MED-REHAB CLINICAL DELIVERABLE • CLAIMANT OCF-18 CATASTROPHIC ACCESSIBILITY SPECIMEN

Comprehensive Home Modification, Pre-Accident Property Forensic & Environmental Accessibility Assessment

Statutory Accident Benefits Schedule (SABS — O. Reg. 34/10) • Med-Rehab / Legal Referral OCF-18 Submission Package, Pre-Loss Dwelling Analysis, RoomPlan LiDAR Telemetry & Global Costing Database Schedule

SPECIMEN REPORT & DATA PRIVACY NOTICE: This comprehensive clinical report is a fictitious, anonymized Med-Rehab specimen prepared for Rehabilitation Case Managers, Occupational Therapists, and Plaintiff Legal Counsel. All claimant, legal counsel, rehabilitation firm, and insurer identifiers below are entirely fictional mock entries created to demonstrate how ReliAble® Independent Living Services prepares an OCF-18 capital home modification package for insurer approval.

SECTION 1. FILE IDENTIFICATION, LEGAL & MED-REHAB REFERRAL MANDATE, AND ACCIDENT HISTORY

Claimant Name	Marcus A. Thorne (Fictitious Specimen)	**Date of Birth / Age**	1978-05-14 (Age 48)
Subject Property	412 Meadowbrook Crescent, Vaughan, ON	**Date of Loss**	2026-03-19 (Motor Vehicle Collision)
Auto Insurer	Northern Shield Mutual Insurance Co.	**Insurer Claim No.**	#NSM-2026-449102-AB
ReliAble® File No.	RL-CAT-2026-0841	**SABS Benefit Tier**	Catastrophic Impairment (O. Reg. 34/10, s. 3.1)
Referral Source	Elena Vance, RRP, CVRP — Cedarbrook Neuro-Rehab Group (Mock)	**Treating OT**	Claire Henderson, MSc(OT), OT Reg. (Ont.)
Legal Counsel	Marcus Sterling, LL.B. — Sterling & Vance Injury Law LLP (Mock)	**Assessment Date**	2026-11-04 (Full-Property LiDAR Audit)

1.1 Referral Context & OCF-18 Submission Purpose (Med-Rehab Side)

ReliAble® Independent Living Services was retained jointly by the Rehabilitation Case Manager (**Cedarbrook Neuro-Rehab Group**) and Plaintiff Legal Counsel (**Sterling & Vance Injury Law LLP**) on behalf of the insured claimant, Mr. Marcus A. Thorne. Unlike an Insurer Examination (IE) defense critique, this clinical environmental assessment is commissioned on the **Med-Rehab / Claimant side** to establish the architectural, engineering, and financial foundation for an upcoming **OCF-18 Treatment and Assessment Plan** submitted to Northern Shield Mutual Insurance Company for capital funding approval under Sections 15, 16, and 19 of the Ontario *Statutory Accident Benefits Schedule* (O. Reg. 34/10).

1.2 Index Motor Vehicle Collision & Acute Medical Course

On **March 19, 2026**, Mr. Thorne was the restrained operator of a mid-size sedan traveling northbound on a regional arterial roadway when his vehicle was struck laterally at high velocity by a commercial transport truck that failed to obey a red traffic signal. Emergency extrication required 35 minutes via hydraulic rescue tools. Mr. Thorne was airlifted to a regional Level 1 Trauma Centre, where diagnostic imaging confirmed an unstable C6–C7 cervical burst fracture with acute spinal cord compression (ASIA Impairment Scale Grade B incomplete tetraplegia), bilateral pulmonary contusions, and a comminuted left acetabular fracture.

Following emergent anterior-posterior cervical decompression and instrumented spinal fusion, Mr. Thorne underwent four months of intensive inpatient neuro-rehabilitation prior to planned community discharge. Due to permanent lower-extremity paralysis, severe trunk instability, and impaired bilateral intrinsic hand function, Mr. Thorne is **100% power-wheelchair dependent** and requires a **mechanical Hoyer / continuous overhead ceiling-track patient lift system** with trained caregiver assistance for all bed, commode, and shower transfers.

SECTION 2. TABLE OF CONTENTS & DELIVERABLE ARCHITECTURE

Section	Clinical, Architectural & Costing Deliverable Component	Governing Standard
Section 1–2	File Identification, Referral Mandate & Deliverable Structure	SABS O. Reg. 34/10, s. 15–19
Section 3	Comprehensive Pre-Accident Property & Structural Baseline Analysis (Lot, Envelope, Framing, MEP, Egress & Pre-Loss Functional Utility)	Ontario Building Code (OBC) Part 9 & 3.8
Section 4	Occupational Therapy Functional Profile & Assistive Equipment Envelopes (Power Chair, Hoyer Ceiling Lift, Shower Commode)	CSA B651-23 & ISO 10535
Section 5	STRUCTiO™ RoomPlan Spatial LiDAR Point-Cloud Telemetry & Millimeter Clearance Audit	STRUCTiO™ LiDAR Protocol v3.2
Section 6	Architectural Blueprint Review & Pre-/Post-Modification Floor Plan Comparison (Sheets A-101 to A-204)	OBC Section 3.8 & TSSA B355

