2 STORY HOME-7
NEW ORLEANS, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
2-Linen Closet						
Linen	1,320	4	3.0	25%	25%	330
2-Bathroom & Misc. Items						
Medication	25				100%	25
Hygiene Items	80				100%	80
Trash Can	30	15	1.0	93%	25%	28
Bathroom Appliances	50	10	2.0	80%	25%	40
Linen/Towels	462	4	2.0	50%	25%	231
Cosmetics/Perfumes	300				50%	150
Curtains/Drapes	50	15	1.0	93%	25%	47
Miscellaneous	10	10	5.0	50%	25%	5
Bar Stool	150	20	15.0	25%	25%	38
Ironing Equipment	70	8	5.0	38%	25%	26
Knick-Knacks	20		5.0		100%	20
2-Office/Family						
Television	200	12	8.0	33%	25%	67
Computer Software	1,500	10	4.0	60%	25%	900
Computer Hardware	2,500	10	3.0	70%	25%	1,750
Bookcases	280	25	4.0	84%	25%	235
Barstool/Chairs	95	20	32.5	-63%	25%	24
File Cabinet	50	20	4.0	80%	25%	40
Desk	150	25	4.0	84%	25%	126
Telephone	20	25	8.0	68%	25%	14
Books	498		4.0		60%	299
Sewing Machine	500	25	5.0	80%	25%	400
Knick-Knacks	30		4.0		100%	30
Total	$111,078					$43,391

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3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

2 STORY HOME-8
METAIRIE,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
1-Living Room						
Chairs	500	20	12.0	40%	25%	200
Tables	50	25	26.0	-4%	25%	13
Lamps	100	15	1.0	93%	25%	93
Curtains/Drapes	50	15	1.0	93%	25%	47
Pictures	300		4.2		100%	300
Curio Cabinet	200	25	0.2	99%	25%	198
Collection	780				100%	780
Antique China Cabinet	1,200		60.0		100%	1,200
Toys	100	10	1.0	90%	25%	90
Knick-Knacks	20		1.0		100%	20
1-Hallway						
Curio Cabinet	875	25	0.5	98%	25%	858
Collection	1,975				100%	1,975
Pictures	400		0.4		100%	400
Miscellaneous Items	80	10	3.0	70%	25%	56
Shelf	50	10	1.0	90%	25%	45
1-Dining Room						
Dining Table/Chairs/Cabinet Set	8,000		50.0		100%	8,000
China	2,360				90%	2,124
Silverware	11,250				90%	10,125
Blinds/Drapes	50	15	1.0	93%	25%	47
Linens	10	15	1.0	93%	25%	9
Pictures	80				100%	80
Cedar Chest	350	25	11.0	56%	25%	196
Curio Cabinet	250	25	10.0	60%	25%	150
Bar/Buffet	75	20	0.4	98%	25%	73
Plant	40		1.0		100%	40
Crystal	960				90%	864
Collection	650		4.0		100%	650
Lamps	10	15	0.5	97%	25%	10
Antique Knick Knacks	650		60.0		100%	650
1-Kitchen						
Fresh Food	200				100%	200
Canned Food	100				100%	100
Frozen Food	150				100%	150
Liquor	120				100%	120
Refrigerator	1,000	15	1.0	93%	25%	933
Range/Stove	1,700	15	0.4	97%	25%	1,655
Microwave Oven	250	11	0.4	96%	25%	241
Portable Dishwasher	250	10	0.4	96%	25%	240
Table/Chairs/Hutch	640	10	1.0	90%	25%	576
Dishes and Crockery	300		10.0		70%	210
Glassware and Crystal	50		10.0		90%	45
Silverware	30		10.0		90%	27
Knives and Other Utensils	100	20	10.0	50%	25%	50
Pans and Cooking Ware	225	20	10.0	50%	25%	113
Appliances	175	10	10.0	0%	25%	44
Curtains/Drapes	20	15	1.0	93%	25%	19
Telephone	90	25	3.0	88%	25%	79
Bar Chairs	300	20	10.0	50%	25%	150
Knick-Knacks	180				100%	180
1-Family Room						
Couches/Sofas/Sectional	1,100	15	0.3	98%	25%	1,078
Chairs	200	20	20.0	0%	25%	50
Tables	200	25	0.3	99%	25%	198
Lamps	200	15	8.0	47%	25%	93
Unattatched Carpets/Rugs	100	15	0.3	98%	25%	98
Television Sets	550	12	0.3	98%	25%	536
VCR Equipment	300	12	10.0	17%	25%	75
Video Tapes	625	15	4.0	73%	25%	458

2 STORY HOME-8
METAIRIE,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Stereo Equipment	600	15	5.0	67%	25%	400
Entertainment Center	1,125	25	0.3	99%	25%	1,112
Hutch Desk	360	25	0.3	99%	25%	356
Clock	10	10	1.0	90%	25%	9
Brass Trash Can	20	15	1.0	93%	25%	19
Photo Albums	1,700		8.0		100%	1,700
Pictures	1,237		5.0		100%	1,237
Knick Knacks	75		2.0		100%	75
Vacuum Cleaner	300	15	5.0	67%	100%	300
1-Laundry and Garage Items						
Clothes Dryer	400	10	1.0	90%	25%	360
Clothes Washer	500	10	1.0	90%	25%	450
Refrigerator	700	15	10.0	33%	25%	233
Hand Tools	125	20	7.0	65%	25%	81
Power Tools	1,300	15	0.5	97%	25%	1,257
Lawn&Garden Tools	400	6	0.8	87%	25%	347
Ornaments	650	10	5.0	50%	25%	325
Stool	40	20	12.0	40%	25%	16
Bikes/Exercise Bike	450	10	7.0	30%	25%	135
Vacuum Cleaner	40	15	1.0	93%	25%	37
2-Bedrooms						
Beds	6,800	25	12.0	52%	25%	3,536
Bedding and Bedspreads	265	10	1.0	90%	25%	239
Box Springs/Mattresses	1,600		5.5		25%	400
Antique Chest of Drawers	500		75.0		100%	500
Night Table	45	25	5.0	80%	25%	36
Bench	1,140	25	15.0	40%	25%	456
Lamps	205	15	1.0	93%	25%	191
Chairs	20	20	15.0	25%	50%	10
Drapes	550	15	2.0	87%	25%	477
Pictures	415		5.0		100%	415
Arrangement	105		1.0		75%	79
Television Sets	1,150	12	12.5	-4%	25%	288
Telephone	175	25	1.5	94%	25%	165
Books	300		4.0		60%	180
VHS Tapes	1,854	15	2.0	87%	100%	1,854
Miscellaneous Item	800	10	7.8	22%	25%	200
Clock	85	10	6.5	35%	25%	30
Collection	1,640				100%	1,640
Coat Rack	20	10	3.0	70%	25%	14
2-Hallway						
Books	1,729		10.0		60%	1,037
VHS Collection	240	15	5.0	67%	25%	160
2-Hall Closet						
Linens	500	4	8.0	-100%	25%	125
Blankets	100	4	8.0	-100%	25%	25
Stand	55	10	0.4	96%	25%	53
Lamp	11	15	1.0	93%	25%	10
Miscellaneous Items	250	10	1.0	90%	25%	225
Pictures	320		8.0		100%	320
2-Men's Clothing						
Ties/Neckwear	375	3	5.0	-67%	25%	94
Coats and Jackets	405	6	5.0	17%	25%	101
Pants	630	5	5.0	0%	25%	158
Shirts	1,875	4	5.0	-25%	25%	469
Suits	2,800	5	5.0	0%	25%	700
Sweaters	420	10	5.0	50%	25%	210
Underwear	96	6	5.0	17%	25%	24
Robes	15	6	5.0	17%	25%	4
Socks	72	2	5.0	-150%	25%	18

