
REBUILD &
REPAIR
A Homeowner's Guide to
Recovery After Disaster
By Lisa Beach Stockwell

TABLE OF CONTENTS

Note to Homeowners

This book was developed as a tool for those facing the daunting task of rebuilding, with the hope that someday neighborhoods destroyed by earthquakes, fires, floods, hurricanes, tornadoes, or landslides will again be communities where new houses sit together as beautifully as the ones that preceded them.

INTRODUCTION

Living With and Through Rebuilding

Each year, natural disasters force millions of Americans from their homes. Wildfire, floods, hurricanes, and other extreme weather events are claiming a growing number of communities. When you return to your property, you may find a house that's damaged but still standing. Or you may come back to nothing but wreckage and debris—and the daunting question: What do I do now?

For those who've suffered the trauma of home loss, whether partial or complete, the choice to rebuild will depend on the type of disaster, the resilience of your community, and your personal circumstances. Building a home, whether you hire someone or do it yourself, requires a large investment of both physical and emotional energy. Do you have the time, energy, and finances to commit the next several years to the task of recreating a home you can love? Or should you take your insurance settlement (if allowed), sell your property, and move to a different community?

If you have the desire to rebuild, you won't be alone. Research suggests that nearly two-thirds of homeowners who've lost their homes in a disaster want to rebuild. But for many, the decision depends on whether they have the financial means. If you choose the rebuilding path, the journey won't be easy, but countless communities throughout the United States have been successfully rebuilt, often emerging stronger, more connected, and thoughtfully reimagined.

This guide was developed so you won't have to start from scratch. It draws from the experiences of others who have gone through what you are coping with now. I hope that it gives you the clarity and confidence to move forward, one phase at a time, even when the road feels long.

Lisa Stockwell

BEFORE A DISASTER

Create a Digital Home Inventory

If you're reading this in the aftermath of losing your home, you've already faced what so many hope to avoid. While this section may feel like advice that came too late, it can still serve an important purpose.

As you begin the long process of recovery, take a moment to share this checklist with your friends, family, and neighbors—those who still have homes to protect. Encourage them to document everything they own while they still can. It's one of the most powerful gifts you can give: the peace of mind that comes from being prepared.

- Walk around your home and take photos or videos of the exterior and landscaping.
- Walk through every room of your home with your smartphone, taking photos or slowly capturing video and narrating details like brand names, model numbers, or purchase years. If your home is large, create separate videos for each room.
- In every room, open drawers and closets, and record what you have. Don't forget attics, garages, and basements.
- Upload your photo and video library to a secure cloud storage platform, such as iCloud, Google Drive, or Dropbox, so it's protected even if your camera or smartphone is lost.
- Keep a digital or physical copy of receipts, appraisals, or warranties for high-value items.

HOW TO USE THIS GUIDE

When you've survived a natural disaster and lost the use of your home, your world has been turned upside down. It's common to feel paralyzed—too stunned to think clearly or grasp what's just happened to you. And the days ahead can feel overwhelming. The last thing you need is to read a textbook on how to build a house.

While this guide provides all the information you need to help you rebuild your home, it is designed to meet you exactly where you are in the process. Each of its 14 chapters can stand on its own.

Think of it as a reference manual you can return to in the weeks, months, and even years ahead—whenever new questions arise, new decisions need to be made, or a new phase of rebuilding begins.

Once you know you're safe, the first three chapters are essential reading. Chapter 1 gives you an immediate Action Plan and Chapter 2 explains how to access short-term assistance through FEMA. Chapter 3 walks you through working with your insurance company and gathering the documentation you'll need to negotiate your payout.

After that, you can set this book aside until you're ready to focus on rebuilding—or read straight through to get a complete picture of what's ahead. Either way, the goal is to provide clear, practical guidance—right when you need it most.

1. Action Plan

Before you can think about rebuilding, you need to stabilize your situation. This chapter reviews the tasks you must handle to ensure your immediate safety and future security, including contacting your mortgage servicer and insurance agent, understanding emergency housing options and documenting damage.

2. Finding Immediate Help After a Disaster

The Federal Emergency Management Agency (FEMA) supports homeowners who have lost their homes in a federally declared disaster zone. Their assistance can provide critical short-term help, especially in the early weeks after a disaster strikes, whether you have insurance or not. This chapter is a reminder to start here first.

3. Working with Your Insurance Company

This chapter is designed to help you work effectively with your insurance company in the aftermath of a disaster, putting together information to help your insurance company justify the cost of rebuilding your home. It reviews the steps you must take to ensure you get the fairest settlement possible.

4. Evaluating the State of Your Property

Whether you decide to rebuild or sell your home, you'll need to evaluate its condition and take the necessary steps to secure the property. This chapter walks you through the areas you need to inspect, identifying what you might be able to salvage, such as foundations and walls, and what damage you need to address. It reviews property considerations based on location and the type of natural disaster you experienced.

5. Essential Site Reports for Post-Disaster Planning

Determined to rebuild? Before design work begins, your site may need several professional reports—such as surveys, soil testing, septic evaluations, and geotechnical assessments. This section explains what each report is for and why it's important.

6. Understanding Zoning Requirements

Rebuilding doesn't always mean replicating what was lost. Local zoning laws regulate setbacks, height limits, and parking spaces that may impact your design plans. This chapter explains zoning regulations and includes a checklist to help you gather the local requirements that will affect the design and size of your new home.

7. Getting the Plans You Need to Rebuild

Whether you replicate the house you lost, choose from a selection of existing home designs, or build something new and unique, this section provides you with the full range of options for getting working construction drawings for your building permit. It also explains the design review process and the situations that could trigger it.

8. Selecting a Design Professional

If you plan to redesign your home, either by modifying your old home or doing something completely new, this chapter explains the types of building designers you can use and how to find, hire, and pay them. Find sample questions to ask in interviews with designers and their references.

9. Considering Fixtures, Appliances & Materials

Before you get a firm bid from a contractor, you need to make informed decisions about the materials that shape the look, performance, and comfort of your home. This chapter offers guidance on balancing cost, durability, sustainability, and style so you can prioritize what matters most and avoid costly regrets down the line.

10. Landscaping: Plan Now, Build Later

While you'll need to plan for certain hardscape elements—like driveways, pathways, and pools— so you can include a budget for it in your insurance claim, your larger landscaping plan can wait. This short section reminds you to pause and observe how you use your outdoor space before committing to a full design.

11. Obtaining a Building Permit

This chapter walks you through the building permit process step by step, so you know what to expect and how to avoid common delays. It covers who should apply for the building permit, when to apply, what paperwork is required, how much it costs, and how long approval may take.

12. Deciding Who Will Build Your House

There is more than one way to get your home built. Your decision shapes every part of your project—from how involved you'll need to be day to day, to how much flexibility and control you'll have over design changes, materials, and budget. This chapter helps you make the best choice to ensure your home gets built within a reasonable timeframe and on budget.

13. Selecting a General Contractor

This chapter walks you through how and when to select a contractor, explains the construction contract, and provides a sample payment schedule. It also provides interview questions to guide the selection process and red flags to help you avoid hiring the wrong contractor for your job.

14. Surviving the Rebuild

Surviving the rebuild means more than just getting through construction—it's about managing your day-to-day life while your home is being built. This chapter offers practical guidance on where to live, how to communicate with your builder, what to expect on-site, how to handle payments and paperwork, and what to do when problems arise.

15. Conclusion

Rebuilding a house after a disaster may be one of the hardest tasks you'l ever take on. We end with the hope that it will also be one of the most satisfying ways to heal from the loss you've experienced.

01 ACTION PLAN

IN THE IMMEDIATE AFTERMATH OF A DISASTER

In the first days after a disaster, you're likely running on adrenaline—responding to urgent needs, checking in on loved ones, and trying to make sense of the loss. It's hard to think beyond the present moment, let alone begin planning for the future. However, there are several critical steps you'll need to take to protect your well-being, prevent further loss, and lay the groundwork for recovery. Once those are in motion, you can pause, catch your breath, and give yourself space to consider what comes next.

> *"Try to laugh when you can, as laughter is great medicine. Hug your loved ones a little tighter and eat well—not just to stay strong and healthy but to bring moments of pleasure back into your life."*

1. Make Safety Your First Priority

Focus on safety and temporary shelter.

- ***Check your insurance policy's Loss-of-Use coverage to see if it includes:***
  - Rental housing
  - Hotel stays
  - Meals, transportation, and daily expenses
- **Find temporary shelter.** Your immediate goal is to find a place where you feel safe and can catch your breath while you figure out your next steps.
  - If you need immediate shelter, use the Red Cross's interactive map to find open shelters near you.
- **Seek a rental with a month-to-month lease option.** This gives you maximum flexibility as you decide whether to rebuild or sell your property and move.
- **For immediate financial assistance, contact:**
  - The Federal Emergency Management Agency (FEMA) and apply for the Serious Needs Assistant payment of $750, designed to help cover essential items, like food, water, medications, and transportation. Also, ask about housing and financial assistance.
  - The Red Cross disaster relief program.

- **Ensure your personal safety.**
    - Do not return to your property until authorities deem it safe.
    - Wear appropriate protective gear when rummaging through the remains.

2. Understand and Protect Your Financial Position

Start protecting your financial future and getting claims underway.

- **Notify your mortgage servicer about the disaster.**
    - You are responsible for making mortgage payments, even when your home is destroyed.
    - Ask about loan modification or mortgage forbearance options to pause or reduce your payments temporarily without affecting your credit score. Mortgage forbearance offers relief (generally up to six months) from payments to help you get by until you receive your insurance payout. You'll have to make those mortgage payments in the future, but you'll avoid accruing additional interest or, worse, foreclosure.
    - Determine whether you have a mortgage protection policy that pays off your remaining home balance.

- **Notify utility companies to stop billing until further notice.**

- **Contact your insurance company to file an insurance claim.**
    - Determine their claims process and time limits for filing.
    - Learn what's covered (home, contents, buildings).
    - If your home was destroyed, ask your insurance company to pause or remove the dwelling replacement coverage from your policy until you have a built home to cover.
    - Provide your new contact information.