Section	Clinical, Architectural & Costing Deliverable Component	Governing Standard
Section 7	Exhaustive Zone-by-Zone Structural, Mechanical & Barrier-Free Modification Scope (Exterior, Elevator, Lift, Wet Room, Kitchen, HVAC/Electrical)	CSA B651-23 & ESA O. Reg. 164/99
Section 8	Verified Global Costing Database Analysis — Master 8-Division SABS OCF-18 Schedule (56 Line Items)	Reliable Living Global Database
Section 9	Statutory Necessity Analysis, Phased Construction Governance, Warranty Protocol & CEAC Clinical Attestation	SABS O. Reg. 34/10 & PIPEDA/PHIPA

SECTION 3. COMPREHENSIVE PRE-ACCIDENT PROPERTY & STRUCTURAL BASELINE ANALYSIS

A rigorous SABS home modification analysis begins with an exhaustive forensic reconstruction of the dwelling's **pre-accident physical condition, structural capacity, and functional utility**. Demonstrating that the home functioned safely and without impediment for the claimant prior to the collision—and proving why specific structural interventions are solely necessitated by the accident—is essential to satisfy statutory reasonableness and necessity criteria.

3.1 Site Topography, Lot Geometry & Pre-Accident Exterior Access

The subject property is situated on a standard suburban residential lot measuring approximately 50 ft. frontage by 125 ft. depth with a gentle 2.5% positive grade sloping from the municipal sidewalk toward the front building elevation. Prior to the collision, pedestrian access to the residence occurred via a poured-in-place broom-finished concrete walkway leading from an asphalt driveway to a covered front porch elevated **31.5 in. (800 mm)** above exterior grade. Four concrete risers (7.875 in. rise, 10.5 in. run) without continuous graspable handrails served the front entry, while secondary access from the attached single-car garage required negotiating two concrete steps (15.5 in. total rise) through a 30 in. hollow-core swing door. Prior to the accident, the claimant ascended and descended all exterior stairs independently without assistive devices.

3.2 Architectural Typology, Gross Floor Area & Pre-Loss Room Inventory

Constructed circa 1998, the dwelling is a detached two-storey wood-frame residence over a full poured-concrete basement, comprising approximately **2,180 sq. ft.** of above-grade living area plus 1,040 sq. ft. of unfinished/utility basement space. Prior to the collision, the claimant utilized every floor of the home daily: the main floor for meal preparation, family dining, and social living; the second floor for the primary bedroom suite, full ensuite washroom, and family bedrooms; and the basement for laundry, seasonal storage, and mechanical maintenance.

Level	Pre-Accident Room	Dimensions (L × W)	Pre-Loss Structural & Functional Baseline
Exterior / Grade	Front Porch & Driveway Approach	14 ft. 0 in. × 6 ft. 6 in.	31.5 in. grade differential; 4 concrete risers; 32 in. inward-swinging insulated steel door with 1.25 in. raised sill.
Main Floor	Foyer & Central Hallway	18 ft. 6 in. × 3 ft. 1 in.	37 in. drywall-to-drywall width; oak strip hardwood flooring; 36 in. pinch point adjacent to central staircase newel post.
Main Floor	Living & Dining Rooms	22 ft. 4 in. × 12 ft. 8 in.	Open-plan rectangular footprint; carpeted living zone with 0.625 in. transition strip to hardwood dining area.
Main Floor	Family Kitchen	14 ft. 2 in. × 11 ft. 6 in.	U-shaped oak base cabinetry at 36 in. AFF with 4 in. recessed toe-kicks; 38 in. aisle width; standard 30 in. range and top-freezer fridge.
Main Floor	Main-Floor Powder Room	5 ft. 4 in. × 4 ft. 8 in.	24 in. inward-swinging door; pedestal sink; standard 15 in. bowl toilet; zero wheelchair turning clearance.
Vertical Core	Main-to-Second Staircase	15 Risers (U-Turn)	35 in. clear tread width; 7.75 in. risers; 10 in. treads; single wall-mounted handrail on right ascending side only.
Second Floor	Primary Bedroom Suite	15 ft. 8 in. × 13 ft. 4 in.	29.5 in. clear door opening; plush broadloom carpet over 0.5 in. underpad; standard 8 ft. 0 in. drywall ceiling on 2×10 joists @ 16 in. O.C.
Second Floor	Primary Ensuite Washroom	8 ft. 6 in. × 6 ft. 2 in.	26 in. clear door opening; 60 × 32 in. acrylic skirted alcove tub (16 in. apron height); 42 in. closed vanity; standard toilet.
Second Floor	Secondary Bedrooms & Main Bath	3 Bedrooms + 3-Pc Bath	28 in. bedroom doors; 26 in. main bath door; family occupancy rooms requiring preservation of bedroom count where feasible.
Basement	Unfinished Utility & Laundry	38 ft. 0 in. × 27 ft. 4 in.	7 ft. 10 in. clear height under 2×10 floor joists; houses gas furnace, HRV, water heater, 200A panel, and pre-loss laundry appliances.