2 STORY HOME-8
METAIRIE,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Shoes and Boots	350	4	5.0	-25%	25%	88
Jewelry	400		5.0		100%	400
2-Women's Clothing						
Raincoats	100	5	5.0	0%	25%	25
Dresses	7,500	5	5.0	0%	25%	1,875
Pants and Slacks	500	5	5.0	0%	25%	125
Blouses and Shirts	400	4	5.0	-25%	25%	100
Suits	2,000	5	5.0	0%	25%	500
Sweaters	375	10	5.0	50%	25%	188
Underwear	336	6	5.0	17%	25%	84
Socks/Stockings	300	2	5.0	-150%	25%	75
Shoes and Boots	1,250	4	5.0	-25%	25%	313
Handbags/Purses	300	5	5.0	0%	25%	75
Jewelry	13,900		5.0		100%	13,900
2-Children's Clothing						
Coats and Jackets	150	6	2.0	67%	25%	100
Raincoats	50	5	2.0	60%	25%	30
Dresses	1,750	5	2.0	60%	25%	1,050
Pants	1,200	5	2.0	60%	25%	720
Skirts	20	7	2.0	71%	25%	14
Blouses/Shirts	400	4	2.0	50%	25%	200
Sweaters	125	10	2.0	80%	25%	100
Sportswear	230	6	2.0	67%	25%	153
Underwear	96	6	1.0	83%	25%	80
Socks/Stockings	91	2	2.0	0%	25%	23
Shoes and Boots	1,300	4	2.0	50%	25%	650
Jewelry	500		2.0		100%	500
2-Sports,Recreation						
Games	875		4.0		75%	656
Toys	750	10	5.0	50%	25%	375
1-Bathroom & Misc. Items						
Pictures	40				100%	40
Linens	40	4	0.3	93%	25%	37
Miscellaneous Items	50	10	0.3	97%	25%	49
Unattatched Rug Runner	65	15	0.3	98%	25%	64
2-Bathroom & Misc. Items						
Medication	200				100%	200
Hygiene Items	125				100%	125
Linen/Towels	288	4		100%	25%	288
Cosmetics/Perfumes	400		1.0		50%	200
Medical Appliances	150		1.0		100%	150
Art Work	50		1.0		100%	50
Curtains/Drapes	250	15	1.0	93%	25%	233
Vanity Chair	25	20	1.0	95%	25%	24
Brass Rack	50	10	1.0	90%	25%	45
Total	$115,145					$83,807

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

2 STORY HOME-9
NEW ORLEANS

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
1-Living Room						
Books	370				60%	222
Couch	1,500	15	60.0	-300%	25%	375
Antique Chairs	800		50.0		100%	800
Chairs	1,000	20	1.0	95%	25%	950
Tables	250	25	50.0	-100%	25%	63
Lamps	125	15	7.0	53%	25%	67
Rugs	1,100	15	5.0	67%	25%	733
Curtains/Drapes	300	15	1.0	93%	25%	280
Television Sets	1,000	12	3.0	75%	25%	750
Stereo Equipment	1,100	15	5.0	67%	25%	733
Videotapes/VCR Equipment	200	12	10.0	17%	25%	50
Records/CDS/Cassettes	150		5.0		60%	90
Pictures	225		10.0		100%	225
Antique Ottoman/Stool	90		50.0		100%	90
Armoire	1,000	25	7.0	72%	25%	720
Clock	200	50	100.0		100%	200
Miscellaneous Items	100	10	5.0		25%	25
1-Dining Room						
Antique Buffet/Bar	800		50.0		100%	800
Antique Dining Table/Chairs	1,200		50.0		100%	1,200
Antique China	2,500		50.0		100%	2,500
Glassware	800		5.0		90%	720
Silverware	500		3.0		90%	450
Pictures	140				100%	140
Miscellaneous Items	275	10	3.0	70%	25%	193
Linens Table Cloth	700	10	15.0		100%	700
Vacuum Cleaner	150	15	7.0	53%	25%	80
Photography Equipment	1,000	15	3.0	80%	25%	800
Sports Equipment	400	6	7.0	-17%	25%	100
Baby Equipment	550	10	0.1	99%	25%	545
Antique Baby High Chair	50		50.0		100%	50
Games	100		5.0		75%	75
VHS Tapes	825	15	4.0	73%	25%	605
Cassettes	1,500		5.0		60%	900
1-Kitchen						
Fresh Food	75				100%	75
Canned Food	75				100%	75
Frozen Food	200				100%	200
Liquor	120				100%	120
Refrigerator	1,000	15	1.0	93%	25%	933
Range/Stove	500	15	5.0	67%	25%	333
Microwave Oven	350	11	5.0	55%	25%	191
Portable Dishwasher	400	10	5.0	50%	25%	200
Table/Chairs	50	10	1.0	90%	25%	45
Dishes and Crockery	540		5.0		70%	378
Glassware and Crystal	75		5.0		90%	68
Silverware	100		5.0		90%	90
Knives and Other Utensils	200	20	5.0	75%	25%	150
Pans and Cooking Ware	600	20	5.0	75%	25%	450
Appliances	495	10	5.0	50%	25%	248
Curtains/Drapes	20	15	5.0	67%	25%	13
Books	170		5.0		60%	102
Miscellaneous Items	200	10	5.0	50%	25%	100
Pictures	80		7.0		100%	80
Clock	50	50	1.0	98%	25%	49
1-Family Room						
Books	80		10.0		60%	48
Couches/Sofas	1,200	15	1.0	93%	25%	1,120
Chairs	600	20	35.0	-75%	25%	150
Table	40	25	5.0	80%	25%	32

2 STORY HOME-9
NEW ORLEANS

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
File Cabinet	80	25	6.0	76%	25%	61
Lamps	50	15	1.0	93%	25%	47
Blinds/Drapes/Curtains	850	15	10.0	33%	25%	283
Miscellaneous Items	220	10	5.0	50%	25%	110
Television Sets	200	12	13.0	-8%	25%	50
Musical Instrument/Guitar	200	20	15.0	25%	25%	50
Linen Table Cloth	150	10	5.0	50%	25%	75
Pictures	700		10.0		100%	700
Sewing Machine	200	25	4.0	84%	25%	168
Antique	2,000		50.0		100%	2,000
Computer Hardware	1,200	10	7.0	30%	25%	360
Computer Software	500	10	7.0	30%	25%	150
Telephone/Answering Machine	150	25	5.0	80%	25%	120
Hutch	900	25	20.0	20%	25%	225
1-Hallway Entrance						
Antiques	2,600		75.0		100%	2,600
Plants	30		2.5		100%	30
Pictures	200		6.0		100%	200
Miscellaneous Items	30	10	5.0		25%	8
1-Laundry and Garage Items						
Clothes Dryer	400	10	3.0	70%	25%	280
Clothes Washer	400	10	15.0	-50%	25%	100
Hand Tools	200	20	5.0	75%	25%	150
Power Tools	40	15	2.0	87%	25%	35
Lawn & Garden Tools	250	6	2.0	67%	25%	167
Bikes	500	10	6.0	40%	25%	200
BBQ Equipment	200	10	1.0	90%	25%	180
Butcher Chopping Block/Table	500	15	20.0	-33%	25%	125
Ladders	115	25	2.0	92%	25%	106
Lawn Chair	25	6	5.0	17%	25%	6
Miscellaneous Items	100	10	5.0	50%	25%	50
Table	150	15	40.0	-167%	25%	38
Ironing Equipment	20	8	5.0	38%	25%	8
1-Bedrooms						
Beds	500	25	1.0	96%	25%	480
Box Springs/Mattresses	100	25	1.0	96%	25%	96
Antique Chest of Drawers	400		50.0		100%	400
Antique Dresser	500		50.0		100%	500
Antique Rocker	50		50.0		100%	50
Antique Desk	50		50.0		100%	50
Lamps	30	15	1.0	93%	25%	28
Drapes	100	15	1.0	93%	25%	93
Pictures	200		1.0		100%	200
Baby Equipment	1,100	10	1.0	90%	25%	990
Hamper	15	4	1.0	75%	25%	11
2-Bedrooms						
Beds	1,000	25	1.0	96%	25%	960
Bedding and Bedspreads	200	10	1.0	90%	25%	180
Box Springs/Mattresses	600		1.0		25%	150
Chest of Drawers	1,000	20	1.0	95%	25%	950
Dressing Table	1,000	20	1.0	95%	25%	950
Night Table	40	25	15.0	40%	25%	16
Drapes	125	15	1.0	93%	25%	117
Pictures	50		2.0		100%	50
Television Sets	150	12	6.0	50%	25%	75
Telephone	20	25	5.0	80%	25%	16
Window Air Condition Unit	200	10	5.0	50%	25%	100
Mirror	100		50.0		90%	90
Clock	50	10	15.0	-50%	25%	13
2-Men's Clothing						
Ties/Neckwear	375	3	3.0	0%	25%	94
Coats and Jackets	400	6	3.0	50%	25%	200
Pants	680	5	3.0	40%	25%	272
Shirts	1,000	4	3.0	25%	25%	250
Suits	900	5	3.0	40%	25%	360

