FOR SCHOOL DISTRICTS
MUNICIPALITIES & PUBLIC ENTITIES

MULTI-PROPERTY T&M BILL VALIDATION

THE MERGE ADVANTAGE

When one catastrophe affects multiple properties under one contractor and one governing agreement, reviewing each T&M invoice separately may leave the most important relationships untested.

> **The question is not only, “Does each bill appear supportable?” The next question is, “Can all of these related bills be true at the same time?”**

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THE VALIDATION GAP

One MSA can govern many properties that are billed individually and reviewed independently.

A school system, municipality, county, commercial owner, or other public entity may have one Master Service Agreement, pre-loss agreement, or emergency mitigation agreement with one restoration contractor. A single catastrophe can create separate T&M invoices for every damaged property. Each invoice may pass an individual review while cross-property conflicts remain invisible.

INDIVIDUAL BILL REVIEW

Validates the invoice in front of you.

- ✓ Are the calculations correct within this invoice?
- ✓ Is supporting documentation present in this property file?
- ✓ Do the charges appear supportable within this one bill?
- ✓ Are the agreement terms applied to this invoice?

MERGED EVENT-LEVEL VALIDATION

Tests whether the related invoices remain consistent together.

- ✓ Is the same person billed at more than one property during conflicting time?
- ✓ Are equipment, vehicles, supervision, lodging, or mobilization duplicated or inconsistently allocated?
- ✓ Are subcontractor and supplemental resources billed consistently across the event?
- ✓ Are the same agreement rules applied consistently across every related invoice?

Approval of each invoice separately does not validate the invoices collectively.

THIRD-PARTY REIMBURSEMENT

The need for event-level validation becomes even more important when another party may reimburse the cost.

When T&M invoices may be submitted to an insurer, FEMA Public Assistance, or another third-party funding source, the organization is not only deciding whether to pay a contractor. It may also be relying on the same billing record to support reimbursement.

One event can create two different review questions.

The first is whether a contractor invoice should be paid under the governing agreement. The second is whether the cost record relied upon for reimbursement is complete, consistent, supported, and aligned with the requirements that apply to that reimbursement request. A merge review does not determine insurance coverage or FEMA eligibility, but it can reveal billing conflicts that should be resolved before those invoices are relied upon.

Before Final Payment

Validate relationships among invoices while questions can still be addressed with the contractor and project records are readily available.

Before Reimbursement Submission

Reduce the risk of relying on a portfolio of invoices that appear valid individually but contain conflicts when evaluated together.

Post-Submission or Past Event

A merged review can still be used after payment or submission when supporting records remain available.

For school districts and municipalities, one storm can create many invoices, but the reimbursement story is still one event.

ILLUSTRATIVE CASE STUDY | 38 PROPERTIES

What changes when the entire event is reviewed as one?

This 38-property example is an educational illustration and combination of the types of findings a merge process can uncover. It is not presented as an actual client recovery.

38
Property invoices evaluated as one event

$21.9M
Original billed amount shown in the illustration

$809,379.65
Merge-only difference shown

$3.51M
Total difference after all illustrated review layers

STEP ONE | MERGE THE BILLS

The first change came from connecting the 38 property bill files.

The 38 properties were billed separately by the same contractor under one governing agreement. In the merge-only step, no prices were changed. The illustration shows a $809,379.65 difference after the property bill files were connected and evaluated together, before the additional billing-rule and commercial-term review layers.