3.3 Pre-Accident Structural Framing & Load-Bearing Assessment

Visual and LiDAR-assisted inspection of the exposed basement ceiling framing confirms conventional platform-framed spruce-pine-fir (SPF No. 1/2) construction: **2×10 floor joists spaced at 16 in. on center** spanning 13 ft. 6 in. to a central built-up 3-ply 2×10 timber beam supported on 3.5 in. steel teleposts over concrete footings. Exterior walls are 2×6 wood studs at 16 in. O.C. with brick veneer cladding on the main level and vinyl siding on the second storey. Interior partition walls separating the primary bedroom, ensuite washroom, and central linen closet are non-load-bearing 2×4 partitions, whereas the central corridor wall running parallel to the main beam carries second-floor joist loads and requires engineered LVL/steel lintels wherever widened beyond 36 in. or notched for elevator shaft framing.

3.4 Pre-Accident Mechanical, Electrical & Plumbing (MEP) Infrastructure

- **Electrical Service:** Existing 200-ampere, 120/240V single-phase main distribution panel located on the north basement foundation wall, with 6 spare circuit breaker slots. Adequate base service capacity exists to support a dedicated 220V/30A residential elevator circuit, GFCI washroom circuits, ceiling-lift charging stations, and automatic door operator circuits without requiring a utility transformer upgrade.
- **HVAC & Thermal Distribution:** High-efficiency forced-air natural gas furnace (80,000 BTU/h) and central split-system air conditioning with sheet-metal supply trunks running between basement joists. Supply registers in the primary bedroom and ensuite are floor-mounted along exterior walls and must be relocated to accommodate curbless wet-room waterproofing and unobstructed wheelchair wheel paths.
- **Plumbing Supply & DWV Stacks:** 3/4 in. copper main water entry with 1/2 in. PEX/copper branch distribution; 3 in. ABS soil stack serving the second-floor ensuite and main-floor powder room. Basement ceiling access directly beneath the wet areas allows clean installation of a recessed curbless linear trench drain, wall-hung carrier frame, and main-floor laundry hookups.

3.5 Pre-Accident Life Safety, Egress & Door Hardware Audit

Pre-loss life safety consisted of hardwired ionization smoke alarms on each storey and standard cylindrical twist-knob door latches across all interior doors (requiring pinch-and-twist grip strength incompatible with tetraplegic/hemiparetic hand function). Exterior exits featured keyed deadbolts at 46 in. AFF and raised aluminum/oak weather-stripping thresholds exceeding 1.0 in. height—rendering independent emergency egress impossible post-injury without structural remediation.

SECTION 4. OCCUPATIONAL THERAPY FINDINGS & ASSISTIVE EQUIPMENT ENVELOPES

Prior to this environmental assessment, the treating Occupational Therapist (**Claire Henderson, MSc(OT), OT Reg. (Ont.)**) completed a comprehensive In-Home Functional Mobility, Attendant Care (Form 1), and Discharge Readiness Evaluation. The OT clinical findings establish that Mr. Thorne has zero ambulatory or standing capacity, cannot negotiate steps or vertical thresholds, lacks sitting balance during lateral transfers, and faces an immediate risk of pressure injuries, falls, and caregiver musculoskeletal strain without comprehensive structural home modifications:

Clinical Domain	Treating OT Assessment Findings	Mandatory Spatial & Engineering Criteria
Primary Mobility & Power Wheelchair Envelope	Prescribed a custom mid-wheel-drive power wheelchair with powered tilt-in-space, recline, and elevating leg rests (Overall width: 27.5 in.; length: 45.0 in.; occupied weight: 415 lbs) operated via goal-post joystick.	Minimum **36 in. (914 mm)** clear door width (38 in. door slab); **48 in. (1219 mm)** corridor width; **60 × 60 in. (1524 × 1524 mm)** unobstructed turning circles in all living, sleeping, and hygiene zones.
Transfer Dependency (Ceiling Hoyer Lift)	Dependent (2-person / mechanical sling assist) for all supine-to-sit, bed-to-chair, toilet, and shower transfers due to absent lower-extremity weight-bearing and impaired truncal equilibrium.	Continuous motorized XY ceiling-track Hoyer patient lift system (600 lb SWL) spanning the primary bed directly through a notched doorway transom into the wet room over both toilet and shower zones.
Vertical Access & Emergency Egress	Completely unable to ascend or descend stairs; orthostatic hypotension and spinal cord autonomic dysreflexia risk preclude inclined stairlifts or unenclosed platform lifts.	1:12 exterior barrier-free entrance ramp with covered landing, automatic power entry door, and an enclosed 3-stop residential vertical elevator (36 × 54 in. cab; battery lowering backup) linking basement, main, and second floors.
Bathing, Toileting & Skin Integrity	Requires a tilt-in-space rolling shower/commode chair (24.5 in. W × 39.0 in. L) with bilateral caregiver access (36 in. clearance on both sides) for bowel/bladder routines and pressure-relief hygiene.	Zero-threshold curbless wet room with 2% sloped mortar bed, linear trench drain, wall-hung bidet toilet with flip-up grab bars, and pressure-balanced thermostatic scald-guard shower controls.
Upper-Extremity Reach & IADL Participation	C6–C7 motor level preserves shoulder flexion and elbow flexion/extension, but eliminates finger grasp/pinch; seated reach is strictly bounded between 15 in. and 44 in. AFF.	Lowered 34 in. AFF roll-under kitchen and vanity counters, induction cooktop, side-hinged wall oven, light switches at 36–42 in. AFF, outlets at 18 in. AFF, and lever/wave-to-open door hardware.