- **Understand Your Policy Type:** Make sure you know what kind of policy you have, as this will determine how much your settlement might be and whether you can afford to rebuild:
    - **Actual cash value (ACV)** pays the pre-damage market value of your home—in other words, the value of the home and the depreciated value of your belongings at the time the home was destroyed. This payout can be considerably lower than rebuilding costs.
    - **Replacement cost value (RCV)** covers the cost to rebuild your home as it was before its loss. You may also have purchased a rider for extended replacement cost, which gives an additional buffer—typically between 10 to 25% above your dwelling coverage limit—to account for inflation or spikes in material costs. However, this may not cover all current building code upgrades, especially if your home did not comply with the newest codes before it was damaged.
    - **Guaranteed full dwelling replacement coverage (GRC)** promises to pay whatever it costs to rebuild your home to its pre-loss condition—even if that exceeds your policy limit. It covers costs tied to updated building codes, helping prevent unexpected out-of-pocket expenses after a major disaster. It's less common, but extremely valuable in areas prone to severe natural disasters.

- **Document damage to help support your claim.**

> *HOT TIP:*
>
> *Once it's safe to enter your property, take photos and video of the damage.*
> *If your home is partially damaged but accessible or even livable, photograph the property before cleaning up or doing any repairs so you can illustrate the full extent of damage to your insurance company. If you fix something before documenting damage, your insurance company may not reimburse you for those repairs.*
>
> *If you don't have an existing record of your home contents, begin reconstructing one with old photos, memories, and receipts.*

- **Don't sign any insurance documents or accept a payout offer until you fully understand the terms and are certain you're ready to settle your claim. Once signed, these decisions are often final and may limit your ability to seek additional compensation.**

3. Assess Your Property

Learn the status of your property.

- Hire a qualified contractor, engineer, or architect to assess what parts of your home might be structurally sound.
- If repairs are less than or just above your deductible, you may choose to pay out-of-pocket and avoid an insurance claim that could raise future premiums.

4. Protect Your Property

Protect your property from further damage that could result in a more expensive rebuild.

- If part of your house is still standing:

  - **Remove standing water** from the foundation, basement, and any low-lying areas.
  - **Clear debris from drainage systems** —this includes roof gutters, downspouts, catch basins, and underground pipes.
  - **Extend downspouts** away from the foundation using flexible plastic pipes, and route water toward a safe discharge point.
  - **Let the site dry completely** before you begin repairs or renovations.

- If your house was completely destroyed:

  - **Assess whether water has pooled** in the former footprint of your house. Without intervention, this can saturate the soil and compromise rebuilding efforts.
  - **Use temporary drainage solutions,** such as swales, sandbags, or a sump pump to direct water away from the foundation.
  - If necessary, **drill through or below the foundation remains** to relieve trapped water.
  - **Maintain these temporary systems** until permanent drainage is installed during reconstruction.

5. Establish Relationships with Building Professionals Early

- If you have an existing relationship with a contractor or architect, contact them and let them know you will be rebuilding and will be in touch. They may be able to keep an opening for you on their schedule.

- If you can cover repair or building costs upfront and begin rebuilding before insurance settles your claim, you gain a significant advantage. You can start identifying and contracting with an architect and/or builder before most others in your community. After a major disaster, contractors often get booked for months or even years. Waiting for your insurance settlement could mean a long delay before you can start to rebuild.

6. Track Your Communications and Expenses

Invest in a good filing system, binder, or digital folder to collect and store:

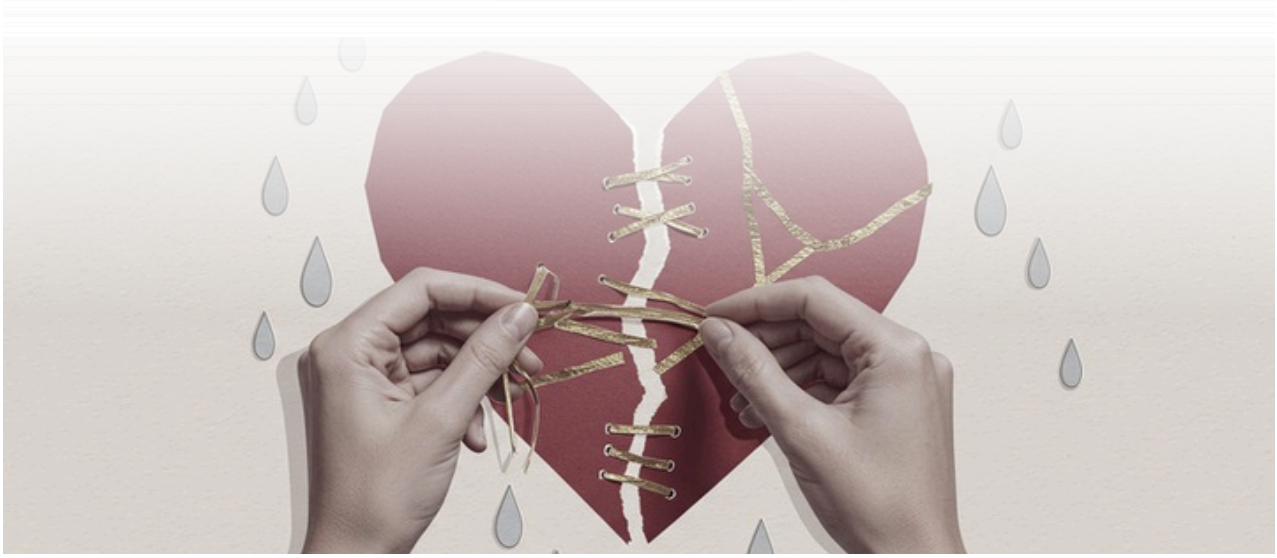
- Claim numbers
- Communications with adjusters
- Receipts for hotels, meals, clothing, etc.

- Use expense tracking tools or claims apps, if provided by your insurer, to facilitate claim preparation.

BE PATIENT AND KIND TO YOURSELF

Before you make any decisions, make peace with the fact that nothing happens quickly when you're rebuilding a neighborhood. There's no sugar-coating it. This whole process is overwhelming! You've been through so much. But remember, knowledge is power. The more you learn about the rebuilding process, the more you'll regain a sense of control.

> *Rebuilding isn't just about practical solutions. it's also about emotional support.*



Always remember you're not alone, and there are many ways to rebuild. Lean on friends and neighbors who understand what you're going through. Start or join a support group. Rebuilding isn't just about practical solutions; it's also about emotional support. A support group can be a place to share your experiences, ask questions, get advice, and have a safe space to vent. It can make a huge difference to be part of a community you trust.

Be kind to your mind. It's nearly impossible to take in all the information presented in this guide in one sitting. If you find you are reading and not absorbing anything, stop. Take a nap, meditate, have a cup of tea, or call a friend to go on a walk with you.

You've been through a terrible shock. Be patient, and don't overdo anything right now. Trauma affects your energy and mood, and you may swing between excitement and depression frequently.

Give yourself time to heal before you make big purchases to replace what you've lost. Try to laugh when you can, as laughter is great medicine. Hug your loved ones a little tighter and eat well—not just to stay strong and healthy but to bring moments of pleasure back into your life.

Where to Find Support

- FEMA (https://www.fema.gov/assistance/individual)
- Neighbors coping with the same challenges
- A local church
- A mental health professional (https://www.psychologytoday.com/us/therapists)
- Recovering from Disaster, a FEMA publication (https://www.fema.gov/pdf/areyouready/recovering_from_disaster.pdf)

EXPLORE ALL YOUR OPTIONS

Rebuilding your home is a team effort. Ideally, you'll want to restore not just your home but the unique character of your neighborhood. You'll be working with insurance companies, financiers, architects, landscape designers, and contractors, all while potentially collaborating with a neighborhood association.

If you rebuild, consider how hands-on you want to be. Maybe you've always dreamed of designing a home and managing the construction yourself. While you didn't plan on having it happen this way, this is your opportunity to do that. Or perhaps you'd prefer to hire a team of experienced professionals who can take care of everything, from design to final touches.

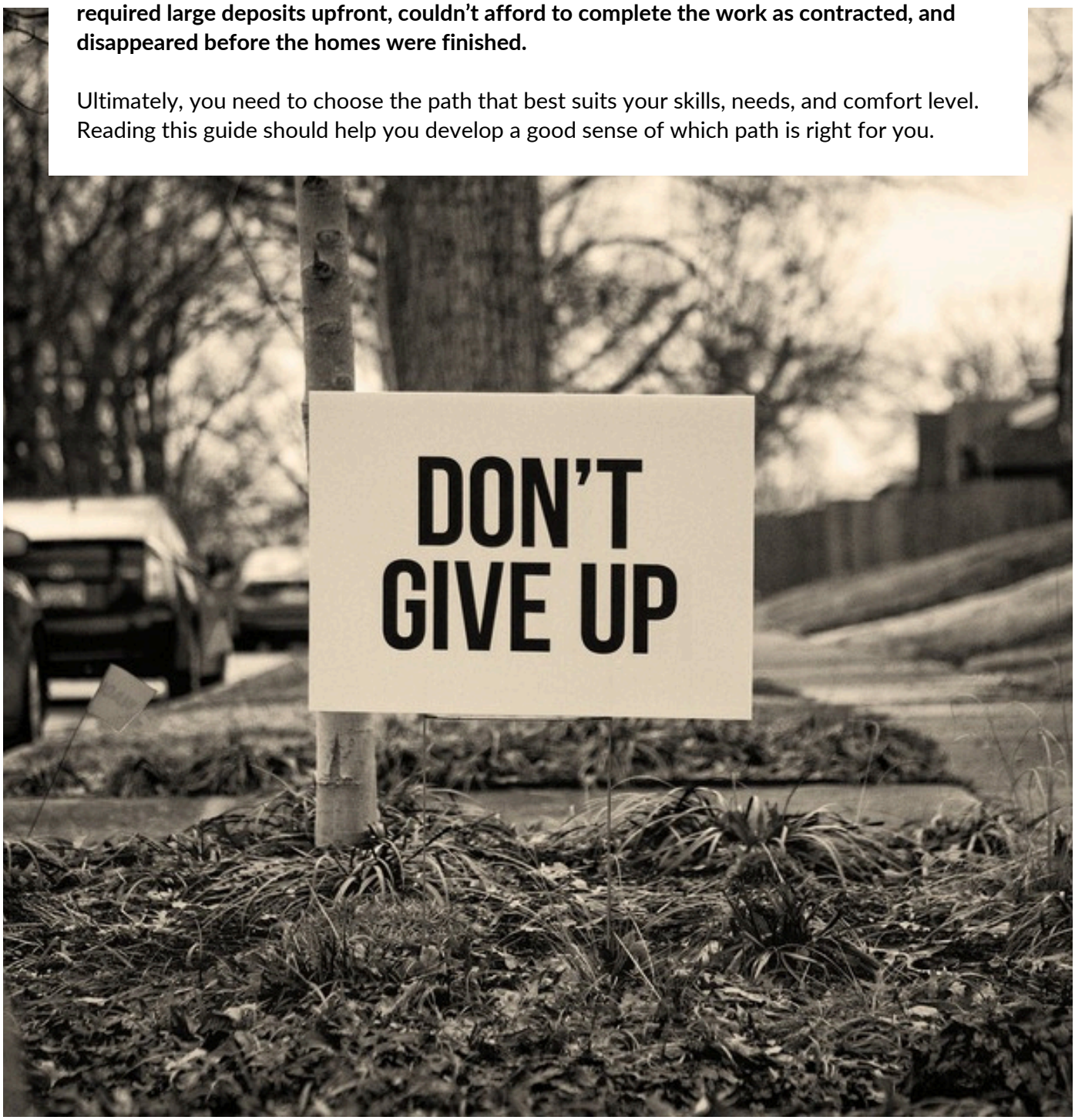
You may have the option to collaborate with your neighbors, pooling resources, sharing ideas, and working together on projects like rebuilding common areas, creating shared gardens, or even setting up shared tools and equipment.