2 STORY HOME-9
NEW ORLEANS

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Sweaters	280	10	3.0	70%	25%	196
Underwear	144	6	3.0	50%	25%	72
Robes	30	6	3.0	50%	25%	15
Socks	144	2	3.0	-50%	25%	36
Shoes and Boots	480	4	3.0	25%	25%	120
Jewelry	150		3.0		100%	150
Belts	75	5	3.0	40%	25%	30
Hats	50	5	3.0	40%	25%	20
2-Women's Clothing						
Coats and Jackets	400	6	3.0	50%	25%	200
Dresses	360	5	3.0	40%	25%	144
Pants and Slacks	720	5	3.0	40%	25%	288
Skirts	300	7	3.0	57%	25%	171
Blouses and Shirts	720	4	3.0	25%	25%	180
Suits	1,875	5	3.0	40%	25%	750
Sweaters	240	10	3.0	70%	25%	168
Robes	30	6	3.0	50%	25%	15
Underwear	192	6	3.0	50%	25%	96
Socks/Stockings	144	2	3.0	-50%	25%	36
Shoes and Boots	480	4	3.0	25%	25%	120
Handbags/Purses	250	5	3.0	40%	25%	100
Jewelry	2,500		10.0		100%	2,500
Scarves	90	6	3.0	50%	25%	45
1-Children's Clothing						
Coats and Jackets	80	6	1.0	83%	25%	67
Dresses	400	5	1.0	80%	25%	320
Pants	100	5	1.0	80%	25%	80
Blouses/Shirts	200	4	1.0	75%	25%	150
Suits	150	5	1.0	80%	25%	120
Sweaters	15	10	1.0	90%	25%	14
Underwear	48	6	1.0	83%	25%	40
Socks/Stockings	90	2	1.0	50%	25%	45
Shoes and Boots	145	4	1.0	75%	25%	109
Jewelry	50		1.0		100%	50
2-Stairway						
Curtains	40	15	1.0	93%	25%	37
Misc. Items	200	10	30.0	-200%	25%	50
1-Bathroom & Misc. Items						
Medication	50				100%	50
Hygiene Items	25				100%	25
Towels	288	4	2.0	50%	100%	288
Curtains/Drapes	100	15	0.4	97%	25%	97
Clock	20	10	1.0	90%	25%	18
Rugs	10	15	5.0	67%	25%	7
2-Bathroom & Misc. Items						
Medication	25				100%	25
Hygiene Items	50				100%	50
Towels	144	4	2.0	50%	100%	144
Bathroom Appliances	35	10	0.2	98%	25%	34
Cosmetic/Perfumes	200				50%	100
Art Work	25		1.0		75%	19
Curtains/Drapes	40	15	5.0	67%	25%	27
Mirror	75		20.0		90%	68
Total	$64,574					$45,390

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE HOME-1
KENNER,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Couch	3,500	15	3.0	80%	25%	2,800
Chairs	50	20	12.0	40%	25%	20
Tables	175	25	4.0	84%	25%	147
Lamps	85	15	3.0	80%	25%	68
Curtains/Drapes	15	15	5.0	67%	25%	10
Television	500	15	3.0	80%	25%	400
Pictures	235		10.5		100%	235
Ceramics Collection	150				100%	150
Crystal	100				90%	90
Trophies & Plaques	80				90%	72
Entertainment Center	2,800	12	3.0	75%	25%	2,100
Grandfather Clock	200	50	3.0	94%	25%	188
Electric Heater	40	1	20.0		100%	40
Kitchen						
Fresh Food	50				100%	50
Canned Food	50				100%	50
Frozen Food	75				100%	75
Refrigerator	600	15	5.0	67%	25%	400
Range/Stove	300	15	3.0	80%	25%	240
Table/Chairs	225	10	1.0	90%	25%	203
Dishes and Crockery	50		1.0		70%	35
China	750				90%	675
Glassware and Crystal	400		2.0		90%	360
Silverware	300		2.0		90%	270
Knives and Other Utensils	30	20	2.0	90%	25%	27
Pans and Cooking Ware	60	20	6.0	70%	25%	42
Appliances	40	10	2.0	80%	25%	32
Desk	30	25	1.0	96%	25%	29
Curtains/Drapes	15	15	2.0	87%	25%	13
Telephone	10	25	3.0	88%	25%	9
CallerID	65	25	1.0	96%	25%	62
Miscellaneous	30	10	1.0	90%	25%	27
Bedrooms						
Beds	370	25	1.5	94%	25%	348
Box Springs/Mattresses	460	25	15.0	40%	25%	184
Bedding and Bedspreads	100	10	2.5	75%	25%	75
Chest of Drawers	180	20	23.0	-15%	25%	45
Night Tables	45	25	21.0	16%	25%	11
Chairs	70	20	3.0	85%	50%	60
Drapes	50	15	2.5	83%	25%	42
Unattached Rugs	80	15	1.0	93%	25%	75
Pictures	75				100%	75
Television Sets	170	12	5.0	58%	25%	99
Radio	165	10	1.0	90%	25%	149
Bookcase	100	25	15.0	40%	25%	40
VCR	170	12	15.0	-25%	25%	43
VCR Tapes	100	15	2.0	87%	25%	87
Doll Collection	275				100%	275
Trash Can	5	15	1.0	93%	25%	5
Games	80				75%	60
Nintendo Games	230	7	3.0	57%	25%	131
CD's	220	5	2.0	60%	25%	132
Telephone	20	25	2.0	92%	60%	18
Clock Radio	20	50	2.0	96%	25%	19
Stuffed Animals	20	10	1.5	85%	25%	17
Women's Clothing						
Coats and Jackets	390	6	2.0	67%	25%	260
Dresses	450	5	2.0	60%	25%	270
Pants and Slacks	750	5	2.0	60%	25%	450
Skirts	300	7	2.0	71%	25%	214
Blouses and Shirts	225	4	2.0	50%	25%	113
Suits	240	5	2.0	60%	25%	144

MOBILE HOME-1
KENNER,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Sweaters	400	10	2.0	80%	25%	320
Robes	60	6	2.0	67%	25%	40
Underwear	288	6	2.0	67%	25%	192
Socks/Stockings	50	2	2.0	0%	25%	13
Shoes and Boots	645	4	2.0	50%	25%	323
Handbags/Purses	15	5	2.0	60%	25%	9
Jewelry	3,000				100%	3,000
Children's Clothing						
Coats and Jackets	255	6	2.0	67%	25%	170
Dresses	160	5	2.0	60%	25%	96
Pants	600	5	2.0	60%	25%	360
Blouses/Shirts	20	4	2.0	50%	25%	10
Sweaters	120	10	2.0	80%	25%	96
Sportswear	300	6	2.0	67%	25%	200
Underwear	288	6	1.0	83%	25%	240
Socks/Stockings	100	2	2.0	0%	25%	25
Shoes and Boots	800	4	2.0	50%	25%	400
Jewelry	300				100%	300
Bathroom & Misc. Items						
Medication	20				100%	20
Hygiene Items	50				100%	50
Towels	145	4	2.0	50%	25%	73
Cosmetics/Perfumes	75				50%	38
Art Work	30				75%	23
Curtains/Drapes	30	15	2.0	87%	25%	26
Total	**$24,121**					**$18,384**