SECTION 5. STRUCTIO™ ROOMPLAN SPATIAL LIDAR POINT-CLOUD TELEMETRY

During the on-site audit, Reliable Living captured millimeter-accurate 3D point clouds across every room, doorway, stair core, and exterior approach using the **STRUCTiO™ RoomPlan Spatial Telemetry Engine**. Unlike manual tape approximations, LiDAR point-cloud modeling verifies exact wall-to-wall clear distances, door swing arcs, ceiling hoistway clearances, and 60-inch wheelchair turning circles against Ontario Building Code Section 3.8 tolerances prior to construction.

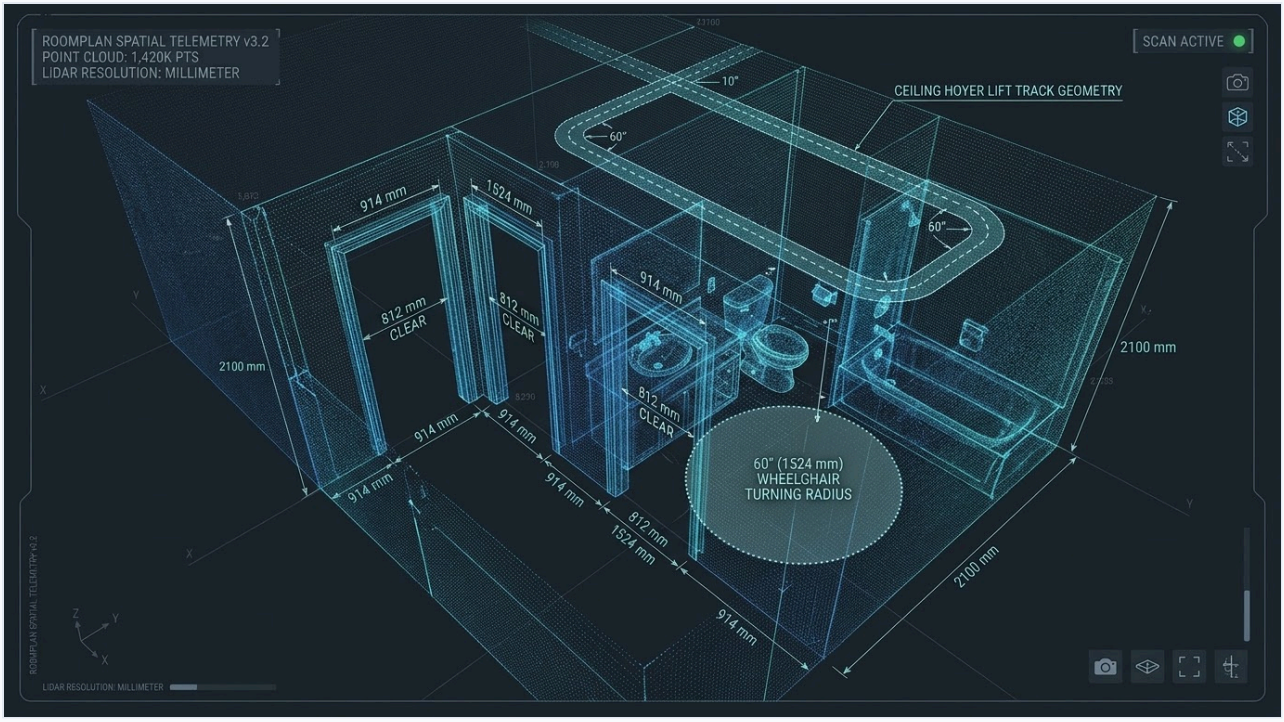

Figure 1 — STRUCTiO™ RoomPlan Spatial Telemetry Capture (Point Cloud Resolution: 1.0 mm): Isometric LiDAR wireframe verification of the proposed primary barrier-free wet room and adjoining corridor, confirming 914 mm (36 in.) widened structural door openings, an unobstructed 1524 mm (60 in.) wheelchair turning circle, zero-step curbless shower zone, and continuous overhead ceiling-track Hoyer lift geometry.

STRUCTiO™ Telemetry Node	Pre-Accident LiDAR	Code / OT Target	Variance	Compliance Status
Front Entry Door Clear Width	762 mm (30.0 in.)	914 mm (36.0 in.)	−152 mm	**FAIL — Widen + Auto Opener**
Front Entry Threshold Rise	800 mm (4 Steps)	0 mm (1:12 Ramp)	+800 mm	**FAIL — Exterior Ramp Req.**
Vertical Floor-to-Floor Rise	2,895 mm (Stairs)	0 mm (3-Stop Elev.)	+2,895 mm	**FAIL — Residential Elevator**
Primary Bedroom Door Clear	749 mm (29.5 in.)	914 mm (36.0 in.)	−165 mm	**FAIL — Widen + Pocket/Barn**
Primary Ensuite Door Clear	660 mm (26.0 in.)	914 mm (36.0 in.)	−254 mm	**FAIL — Widen + Lift Transom**
Ensuite Clear Turning Circle	940 mm (37.0 in.)	1,524 mm (60.0 in.)	−584 mm	**FAIL — Expand Wet Room**
Main-Floor Hallway Clear Width	914 mm (36.0 in.)	1,219 mm (48.0 in.)	−305 mm	**FAIL — Relocate Partition**
Kitchen Clear Work Aisle	965 mm (38.0 in.)	1,524 mm (60.0 in.)	−559 mm	**FAIL — Reconfigure Island**