HOT TIP:

In the entire building process, nothing is as critical as taking the time to get multiple referrals and do background checks on the architects, contractors, and/or developers you are considering. This is the only way to ensure a positive experience, both financially and emotionally.

If many homes in your neighborhood were destroyed, expect to find developers showing up with offers to build a few standardized floor plans to save everyone money. This can be an efficient way to get your neighborhood back on its feet quickly. However, after past disasters, **many homeowners have been burned by predatory developers and contractors who bid low, required large deposits upfront, couldn't afford to complete the work as contracted, and disappeared before the homes were finished.**

Ultimately, you need to choose the path that best suits your skills, needs, and comfort level. Reading this guide should help you develop a good sense of which path is right for you.



02 A WORD ABOUT FEMA

Facing the aftermath of a disaster is overwhelming. Before you start the tedious job of dealing with your insurance company—or if you were uninsured—check in with the Federal Emergency Management Agency (FEMA). If your community is part of a federally declared disaster zone, FEMA may be offering direct assistance to individuals and households—regardless of your insurance status.

FEMA only supports U.S. citizens, non-citizen nationals, or qualified permanent residents, so you will need to verify your status with a valid Social Security number when you apply. You may also need to prove you were the owner of your home at the time of the disaster.

While any assistance you get won't cover the full cost to rebuild your home or replace everything you lost, it can provide critical short-term help, especially in the early weeks after a disaster strikes. You may qualify for temporary housing, essential repairs to make your home safe and livable, rental support, or even small grants to help cover necessities like furniture, appliances, and medical equipment.

Think of FEMA as a first responder for financial recovery. Its Individual Assistance Program is time-limited and only available after a federal disaster has been declared. Once that declaration is in place, you can apply online at https://www.disasterassistance.gov, through the FEMA app, available from the Apple Store or Google Play, or by calling 1-800-621-FEMA.

Potential FEMA assistance

- **Temporary housing assistance** (if your home is unsafe or uninhabitable)
- **Rental support** or help finding temporary lodging
- **Home repairs** to make a damaged structure safe and functional
- **Cleaning and sanitizing your home** to prevent health issues
- **Personal property replacement,** including furniture, computing devices, and basic appliances
- **Replacement of disaster-damaged tools** needed to do your job, if you're self-employed
- **Disaster-related expenses,** such as medical or dental costs not covered by insurance
- Funeral expenses

Once you're in the system, you can track your application and learn what documentation is required. If you're insured you don't need to wait for a final insurance settlement to apply. However, FEMA requires you to file a claim with your insurance provider and requires a benefits letter or denial before approving any unmet needs that your insurance company doesn't cover.

A NOTE ON UNCERTAINTY

It's important to acknowledge that FEMA's role is changing. With the rise in large-scale disasters, there's growing uncertainty about how much federal assistance will be available in the future. But in federally declared disaster areas, it remains a vital resource—and you'll want to take advantage of it. Even if FEMA's initial help is modest, it can make a meaningful difference while you get your longer-term recovery plan in place.

If FEMA cannot provide immediate help, visit the website USA.gov at https://www.usa.gov/disaster-housing-shelter for a list of resources that may help with housing.

03 WORKING WITH YOUR INSURANCE COMPANY

Dealing with insurance is often one of the most confusing and stressful parts of the recovery process. You're not just coping with loss; you're being asked to interpret dense policy language and make major decisions under pressure. As you navigate this phase, remember you are not alone. Your neighbors who lost their homes are dealing with the same frustrations. Turn to them for support when the going gets tough. They may have coping strategies you haven't considered.

The claims process can take months and feel like a full-time job. This chapter is designed to walk you through it step by step, so you understand your rights, options, and the actions to take to move your claim forward. **Do not sign any paperwork from the insurance company until you are sure you understand what you are signing and how it will affect your settlement.**

INSURANCE CLAIM ROADMAP

Step	Action	Timing	Purpose
1.	File a claim with insurer.	Immediately	Kick starts official process
2.	Secure temporary housing.	Immediately	Security
3.	Consider hiring a public adjuster.	Early, if you have a large or complex claim	To help maximize settlement
4.	Review insurance company adjuster's estimate.	Within first few weeks	Insurers often undervalue; you need to build your own realistic estimate.
5.	Gather estimates and submit Proof of Loss form.	Typically 30 to 60 days (check your policy)*; can be submitted before or after you receive insurer's estimate.	Formal claim documentation
6.	Negotiate settlement.	After you've submitted documentation	Push back on low settlement offers.
7.	Decide to rebuild or sell.	When settlement is under negotiation	Determine what is best option for you
8.	Consider securing bridge funds via construction loan.	Relevant if you delay settlement	Allows you to start building and submit final claims later.
9.	Keep your claim open if needed.	Wait until all rebuilding expenses have been submitted	Avoids closing claim until you're sure settlement is accurate.
10.	Accept the settlement	When you're ready	Covers the cost to rebuild or start over.

*Many homeowners' policies enforce a 60-day deadline to file the Proof of Loss, even if no reminder arrives from the insurer. It's critical to know your filing deadline. Some policies or states may extend that timeframe—sometimes up to a year or more—but you shouldn't rely on flexibility unless it's clearly documented in your policy.

1. File Your Claim

Your first call should be to your insurance company to file your claim and secure coverage for temporary housing. Make sure your insurance agent has your current contact information: both telephone number and address.

Most policies—and many state laws—require prompt notice, which protects your right to coverage. In many states (especially California), insurers must acknowledge receipt of your claim—and provide any necessary forms or instructions—within **15 calendar days.** They must also initiate their investigation during that time.

When you file your claim, request a complete copy of your policy in writing—not just a summary. Check your policy to determine the type of policy you have—Actual Cash Value (ACV), Replacement Cost Value (RCV), or Guaranteed Full Dwelling Replacement Coverage (GRC). Most homeowner's policies include several key types of coverage:

- **Dwelling coverage:** for the home itself
  Other structures: for garages, sheds, fences, and decks
- **Personal property:** for furnishings, appliances, and other belongings
- **Loss of use:** for temporary housing and living expenses
- **Landscaping:** typically limited to a small percentage of your total coverage

When reviewing your insurance policy, pay special attention to:

- What is and is not covered, and whether your policy includes landscaping, code upgrades, or extended replacement clauses.
- Your deductibles, especially if there are separate ones for hurricane or wind damage.
- All deadlines for filing your claim.

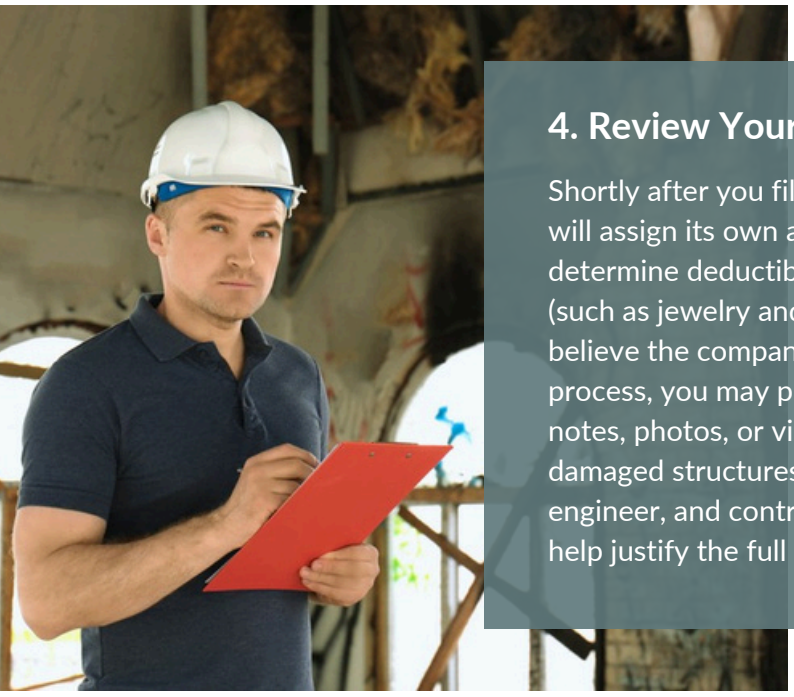
2. Secure Temporary Housing

If you have loss-of-use coverage, this part of your claim should dictate how much you have to spend on hotels and/or a rental property until your permanent home is ready to move into. Save all hotel, rental, and applicable restaurant receipts to submit to your insurance company for repayment.