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3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE HOME-2
WESTWEGO,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Couch	700	15	8.0	47%	25%	327
Chairs	700	20	4.0	80%	25%	560
Tables	300	25	40.0	-60%	25%	75
Lamps	100	15	1.0	93%	25%	93
Curtains/Drapes	100	15	1.0	93%	25%	93
Television	450	15	1.0	93%	25%	420
Stereo Equipment	300	15	2.0	87%	25%	260
VCR Equipment	300	12	2.0	83%	25%	250
Video Tapes	75	15	2.0	87%	25%	65
Records/CDS/Cassettes	1,000				60%	600
Pictures	955				100%	955
Antique Dishes	600				100%	600
Crystal	150				90%	135
Antique Record Cabinet	250		50.0		100%	250
Antique Records	2,250		50.0		100%	2,250
Misc. Items	200	10	40.0	-300%	25%	50
Antique Drop Leaf Table	300		50.0		100%	300
VHS Tape Rewinder	20	12	5.0	58%	25%	12
Kitchen						
Fresh Food	60				100%	60
Canned Food	200				100%	200
Frozen Food	150				100%	150
Liquor	5				100%	5
Refrigerator	1,200	15	1.0	93%	25%	1,120
Range/Stove	250	15	1.0	93%	25%	233
Microwave Oven	300	11	1.0	91%	25%	273
Portable Dishwasher	300	10	1.0	90%	25%	270
Table and Chairs	500				100%	500
Dishes and Crockery	300		8.0		70%	210
China	150		5.0		90%	135
Glassware and Crystal	150		5.0		90%	135
Silverware	100		10.0		90%	90
Knives and Other Utensils	40	20	5.0	75%	25%	30
Pans and Cooking Ware	500	20	5.0	75%	25%	375
Appliances	125	10	5.0	50%	25%	63
Curtains/Drapes	80	15	1.0	93%	25%	75
Telephone	110	25	5.0	80%	25%	88
Clock	30	50	5.0	90%	25%	27
Bookcase	100	25	5.0	80%	25%	80
Books	500				60%	300
Misc. Items	150	10	10.0	0%	25%	38
Laundry and Garage Items						
Clothes Dryer	500	10	1.0	90%	25%	450
Clothes Washer	300	10	1.0	90%	25%	270
Power Tools	1,000	15	1.5	90%	25%	900
Laundry Basket	10	10	1.0	90%	25%	9
Hygeine Items	25				100%	25
Bedrooms						
Beds	60	25	1.5	94%	25%	56
Box Springs/Mattresses	1,500	25	2.5	90%	25%	1,350
Bedding and Bedspreads	235	10	2.3	77%	25%	181
Chest of Drawers	150	20	20.0	0%	25%	38
Dressing Table	650	25	9.0	64%	25%	416
Night Tables	50	25	2.0	92%	25%	46
Lamps	145	15	13.3	11%	25%	36
Chairs	250	20	12.5	38%	50%	125
Drapes	90	15	1.3	91%	25%	82
Television Sets	650	12	1.5	88%	25%	569
Antique Night Table	300		50.0		100%	300
Misc. Items	500	10	5.0	50%	25%	250

MOBILE HOME-2
WESTWEGO,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Sewing Machine	450	25	17.0	32%	25%	144
Telephone	100	25	5.0	80%	25%	80
Card Table	100	25	5.0	80%	25%	80
Ironing Equipment	55	8	5.0	38%	25%	21
Radio	40	10	2.0	80%	25%	32
VCR	700	12	1.0	92%	25%	642
VHS Tapes	90	15	1.0	93%	25%	84
Cassettes	70		1.0		60%	42
Toys	75	10	20.0	-100%	25%	19
Stereo	20	15	7.0	53%	25%	11
Vacuum Cleaner	1,150	15	8.0	47%	25%	537
Miscllaneous Items	200	10	5.0	50%	25%	100
Luggage	100	20	12.0	40%	25%	40
Typewriter	200	20	4.0	80%	25%	160
Men's Clothing						
Ties/Neckwear	300	3	2.0	33%	25%	100
Coats and Jackets	560	6	2.0	67%	25%	373
Pants	600	5	2.0	60%	25%	360
Shirts	1,000	4	2.0	50%	25%	500
Suits	1,200	5	2.0	60%	25%	720
Sweaters	120	10	2.0	80%	25%	96
Underwear	160	6	2.0	67%	25%	107
Robes	40	6	2.0	67%	25%	27
Socks	180	2	2.0	0%	25%	45
Shoes and Boots	120	4	2.0	50%	25%	60
Jewelry	1,675				100%	1,675
Belts	180	5	2.0	60%	25%	108
Women's Clothing						
Coats and Jackets	160	6	2.0	67%	25%	107
Dresses	1,240	5	2.0	60%	25%	744
Pants and Slacks	1,020	5	2.0	60%	25%	612
Skirts	220	7	2.0	71%	25%	157
Blouses and Shirts	1,800	4	2.0	50%	25%	900
Suits	270	5	2.0	60%	25%	162
Sweaters	320	10	2.0	80%	25%	256
Robes	80	6	2.0	67%	25%	53
Underwear	634	6	2.0	67%	25%	423
Socks/Stockings	264	2	2.0	0%	25%	66
Shoes and Boots	1,500	4	2.0	50%	25%	750
Handbags/Purses	360	5	2.0	60%	25%	216
Hats	45	5	2.0	60%	25%	27
Jewelry	10,700		8.5		100%	10,700
Scraves	60	6	2.0	67%	25%	40
Bathroom & Misc. Items						
Medication	20				100%	20
Hygiene Items	75				100%	75
Towels	264	4	2.0	50%	100%	264
Cosmetics/Perfumes	260				50%	130
Medical Appliances	60				100%	60
Art Work	50				75%	38
Indoor Plants	15				100%	15
Curtains/Drapes	40	15	1.0	93%	25%	37
Bed Linens	510	4	2.0	50%	25%	255
Mirror	50				90%	45
Trash Can	5	15	1.0	93%	25%	5
Wall Organizer	30	10	1.0	90%	25%	27
Total	$50,002					$39,202

