

Thomas Disaster Rebuild

Insurance

1. Contact Insurance Company – meeting with insurance adjuster to get funds for the rebuilding process started.
2. Set up a construction re-build account at your bank. Keep funds for rebuilding and replacement of household goods separate from your general checking account.
3. This may be necessary later for the insurance company for final payouts, taxes, and property tax evaluation or reassessment.
4. Determine extent of insurance coverage with your adjuster.
 - a. Policy Limits – Coverage amounts / settlement guidelines Do not do a final settlement until all costs are determined and project is completed.
 - b. Is there a replacement clause or just a fixed limit in the policy?
 - c. Does the policy have a “code up-grade” clause to allow for changes in the codes to cover the additional cost of new building requirements?
 - d. Does the policy cover the design professional and related costs for locating and printing previous permits and plans to establish a basis for re-building? This will also be an aid to you as to what will be required by government agencies for the re-building process.
 - e. Determine procedure for payment to the contractors. Does the insurance company pay the contractor directly, or do you submit bills to them to be paid, or do they send you a check, and you pay the contractors?
 - f. Does the policy cover “out-of-pocket” living expenses, and if so, for how long? The re-building process will take between one and two years before you will be able to return to the pre-fire residence. Allow 18-24 months for relocation offsite.
 - g. General insurance policies will cover all construction and related costs, household goods, living expenses, and limited site and landscape repair.

FAQ:

(Add FAQ from Allen Construction insurance workshops and FAQ from United Policyholders workshop)

References:

- [United Policyholders](#) (“Ctrl” Click to view)
 - [Video – first steps after a disaster](#) (“Ctrl” Click to view)
 - [Library of tips](#) (“Ctrl” Click to view)
 - [Sample documents](#) (“Ctrl” Click to view)
 - [“Survivor Speak” Tip Series](#) (“Ctrl” Click to view)

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Immediate Post Disaster Tips

1. Post Office
 - a. Get a “Change of Address” packet from the Post Office and setup a PO Box.
 - b. Every day bills will continue to come for general services. Some companies will temporarily disconnect service. You may be able to get some relief from them.
2. Housing

Temporary housing may not be allowed on site. It will depend on site conditions, location within the community, and the amount of damage sustained. It is recommended to relocate off site if it is covered by insurance. You may set up a temporary “job shack” to store items, set up plans, and have a place from which to view progress.
3. Property taxes

Contact the County Tax Collector to get your property tax reduced while rebuilding. They have indicated that during the reconstruction period, you will be taxed only on the land value. When construction is completed, or when they do their normal assessment, a percentage of rebuild construction cost will be assessed. For example, if 30% of the rebuild is completed, then 30% of the old value will be assessed. Check with them on their latest decisions.
4. Register for assistance with Red Cross.
5. Register for assistance with FEMA -<https://www.disasterassistance.gov/>
6. Utilities (*Contact utility services to confirm required steps.*)

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Debris Removal and Soil Stabilization

1. Temporary fencing – It may be advisable to install temporary fencing around your property.
2. Soil stabilization – Owners are responsible for stormwater erosion control measures and it is recommended that you immediately address potential risks on your site. Consult a landscape architect or civil engineer to evaluate your site and make recommendations. Homes on hillsides may need more robust erosion control measures.
3. Debris removal
 - a. Phase 1 – Performed by California Department of Toxic Substances Control.
 - b. Phase 2
 - Option 1 - CalRecycle to remove debris within “ash boundary” - for completely destroyed homes only.
 - Option 2 – Consult local jurisdiction for partially damaged, commercial, or multifamily properties.
<http://venturacountyrecovers.org/option-2-local-fire-debris-removal-program-local-program/>
 - c. Additional damaged items on property not removed by CalRecycle to be removed by Property Owner. Save receipts for payment by insurance.

FAQ:

- [Link to Ventura County Debris Removal FAQ](#)

References:

- [Safe cleanup of ash](#) (“Ctrl” Click to view)
- Video – [CalRecycle Debris information meeting Jan. 6, 2018](#) (“Ctrl” Click to view)

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Site Survey and Soils Investigation

1. Site Survey - *Clarify what type of site surveying if any, CalRecycle will perform.* The City of Ventura will require a survey performed by a licensed California professional surveyor. This is necessary to clearly identify your property lines and the topographic features, trees, or structures on your property. It is critical for your architect or designer to have in order to design your home to current zoning and building regulations, as many of these regulations relate to your property line. Your contractor will use your survey to layout your site and new structures. Hillside lots will be required to get a Hillside Height Survey, also performed by a licensed California professional surveyor, to determine maximum allowable building height for your specific lot.
2. Soils investigation and report – a Geotechnical report is required for new construction and will provide information on your soils and make recommendations to the type and depth of required foundations. The soils investigation and report must be performed by a licensed geotechnical engineer.