3. Consider a Public Adjuster

If you are expecting a substantial payout and/or are overwhelmed by paperwork, you might consider hiring a licensed public adjuster to advocate on your behalf. A public adjuster is an independent professional who works solely for you to help manage your insurance claim. Their job is to assess damage, interpret your coverage, and negotiate a maximum settlement for you. They help keep you updated on the status of your claim so you can focus on other issues. In many states, public adjusters must be licensed, though a few states only allow licensed attorneys to negotiate for you. Be sure to check your state's regulations before hiring one.

You might bring in a public adjuster to help you with all your documentation, or after you've received the insurance company's first settlement offer. Public adjusters may charge a percentage of the final settlement amount (typically 5-15%) or a flat fee. While the added cost may seem unmanageable, many insurance companies may offer from 20% to 50% less than actual rebuilding costs. **A public adjuster may help you recover a significantly higher payout that more than justifies their cost.**



4. Review Your Insurance Company's Estimate

Shortly after you file your insurance claim, your insurance company will assign its own adjuster to inspect the property, assess damages, determine deductibles and coverage limits on personal property (such as jewelry and art), and provide an initial estimate of what they believe the company owes you under your policy. During this process, you may provide the adjuster with an inventory (written notes, photos, or videos) of damaged personal property and damaged structures to support your claim. If you have designer, engineer, and contractor bids ready, you can also include these to help justify the full cost of rebuilding.

HOT TIP:

You're not required to accept the insurance company's first offer. In fact, it's wise not to. Their adjuster works for them, not for you and it's not uncommon for them to underestimate your loss.

5. File Your Proof of Loss Form

While your insurance company's adjuster is estimating your loss, you have the right to submit your own estimates. The Proof of Loss form is a vital legal document that officially states the amount of money you're requesting for your losses. This is your opportunity to declare, in writing, what was damaged or destroyed and what you have determined it will take to make you whole again. It will typically include:

- **The amount of loss** to be covered, including the dwelling, its contents, and living expenses due to loss of use. This estimate should reflect the full scope of what reconstruction would require in your area—debris removal, design fees, contractor fees, permits, materials, labor, and all the improvements needed to meet current building codes and safety standards.
- **The date of the loss,** along with a description of the event that caused it—whether fire, flood, storm, or something else.
- **Your contact information** as the claimant.
- **Evidence supporting your claim,** including receipts, home inventory lists, photos, videos, design and permit fees, and contractor quotes.

You can use the Proof of Loss form your insurance company sends you, but you don't have to. You can provide the same information on a form you create, adding protective legal provisions that allow you to adjust the claim as more information is collected.

Proof of Loss for Actual Cash Value coverage

If your policy is based on **Actual Cash Value (ACV),** your payout will reflect the appraised value of your home at the time of loss and the depreciated value of personal property that was lost—not what it would cost to replace those items today. Take some time to itemize the interior and exterior details of the house to the best of your abilities. The quality of those details, including siding, roofing material, flooring, wall treatments, types of windows, window treatments, appliances, bathroom and lighting fixtures, and landscaping, affects its previous value. Without noting these details, you could seriously undervalue your home and receive a lower settlement than you deserve. Documentation may include photos, receipts, appraisals, or inventory lists showing what you owned and how old it was. You may want to contact a reputable real estate agent to provide an appraisal for the pre-disaster value of your home.

Proof of Loss for Replacement Cost coverage

If you have Replacement Cost coverage, your goal is to document the full cost to rebuild your home as it stood before the disaster. This estimate should include materials, labor, permits, interior finishes, code upgrades, accessory structures like garages or sheds, and landscaping. Even if your policy doesn't explicitly cover building code upgrades or extended replacement cost, it's smart to begin negotiations with a realistic, full-scope estimate of what it will cost to rebuild today—not yesterday.

Some policies include landscaping coverage—often capped at around 5% of your dwelling coverage, with per-item limits (such as $500 per tree or shrub). If your policy includes a guaranteed or extended replacement cost, this 5% may be calculated based on your rebuild estimate. If landscaping costs exceed this limit, you might recategorize some items, like sprinkler systems or small retaining walls, under "Other Structures" coverage.

Personal property loss

Your Proof of Loss form should also include a detailed inventory for everything from furniture and appliances to artwork, clothing, and kitchenware—under the Contents portion of your policy. Creating a thorough inventory, backed by photos, receipts, or replacement values, will strengthen your claim.

Timing for filing the Proof of Loss form

Because every homeowner's policy has its nuances and exclusions, check the fine print of your policy before finalizing your Proof of Loss form. Don't hesitate to ask your insurance agent for clarification.

If you're still waiting on design and contractor bids, your Proof of Loss form does not have to be finalized before submitting, but it does need to reflect a thorough and realistic breakdown of what rebuilding will require. When describing loss and costs to rebuild, include language such as, "This is a preliminary estimate, based on what is currently known, and subject to change as actual costs emerge." Most insurers will accept this, especially if it's clear you're making a good-faith effort.

Don't ignore deadlines. You typically have 60 days after your insurance company formally requests the Proof of Loss to submit it (though some policies offer more time, especially in major disasters).

6. Negotiate the Claim with Confidence

HOT TIP:

You can—and should—advocate for yourself. *This means staying organized, being persistent, and documenting everything. Most importantly, don't let yourself be rushed or pressured into accepting a settlement before you're ready.*

As the homeowner and policyholder, you are owed clear, timely communication and a good-faith effort to honor your insurance coverage. Unfortunately, after large-scale disasters, insurance companies often become overwhelmed with claims, and customer service may be slower or less attentive than expected. That doesn't mean you have to accept poor treatment or inadequate settlement offers.

Stay organized and keep records

- **Create a filing system** for all claim-related documents—insurance communications, receipts, invoices, permits, and contracts. Use labeled folders or an accordion file you can buy online or at any office supply store.
- **Keep a detailed call and communication log**. Record dates, times, names, job titles, and summaries of what was said during every phone call or in-person meeting.
- **Save everything, twice.** Store physical documents and create a digital backup using cloud storage or a hard drive.

Know your rights, protect your interests

- **Don't sign anything until you understand it.** This includes checks, written or recorded statements, or final settlement offers. Read both sides of any insurance check before endorsing—it may contain language that closes your claim.
- **Keep your claim open as long as possible.** You may remember expenses later or run into delays during rebuilding. If you need immediate funds, request a partial advance rather than accepting a full settlement.
- **Don't assume the insurer's adjuster is an expert.** Especially after large-scale disasters, many adjusters are brought in from out of state and may not understand local building codes or costs. You have the right to consult with a public adjuster, contractor, or attorney to help support your case.
- **Put everything in writing.** Follow every conversation with a summary email. If an adjuster contradicts themselves or backtracks later, you'll have a written record to refer back to. Written communication also signals that you're keeping track—something insurers take seriously.

Track living expenses

- **Save every receipt** related to your displacement—meals, lodging, transportation, and necessary purchases. These may be reimbursable under your Loss of Use or Additional Living Expenses (ALE) coverage. If you're staying with friends or family, check if your insurer will reimburse your host.
- **Continue paying your premium.** Even if your home was destroyed, your homeowner's insurance still provides liability coverage—for injuries on your property, accidents involving your pets, or issues that arise with workers during construction.

Sample Follow-Up Email to an Insurance Adjuster

Use this template as a follow-up to every conversation with your insurance adjuster/agent.

Subject: Follow-Up on [Today's / Yesterday's] Call Regarding Claim #[Your Claim Number]

Dear [Adjuster's Name],

Thank you for taking the time to speak with me on [insert date]. I'm writing to summarize what we discussed and to ensure we're aligned on next steps.

As I understood from our conversation:

- My policy covers [briefly state what was confirmed—e.g., dwelling, contents, loss of use, code upgrades].
- You mentioned that [insert key detail or decision—e.g., a field adjuster will be visiting the property next week / I can begin gathering estimates for rebuilding / I will be receiving an advance payment of $X toward additional living expenses].
- You recommended that I [insert next step or action item—e.g., begin completing the Proof of Loss form, submit documentation for contents lost, etc.].

Please let me know if I've misunderstood or if there's anything you'd like to clarify. I'm keeping detailed records as I move through the claim process, and I appreciate your help in keeping everything on track.

Best regards,

[Your Full Name]
[Property Address]
[Phone Number]
[Claim Number]

7. Decide whether to rebuild or sell

One of the biggest decisions you'll face is whether to rebuild or sell. It's a personal and often emotional choice—but also one that requires financial clarity and a realistic sense of what recovery will require. The first step in making this decision is understanding the current value of your property.

> *Understanding your property's post-disaster value can help inform whether selling might leave you in a better financial position, especially if the combined value of your insurance payout and land sale exceeds the cost of rebuilding.*

Anyone with an actual cash value policy needs a property appraisal to establish the fair market value for their insurance claim. However, if your policy includes replacement cost or guaranteed replacement coverage, a formal appraisal can still be useful. Understanding your property's post-disaster value can help inform whether selling might leave you in a better financial position, especially if the combined value of your insurance payout and land sale exceeds the cost of rebuilding.

In the aftermath of a major disaster, property values can fluctuate depending on several factors:

- How many people in your neighborhood choose to rebuild
- Whether developers start buying up lots
- The pace of infrastructure repairs and permitting
- Local housing demand, especially if nearby homes were spared

In the short term, it's not uncommon for property values to dip—especially in areas with widespread damage or uncertain recovery timelines. However, this downturn is often temporary. Neighborhoods that rebuild efficiently and maintain their character tend to see values stabilize and, in time, recover.

In some cases, if you have a mortgage and the amount of proposed insurance payout is close to the loan balance, lenders may require you to pay off the mortgage in full rather than rebuild, especially if the damage is extensive or the land value has dropped.