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3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE HOME-3
WESTWEGO, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Unattached Bookcases	35	25	1.0	96%	25%	34
Books	50				60%	30
Couch	300	15	1.0	93%	25%	280
Chairs	400	20	1.0	95%	25%	380
Tables	150	25	1.0	96%	25%	144
Lamps	20	15	1.0	93%	25%	19
Curtains/Drapes	40	15	1.0	93%	25%	37
Television	250	15	1.0	93%	25%	233
Pictures	125				100%	125
Clocks	45	50	2.0	96%	25%	43
Sofa Pillow	10	4	1.0	75%	25%	8
Kitchen						
Fresh Food	20				100%	20
Canned Food	40				100%	40
Frozen Food	30				100%	30
Refrigerator	400	15	12.0	20%	25%	100
Range/Stove	400	15	2.0	87%	25%	347
Table/Chairs	125	10	6.0	40%	25%	50
Dishes and Crockery	35				70%	25
Silverware	100				90%	90
Knives and Other Utensils	15	20	5.0	75%	25%	11
Pans and Cooking Ware	15	20	5.0	75%	25%	11
Appliances	50	10	2.0	80%	25%	40
Curtains/Drapes	20	15	1.0	93%	25%	19
Trash Can	5	15	1.0	93%	25%	5
Telephone	75	25	1.0	96%	25%	72
Laundry and Garage Items						
Clothes Dryer	400	10	1.0	90%	25%	360
Clothes Washer	400	10	1.0	90%	25%	360
Ironing Equipment	50	8	1.0	88%	25%	44
Power Tools	30	15	1.0	93%	25%	28
Lawn & Garden Tools	10	6	1.0	83%	25%	8
Vacuum Cleaner	125	10	10.0	0%	25%	31
Step Stool	25	25	1.0	96%	25%	24
Bedrooms						
Beds	60	25	1.0	96%	25%	58
Box Springs/Mattresses	300	25	1.0	96%	25%	288
Bedding and Bedspreads	40	10	1.0	90%	25%	36
Lamps	35	15	1.0	93%	25%	33
Drapes	55	15	1.0	93%	25%	51
Pictures	15				100%	15
Radio	60	10	10.0	0%	25%	15
Telephone	250	25	2.0	92%	25%	230
Personal Pictures	55				100%	55
Trash Can	25	15	1.0	93%	25%	23
Miscellaneous Items	70	10	5.5	45%	25%	32
Men's Clothing						
Ties/Neckwear	100	3	2.0	33%	25%	33
Coats and Jackets	48	6	2.0	67%	25%	32
Raincoats	10	5	2.0	60%	25%	6
Pants	160	5	2.0	60%	25%	96
Shirts	300	4	2.0	50%	25%	150
Suits	410	5	2.0	60%	25%	246
Underwear	168	6	2.0	67%	25%	112
Robes	20	6	2.0	67%	25%	13
Socks	44	2	2.0	0%	25%	11
Shoes and Boots	120	4	3.0	25%	25%	30
Belts	30	5	2.0	60%	25%	18
Trash Can	5	15	1.0	93%	25%	5
Camera	60	15	1.0	93%	25%	56

MOBILE HOME-3
WESTWEGO, LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Bathroom & Misc. Items						
Medication	60				100%	60
Hygiene Items	50				100%	50
Towels	192	4	1.0	75%	100%	192
Cosmetics/Perfumes	10				50%	5
Curtains/Drapes	40	15	1.0	93%	25%	37
Mirror	20				90%	18
Laundry Supplies	10	15	1.0	93%	100%	10
Total	**$6,617**					**$5,064**

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4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE HOME-4
NEW ORLEANS,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Couch	50				100%	50
Chairs	75				100%	75
Tables	10				100%	10
Curtains/Drapes	20				100%	20
Unattatched Carpets/Rugs	25				100%	25
Television	500	12	1.0	92%	25%	458
Stereo Equipment	800	15	7.0	53%	25%	427
Pictures	75				100%	75
Records/CDS/Cassettes	125				60%	75
Clock	10	50	7.0	86%	25%	9
Heater	25	20	2.0	90%	25%	23
Miscellaneous Items	50	10	4.0	60%	25%	30
Kitchen						
Fresh Food	60		0.0		100%	60
Canned Food	25		0.0		100%	25
Frozen Food	80		0.0		100%	80
Refrigerator	400	15	8.0	47%	25%	187
Range/Stove	400	15	16.0	-7%	25%	100
Microwave Oven	175	11	0.5	95%	25%	167
Table/Chairs	125	10	2.5	75%	25%	94
Dishes and Crockery	70				70%	49
Glassware and Crystal	40		5.0		90%	36
Silverware	25		10.0		90%	23
Knives and Other Utensils	20	20	4.0	80%	25%	16
Pans and Cooking Ware	50	20	6.0	70%	25%	35
Appliances	60	10	10.0	0%	25%	15
Wall Air Conditioner	300	10	7.0	30%	25%	90
Bedrooms						
Beds	70	25	1.0	96%	25%	67
Box Springs/Mattresses	140	25	2.0	92%	25%	129
Bedding and Bedspreads	60	10	1.5	85%	25%	51
Chest of Drawers	45	20	2.0	90%	25%	41
Night Tables	10	25	3.0	88%	25%	9
Drapes	50	15	2.0	87%	25%	43
Unattatched Rugs	35	5	2.5	50%	25%	18
Pictures	120		2.0		100%	120
Television Sets	275	12	9.0	25%	25%	69
Entertainment Center	30				100%	30
VHS Tape Holder	60	10	3.0	70%	25%	42
VHS Tapes	1,110	15	5.0	67%	25%	740
Cassettes	1,000				25%	250
Stereo Equipment	280	15	2.0	87%	25%	243
Fan	40	10	10.0	0%	25%	10
Books	100				60%	60
Bike	125	10	1.0	90%	25%	113
Heater	70	20	1.0	95%	25%	67
Miscellaneous Items	300	10	3.0	70%	25%	210
Clock	40	10	2.0	80%	25%	32
Stereo Equipment	200	15	15.0	0%	25%	50
Trampoline	30	6	2.0	67%	25%	20
Porceline Doll Collection	1,000	12			100%	1,000
Radio	200	10	2.0	80%	25%	160
Men's Clothing						
Coats and Jackets	150				100%	150
Pants	60				100%	60
Shirts	49				100%	49
Underwear	24				100%	24
Socks	48				100%	48
Shoes and Boots	40				100%	40
Jewelry	100				100%	100
Belts	20	5	2.0	60%	25%	12

MOBILE HOME-4
NEW ORLEANS,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Women's Clothing						
Coats and Jackets	260	6	3.5	42%	25%	108
Dresses	520	5	3.5	30%	25%	156
Pants and Slacks	615	5	3.5	30%	25%	185
Skirts	96	7	3.5	50%	25%	48
Blouses and Shirts	580	4	3.5	13%	25%	145
Suits	40	5	2.0	60%	25%	24
Sweaters	360	5	3.5	30%	25%	108
Robes	250	6	3.5	42%	25%	104
Underwear	192	6	3.5	42%	25%	80
Socks/Stockings	96	2	3.5	-75%	25%	24
Shoes and Boots	700	4	3.5	13%	25%	175
Handbags/Purses	225	5	3.0	40%	25%	90
Jewelry	1,000		5.0		100%	1,000
Games	50				75%	38
Bathroom & Misc. Items						
Medication	150				100%	150
Hygiene Items	30				100%	30
Towels	285	4	2.0	50%	100%	285
Cosmetics/Perfumes	230				50%	115
Curtains/Drapes	10	15	1.0	93%	25%	9
Trash Can	5	15	2.0	87%	25%	4
Laundry Supplies	10	15	2.0	87%	100%	10
Vacuum Cleaner	150	15	1.0	93%	25%	140
Electric Trimmer	60	10	1.0	90%	25%	54
Total	**$15,390**					**$9,393**