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Design and Build: Resilient and Responsible

Key Points to consider:

Current California building codes are far superior to older codes and improve upon:

- Fire Safe Design through
 - Fire resistive materials
 - Class A Roofing
 - Dual paned, tempered exterior windows
 - Ignition resistant exterior doors
 - Enclosed roof/attic crawlspace assemblies
 - Defensible space
- Title 24 Energy Conservation
 - Energy efficient windows
 - Energy efficient appliances
 - Energy efficient wall and roof design
 - Efficient Water Heating
 - Efficient HVAC
- Fire Sprinklers required for all new dwellings
- CalGreen requirements
 - Low VOC building materials
 - Solar Ready
 - Electric Vehicle charging ready
 - Water conserving plumbing fixtures
 - Water efficient landscaping (MWELO)

Resilient and Responsible

- Low Energy Design, passive design strategies
- Exterior Fire protective systems
- Reduce combustible materials near home
 - Firesafe landscaping

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- Fencing and decks
- Gray water systems for irrigation or toilet flushing
- Accessory Dwelling units – provides for additional housing unit on parcel for multigenerational housing or rental opportunity

FAQ:

(add FAQ)

References:

- Community Environmental Council – [Ashes to Opportunity](#) (“Ctrl” Click to view) *(currently being updated)*
- Video - Burning down the house - how losing everything can set you free: Andi O'Connor at TEDxCU (“Ctrl” Click to view)
- Santa Barbara Rebuild Videos
 - [After the Tea Fire](#) (“Ctrl” Click to view)
 - [Fire safe design and construction](#) (“Ctrl” Click to view)
- Ventura County Fire – [Fire reduction program: plant reference guide](#) (“Ctrl” Click to view)
- Cal Fire - [Fact Sheet: Wildland-Urban Interface Building codes](#) (“Ctrl” Click to view)
- Architects:
 - [California Consumers guide to hiring an Architect](#) (“Ctrl” Click to view)
 - Angie’s list - [Should I Hire an Architect or Home Designer?](#) (“Ctrl” Click to view)
 - [Architects Help website](#) (“Ctrl” Click to view)
 - [American Institute of Architects – Ventura County](#) (“Ctrl” Click to view)
 - [American Institute of Architects – Santa Barbara](#) (“Ctrl” Click to view)

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Permitting Process

Update per latest ordinance discussions at City and County.
Non-conforming conditions have been addressed by each jurisdiction.

FAQ:

Q. How much will permits cost?

A. Approximately \$10,000 (based on a 3,000 sf. home) according to the City of Ventura Building Department.

Q. How long will the permitting process take?

A. This depends a lot on your documents. Initial plan check with the City of Ventura will take 14 business days and will generate a list of items to be addressed to demonstrate code compliance. If the architect/design/engineering team has done a good job and clearly addressed the checklist, permits may be in hand within two months (*confirm with each jurisdiction*) in an expedited process. Typically this process can take up to 4 months.

References:

- Residential permit submittal checklist (*forthcoming from City and County*)

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Bidding and Construction

1. Selection of the contractor can be made at any time, but is best if brought in early in the process. The contractor can help with the process, especially with the cost of construction. Depending on the insurance policy and its limits, those with a fixed amount may need to modify their plan to fit the budget. However, the total cost is hard to determine until the design is completed, and has been submitted to the building department for the building review process. Generally, minor changes to the plans as part of the review process will be made as part of the plan check process. When a permit is ready to issue, then the owner / builder “pulls” the permit and construction is ready to begin.
2. The contractor needs to be licensed and insured. You can check with the Contractor’s Association for verification or even a list of qualified general contractors.
3. Be sure that your extra insurance coverage is in place prior to the start of work.
4. Your design professional can assist you with the proper contracts for the construction process, depending on the method used to re-build.
5. Minor changes to the plans can be made during the construction process. Some changes will require additional approvals by the reviewing agencies.
6. Once the construction is started, various inspections will be required by the government agencies for compliance to the approved construction documents (building plans).
7. The FINAL STEP is the final inspection by both the Building Department and the Fire Department for occupancy.

TOTAL TIME WILL BE AROUND 18-24 MONTHS UNTIL COMPLETED. SITE WORK AND LANDSCAPING CAN BE COMPLETED AFTER BUILDING OCCUPANCY.

FAQ:

Q: Estimated Costs?

A: Each situation is unique, but based on similar homes recently built in the area:

Building cost: \$300 to \$450/sf (includes sticks and bricks)

Soft costs: \$50 to \$60/sf (Architects, survey, soils investigation, structural engineering, permitting fees, landscape architect, civil engineering (if grading required))

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Example:

2000 sf home

Building cost \$600,000 to \$900,000

Soft costs \$100,000 to \$120,000

References:

- USAA – [12 tips for hiring contractors and builders](#)
- [Ventura County Contractors Association](#)
- [Santa Barbara Contractors Association](#)
- Video – [Contractors State License Board – Doing it Right: hiring a licensed contractor](#)