	Totals	Totals	Totals					
Property 01	$207,971.89	$200,797.29	($7,174.60)	($27,826.80)	($1,391.34)	($1,460.91)	($30,679.05)	$170,118.24
Property 02	$169,686.32	$143,272.33	($26,413.99)	$0.00	$0.00	$0.00	$0.00	$143,272.33
Property 03	$96,271.42	$89,781.42	($6,490.00)	$0.00	$0.00	$0.00	$0.00	$89,781.42
Property 04	$63,227.13	$63,140.52	($86.61)	$0.00	$0.00	$0.00	$0.00	$63,140.52
Property 05	$1,066,910.29	$1,039,615.24	($27,295.05)	($143,980.10)	($7,199.01)	($7,559.01)	($158,738.12)	$880,877.13
Property 06	$741,497.92	$722,309.44	($19,188.48)	($37,008.50)	($1,850.43)	($1,942.96)	($40,801.88)	$681,507.56
Property 07	$139,973.11	$116,452.80	($23,520.31)	$0.00	$0.00	$0.00	$0.00	$116,452.80
Property 08	$163,183.53	$154,632.24	($8,551.29)	($14,794.00)	($739.70)	($776.70)	($16,310.40)	$138,321.84
Property 09	$931,788.53	$891,701.24	($40,087.29)	($59,776.00)	($2,988.80)	($3,138.24)	($65,903.04)	$825,798.20
Property 10	$874,344.92	$852,444.61	($21,900.31)	($62,524.50)	($3,126.23)	($3,282.55)	($68,933.28)	$783,511.33
Property 11	$679,380.45	$655,738.16	($23,642.29)	($60,750.00)	($3,037.50)	($3,189.40)	($66,976.90)	$588,761.26
Property 12	$295,176.60	$284,686.48	($10,490.12)	($37,841.00)	($1,892.05)	($1,986.65)	($41,719.70)	$242,966.78
Property 13	$594,327.53	$583,401.03	($10,926.50)	($44,939.50)	($2,246.98)	($2,359.34)	($49,545.81)	$533,855.22
Property 14	$161,771.25	$139,098.26	($22,672.99)	$0.00	$0.00	$0.00	$0.00	$139,098.26
Property 15	$160,898.12	$150,343.75	($10,554.37)	($1,419.00)	($70.95)	($74.49)	($1,564.44)	$148,779.31
Property 16	$656,610.14	$628,050.58	($28,559.56)	($57,396.20)	($2,869.81)	($3,013.31)	($63,279.32)	$564,771.26
Property 17	$640,514.77	$620,221.53	($20,293.24)	($57,349.20)	($2,867.46)	($3,010.84)	($63,227.50)	$556,994.03
Property 18	$134,956.45	$115,270.48	($19,685.97)	$0.00	$0.00	$0.00	$0.00	$115,270.48
Property 19	$1,293,440.21	$1,249,055.24	($44,384.97)	($83,083.80)	($4,154.19)	($4,361.91)	($91,599.90)	$1,157,455.34
Property 20	$1,333,140.37	$1,319,865.93	($13,274.44)	($235,284.00)	($11,764.20)	($12,352.41)	($259,400.61)	$1,060,465.32
Property 21	$88,728.74	$85,013.71	($3,715.03)	($1,092.50)	($54.63)	($57.39)	($1,204.51)	$83,809.20
Property 22	$159,936.84	$146,233.03	($13,703.81)	($1,354.00)	($67.70)	($71.07)	($1,492.77)	$144,740.26
Property 23	$752,282.65	$732,161.14	($20,121.51)	($93,438.50)	($4,671.93)	($4,905.52)	($103,015.95)	$629,145.19
Property 24	$114,904.84	$102,549.89	($12,354.95)	($2,852.00)	($142.60)	($149.73)	($3,144.33)	$99,405.56
Property 25	$732,181.47	$707,413.36	($24,768.11)	($28,767.00)	($1,438.35)	($1,510.27)	($31,715.62)	$675,697.74
Property 26	$194,208.46	$166,334.05	($27,874.41)	$0.00	$0.00	$0.00	$0.00	$166,334.05
Property 27	$111,548.17	$99,370.88	($12,177.29)	$0.00	$0.00	$0.00	$0.00	$99,370.88
Property 28	$217,370.57	$193,017.05	($24,353.52)	($520.00)	($26.00)	($27.30)	($573.30)	$192,443.75
Property 29	$1,814,379.79	$1,781,734.21	($32,645.58)	($187,804.20)	($9,390.21)	($9,859.72)	($207,054.13)	$1,574,680.08
Property 30	$144,495.04	$134,600.49	($9,894.55)	$0.00	$0.00	$0.00	$0.00	$134,600.49
Property 31	$100,343.58	$92,914.65	($7,428.93)	($1,561.00)	($78.05)	($81.95)	($1,721.00)	$91,193.65
Property 32	$171,735.29	$165,913.04	($5,822.25)	($8,220.90)	($411.05)	($431.60)	($9,063.54)	$156,849.50
Property 33	$449,411.33	$415,184.69	($34,226.64)	($41,725.00)	($2,086.25)	($2,190.56)	($46,001.81)	$369,182.88
Property 34	$1,679,703.05	$1,584,784.52	($94,918.53)	($71,015.00)	($3,550.75)	($3,728.28)	($78,294.03)	$1,506,490.49
Property 35	$267,450.24	$252,727.32	($14,722.92)	($21,707.00)	($1,085.35)	($1,139.62)	($23,931.97)	$228,795.35
Property 36	$163,695.49	$157,194.94	($6,500.55)	($15,462.50)	($773.13)	($811.79)	($17,047.41)	$140,147.53
Property 37	$1,141,025.97	$1,120,344.36	($20,681.61)	($65,509.30)	($3,275.47)	($3,439.26)	($72,224.02)	$1,048,120.34
Property 38	$2,400,321.78	$2,255,434.03	($144,887.75)	($167,822.60)	($8,391.13)	($8,810.70)	($185,024.43)	$2,070,409.60
Totals	$21,108,794.29	$20,212,803.93	($895,990.32)	($1,632,824.10)	($81,641.21)	($85,723.46)	($1,800,188.77)	$18,412,615.17