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3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE HOME-5
KENNER,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Books	300		5.0		60%	180
Couch	1,500	15	1.0	93%	25%	1,400
Chairs	100	20	40.0	-100%	25%	25
Tables	30	25	10.0	60%	25%	18
Lamps	0	15	0.0	0%	25%	0
Rugs	5	15	1.0	93%	25%	5
Curtains/Drapes	90	15	10.0	33%	25%	30
Unattached Carpets/Rugs	5	15	1.0	93%	25%	5
Television	75			100%	100%	75
Stereo Equipment	50	15		100%	25%	50
VCR Equipment	130	12	2.0	83%	25%	108
Video Tapes	600	15	5.0	67%	25%	400
Records/CDS/Cassettes	240		3.0		60%	144
Pictures	75		10.0		100%	75
Speakers	150	15	10.0	33%	25%	50
Cable Box	50	10	4.0	60%	25%	30
Knick Knacks	70		5.5		100%	70
Jam Box	150	15	1.0	93%	25%	140
Telephone	20	25	7.0	72%	25%	14
Telephone	100	25	0.2	99%	25%	99
Camera	170	15	0.2	99%	25%	168
Camera	20	15	2.0	87%	25%	17
Aquarium	20				100%	20
Dining Room						
Dining Table	600	20	10.0	50%	25%	300
Kitchen						
Fresh Food	100		0.0		100%	100
Freezer	400	15	25.0	-67%	25%	100
Refrigerator	300	15	15.0	0%	25%	75
Range/Stove	400	15	10.0	33%	25%	133
Microwave Oven	150	11	4.0	64%	25%	95
Silverware	30				100%	30
Pans and Cooking Ware	25				100%	25
Appliances	10	10	0.1	99%	25%	10
Appliances	60	10	7.0	30%	25%	18
Curtains/Drapes	20	15	10.0	33%	25%	7
Purifier	20				100%	20
Baby High-Chair	35	10	4.0	60%	25%	21
Trash Can	10				100%	10
Pictures	35		5.0		100%	35
Laundry and Garage Items						
Clothes Dryer	300	10	10.0	0%	25%	75
Clothes Washer	50				100%	50
Ironing Equipment	10				100%	10
Bedrooms						
Beds	625	25	4.8	81%	25%	504
Box Springs/Mattresses	600	25	4.0	84%	25%	504
Bedding and Bedspreads	75	10	2.0	80%	25%	60
Chest of Drawers	100	20	10.0	50%	25%	50
Chest of Drawers	20				100%	20
Dressing Table	200	25	10.0	60%	50%	120
Night Tables	100	25	10.0	60%	25%	60
Lamps	50	15	5.0	67%	100%	50
Chairs	50	20	7.0	65%	25%	33
Drapes	20	15	2.0	87%	25%	17
Curtains	5				100%	5
Pictures	28				100%	28
Pictures	300		4.0		25%	75
Trunks	20	35	3.0	91%	25%	18
Desk	50	25	5.0	80%	25%	40

MOBILE HOME-5
KENNER,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Television	525	12	1.0	92%	25%	481
Toy Chest & Table	45	25	5.0	80%	25%	36
Sewing Table & Machine	200	25	25.0	0%	25%	50
Books	20				100%	20
Bookshelf	10				100%	10
Toys	200				25%	50
Children Clothes	200				100%	200
Wooden Child's Pot	20	10	2.0		25%	5
Knick Knacks	15				100%	15
Rug	5	15	2.0		25%	1
Vacuum	20				25%	5
Bow & Arrow	350		33.0		25%	88
Buck (Mounted)	100				25%	25
Sleeping Bags	50	10	7.0		25%	13
Safe	150				100%	150
Shotguns	350		10.0		100%	350
Handguns	150				100%	150
Records	30				100%	30
Model Rockets	30				100%	30
Men's Clothing						
Coats and Jackets	150	6	2.0	67%	25%	100
Pants	500	5	4.0	20%	25%	125
Shirts	250	4	7.0	-75%	25%	63
Underwear	50	6	1.0	83%	25%	42
Shoes and Boots	230	4	1.0	75%		173
Jewelry	300				100%	300
Hatrack	5				100%	5
Television	150	12	2.5	79%	25%	119
Alarm Clock	10	50	10.0	80%	25%	8
Hatrack	5				100%	5
Telephone	40	25	3.0	88%	100%	.40
Knick Knacks	20				100%	20
Bathroom & Misc. Items						
Medication	50				100%	50
Hygiene Items	50				100%	50
Towels	25	4	5.0		100%	25
Cosmetics/Perfumes	25				100%	25
Indoor Plants	15				100%	15
Curtains/Drapes	20				100%	20
Total	**$13,113**					**$8,715**

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3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE HOME-6
WESTWEGO,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Couch	500	15	1.0	93%	25%	467
Chairs	300	20	1.0	95%	25%	285
Tables	200	25	5.0	80%	25%	160
Curtains/Drapes	200	15	2.0	87%	25%	173
Television	200	15	2.0	87%	25%	173
Stereo Equipment	300	15	5.0	67%	25%	200
VCR Equipment	200	12	2.0	83%	25%	167
Video Tapes	405	15	2.0	87%	25%	351
CDS/Cassettes	600				60%	360
Pictures	380				100%	380
Window Air Condition Unit	300	10	5.0	50%	25%	150
Entertainment Center	200	25	5.0	80%	25%	160
Misc Items	260	10	2.0	80%	25%	208
Clock Radio	15	50	1.0	98%	25%	15
Cordless Telephone	50	25	1.0	96%	25%	48
Kitchen						
Fresh Food	60				100%	60
Canned Food	20				100%	20
Frozen Food	50				100%	50
Refrigerator	300	15	5.0	67%	25%	200
Range/Stove	300	15	10.0	33%	25%	100
Microwave Oven	400	11	2.0	82%	25%	327
Table/Chairs	500	10	1.0	90%	25%	450
Dishes and Crockery	150		2.0		70%	105
China	240		22.0		90%	216
Glassware and Crystal	30		2.0		90%	27
Silverware	50		2.0		90%	45
Knives and Other Utensils	50	20	2.0	90%	25%	45
Pans and Cooking Ware	100	20	2.0	90%	25%	90
Appliances	100	10	2.0	80%	25%	80
Curtains/Drapes	40	15	2.0	87%	25%	35
Telephone Caller ID	60	25	2.0	92%	25%	55
Miscellaneous Items	100	10	2.0	80%	25%	80
Clock & Picture	50	50	2.0	96%	25%	48
Laundry and Garage Items						
Clothes Dryer	250	10	10.0	0%	25%	63
Clothes Washer	250	10	3.0	70%	25%	175
Hand Tools	100	20	2.0	90%	25%	90
Bedrooms						
Beds	160	25	14.0	44%	25%	70
Box Springs/Mattresses	500	25	2.0	92%	25%	460
Bedding and Bedspreads	100	10	1.0	90%	25%	90
Chest of Drawers	100	20	2.0	90%	25%	90
Dressing Table	100	25	2.0	92%	25%	92
Antique Night Tables	150				100%	150
Lamps	40	15	1.5	90%	25%	36
Chairs	50	20	2.5	88%	50%	44
Drapes	25	15	2.0	87%	25%	22
Pictures	30				100%	30
Television Sets	100	12	2.0	83%	25%	83
Window Air Conditioner	150	10	10.0	0%	25%	38
Trash Can	5	15	2.0	87%	25%	4
Linens	100	10	2.0	80%	25%	80
Vacuum Cleaner	100	15	2.0	87%	25%	87
Ironing Board Equipment	20	8	2.0	75%	25%	15
Typewriter	200	20	4.0	80%	25%	160
Coolers	30	10	2.0	80%	25%	24
Records	300	15	20.0	-33%	25%	75
Collection	5,210		10.0		100%	5,210
Men's Clothing						

MOBILE HOME-6
WESTWEGO,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Ties/Neckwear	30	3	1.0	67%	25%	20
Coats and Jackets	300	6	2.0	67%	25%	200
Pants	600	5	2.0	60%	25%	360
Shirts	800	4	2.0	50%	25%	400
Sweaters	160	10	2.0	80%	25%	128
Underwear	108	6	2.0	67%	25%	72
Robes	30	6	2.0	67%	25%	20
Socks	72	2	2.0	0%	25%	18
Shoes and Boots	700	4	2.0	50%	25%	350
Jewelry	100		2.0		100%	100
Belts	60	5	2.0	60%	25%	36
Hats	60	5	2.0	60%	25%	36
Women's Clothing						
Coats and Jackets	20	6	5.0	17%	25%	5
Dresses	250	5	2.0	60%	25%	150
Pants and Slacks	80	5	2.0	60%	25%	48
Skirts	600	7	2.0	71%	25%	429
Blouses and Shirts	1,000	4	2.0	50%	25%	500
Suits	175	5	2.0	60%	25%	105
Sweaters	100	10	2.0	80%	25%	80
Underwear	400	6	2.0	67%	25%	267
Socks/Stockings	75	2	2.0	0%	25%	19
Shoes and Boots	900	4	2.0	50%	25%	450
Handbags/Purses	60	5	2.0	60%	25%	36
Jewelry	4,000		2.0		100%	4,000
Sports, Recreation, and Hobby						
Basketball & Football	110	6	2.0	67%	25%	73
Bathroom & Misc. Items						
Medication	300				100%	300
Hygiene Items	100				100%	100
Towels	100	4	1.0	75%	100%	100
Cosmetics/Perfumes	50				50%	25
Curtains/Drapes	40	15	2.0	87%	25%	35
Art Work	3				75%	2
Total	**$26,163**					**$20,982**