SECTION 6. ARCHITECTURAL BLUEPRINT REVIEW & PRE-/POST-MODIFICATION PLANS

Reliable Living audited the proposed architectural permit drawings (Sheets A-101 through A-204) comparing the **Pre-Accident Existing Layout** against the **Proposed Barrier-Free Accessibility Modifications**. Every structural intervention was cross-checked for load-path continuity, TSSA elevator hoistway compliance, ceiling-track lift structural deflection limits (< L/360 under 600 lb dynamic load), and unobstructed wheelchair turning envelopes.

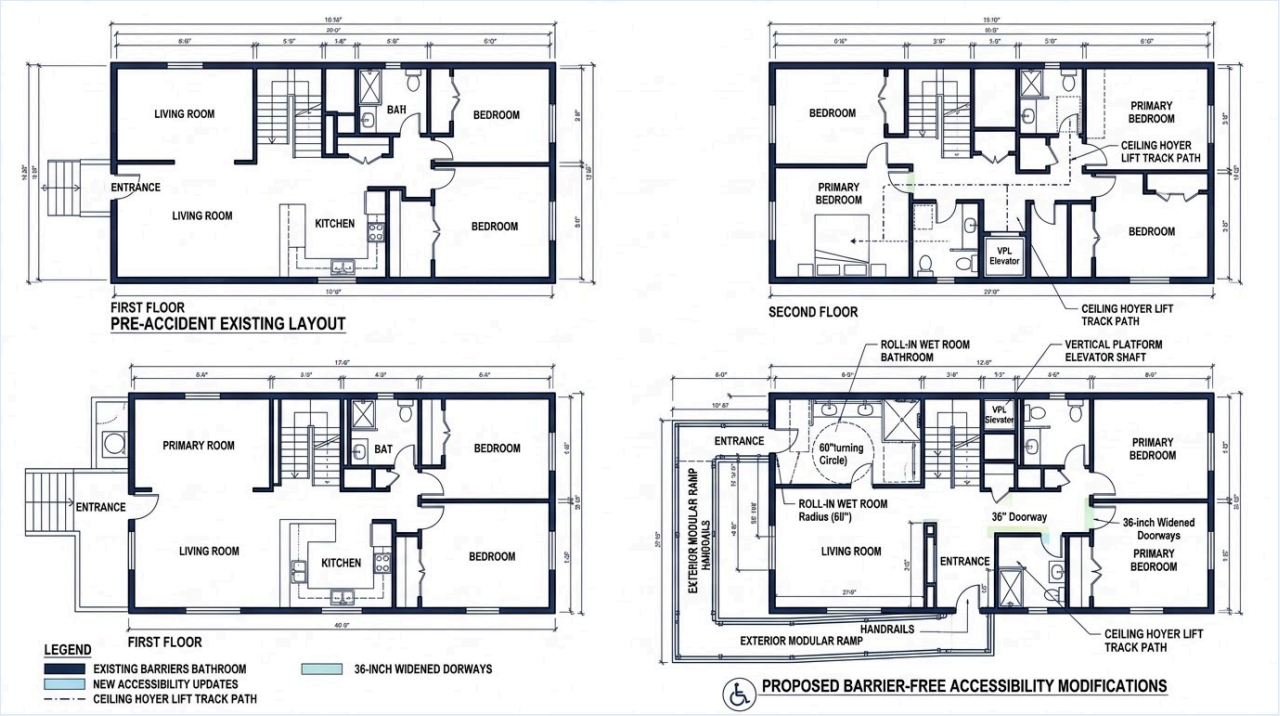

Figure 2 — Architectural Blueprint Audit (Sheets A-101 & A-102): Comparative pre-accident existing layout versus proposed barrier-free modifications illustrating the exterior 1:12 modular/concrete ramp with continuous handrails, 3-stop vertical platform/residential elevator shaft, widened 36-inch doorways, 60-inch roll-in wet room turning radius, and continuous overhead ceiling Hoyer lift track path connecting the primary bedroom and accessible ensuite.

6.1 Key Engineering & Blueprint Verification Findings

- **Hoistway Stacking & Foundation Support:** The proposed elevator shaft aligns vertically through the basement mechanical bay, main-floor closet/hall alcove, and second-floor linen/bath zone—minimizing disruption to exterior load-bearing brick walls while placing the 8 in. elevator pit directly onto an engineered 12 in. reinforced concrete pad over undisturbed soil.
- **Continuous Ceiling-Track Transom Detail:** Between the primary bedroom and expanded wet room, the architectural detail specifies a recessed steel lintel above a 42 in. wide pocket/sliding door, allowing the extruded aluminum ceiling track to pass continuously through the top of the door frame without requiring caregivers to unhook or re-suspend the claimant mid-transfer.
- **Wet-Room Waterproofing & Structural Joist Reinforcement:** Sistering existing 2×10 joists at 12 in. O.C. beneath the wet room eliminates floor deflection, preventing hairline grout cracking in the full-floor Schluter®-KERDI waterproof membrane and linear trench drain assembly.