When to Consider Selling Your Property

- You're underinsured and the settlement won't cover rebuilding
- Rebuilding feels too overwhelming or uncertain
- You worry the property won't be insurable going forward
- You want a fresh start and don't want to wait through permitting and construction

Historically, insurers could reduce your payout if you chose to sell rather than rebuild, arguing that land value should be subtracted from the total benefit. But today, states like California and Colorado have passed laws to protect policyholders' rights. These laws allow homeowners to collect their full insurance benefits even if they decide to sell the property rather than rebuild on it.

If you live in a state without such a statute, that doesn't mean you're out of options. You still have the right to advocate for full compensation under the terms of your policy.

HOT TIP:

When advocating for yourself, believe that what you do with the money shouldn't change the insurer's obligation to honor the full terms of your policy.

Whether you rebuild or sell, this decision deserves careful thought. Consider speaking with a local real estate agent, licensed appraiser, or financial advisor to run the numbers. You don't have to make your decision right away—but you do need to make it from a position of knowledge, not pressure.

8. Consider a bridge loan

If your insurance payout is delayed—or simply isn't enough to cover upfront rebuilding costs—you may need short-term financing to bridge the gap. A bridge loan can provide immediate access to cash while you wait for insurance funds. These loans are typically secured by the equity in your property and are designed to be repaid once your settlement arrives or your property is sold.

Because disaster recovery is a unique circumstance, some lenders offer specialized bridge loans or hardship-based lending programs. Start by contacting your mortgage lender or a local credit union, and ask if they offer post-disaster financing options. Bring documentation of your insurance claim, property value, and estimated rebuilding costs to support your application.

While interest rates may be higher than conventional loans, bridge financing can buy you time, reduce financial stress, and allow you to make recovery decisions on your own terms—not under pressure.

9. Keep your claim open

Take the time you need to document your claim carefully. **Don't let your insurance company pressure you into accepting a quick settlement** that may not accurately reflect the true extent of your loss or damage.

10. Accepting the settlement

Once you've submitted your Proof of Loss and your insurance company has given you their initial settlement offer, you'll face the critical decision of whether to accept it. In an ideal world, the insurer's estimate aligns with your documented losses and rebuilding costs. But it's more likely you will need to contest the insurer's estimate and request a reevaluation. It may take negotiation to arrive at a figure you can accept.

Timing varies, but insurers are generally required to pay out accepted claims within a certain period—often 30 to 60 days—after you and the company reach an agreement. **If you're still negotiating or if you predict that costs will rise due to labor shortages or code upgrades, you can usually keep your claim open and ask for additional disbursements later—as long as you put that understanding in writing.** In the meantime, you can often request partial or advance payments to help cover urgent living expenses or start demolition and planning work while negotiations continue.

INSURANCE PAYOUTS

Actual cash value policy payouts are generally made in one lump sum, since they aren't based on what it costs to rebuild but on the value of the house at the time of loss.

With replacement cost policies, you may get a single payout if you decide to sell. But if you plan to rebuild, insurance payouts are typically made in phases, especially for major losses. The first check might cover emergency costs or partial repairs. Larger payments for the dwelling itself are often released as construction milestones are met—such as completion of the foundation, framing, or final inspection.

If you have a mortgage, your lender will likely be named on any checks related to structural damage. That's because your lender is a co-insured party on your policy, and they have a financial stake in ensuring the home is rebuilt—or that the loan is paid in full. In most cases, you'll need to endorse the insurance check and submit it to your lender, who may hold the funds in escrow and release them as the rebuilding progresses. While this process is designed to protect everyone's interests, it can be slow and frustrating. If your mortgage company is unresponsive or delaying the release of funds, contact your state's banking regulator, Attorney General's Office, or file a complaint at consumerfinance.gov.

HOT TIP:

Accepting a partial payment does not mean you're closing your claim—unless you sign paperwork that says so.

Read everything carefully before you sign, and don't hesitate to ask your insurer for clarification. In some cases, especially in states like California, insurers must honor supplemental claims for up to a year (or even longer), giving you time to finalize estimates and complete the rebuilding process at your own pace.

CHECKLIST

Home Inventory Checklist

Use this list to help remember the quality of your home's finishes and what you owned that was lost.

Whole house

- ☑ Built-in furniture such as bookcases, window seats, dining nooks, or built-in beds
- ☑ Flooring types and quality (e.g., hardwood, laminate, ceramic or vinyl tile, stone, carpeting); type of carpeting (natural or synthetic); presence of area rugs
- ☑ Baseboards, wall, and ceiling moldings; window and door trim; overall level of detail and materials used (e.g., ornate wood vs. simple MDF)
- ☑ Staircase and banister materials and detailing
- ☑ Fireplace and chimney construction (masonry vs. prefab); surround and hearth materials (tile, brick, slate, marble, granite)
- ☑ Hardware quality throughout the home, including doorknobs, hinges, sink and shower fixtures, cabinet pulls, towel bars, rings, and robe hooks (note materials such as solid brass or polished nickel)
- ☑ Special wall treatments such as mirrors, faux painting (e.g., sponge or rag), stenciling, murals, wallpaper, or grasscloth
- ☑ Use of multiple paint colors or special paint effects on walls
- ☑ Window treatments in each room, including layers (e.g., valance over blinds) and whether hardware was functional or decorative
- ☑ Lighting fixtures by room, including ceiling lights, sconces, standing and table lamps; note exterior fixtures as well
- ☑ Upgraded light switches or electrical outlets, if applicable

Kitchen

- ☑ Cabinetry brands and quality levels in kitchen and other rooms; special fittings (e.g., pull-out shelves, lazy Susans, spice racks, organizers, trash systems)
- ☑ Appliance inventory and condition, including stove, oven, refrigerator, dishwasher, microwave, hood vent, water filter, instant hot water dispenser, garbage disposal, trash compactor, built-in espresso machine
- ☑ Countertop materials and any custom edge treatments or decorative trim
  Walk-in pantry, if applicable

Bathroom

- ☑ Vanities, sinks, and toilets, including style and quality
- ☑ Bathtub and shower setup (combo unit, walk-in shower, stand-alone tub, jetted tub)
- ☑ Shower doors (standard or custom)
- ☑ Faucet types and brands for vanities and showers
- ☑ Cabinet pulls, towel bars, rings, robe hooks (especially if custom or premium materials like solid brass or polished nickel)
- ☑ Specialty items such as bidets, washlet toilet seats, or heated towel bars

Landscape

- ☑ Pathways: stone, brick, aggregate, cement, gravel
- ☑ Patios, decks, gazebos
- ☑ Swimming pool
- ☑ Spa
- ☑ Plantings
- ☑ Irrigation system

04 EVALUATING THE STATE OF YOUR PROPERTY

With your claim process underway, you'll be tempted to start designing your new home—something hopeful after so much loss. But before you get attached to a particular design direction, you have to evaluate the condition of your property. This is another frustrating hurdle, but it lays the groundwork for a safe and successful rebuild.

Depending on the damage, you may need to hire a **soil or geotechnical engineer,** and possibly a **structural engineer,** to assess the stability of the land your home was built on. They can tell you if your existing foundation can be salvaged or if you'll need to start fresh with a new foundation and structural design.

Based on their assessment, you may need to cover exposed areas or do temporary grading or erosion control to protect the property.

GENERAL PROPERTY CONSIDERATIONS

You may need to address all or some of the following situations, depending on your location, your lot, and the extent of the damage.

Lot clearing and debris removal

After a major disaster, downed trees, ash, building materials, and other hazardous debris can be scattered across entire neighborhoods. Once you have access to your property, make sure to fully document its condition before disposing of any debris. Identify and take advantage of any publicly funded debris removal programs, as removing and disposing of debris is expensive and can be difficult.

Government agencies—including **FEMA,** the **Environmental Protection Agency (EPA),** and the **U.S. Army Corps of Engineers**—are typically responsible for clearing debris when it's deemed "in the public interest." This usually includes removing hazards from public roads, utilities, and rights-of-way to ensure safe access for emergency vehicles and cleanup crews.

As a property owner, you are generally responsible for clearing debris on your land and disposing of it according to local and state regulations. In large-scale disasters—especially when debris poses a clear threat to public health, safety, or economic recovery—FEMA may fund debris removal from private lots. This usually requires signing a Right-of-Entry (ROE) form to grant government crews legal access to your property.

This support isn't guaranteed. As disasters become more frequent and costly, government response has often been slower and more limited. Government agencies and policies are going through significant changes, with some being downsized, restructured, or facing reduced funding—making post-disaster support increasingly uncertain and inconsistent. You may be on your own when it comes to clearing curbside piles or paying for debris hauling—either independently or by pooling resources with neighbors. You can use this tool to locate landfills and recyclers that accept disaster debris.

HOT TIP:

To avoid delays and unexpected costs, check with your local Office of Emergency Services (search [name of city/town] office of emergency services) to confirm whether public debris removal programs are available—and what they cover.

Utility connections

Verify the status of water, sewer, gas, electrical lines, and roads. The severity of damage to transmission lines, substations, and distribution lines will greatly impact restoration time. At a certain point, you'll need to coordinate with local utility companies for reconnection or relocation.

Elevation and drainage

After a wildfire, flood, or landslide, water can quickly collect on your property—either from heavy rainfall, flooding, or the water used to extinguish flames. Without vegetation to absorb moisture and anchor the soil, slopes become especially vulnerable to erosion, mudslides, and fast-moving debris flows.

Understanding your lot's elevation, slope, and drainage patterns is crucial. These conditions determine what kind of foundation and structural systems are appropriate and help prevent future damage from water, erosion, or unstable soils. Whether your property is flat, on a slope, or in a flood zone, site-specific evaluation is essential before building your new home.

LOCATION-SPECIFIC PROPERTY CONSIDERATIONS

Flat lots

Flat sites are prone to pooling and poor surface drainage. Make sure water can drain away from the structure:

- **Verify soil compaction** to ensure a stable foundation.
- **Check for areas where grading may need to be adjusted** to direct water away from the house.
- **Consider adding French drains** or sump systems if the site has a high-water table or poor natural drainage.