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3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE HOME-7
WESTWEGO,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Couch	2,500	15	0.1	99%	25%	2,487
Tables	200	25	5.0	80%	25%	160
Lamps	30	15	5.0	67%	25%	20
Curtains/Drapes	60	15	0.1	99%	25%	60
Television	300	15	3.0	80%	25%	240
Pictures	800		15.0		100%	800
Antique Table	500		70.0		100%	500
Antique Scarf	300		50.0		100%	300
Flower Arrangement	130				75%	98
Entertainment Center	300	25	3.0	88%	25%	264
Knick Knacks	200				100%	200
Pictures	300				100%	300
Knick-Knacks	250		1.0		100%	250
Dining Room						
Dining Table	1,000	20	0.1	100%	25%	996
China Cabinet	600	30	6.0	80%	25%	480
China	500		3.0		90%	450
Glassware	2,000		12.0		90%	1,800
Silverware	500		50.0		90%	450
Blinds/Drapes	30	15	0.1	99%	25%	30
Antique Linens	100				100%	100
Oil Painting	45		8.0		100%	45
Clock	50	50	22.0	56%	25%	28
Kitchen						
Fresh Food	100		0.0		100%	100
Canned Food	100		0.0		100%	100
Frozen Food	100		0.0		100%	100
Liquor	100		0.0		100%	100
Refrigerator	1,000	15	0.1	99%	25%	995
Range/Stove	600	15	0.1	99%	25%	597
Microwave Oven	500	11	0.1	99%	25%	496
Portable Dishwasher	400	10	0.1	99%	25%	397
Table/Chairs	600	10	0.1	99%	25%	595
Dishes and Crockery	150		5.0		70%	105
Glassware and Crystal	200		2.0		90%	180
Silverware	90		1.0		90%	81
Knives and Other Utensils	300	20	5.0	75%	25%	225
Pans and Cooking Ware	1,500	20	2.0	90%	25%	1,350
Appliances	270	10	4.0	60%	25%	162
Curtains/Blinds	100	15	0.1	99%	25%	99
Tupperware	75		4.0		70%	53
Knick Knacks	75		1.0		100%	75
Telephone	30	25	30.0	-20%	25%	8
Family Room						
Televison Set	525	15	2.0	87%	25%	455
Desk	100	25	6.0	76%	25%	76
Blinds	30	15	1.0	93%	25%	28
Lamps	60	15	1.0	93%	25%	56
Pictures	2,000				100%	2,000
Quilt Rack	40	25	1.0	96%	25%	38
Jewelry Box	35	10	9.0	10%	25%	9
Telephone	180	25	1.0	96%	25%	173
Laundry and Garage Items						
Clothes Dryer	400	10	0.1	99%	25%	397
Clothes Washer	500	10	0.1	99%	25%	496
Power Tools	300	15	2.0	87%	25%	260
Vacuum Cleaner	290	15	0.2	99%	25%	287
Bedrooms						
Beds	8,900	25	0.5	98%	25%	8,722
Box Springs/Mattresses	1,000	25	0.5	98%	25%	980
Bedding and Bedspreads	200	10	0.5	95%	25%	190
Lamps	100	15	0.5	97%	25%	97
Curtains/Drapes	90	15	0.5	97%	25%	87
Pictures	30		2.0		100%	30

MOBILE HOME-7
WESTWEGO,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Television Sets	250	12	7.5	38%	25%	94
Stereo Equipment	300	10	3.0	70%	25%	210
Knick Knacks	270				100%	270
Mirror	59				90%	53
Magazine Rack	100	25	5.0	80%	25%	80
VCR	360	12	1.5	88%	25%	315
Scarves	100	6	1.0	83%	25%	83
Globe	18	20	5.0	75%	25%	14
Clock	75	50	1.0	98%	25%	74
Sofa/Loveseat	100	15	20.0	-33%	25%	25
Rocking Chair	25	20	17.0	15%	25%	6
Ironing Equipment	70	8	0.1	99%	25%	69
Mirror	50				90%	45
Arrangement	15				90%	14
Knick Knacks	300				100%	300
Cordless Telephone	60	25	0.3	99%	25%	59
CD'S	300				60%	180
Tapes	100	3	0.3	92%	25%	92
Pictures	30				100%	30
Men's Clothing						
Ties/Neckwear	150	3	2.0	33%	25%	50
Coats and Jackets	425	6	4.0	33%	25%	142
Pants	1,350	5	2.0	60%	25%	810
Shirts	1,600	4	2.0	50%	25%	800
Suits	250	5	2.0	60%	25%	150
Sweaters	75	10	5.0	50%	25%	38
Underwear	176	6	1.5	75%	25%	132
Robes	50	6	2.0	67%	25%	33
Socks	138	2	2.0	0%	25%	35
Shoes and Boots	1,160	4	2.0	50%	25%	580
Jewelry	2,500		4.0		100%	2,500
Belts	60	5	4.0	20%	25%	15
Women's Clothing						
Coats and Jackets	50	6	1.0	83%	25%	42
Dresses	200	5	1.0	80%	25%	160
Pants and Slacks	550	5	1.0	80%	25%	440
Skirts	300	7	1.0	86%	25%	257
Blouses and Shirts	1,000	1	5.0	-400%	25%	250
Robes	15	6	3.0	50%	25%	8
Underwear	240	6	1.0	83%	25%	200
Socks/Stockings	135	2	1.0	50%	25%	68
Shoes and Boots	600	4	1.0	75%	25%	450
Handbags/Purses	60	5	2.0	60%	25%	36
Jewelry	5,000		10.0		100%	5,000
Sports, Recreation, and Hobby						
Guns/Hunting Equipment	150	6	2.0	67%	25%	100
Photography Equipment	150	15	5.0	67%	25%	100
Sports Cards & Plates Collection	400				100%	400
Bathroom & Misc. Items						
Medication	400				100%	400
Hygiene Items	100				100%	100
Towels	313	4	1.0	75%	100%	313
Cosmetics/Perfumes	200				50%	100
Curtains/Drapes	50	15	0.5	97%	25%	48
Knick Knacks	130				100%	130
Total	$52,324					$46,157