SECTION 7. COMPREHENSIVE ZONE-BY-ZONE MODIFICATION SCOPE & ARCHITECTURAL VISUALS

To ensure complete clarity for the insurer, rehabilitation team, and municipal building department, the approved barrier-free modifications are organized into six integrated building zones below, accompanied by architectural visualization renders of the completed accessible assemblies.



Figure 3 — Exterior Barrier-Free Ramp & Vertical Elevator Core Visualization: Zero-step covered entrance approach featuring a 1:12 slip-resistant ramp with dual continuous stainless-steel handrails, automatic low-energy entry door, and direct interior level-threshold access to the 3-stop enclosed residential elevator serving all living levels.

7.1 Division A — Exterior Barrier-Free Ramp, Covered Landing & Power Entry

Demolish the existing four-step front concrete porch and steps. Construct a frost-protected concrete pier foundation supporting an engineered 1:12 slope barrier-free ramp (44 in. clear width between dual 1.5 in. continuous graspable handrails at 34 in. and 26 in. AFF) with 2 in. wheel-guide curbs and a 60 × 60 in. level top landing sheltered by a standing-seam roof canopy. Replace the existing 32 in. front door with a 38 in. (36 in. clear) insulated fiberglass entry door equipped with a flush ADA/OBC thermal threshold, heavy-duty commercial automatic low-energy swing operator, exterior/interior wave-to-open actuators at 36 in. AFF, and smart keypad/fob access control for caregivers.

7.2 Division B — 3-Stop Residential Vertical Elevator & Hoistway Core

Excavate and pour a reinforced concrete elevator pit in the basement; frame a fire-rated 2-hour shaft enclosure extending from the basement/garage entry level through the main floor and second floor. Supply and install a TSSA-compliant (CSA B355 / ASME A17.1) 3-stop residential passenger elevator featuring a 36 × 54 in. clear non-skid cab, 950 lb rated capacity, automatic accordion/sliding cab gate, interlocked automatic swing hoistway doors at each landing, hands-free emergency speakerphone, 60 × 60 in. clear wheelchair approach zones on all levels, and an automatic battery-powered lowering/door-opening system during utility power outages.



Figure 4 — Primary Curbless Wet Room & Ceiling-Track Hoyer Lift Visualization: Barrier-free wet room configured for full wheelchair and rolling commode access, featuring an overhead XY ceiling-track Hoyer lift rail extending over the wall-hung comfort-height toilet and zero-threshold curbless shower zone, fold-down teak transfer bench, thermostatic handheld shower controls, and roll-under wall-mounted vanity.

7.3 Division C — Primary Bedroom Suite & Continuous Ceiling-Track Hoyer Lift

Widen the primary bedroom entrance to 36 in. clear and replace broadloom carpeting with commercial-grade 20-mil rigid-core luxury vinyl plank (rolling resistance < 5 lbf). Install concealed structural steel/LVL ceiling header reinforcement anchored into load-bearing walls and roof/floor framing, supporting a heavy-duty **XY-gantry overhead ceiling-track patient lift system (600 lb SWL)** with a continuous curved/turntable rail passing directly through the notched ensuite transom into the wet room. Include a constant-charge end-point docking station, handheld pneumatic/digital caregiver controller, and backup battery pack.

7.4 Division D — Expanded Curbless Barrier-Free Wet Room

Reconfigure the non-load-bearing partition between the existing ensuite and adjacent walk-in closet to create an unobstructed **10 ft. 6 in. × 11 ft. 2 in.** barrier-free wet room providing a 60 in. turning circle and bilateral caregiver transfer access. Install a full-floor recessed mud-bed sloped at 2% to a stainless-steel linear trench drain, complete Schluter®-KERDI waterproofing, and R11-rated matte porcelain slip-resistant tile. Equip the space with a wall-hung comfort-height toilet with integrated warm-water bidet/dryer and flip-up bilateral grab bars, a wall-hung roll-under porcelain sink (29 in. knee clearance, insulated P-trap, single-lever gooseneck faucet, tilt mirror), and a barrier-free shower zone with pressure-balanced thermostatic mixing valve, slide-bar handheld wand, and wall-mounted fold-down padded/teak shower seat.

7.5 Division E — Full-Home Doorway Widening, Hallways & Main-Floor Powder Room

Widen all remaining occupied interior doorways (main-floor powder room, living/dining passages, secondary bedrooms, and basement utility entry) to 36 in. clear openings using solid-core doors, swing-clear offset hinges, and ADA-compliant lever handles at 36 in. AFF. Shift the non-load-bearing main-floor hall partition by 11 in. to achieve a continuous 48 in. clear corridor, and upgrade the main-floor powder room with a pocket door, wall-hung corner/roll-under sink, and comfort-height toilet with fold-down grab bars.

7.6 Division F — Wheelchair-Accessible Kitchen & Main-Floor Laundry Relocation

Modify the family kitchen to provide a 60 in. clear turning zone and seated work stations: install a 34 in. AFF quartz countertop section with open 30 in. high × 36 in. wide roll-under knee bays beneath a shallow-bowl (6 in. deep) rear-drain stainless sink and flush-mounted induction cooktop (eliminating open-flame/coil burn risk). Install a side-hinged wall oven at 31 in. AFF with a pull-out heatproof landing shelf below, a drawer-style dishwasher, pull-down spring-assisted upper cabinet shelving, and a counter-depth French-door refrigerator. Relocate the washer and dryer from the basement to a new main-floor acoustic laundry closet equipped with front-loading machines on 12 in. accessibility pedestals.

