Mere Parish Council

CLERKS REPORT – April 2015

Agenda Items

d) Housing Needs Survey (see Minute 226a) - Example Housing Needs Survey attached

5e) Insurance Reinstatement Costs – correspondence received from Chris Weedon, Gilyard Scarth – (see Minute 141b) – Chris Weedon replies: 'I regret that I have been waylaid conducting a constant flow of Building

Surveys for prospective Purchasers and

your letter became buried in my pending pile:

I understand that your Members have queried one or two of the figures, and I have every sympathy with this. Nobody can accurately forecast precisely what it would cost to reinstate a building or structure until such time as it is severely damaged- and even then, three Builders estimates are likely to vary considerably.

That said, and as you would expect, there was method in calculating my Insurance Assessment figures submitted to the Parish Council.

In assessing reconstruction costs, there are two principal issues to be considered.

One is the size of the structure.

The other is the materials of which it is built ..

To address the points made in your letter of 27th October, the Clock Tower is only a relatively small structure measured as 14.13 sq. Metres but is clearly of complicated design and built in natural stone, so that a rate of £2000 per sq. M was adopted as the base multiplier, adding on for the four buttresses, for the stone detailing, the upper roof structure and clock had to be considered and added etc.

You mention the toilet block in Salisbury Street Car Park. Here, the floor area was almost four times as great, but the reconstruction cost per sq. m was only just over half that adopted for the Clock Tower.

As to the Old Band Hut (now occupied by the Mere and District Railway Modellers Club), the floor area was Calculated to be 53sq.m. ,and a reconstruction rate of £1150 per sq.m was adopted. After adjustments, this gave me the figure of £65,000. How the other Estate Agent valued the building at £20,000 - £25,000 I simply cannot imagine. One is hard pressed to buy a brand new timber loose box for a pony for much under £5,000 and here you have an internally lined, period timber building with all the internal fittings – and I would certainly not sleep at night with that significant degree of under-insurance.

I hope that this letter goes some way towards explaining my figures.

I freely admit that if anything I have erred on the high side because there is nothing worse than being under insured, but can assure you that my figures are not excessive. None of the properties equate to a standard residence of whatever age and construction, but in undertaking my calculations I did have an eye to the BCIS Guide to House Rebuilding Costs, making downward adjustments as appropriate, also taking into account that prefabricated construction is almost as expensive as building on site (with the Band Hut and the Youth Club buildings in mind).'