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   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE HOME-8
WESTWEGO,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Couch	400	15	7.0	53%	25%	213
Chairs	200	20	8.0	60%	25%	120
Tables	90	25	4.5	82%	25%	74
Curtains/Drapes	20	15	20.0	-33%	25%	5
Television	300	15	2.0	87%	25%	260
VCR Equipment	280	12	1.0	92%	25%	257
Video Tapes	180	15	1.0	93%	25%	168
Pictures	60				100%	60
Entertainment Center	100	25	5.0	80%	25%	80
Ceramics Collection	500				100%	500
Shell Chimes	45	10	3.0	70%	25%	32
Telephone	100	25	5.0	80%	25%	80
Kitchen						
Fresh Food	20		0.0		100%	20
Canned Food	40		0.0		100%	40
Frozen Food	50		0.0		100%	50
Refrigerator	450	15	12.0	20%	25%	113
Range/Stove	300	15	20.0	-33%	25%	75
Microwave Oven	200	11	5.0	55%	25%	109
Table/Chairs	149	8	6.0	25%	25%	37
Dishes and Crockery	20		2.0		70%	14
Silverware	20		5.0		90%	18
Knives and Other Utensils	20	20	5.0	75%	25%	15
Pans and Cooking Ware	50	20	4.0	80%	25%	40
Appliances	20	10	1.0	90%	25%	18
Miscellaneous Items	20	10	5.0	50%	25%	10
Medicine	120				100%	120
Clock	10	50	1.0	98%	25%	10
Laundry and Garage Items						
Clothes Dryer	75				100%	75
Clothes Washer	50				100%	50
Bedrooms						
Beds	200	25	7.5	70%	25%	140
Box Springs/Mattresses	200	25	7.5	70%	25%	140
Bedding and Bedspreads	115	10	10.0	0%	25%	29
Chest of Drawers	240	20	16.5	18%	25%	60
Chair	20	20	5.0	75%	25%	15
Curtains/Drapes	45	15	10.0	33%	25%	15
Pictures	55		2.0		100%	55
Television Sets	450	12	6.0	50%	25%	225
Stereo Equipment	100	10	20.0	-100%	25%	25
Knick Knacks	250				100%	250
Clock	20	50	25.0	50%	90%	18
Vases/Mugs	75				90%	68
Wall Cabinet	25	25	15.0	40%	25%	10
Artificial Plant	10				75%	8
Women's Clothing						
Coats and Jackets	200	6	6.0	0%	25%	50
Dresses	160	5	2.0	60%	25%	96
Pants and Slacks	210	5	5.5	-10%	25%	53
Blouses and Shirts	250	4	3.0	25%	25%	63
Sweaters	55	10	4.5	55%	25%	30
Robes	55	6	3.5	42%	25%	23
Underwear	75	6	1.5	75%	25%	56
Shoes and Boots	95	4	5.0	-25%	25%	24
Handbags/Purses	65	5	3.5	30%	25%	20
Jewelry	450		1.5		100%	450
Bathroom & Misc. Items						
Hygiene Items	55				100%	55

MOBILE HOME-8
WESTWEGO,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Towels	40	4	6.0	-50%	100%	40
Cosmetics/Perfumes	100				50%	50
Curtains/Drapes	20	15	0.5	97%	25%	19
Art Work	10				75%	8
Total	**$7,534**					**$4,758**

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4. The following formulas were utilized for depreciated value calculations;
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   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining

MOBILE HOME-9
WESTWEGO,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Living Room						
Couch	500	15	7.0	53%	25%	267
Chair	1,300	20	15.0	25%	25%	325
Tables	600	25	15.0	40%	25%	240
Lamps	100	15	5.0	67%	25%	67
Curtains/Drapes	1,000	15	5.0	67%	25%	667
Television	1,500	15	2.0	87%	25%	1,300
Pictures	40		15.0		100%	40
VCR Equipment	200	12	4.0		25%	50
Video Tapes	120	15	4.0		25%	30
Flower Arrangement	120				75%	90
Curio Cabinet	600	25	7.0	72%	25%	432
Clock	200	50	22.0	56%	25%	112
Mirror	100				90%	90
Misc. Items	625	10	5.0	50%	25%	313
Franklin Mint Collection	4,399		10.0		100%	4,399
Kitchen						
Fresh Food	100		0.0		100%	100
Canned Food	100		0.0		100%	100
Frozen Food	100		0.0		100%	100
Liquor	12		0.0		100%	12
Refrigerator	600	15	19.0	-27%	25%	150
Range/Stove	450	15	19.0	-27%	25%	113
Microwave Oven	200	11	20.0	-82%	25%	50
Portable Dishwasher	600	10	20.0	-100%	25%	150
Table/Chairs	1,500	10	0.2	98%	25%	1,476
Table Pad	140	10	0.2	98%	25%	138
China	320	20			90%	288
Glassware and Crystal	50		2.0		90%	45
Silverware	150		20.0		90%	135
Knives and Other Utensils	40	20	0.5	98%	25%	39
Pans and Cooking Ware	600	20	5.0	75%	25%	450
Appliances	540	10	10.0	0%	25%	135
Curtains/Blinds	400	15	2.0	87%	25%	347
Table Cloth	20	10	0.2	98%	25%	20
Curio Cabinet	200	30	6.0	80%	25%	160
Encyclopedia	1,500		22.0		60%	900
Miscellaneous Items	200	10	5.0	50%	25%	100
Laundry and Garage Items						
Clothes Dryer	450	10	20.0	-100%	25%	113
Clothes Washer	450	10	20.0	-100%	25%	113
Ironing Equipment	40	8	2.0	75%	25%	30
Vacuum Cleaner	90	15	3.0	80%	25%	72
Bedrooms						
Beds	1,600	25	5.0	80%	25%	1,280
Box Springs/Mattresses	1,200	25	5.0	80%	25%	960
Bedding and Bedspreads	400	10	5.0	50%	25%	200
Chest of Drawers	50				100%	50
Dressing Table	1,000	25	4.0	84%	25%	840
Night Tables	1,030	25	15.0	40%	25%	412
Armoire	1,000	25	4.0	84%	25%	840
Desk/Chair	25				100%	25
Lamps	240	15	4.0	73%	25%	176
Curtains/Drapes	150	15	0.5	97%	25%	145
Pictures	370		2.0		100%	370
Television Sets	200	12	12.0	0%	25%	50
Doll Collection	260				100%	260
Arrangement	400				75%	300
Telephone	85	25	4.0	84%	25%	71
Miscellaneous Items	225	10	10.0	0%	25%	56
Heater	50	20	1.0	95%	25%	48
Toys	60	10	5.0	50%	25%	30

MOBILE HOME-9
WESTWEGO,LA

Contents	Replacement Value	Useful Life	Age	Percent of Value Remaining	Minimum Percent of Value Retained	Depreciated Value
Trash Can	5	15	5.0	67%	25%	3
Medical Appliances	45	10	3.0	70%	25%	32
Women's Clothing						
Coats and Jackets	200	6	4.0	33%	25%	67
Raincoat	10	5	4.0	20%	25%	3
Pants and Slacks	720	5	4.0	20%	25%	180
Skirts	40	7	4.0	43%	25%	17
Blouses and Shirts	480	4	4.0	0%	25%	120
Suits	240	5	4.0	20%	25%	60
Sweaters	240	10	4.0	60%	25%	144
Robes	940	6	4.0	33%	25%	313
Underwear	386	6	4.0	33%	25%	129
Socks/Stockings	75	2	2.0	0%	25%	19
Shoes and Boots	480	4	2.0	50%	25%	240
Handbags/Purses	60	5	2.0	60%	25%	36
Jewelry	100		5.0		100%	100
Bathroom & Misc. Items						
Hygiene Items	75				100%	75
Towels	384	4	2.0	50%	100%	384
Bathroom Appliances	20	10	5.0	50%	100%	20
Art Work	85				75%	64
Cosmetics/Perfumes	220				50%	110
Curtains/Drapes	30	15	5.0	67%	25%	20
Telephone	10	25	2.0	92%	25%	9
Total	**$33,446**					**$22,016**

1. The above contents inventory was depreciated in accordance with the USACE report entitled, "Guidelines to Estimating Existing and Future Residential Content Values", June 1993.
2. Certain types of household items, such as antiques may not have a standard useful life rating, in these cases, the standard depreciation method was not used, rather a minimum percent of value retained estimate was used to compute the item's depreciated value
3. Minimum percent of value retained represents the percent of replacement value that the depreciated value will not fall below. All estimates of minimum percent of value retained were obtained from the guidelines sourced in note one above.
4. The following formulas were utilized for depreciated value calculations;
   Depreciation = (Age/Useful Life * Replacement Value)
   Percent of Value Remaining = (Replacement Value - Depreciation)/Replacement Value
   Depreciated Value = Replacement Value * Percent of Value Remaining