Hillside lots

For homes built on slopes, geotechnical analysis is critical. Slopes can experience erosion, shallow landslides, and soil instability, especially after wildfire or heavy rain.

- **Hire a geotechnical engineer** to evaluate slope stability and provide recommendations for erosion control and retaining structures.
- **Consider foundation systems** such as piers, caissons, or retaining walls to safely anchor the new home.
- **Install erosion control measures**—like netting, mulch, or straw wattles—to hold the soil in place.

Wildfire-destroyed properties

Homes destroyed by wildfires present a unique set of property assessment challenges. Have the following issues inspected, unless the fire destroyed a significant area and/or government agencies have already done these inspections for the community.

Foundation integrity: High heat can cause significant structural damage to reinforced concrete foundations. Depending on the type of aggregate (rock) used, concrete may lose up to 80% of its strength when exposed to extreme heat. Additionally, expansion of embedded steel, such as rebar, anchor bolts, and base plates, can crack or displace the surrounding concrete. A licensed structural engineer should evaluate the foundation for heat damage (cracking, spalling, crumbling) to determine if the foundation is safe for reuse.

Hazardous materials survey: Have a professional hazmat survey conducted to test for asbestos, lead, and other airborne toxins that may have settled in the soil to ensure a safe work environment and future home.

Soil contamination: Soil analysis for ash and chemical contamination may be necessary to test for pollutants, pH imbalance, and nutrient depletion. Soil remediation—like topsoil removal, deep tilling, or biochar amendment—may be required before rebuilding.

Utility line damage: If the community hasn't conducted this inspection, have your utility providers inspect gas, water, and electrical lines to determine repair or replacement needs.

Water system contamination: If applicable, well water and/or local water systems should be tested for contamination from ash, melted plastics, or fire-retardant chemicals.

Sewer system: Arrange for a video inspection or pressure test to ensure there are no breaks, blockages, or leaks in the sewer lines that could cause future issues.

Hazardous trees: Burned trees can pose a serious safety risk to workers and structures. A certified arborist should assess remaining trees for signs of internal charring, weakened root systems, or instability and remove any that pose a hazard before site work begins.

Flood area properties

If your property is in or near a designated flood zone, take extra steps to ensure the site is safe, insurable, and buildable:

Determine your flood zone and understand local elevation requirements for rebuilding. In high-risk areas, you may need to elevate the structure above the base flood elevation.

Conduct soil testing to check for saturation, compaction, and contamination from floodwaters. Regrade and compact the soil as needed to restore stability and drainage.

Inspect the foundation for damage caused by hydrostatic pressure. In clay-rich soils, flooding can cause swelling and heaving. A structural engineer can assess whether the foundation is reusable.

Consider installing flood vents to relieve water pressure during future flood events, and implement drainage solutions, such as French drains or sump pumps to protect the new foundation.

Conduct a thorough mold inspection and remediation by certified professionals if part of the house is still standing. Flooding (as well as water collection after a fire has been fought) creates ideal conditions for mold growth.

Inspect and clean sewer systems, especially under slab foundations, where leaks or backups can go undetected and cause hidden damage.

Evaluate the risk of erosion if you're near the coast or on a riverbank. Protective measures may include sea walls, berms, or flood barriers.

Understand your local water table level, as it can significantly impact drainage and foundation design.

Addressing these physical and environmental factors upfront can save you significant time, stress, and headaches down the road.

05 ESSENTIAL SITE REPORTS FOR POST-DISASTER PLANNING

After your property has been evaluated for damage and safety, there are a few more insights your architect, builder, and/or local officials will require to guide the rebuild. These reports lay the foundation for planning and permitting, and in most cases, you should add their cost to your insurance claim.

Depending on the extent of damage, you may need to collect the following information:

BOUNDARY SURVEY

Fires, floods, earthquakes, and major storms can destroy or shift the markers or monuments used to define your lot. Before new foundations are poured, you'll need to reestablish your property lines.

If all property line markers have been lost, each property owner or neighborhood may need to hire a licensed land surveyor to locate and mark side and rear property lines. The surveyor will retrace the old survey as closely as possible, but if errors were made in the original, it may not be possible to determine the true location of those old lines. If they discover discrepancies in the surveys, you'll need to resolve the differences using the rules and laws that pertain to land surveys. In the case where you and your neighbors can't agree, a real estate attorney can help resolve disputes and prevent a prolonged conflict.

In some cases, common markers, such as fences, may remain. Be aware, however, that they may not be reliable markers for your exact property lines.

A TOPOGRAPHICAL SURVEY

In a worst-case scenario, where your foundation or retaining walls were destroyed, you'll need a survey showing the location of all facilities to be incorporated into the new construction. Your city may require this before giving you a building permit. Your architect will use this topographical survey as a guide in preparing the building and site plans.

GEOTECHNICAL ENGINEERING REPORTS

In addition to testing soils for contamination or compaction, you may need a soils report when you file a building permit application. If you need to rebuild foundations—either because your existing foundations were destroyed or you are changing the footprint of your house—the soils report provides recommendations for foundation type (such as spread footings or drilled piers), and information the foundation designer needs to complete the foundation design. The geotechnical engineer often monitors foundation construction, and this information is usually included in the final report.

If any recent construction was done on your property before the disaster, it's possible you had a soils report performed. Soil reports for homes that obtained building permits may be on record with your city building department.

CHANGES IN INFRASTRUCTURE

Depending on where you live and the nature of the disaster, your city or county may widen streets to improve access for emergency vehicles. If your property is along one of these streets, confirm any new setback requirements before beginning your building plans.

Additionally, if your utility company plans to install underground power lines or other utilities, you'll need access to accurate maps showing the location, depth, and path of these lines. In some cases, small surface markers—such as metal plaques, paint markings, or stakes—indicate where lines run. In others, utility infrastructure is documented digitally through Geographic Information Systems (GIS). GIS technology maps spatial data with high accuracy, allowing utility companies and homeowners to view the location of underground lines via an interactive online platform.

HOT TIP:

Your local utility provider or public works department may offer access to GIS maps, either directly or through a request.

06 UNDERSTANDING ZONING ORDINANCES

If dealing with insurance agents and property assessments hasn't worn you down, take a moment to acknowledge your resilience—because you've already come a long way! But before you start the design process, it's important to understand the zoning ordinances and regulations that may affect what you can build on your specific property.

While an architect or designer can help guide you, it may be faster and cheaper to do your own research before getting them involved. Doing this yourself can:

- Save you time and money
- Help you understand what's feasible for your lot
- Prevent you from spending money on plans that may later need revision

If it turns out the zoning rules don't align with your rebuilding plans, you might decide it makes more sense to sell the property and purchase another house—if your insurance carrier allows it.

WHAT ZONING ORDINANCES COVER

Zoning laws can put a damper on your building plans, but they are instrumental in keeping the civic peace. They are designed to preserve the safety and specific character of your neighborhood as well as protect your property values. They provide all homeowners with some privacy and help maximize access to light.

In addition to general zoning rules, you'll also need to be aware of easements—legal agreements that allow others—such as utility companies, neighbors, or public agencies—to access or use a portion of your property for a specific purpose, like maintaining power lines, water mains, drainage, or shared driveways. Even though you still own the land, you can't obstruct areas covered by easements. It's important to identify any existing easements before beginning design or construction, as they can limit where you can build and what improvements are allowed.

Getting clear on your site's zoning constraints will help you avoid delays, costly redesigns, and the heartbreak of falling in love with a design that's not legally allowed.

What Zoning Laws Decide

Zoning laws dictate the physical layout of your rebuild. These generally include:

- **Setbacks:** how far the house must be from the front, side, and back property lines
- **Building height:** maximum vertical limits
- **Parking:** number and placement of required spaces
- **Lot coverage:** the percentage of land that can be built upon

Some areas also regulate:

- **Residential density:** number of housing units allowed
- **Open space:** minimum unbuilt/landscaped areas
- **Public rights of way:** areas you can't build on due to easements or access routes

REBUILDING WHAT YOU HAD BEFORE

After a natural disaster, your community may streamline the zoning approval process for rebuilding the exact structure you lost. Even in this case:

- Plans must be updated to current building codes.
- Legal non-conforming elements—meaning a house or structure that doesn't meet current zoning rules but was built legally under older regulations (like older ADUs or setbacks)—may be allowed if your city has a record of an approved variance.

CHANGING YOUR HOME'S SIZE

If the new home design exceeds current zoning limits, you'll need a zoning variance—a formal request to deviate from the rules due to special site conditions (e.g. small or irregular lot).

A zoning variance may include a written application, a fee, and possibly a public hearing. Your neighbors are often notified and given the opportunity to weigh in, which adds time to the design process. Design approval won't move forward until any zoning variances are resolved.

If you choose to redesign your home and your new design fits within current zoning limits, you probably won't need a variance but may be subject to a design review, where your city checks to ensure that new construction aligns with local design standards and neighborhood character.

CHECKLIST

YOUR ZONING REQUIREMENTS CHECKLIST: WHAT TO KNOW BEFORE YOU START DESIGNING

Before you meet with an architect or design-builder, gather answers to the following zoning and planning questions. (If your design professional is going to provide this information for you, make sure they have answers to all the following questions.)

General Zoning Questions (applies to all disaster types)

- **What is your property's zoning designation?**

  (e.g., R-1 for single-family residential, R-2 for duplexes, mixed-use, etc.)

- **What are the required setbacks?**

  Front, rear, and side yard clearances from the property lines.

- **What is the maximum allowable building height?**

  Some areas restrict height to protect views or preserve neighborhood character.

- **Are there limits on lot coverage or floor area ratio (FAR)?**

  These determine how much of your land you can build on.

- **How many parking spaces are required?**

  Includes minimum spaces, garage requirements, and driveway rules.

- **Are there minimum open space or landscaping requirements?**

  This applies to the species of trees you can plant, whether you can remove mature trees, and if there are limits to how much of a neighbor's view you can block with vegetation.