Original Bill	$21,918,173.94
New Total - Merged Properties	$21,108,794.29
Total Overbilling	($809,379.65)
Standards - Applied to all 38 properties	
8 Hour to 40 Hour 7 Day	
Enable Pro-Rate	
Small Tools (3% No Prem)	
Hotel Markup 21% to 10%	
Summary Totals	
Original Bill Total	$21,918,173.94
New Total - Merged Properties	$21,108,794.29
Difference from Original Bill	($809,379.65)
New Total - Merged Properties	$21,108,794.29
Standards Applied - 38 Prop	$20,212,803.93
Difference After Standards - 38 Prop	($895,990.36)
New Total - After Standards - 38 Prop	$20,212,803.93
Equipment Terms (Weekly / Monthly)	($1,632,824.10)
Taxes	($81,641.21)
Fees	($85,723.46)
New Total - Standards & Terms	$18,412,615.17
Difference from Original Bill	($3,505,558.78)
ONE CLIENT - ONE STORM	
Original Total: $21,918,173.94	
Merging Results	($809,379.65)
Applied Standards	($895,990.36)
Equipment Terms	($1,632,824.10)
Recovered Taxes	($81,641.21)
Recovered Fees	($85,723.46)
Total Recovered	($3,505,558.78)
MERGE PROCESS CAN IDENTIFY THE BLIND SPOTS COMPARED TO INDIVIDUAL BILL REVIEWS	

Illustrative 38-property merged analysis. The visual combines property results, merge findings, common billing rules, equipment terms, taxes, fees, and final adjusted totals.

The merge is not the end of the review. It creates the event-level record that makes the next tests more meaningful.

Once the event is consolidated, the reviewer can apply the same billing criteria, equipment terms, tax treatment, fee treatment, and agreement requirements across the full portfolio.

MERGE RESULTS	Cross-property relationships identified when the 38 bill files are evaluated together.	**($809,379.65)**
COMMON BILLING RULES	Illustrated application of consistent rules across all related property invoices.	**($895,990.36)**
EQUIPMENT TERMS	Illustrated review of weekly and monthly equipment billing terms.	**($1,632,824.10)**
TAXES & FEES	Illustrated tax and fee adjustments shown in the consolidated analysis.	**($167,364.67)**
ILLUSTRATIVE TOTAL DIFFERENCE	Combined difference shown after the merge and all additional illustrated review layers.	**($3,505,558.78)**

Property	As Billed	After Merge Totals	Billed vs Merged	Property	As Billed	After Merge Totals	Billed vs Merged
Property 01	$222,162.47	$207,971.89	($14,190.58)	Property 20	$1,343,355.72	$1,333,140.37	($10,215.35)
Property 02	$181,433.53	$169,686.32	($11,747.21)	Property 21	$97,287.33	$88,728.74	($8,558.59)
Property 03	$113,040.09	$96,271.42	($16,768.67)	Property 22	$183,597.84	$159,936.84	($23,661.00)
Property 04	$64,271.25	$63,227.13	($1,044.12)	Property 23	$769,471.86	$752,282.65	($17,189.21)
Property 05	$1,097,471.71	$1,066,910.29	($30,561.42)	Property 24	$140,268.72	$114,904.84	($25,363.88)
Property 06	$760,892.39	$741,497.92	($19,394.47)	Property 25	$756,977.05	$732,181.47	($24,795.58)
Property 07	$152,657.33	$139,973.11	($12,684.22)	Property 26	$210,429.78	$194,208.46	($16,221.32)
Property 08	$182,340.30	$163,183.53	($19,156.77)	Property 27	$139,687.26	$111,548.17	($28,139.09)
Property 09	$953,240.08	$931,788.53	($21,451.55)	Property 28	$228,731.18	$217,370.57	($11,360.61)
Property 10	$909,965.48	$874,344.92	($35,620.56)	Property 29	$1,845,039.97	$1,814,379.79	($30,660.18)
Property 11	$706,218.84	$679,380.45	($26,838.39)	Property 30	$159,014.68	$144,495.04	($14,519.64)
Property 12	$315,456.41	$295,176.60	($20,279.81)	Property 31	$118,580.59	$100,343.58	($18,237.01)
Property 13	$622,435.62	$594,327.53	($28,108.09)	Property 32	$182,550.98	$171,735.29	($10,815.69)
Property 14	$171,698.23	$161,771.25	($9,926.98)	Property 33	$468,372.06	$449,411.33	($18,960.73)
Property 15	$173,766.81	$160,898.12	($12,868.69)	Property 34	$1,711,205.67	$1,679,703.05	($31,502.62)
Property 16	$686,863.94	$656,610.14	($30,253.80)	Property 35	$303,369.80	$267,450.24	($35,919.56)
Property 17	$673,801.45	$640,514.77	($33,286.68)	Property 36	$182,362.30	$163,695.49	($18,666.81)
Property 18	$142,608.52	$134,956.45	($7,652.07)	Property 37	$1,158,851.55	$1,141,025.97	($17,825.58)
Property 19	$1,341,243.32	$1,293,440.21	($47,803.11)	Property 38	$2,447,451.83	$2,400,321.78	($47,130.05)
Totals	$9,471,567.77	$9,071,930.58	($399,637.19)	Totals	$12,446,606.17	$12,036,863.67	($409,742.50)

Before-and-after merge view showing how separate property bills can change when the related event data is evaluated collectively.

