

VALUATION CASE STUDY NO ACT OF GOD

St. John's Challenge

St. John's Anglican Church, an historic building of national significance, is located in Lunenburg, a world (UNESCO) heritage site of international consequence. Prominently sited on the Parade Ground in the Old Town, St. John's Church has provided spiritual succour and a visual feast to congregation and visitors alike for 250 years. St. John's is a jewel in a crown: events unknown burnt it down. This extraordinary example of Gothic Revival architecture had evolved from its humble origins as a meeting house through many manifestations, before blossoming in 1870 into the present masterpiece with crenellated tower, hammer beam roof and long, pointed stained glass windows. It was reduced to smouldering ashes. The congregation was determined that their work of art would rise again: first though, they needed to settle the fire insurance claim. The insurance adjusters turned to Turner Drake for advice.

Turner Drake's Approach

There was little left to inspect: in order to accurately calculate the replacement cost, Turner Drake would have to recreate the building specifications and dimensions. They painstakingly inspected what remained of the structure, measuring, photographing and recording as much detail as possible. Then their real work began. Three years prior to the fire, the church had been designated a national historic site. Turner Drake's investigations yielded a floor plan prepared by Public Works and Government Services Canada, and a cultural resources report prepared for Canadian Heritage and Environment Canada. They interviewed members of the church congregation and located a video of the interior and exterior details of the building. The physical characteristics of the bells were provided by Lunenburg Foundry and Engineering, and cost data on the large bells was obtained from Hisey Bells of Waynesville, Ohio. Turner Drake traced the stained glass windows back to the original supplier Robert McCausland Ltd., in Ontario. Casavant Freres of Quebec provided cost data on the Opus 2243 pipe organ. The replacement cost had to include interior detailing such as the balcony, pews, altar, lectern, built-in cabinetry and the bell tower. These were custom items so Turner Drake supplemented the data generated by their computerised system with cost information obtained from local contractors, and other congregations that had rebuilt recently. Since churches pay the 15% H.S.T., but are eligible for a 50% rebate as a charitable organisation, Turner Drake factored a 7.5% H.S.T. surcharge into their replacement cost.

Winning Results

The fire insurance claim was settled without the necessity for arbitration: like the phoenix, St. John's Anglican Church rose from its ashes.