SECTION 8. VERIFIED GLOBAL COSTING DATABASE ANALYSIS — MASTER OCF-18 SCHEDULE

All capital cost estimates presented below are generated directly from and verified by the **Reliable Living / STRUCTiO™ Global Costing Database**. Each unit rate reflects current Ontario residential accessibility construction benchmarks, TSSA vertical lift engineering standards, specialized medical ceiling-track equipment pricing, and municipal permitting fees—independently audited by our Certified Environmental Access Consultant (CEAC) without reliance on unverified third-party contractor bids.

Code	Division & Verified Scope Description	Verified Unit / Division Cost	Database Verification
DIVISION 01 — ARCHITECTURAL DESIGN, STRUCTURAL ENGINEERING & PERMITS			
01.10	Architectural Permit Drawing Set (As-Built LiDAR Conversion, Plans, Elevations & Sections)	$[4,850.00]	Global DB #ARC-101
01.20	Stamped Structural Engineering (Elevator Hoistway Pit, LVL Headers & 600 lb Ceiling Lift Framing)	$[3,600.00]	Global DB #ENG-104
01.30	Municipal Building Permit Fees, Zoning Review & TSSA Elevator Design Registration	$[2,450.00]	Global DB #PRM-109
Subtotal — Division 01 (Design, Engineering & Statutory Permits)		**$[10,900.00]**	**CEAC Verified**
DIVISION 02 — EXTERIOR BARRIER-FREE RAMP, COVERED LANDING & POWER ENTRY			
02.10	Demolition & Haul-Away of Existing Concrete Front Steps, Porch Stoop & Railings	$[2,850.00]	Global DB #EXT-201
02.20	Frost-Footing Piers, 1:12 Barrier-Free Ramp System, Dual Continuous Handrails & 60×60 in. Landing	$[12,400.00]	Global DB #EXT-205
02.30	Overhead Weather Protection Canopy & Heated Entry Landing Traction Mat System	$[4,650.00]	Global DB #EXT-212
02.40	36 in. Clear Insulated Entry Door, Zero-Step Threshold & Commercial Automatic Power Opener	$[4,900.00]	Global DB #DOR-218
Subtotal — Division 02 (Exterior Barrier-Free Access & Automated Entry)		**$[24,800.00]**	**CEAC Verified**
DIVISION 03 — 3-STOP RESIDENTIAL VERTICAL ELEVATOR & HOISTWAY CONSTRUCTION			
03.10	Basement Slab Saw-Cutting, Pit Excavation, Waterproofing & Reinforced Concrete Pad	$[5,400.00]	Global DB #ELV-301
03.20	3-Storey Fire-Rated Hoistway Shaft Framing, Drywall, Structural Guide-Rail Backing & Floor Cutouts	$[14,800.00]	Global DB #ELV-304
03.30	3-Stop Residential Passenger Elevator Supply & Installation (36×54 in. Cab, Auto Gate & Doors)	$[36,500.00]	Global DB #ELV-310
03.40	Dedicated 220V/30A Electrical Feeder, Pit Lighting, Emergency Phone Line & TSSA Commissioning	$[3,950.00]	Global DB #ELV-315
Subtotal — Division 03 (Turnkey 3-Stop Residential Elevator System)		**$[60,650.00]**	**CEAC Verified**
DIVISION 04 — OVERHEAD CEILING-TRACK HOYER LIFT & BEDROOM TRANSFER SUITE			
04.10	Concealed Ceiling Structural Steel/LVL Gantry Reinforcement & Notched Wet-Room Transom Header	$[4,450.00]	Global DB #LFT-401
04.20	XY-Gantry Ceiling-Track Hoyer Lift System (600 lb SWL Motor, Continuous Curved Rail & Charger)	$[11,850.00]	Global DB #LFT-406