> **Different invoices. Same contractor. Same agreement. Same event. The relationships between those invoices are part of the validation.**

ACTUAL MERGED REVIEW RESULTS | 5 PROPERTIES

This case reflects the results of a merged review, not an illustrative combination.

Five related property invoices were evaluated together using contractor-provided supporting documentation. No contract or T&M agreement was provided, so the findings are presented as support-document alignment and cross-invoice validation rather than an agreement-based determination.

5
Related property invoices reviewed together

$951,760.32
Combined billed amount

$504,481.93
Revised total after merged review

$447,278.39
Difference identified

01

Duplicate labor across properties

One example showed the same project manager billed for 9 hours at four locations on the same day, creating a cumulative 36 hours.

02

Overlapping time between locations

The merged data showed labor periods that conflicted between different locations, creating questions not visible within one invoice.

03

Equipment and allocation questions

Equipment quantities, usage periods, and supporting records were evaluated across all five locations instead of as unrelated files.

04

Supporting-document gaps

The review identified missing or incomplete support, including labor documentation and a subcontract charge without the supporting invoice.

PROPERTY	ORIGINAL BILLED	REVISED TOTAL	DIFFERENCE
Property 1	$164,801.40	$84,945.56	$79,855.84
Property 2	$194,529.88	$105,248.39	$89,281.49
Property 3	$161,721.94	$82,320.58	$79,401.36
Property 4	$225,564.65	$106,277.82	$119,286.83
Property 5	$205,142.45	$125,689.58	$79,452.87

A single-invoice review asks whether one bill works on its own. A merged review asks whether labor, time, equipment, vehicles, subcontractors, and shared resources can all be true across every related invoice at the same time.

WHAT THE MERGE CAN TEST

The most important findings often live between the invoices.

A merged review creates one event-level data set, allowing related invoices to be compared against each other, the supporting records, and the governing agreement when one is provided.

01

Labor and Supervision

Duplicate people, overlapping time, cumulative hours, repeated supervision, and crew allocation across properties.

02

Equipment and Vehicles

Conflicting location assignments, duplicate units, inconsistent usage periods, and weekly or monthly term application.

03

Lodging, Per Diem, and Travel

Shared deployment costs that may be duplicated, overstated, or allocated inconsistently among related properties.

04

Mobilization and Shared Costs

Management, logistics, temporary labor, specialty vendors, and event-level resources charged across multiple properties.

05

Agreement Consistency

Rates, markups, minimums, fees, taxes, billing periods, and other commercial rules applied consistently across every invoice.

06

Supporting-Document Alignment

Field records, timesheets, equipment logs, vendor invoices, and billing data evaluated as one connected event record.

THE REVIEW PROCESS

01

Collect

Gather invoices and supporting records for all properties tied to the same event, contractor relationship, and governing agreement.

02

Normalize

Structure names, dates, labor, equipment, vehicles, vendors, costs, and billing rules so they can be compared consistently.

03

Merge

Combine the related bill files into one event-level data set that can expose cross-property relationships.

04

Test

Evaluate overlaps, duplication, cumulative hours, equipment usage, shared costs, support, and consistent agreement application.

05

Report

Document findings for informed decision-making before payment, before reimbursement submission, or as a post-submission validation review.

If one event produced multiple T&M invoices under one contractor and one agreement, do not stop at the individual bill review.

Merge the related invoices before final payment, reimbursement submission, or claim closure. The individual property bills may tell part of the story. The merged event record can tell you whether those stories remain consistent together.

Start with the full event, not just the next invoice.

TM+ T&M Bill Review provides event-level invoice analysis for multi-property losses involving schools, municipalities, public entities, commercial portfolios, and other organizations working under a shared contractor relationship or governing agreement.

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Case study material is provided for education and awareness. The 38-property example is an illustrative combination designed to show the types of findings a merged review can uncover. The five-property case reflects results of a merged review, with identifying information removed or generalized. A T&M bill review does not determine insurance coverage, FEMA eligibility, public assistance eligibility, or legal entitlement to reimbursement. Applicable contracts, policies, program requirements, procurement requirements, and other governing rules should be evaluated independently.