- **Do any easements, rights-of-way, or utility lines limit where you can build?**

- **Is your property in a special hazard zone that has special climatic or geographic design criteria? This includes:**

  - Flood zones (common after hurricanes or heavy rainstorms)
  - Wind zones or tornado-prone areas (often require fortified roof designs)
  - Fire hazard severity zones (wildfire-prone areas)
  - Seismic hazard zones (for earthquake-prone regions)

Special Considerations for Wildfires, Earthquakes, Wind, and Flood Zones

- **Does your area fall within a designated Wildland-Urban Interface (WUI)?**

  If so, you may be required to comply with WUI building codes, which affect things like fire-resistant siding, Class A roofing materials, ember-proof vents, and minimum defensible space around your home.

- **In California, has your local jurisdiction adopted Chapter 7A of the California Building Code?**

  This section of the code outlines wildfire-specific construction standards for homes in high fire-risk areas in California.

- **Is your property located near an active fault line or in a seismic hazard zone?**

  If so, special structural requirements may apply, such as engineered foundations, slab reinforcement, and seismic bracing systems. Your city may also require a geotechnical report before issuing a building permit.

- **Does your area face strong seasonal winds, tornadoes, or hurricanes?**

  Some coastal or inland regions must comply with International Code Council (ICC) building codes for FEMA-designated Hurricane, High Wind, or Tornado Hazard Zones. Rebuilding in these zones may require impact-resistant windows and doors, reinforced roofing systems, wind-rated garage doors, hurricane straps, and structural anchoring to resist uplift and lateral forces.

- **Is your property located in a FEMA-designated Special Flood Hazard Area (SFHA)?**

  Rebuilding in a flood zone can come with major restrictions, including elevation requirements, certain foundation types, flood vents, or breakaway walls on lower levels. Your design will be reviewed for compliance with local floodplain management ordinances.

- **Was your area rezoned after the disaster?**

  In some cases, local governments revise zoning ordinances after a major disaster to improve public safety and reduce future risk. These changes may include widening streets for emergency access or limiting high-density rebuilding in hazard-prone areas. It's important to stay informed about local planning proposals. If you believe a proposed change would negatively impact your neighborhood, you'll want to voice your concerns before the change is approved.

HOT TIP:

***Contact your local planning or building department** to speak with a zoning officer or city planner. Many jurisdictions also have zoning maps and property-specific data available online.*

07 GETTING THE PLANS YOU NEED TO REBUILD

Finally! After navigating insurance claims, site assessments, and zoning research, you've reached a turning point: it's time to focus on the design of your home. This is your opportunity to think about how you want to live—what kind of spaces will support you now, and how your rebuilt home can reflect both your personal needs and the character of your neighborhood. Your insurance settlement, budget, personal values, and the character of your neighborhood will all influence how you proceed.

You have a few paths when it comes to the design of your new home:

- **Rebuild what you had before,** keeping the same layout and look
- **Modify the original design** to better suit your current needs
- **Start fresh with a brand-new design** that reflects how you want to live now

Each option has different implications for cost, permitting, and timeline. No matter which one you choose, you'll need a set of working drawings. These are the detailed plans your city or county uses to issue a building permit, and your contractor will use to build your house. They include:

- Floor plans with room layouts and dimensions
- Exterior elevations
- Foundation, framing, and structural sections
- Electrical, plumbing, and mechanical layouts (if required)

The path you choose for rebuilding dictates how you obtain your working drawings.

CHOOSING TO REBUILD WHAT YOU HAD BEFORE

If your original home was already permitted and built to code, rebuilding exactly what you had can offer the most straightforward path in terms of planning and approval. It's often the fastest route to recovery and may also feel like the simplest and most comforting option, especially if you're coping with the trauma of loss. If you're lucky, you may have saved a copy of the original plans.

> *Rebuilding exactly what you had can offer the fastest route to recovery and may also feel like the simplest and most comforting option, especially if you're coping with the trauma of loss.*

If not, unless your home was very old, chances are you can track down the original house plans:

Check with your local building department: Permitted homes may have archived plans.

Ask the original builder, architect, or developer: They may have kept all drawings if the home is relatively new.

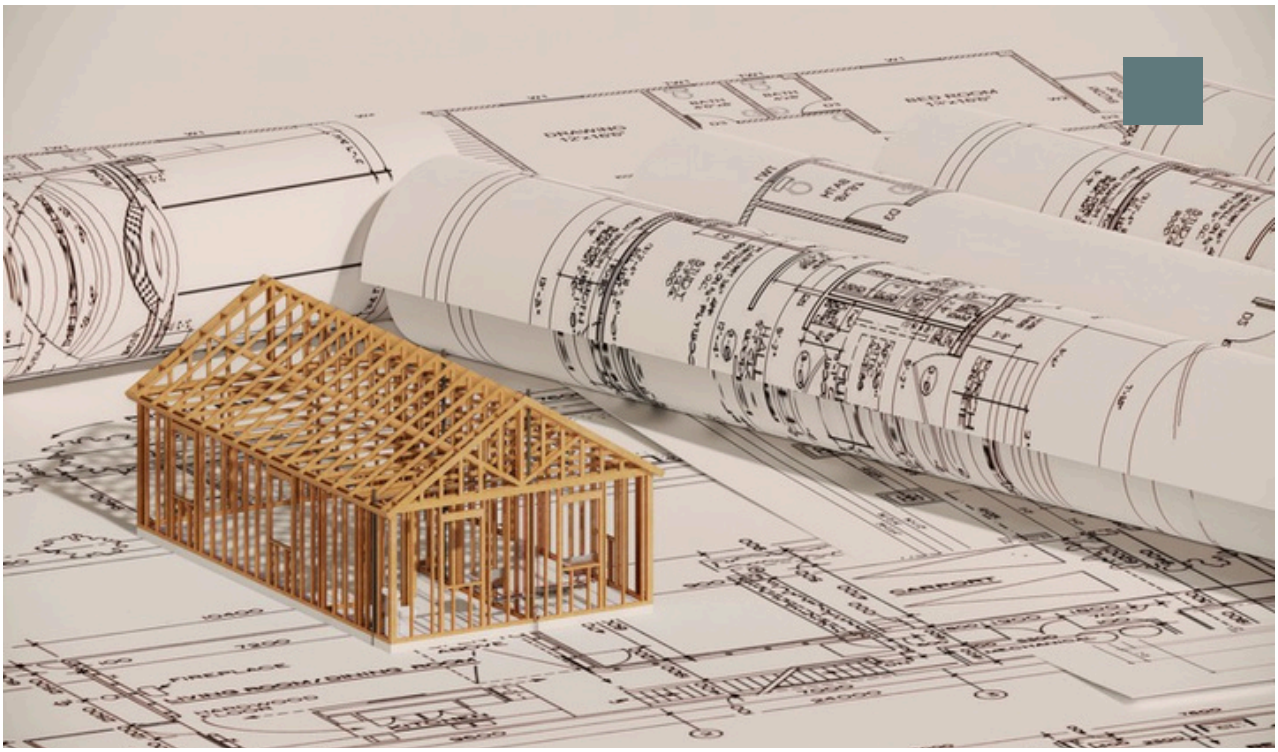
Ask your HOA, if you have one: HOAs often maintain original plans for all the units in the association.

Search public records: Many cities and counties keep public records of building permits and plans. Visit your local building department, courthouse, or archives to confirm if they have them.

Contact the previous owner: If you have access to the person who owned the house before you, contact them to see if they have copies of the home plans.

Ask your neighbors: In post-WWII subdivisions, multiple homes were often built from a small set of standard plans, and someone in the neighborhood may still have copies.

If you find the original working drawings, they should be all you need to get bids from contractors. However, since building codes change over time—especially after major disasters—you may need a building designer, architect, engineer, or contractor to revise the plans to meet current standards for fire, flood, or wind safety, seismic performance, or energy efficiency before submitting your drawings for a permit. Check with your local building department for confirmation. The contractor you choose will also need a current, code-compliant set of working drawings.



If you can't find the original drawings, you'll need to recreate them using:

- A **draftsperson** or **building designer** (ideal for straightforward rebuilds)
- A **licensed architect:** If you're rebuilding on a steep hillside, in a high fire or flood zone, or designing a structure over a certain square footage or height, many jurisdictions require a licensed architect or engineer to create or review your plans.

To assist a draftsperson or designer in recreating the plans, it helps to provide any documentation you have:

- Pre-disaster photos or videos
- Insurance claim inventories
- Real estate listings (from a local realtor or online listing service) or home inspection reports
- Google Earth or satellite imagery

CHOOSING A MODIFIED REBUILD

You may have loved most things about your original home. But now that you're faced with rebuilding, you'd like to make improvements. Whether you reconfigure room sizes, adjust the layout, boost energy efficiency, or add square footage, a modified rebuild will create a home that feels familiar but better fits your current needs and lifestyle.

If modifying your old home feels like the right solution, start by identifying what worked and what didn't in your original home. Would an open-plan kitchen make more sense now? Could you expand the primary suite or add a separate office? Do you want a more energy-efficient home? Think about how your lifestyle has changed and what improvements would enhance comfort, accessibility, and resale value.

Common upgrades in 21st-century homes

- Dedicated work-from-home spaces or ground-floor bedrooms for aging in place
- Expanded storage, mudrooms, or utility space to accommodate new routines
- Rooms that take better advantage of views, natural light, or passive solar gain
- A backup power system (solar with battery storage or a generator)
- Improved ventilation or insulation for better energy performance
- Expanded defensible space and ignition-resistant materials (metal roofs, fiber cement siding, ember-resistant vents)

If you have the original working drawings for your home, you can use these as a foundation for your new home plans. You'll need a design professional to modify them to include your desired changes. A draftsperson may suffice for small tweaks, but an architect or design-build firm is better for major redesigns or structural changes.

Like any rebuild, your new design must meet current codes. Any visible changes to the exterior may require a design review by your city and/or HOA, if you have one. Design review (explained on page X) adds to your rebuilding timeline. If you want to streamline the process, try to limit modifications to your interior space.

DESIGNING SOMETHING NEW

When you redesign your home, it will take more time to develop, review, and get permitted, but this can result in a home that better meets your long-term needs. This may be the most expensive option, depending on the kind of design you approve.

