



AIA Santa Barbara

A Chapter of the American Institute of Architects

FIRE RESTORATION-REBUILD PROCESS SANTA BARABARA

GETTING STARTED:

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 / replacement of household goods separate from your general checking account. Will possibly need later for the insurance company final payout/taxes/property tax evaluation for reassessment.
3. Determine extent of insurance coverage with your adjuster
 - a. Policy Limits – Coverage amounts / settlement guidelines (Do not do a final settlement until all cost 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” cause 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 the related cost 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 direct, 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? Length of time allowed. (The re-building process will take between 1 to 2 years before you will be able to return to the pre-fire residence) Allow 18 months for relocation off site.
- g. General insurance policies will cover all construction and related cost / household goods / living expenses / limited site and landscape repair.

MAIL / TEMPORARY HOUSING

1. Get a “Change in Address” packet from the Post Office.
2. Every day bills will continue to come for general services. Some companies will disconnect (temporarily) service. May be able to get relief from them. A contact list is attached to help.
3. Contact the County Tax Collector to get your property tax reduced while under construction. They have indicated that during 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. (If 30% of the rebuild is completed, then 30% of the old value will be assessed. Check with them on their latest decisions)
4. Temporary Housing may not be allowed on site. Depends on site conditions / location within the community and amount of damage. Recommendation is to relocate off site, if it is covered by insurance. You may set up a temporary “job shack” to store items, set up plans, have a place to go to view progress.

PROCESS / PERMITS:

DEMO PERMIT / EROSION CONTROL

1. First permit will be a DEMO PERMIT / EROSION CONTROL. This permit will be to remove all damaged structures and stabilize the site drainage from doing any additional damage to either your site or your neighbor’s site. Most structures should be removed entirely back to the original ground. Remove all concrete footings / slabs / plumbing lines away from damaged structures. Disconnect all service lines generally back to their point of connection as they enter the site.

2. Attached is the City of Santa Barbara Erosion Control Standards to be followed.
3. Establish a water connection at the water meter to allow for dust control and water of existing (remaining) vegetation. Trees that are damaged will need to be evaluated by an arborist as to the amount of damage removal needed to save the tree and what might also be needed to promote recovery.
4. Gas lines should be terminated by the gas company.
5. Electrical wiring should be removed back to the point of connection at the power pole and underground utility box. The utility company will do that as part of the disconnect service. A temporary power pole will be part of the new construction for electrical service. An electrical contractor will be needed for this and also a temporary service connection. All projects will require underground service connection as part of the rebuild permit.
6. The insurance company may have a specific DEMO CONTRACTOR that is to do this work. Neighbors may use the same contractor to remove all debris from the damaged area. The insurance company may have a limit on this cost.
7. Generally, an Erosion Control Contractor will be needed to stabilize the site with minor grading to divert water into the drainage containment locations. Additional grading may be needed as part of the building/grading permit for the new design based on the soils engineer requirements and site conditions.

TEMPORARY FENCING / SITE

1. Site fencing may be required by your insurance company as a site safety measure to reduce exposure to injuries from people not working on site.
2. Your insurance company may require that a "Course of Construction" insurance policy be added to your current policy for the duration of the construction to cover additional exposure for accidents and liability.

BUILDING PERMIT / PROCESS

REPLACEMENT - TO THE ORIGINAL PLANS

1. All projects will require some modifications to their original plans. The minimum requirements are for the following:

- a. New High Fire Requirements will be required for all projects located in the High Fire Areas.
 - b. New Energy Compliance Requirements will be required per local and State requirements.
 - c. New Structural Compliance Requirements will be required, unless the original structure(s) were permitted under the 2001 California Building Code or 2007 California Building Code.
 - d. Projects that were built prior to the 2001 CBC will require full compliance with the 2007 CBC.
2. If the original permitted plans are to be modified only for new compliance requirements, only minor reviews by other departments will be made and the review process will be expedited.
 3. Current footprint / height / floor area ratios to remain will only have minor review for compliance and will be allowed at this time to be built back to their pre-fire design.

ADDITIONS / CHANGES - TO THE ORIGINAL PLANS

4. However, if the original permitted plans are to be modified or expanded, to include a total new design, then the new re-build plans will be reviewed as if it was a new project, going thru the same requirements as other non-fire projects. This may add a couple of months to the review process, but may be well worth the wait in the total completed design. Now is the time to fix those issues with the prior residence.
5. Your design professional can advise you on the advantages and issues involved with changes to your pre-fire design.
6. There are many rules that will require a local design professional to guide you and your project thru the process. Many rules are site specific, depending on the zone in which the project is located that will dictate setbacks, height, FAR (floor area ratios), neighborhood compatibility, among others.
7. Major changes will require a “soils report” that will describe issues with the ground below the new structure to include the foundation design. This report will most likely be required on all projects to determine soil bearing capacity, and if grading soil re-compaction is required.

CONSTRUCTION PROCESS

1. Selection of the Contractor can be made at any time. 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 MONTHS UNTIL COMPLETED. SITE WORK, LANDSCAPING CAN BE COMPLETED AFTER BUILDING OCCUPANCY

Reprinted courtesy of D.W.Reeves, AIA

229 East Victoria Street
Santa Barbara, CA 93101
tel: 805.966.4198
web: www.aiasb.com
email: info@aiasb.com