Code	Division & Verified Scope Description	Verified Unit / Division Cost	Database Verification
04.30	Primary Bedroom Broadloom Removal, Subfloor Leveling & Low-Resistance Barrier-Free LVT Flooring	$[4,200.00]	Global DB #FLR-412
Subtotal — Division 04 (Ceiling-Track Hoyer Lift & Transfer Suite)		**$[20,500.00]**	**CEAC Verified**
DIVISION 05 — EXPANDED CURBLESS BARRIER-FREE WET ROOM			
05.10	Partition Demolition, Wet-Room Footprint Expansion & Floor Joist Sistering for Curbless Slope	$[5,800.00]	Global DB #BTH-501
05.20	Recessed Mortar Bed, Schluter®-KERDI Full-Room Waterproofing, Linear Drain & R11 Porcelain Tile	$[12,600.00]	Global DB #BTH-505
05.30	Wall-Hung Bidet Toilet w/ Carrier Frame, Flip-Up Grab Bars & Roll-Under Wall-Mounted Vanity	$[7,450.00]	Global DB #BTH-511
05.40	Thermostatic Scald-Guard Shower Valve, Handheld Slide Bar, Fold-Down Teak Seat & Exhaust Fan	$[5,950.00]	Global DB #BTH-516
Subtotal — Division 05 (Primary Curbless Barrier-Free Wet Room)		**$[31,800.00]**	**CEAC Verified**
DIVISION 06 — FULL-HOME DOORWAY WIDENING, HALLWAYS & POWDER ROOM			
06.10	Widen 8 Interior Doorways to 36 in. Clear (Solid-Core Doors, Offset Hinges, Pocket Frames & Levers)	$[11,200.00]	Global DB #DOR-601
06.20	Main-Floor Corridor Partition Relocation (48 in. Clear Width) & Flush Threshold Flooring Transitions	$[7,900.00]	Global DB #INT-608
06.30	Main-Floor Accessible Powder Room Conversion (Pocket Door, Roll-Under Sink & Comfort Toilet)	$[6,850.00]	Global DB #BTH-614
Subtotal — Division 06 (Interior Circulation & Main-Floor Washroom)		**$[25,950.00]**	**CEAC Verified**
DIVISION 07 — WHEELCHAIR-ACCESSIBLE KITCHEN & MAIN-FLOOR LAUNDRY			
07.10	Lowered 34 in. AFF Quartz Counters w/ Open Roll-Under Sink & Cooktop Knee Clearances	$[13,400.00]	Global DB #KIT-701
07.20	Accessible Appliance Package Integration (Side-Swing Wall Oven, Induction Cooktop & Drawer DW)	$[7,850.00]	Global DB #KIT-707
07.30	Main-Floor Laundry Closet Framing, Plumbing/Venting Rough-In & 12 in. Accessibility Pedestals	$[5,600.00]	Global DB #LND-712
Subtotal — Division 07 (Accessible Kitchen & Main-Floor Laundry)		**$[26,850.00]**	**CEAC Verified**
DIVISION 08 — MEP RELOCATIONS, CLINICAL OVERSIGHT & FINAL COMMISSIONING			
08.10	Lowered Switches/Thermostats (36–42 in. AFF), Raised Outlets (18 in. AFF) & HVAC Register Relocations	$[4,750.00]	Global DB #MEP-801

Code	Division & Verified Scope Description	Verified Unit / Division Cost	Database Verification
08.20	CEAC Clinical Project Oversight, Milestone Inspections, Load Testing & Final OT Sign-Off Audit	$[7,400.00]	Global DB #OVR-809
Subtotal — Division 08 (MEP Controls & CEAC Clinical Governance)		**$[12,150.00]**	**CEAC Verified**
TOTAL VERIFIED SABS OCF-18 CAPITAL COST (GLOBAL COSTING DATABASE — EXCL. HST)		**$[213,600.00]**	**100% Database Verified**

SECTION 9. STATUTORY NECESSITY JUSTIFICATION, PHASED EXECUTION & CEAC ATTESTATION

Statutory Alignment (SABS — O. Reg. 34/10, Sections 15, 16 & 19): Each structural, mechanical, and assistive equipment division itemized in Section 8 directly remediates an objective environmental barrier documented by the treating Occupational Therapist and verified via STRUCTiO™ spatial LiDAR telemetry. Prior to the subject collision, the claimant resided in this home without limitation. Post-collision, without an exterior ramp, multi-stop residential elevator, ceiling-track Hoyer lift, widened doorways, curbless wet room, and roll-under kitchen, the claimant is barred from entering the residence, accessing sleeping/bathing facilities, or receiving safe caregiver transfers—creating acute risk of caregiver musculoskeletal injury, skin breakdown, and institutionalization.

9.1 Five-Phase Turnkey Execution & Quality Assurance Protocol

1. **Phase 1 — Permitting & Structural Rough-In (Weeks 1–3):** Municipal building permit issuance, basement elevator pit excavation, hoistway framing, interior doorway widening, and concealed steel/LVL ceiling-lift blocking.
2. **Phase 2 — MEP & Waterproofing Envelope (Weeks 4–6):** Dedicated elevator electrical feeder, wet-room plumbing rough-in, Schluter®-KERDI flood-test inspection (24-hour standing water test), and HVAC/control height relocations.
3. **Phase 3 — Vertical Elevator & Ceiling Lift Installation (Weeks 7–9):** TSSA-licensed elevator mechanical/electrical installation, XY ceiling-track Hoyer rail mounting, and 600 lb static/dynamic load certification.
4. **Phase 4 — Exterior Ramp, Wet-Room Tile & Accessible Millwork (Weeks 10–12):** Exterior 1:12 ramp and canopy completion, automatic entry door commissioning, R11 wet-room tile/fixtures, and 34 in. roll-under kitchen installation.
5. **Phase 5 — Joint Clinical Commissioning & Handover (Week 13):** On-site functional trial with the claimant, treating Occupational Therapist, Rehabilitation Case Manager, and CEAC verifying every turning radius, transfer arc, and emergency backup system prior to final milestone sign-off.

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STRUCTiO™ Sovereign Audit & Compliance Record:
Specimen ID: RL-STRUCTIO-CAT-FULL-2026
Costing Basis: Reliable Living / STRUCTiO™ Global Costing Database
Regulatory Standards: SABS O. Reg. 34/10 • OBC 3.8 • CSA B651 • TSSA B355