If you're planning a completely new design—whether to downsize, modernize, or better suit your lifestyle—there are several ways to acquire your house plans.

Design Complexity = Higher Costs

Simple, straight walls and a straightforward roofline are easier, faster, and cheaper to build because they require fewer materials and less labor. In contrast, multiple angles, intersecting planes, dormers, or unusual roof pitches will increase material cost and construction time. Even small design flourishes—like bay windows, vaulted ceilings, or intricate roof details—can have a ripple effect on the budget.

4 WAYS TO PURCHASE NEW HOME PLANS

1. Buy stock plans from a catalog
2. Hire a design professional
3. Hire a design-build firm
4. Purchase a pre-designed modular home

Purchase stock home plans from a catalog

Do a search for “home plans” and you’ll dozens of results for print and online catalogs that offer thousands of pre-designed home plans. From Georgian to Craftsman to cottage to contemporary, it shouldn’t be hard to find something to suit your site, style, and lifestyle needs. Stock home plans provide an immediate design solution and eliminate the need to identify and secure the right building designer. You can cut weeks or months off the design process if you find everything you want in a pre-designed plan.

Be aware that not all stock home plans are created equal. Some plans are created by reputable architects or designers and include all the details you need for a building permit (designs, floor plans, and structural details). Others may be sold by third-party investment companies who are more interested in making money than providing a quality product.

Always research the supplier’s reputation and carefully review the quality of their plans before making a purchase. A reliable house plan company should provide the complete set of working drawings and documents you need to secure a building permit and get your house built. **These typically include:**

- **Foundation plans** that show the type, depth, and layout of the home’s foundation, including footings and slab or crawlspace details.
- **Exterior elevation drawings** of each side of the home that show windows, doors, rooflines, and exterior materials.
- **Excavation and grading instructions** that outline how the site should be prepared, including earthwork, drainage, and slope guidance.

- **Detailed floor plans** that provide layouts of each level of the home, showing room sizes, walls, door and window placement, and circulation flow.
- **Interior elevation drawings** that show vertical views of interior features like kitchen cabinets, bathroom vanities, fireplaces, and built-ins.
- **Floor framing plans** that specify how the floors are supported, including joist size, spacing, and direction.
- **Roof construction details** that include the roof pitch, framing structure, and any valleys, dormers, or truss information.
- **Electrical schematics** that lay out the location of light fixtures, switches, outlets, and panel boxes.
- **Structural support details** that provide information on the size and placement of beams, girders, headers, and columns needed to carry loads safely.
- **Building materials list** of the materials needed for construction (though actual materials may vary depending on local codes, site conditions, and personal preferences).

Also, ensure that the company you purchase your home plans from can give you multiple options for plan file types, **including:**

- **PDF house plan sets:** These are electronic files that are delivered electronically and enable you to print as many copies as you need for yourself, the building permit, construction estimates, and your contractor/builder.
- **Computer-aided design (CAD) sets:** These electronic files can be modified digitally, giving you a lot of flexibility if the stock plans don't meet all local building codes or you want to make slight modifications to the layout.
- **PDF Bid Sets:** These are a set of drawings that are used solely to get cost estimates from contractors. They will be marked "Not for Construction." This can be a good option when you want to make sure you can afford construction costs before committing to the final design. A good stock home plan supplier should apply the cost of a bid set to the full set of working drawings.
- **Printed Sets:** These are printed blueprints that can't be copied. They save you the hassle of having digital files printed, but you need to purchase enough numbered printed sets for everyone who might need one (ie. the building department, contractor, subcontractors, lender, insurance company). Printed sets aren't a good idea if the plans need to be modified.

NOTE: If you love a home design but prefer a flipped layout, ask if mirror-reverse plans are available. Also, note that stock home plans are typically copyrighted and licensed for one-time use by the original purchaser (you). They can't legally be resold or shared with neighbors.

While buying stock plans can save time, you still may need a building designer to review or modify them. Most stock plans are designed to meet universal building codes, and your state may have stricter codes or require architect-stamped plans. Foundation plans are often generic, so a structural engineer may need to adapt them to your site's specific conditions and local requirements.

Before purchasing any plans, check with your building department to find out what building codes are unique to your area and what working drawings will be required to obtain a building permit.

Hire a design professional

The job of a design professional is to help you translate your vision into a buildable home. Hiring a building designer is a personal decision. While you want someone you trust to be reliable, communicative, and committed to your best interests throughout the rebuild process, you also want someone with the talent to design a house that fits your style.

Several types of professionals can provide working drawings for your new home: a draftsperson or computer-assisted design (CAD) technician, a building designer, or a licensed architect. In most states, single-family homes and small residential structures don't require a licensed architect to design the building or stamp the plans. However, the laws vary by state—and sometimes by city—depending on the size, complexity, and location of the project. If you're building on a steep hillside, in a high fire, hurricane, or flood zone, or designing a structure over a certain square footage or height, you may be required to use a licensed architect or engineer. Check with your local building department for confirmation.

Since getting the right design professional is key to the success of your project, Chapter 7 provides a complete overview of the different professionals and how to find the right one for your project.

Hire a design-build firm

Design-build firms employ building designers who work with contractors to offer a bundled approach. Rather than hiring a separate architect and builder for design and construction, you work with a single team from start to finish. When evaluating design-build firms, look for one whose past work reflects the kind of home you want to live in—and who has a solid reputation for delivering quality work on time and budget. See Chapter 7 for an overview of the design-build process.

Purchase a modular home

Modular homes, not to be confused with mobile or manufactured homes, are custom-designed and built in sections at a factory. There are many beautifully crafted modular homes in every size and style, making them a great option for rebuilds. Even though much of the construction happens off-site, your local building department will still require drawings before issuing a permit. The manufacturer should provide you with stamped plans for the home itself, plus site-specific plans for your foundation, grading, and any additional features such as porches, decks, or garages. Officials need to ensure your home complies not just with structural codes, but also with zoning laws, setback requirements, and any local overlays—such as wildfire, flood, or historical district regulations.

A WORD ABOUT DESIGN REVIEW

Before you get excited about any design changes you want to make, find out whether your project will need a design review and what kind of changes might be difficult to get approved.

Some cities keep design requirements simple, while others have detailed architectural standards that cover everything from rooflines and window sizes to exterior materials and paint colors. If you've already hired an architect or design-build contractor, don't assume they are familiar with your local guidelines. Less experienced designers may base their initial designs on assumptions of what is allowed. You may find their designs require review only after you've gotten excited about the ideas they've presented to you.

When you're not in a specific zoning overlay area, design review may still be triggered if your proposed home design threatens to affect the look, scale, or character of your neighborhood.

How To Determine Local Design Requirements

- **Consult your building designer.** If you have already hired a local building designer or architect, ask if they know what's required in your area and how to streamline approvals.
- **Contact your city or county planning department.** Ask if your property is subject to design review or architectural guidelines.
- **Check your city or county's planning or community development website.** Look for a "Design Guidelines" or "Design Review" section. It may provide zoning maps showing overlays or design control areas, or a flowchart that lists what triggers a formal review.
- **Review zoning and overlay districts.** A zoning overlay is an extra set of rules in addition to regular zoning regulations. Zoning overlays may apply in historic neighborhoods, coastal zones, or hillside areas where views are protected.
- **Review your CC&Rs.** If you have a Home Owners Association (HOA), it may have its own set of architectural standards and guidelines that are stricter than your city's. Contact your HOA representative to determine what rules, if any, you must follow.

DESIGN REVIEW CHECKLIST

WHAT TRIGGERS A DESIGN REVIEW?

1. Major changes to the previous exterior appearance, including:

- Rebuilding or remodeling that changes the size, shape, or height of the home
- New rooflines, facades, or window patterns
- Use of unusual materials or colors that depart from neighborhood norms

2. Increase in building size or height

- If you're expanding the square footage or increasing the height beyond what was there—even if it complies with zoning—you may need a review to assess how the changes affect privacy, shading, or views for adjacent properties.

3. Multifamily or mixed-use projects

- Any project that includes more than one dwelling unit, or a commercial element.

4. Slope or hillside construction

- Homes on steep slopes or ridgelines may face additional scrutiny to ensure they blend into the landscape and minimize grading and the visual footprint.

5. Lot mergers or subdivisions

- If you're combining or splitting lots as part of the rebuild, the design and layout of new structures may require review to ensure compatibility with surrounding development.

6. Variances or exceptions requested

- If you're asking for relief from zoning rules—like smaller setbacks, higher fences, or larger building envelopes—that can automatically trigger design review or a public hearing.

08 SELECTING A DESIGN PROFESSIONAL

If you're ready for a fresh start—whether that means downsizing to a smaller footprint, expanding for multigenerational living, or simply reimagining your space—you'll need the skill of a design professional to ensure your vision is not only attractive but also code-compliant and buildable. If you have found a stock home plan or modular home design you love, then you can go straight to a contractor. If not, a design professional will be your first—and most important—ally in bringing your vision to life.

> *The right design professional won't just design your home, they may save you from the kinds of problems that can stall a rebuild once it's underway.*

After a major disaster, designers can be in short supply, so redesigning your home will typically take longer than sticking with what you had before. But take your time and don't rush into hiring someone just because they're available. You want to find the right fit, because the right person won't just design your home, they may save you from the kinds of problems that can stall a rebuild once it's underway.

Whether you want to contract with a designer immediately after losing your home or wait until you understand the regulations and limitations that will affect your design, take a step back and ask a few important questions:

- What does your project require?
- What kind of expertise will help you get through permitting without delays?
- Who's the best fit for your vision, site, and budget?

FINDING INSPIRATION

Before interviewing any design professional, it helps to have a clear understanding of what you want to accomplish. You may have given a lot of thought to design and have a vision of your next home. If not, there are several things you can do for inspiration:

- **Take a neighborhood walk or drive.** Pay attention to the different home styles and how newer designs integrate with older ones. Take photos or make notes of rooflines, window styles, front doors, and finishes you like.

- **Attend open houses in the area.** You can get some good ideas from existing homes in your neighborhood, especially if they've been staged for sale.

- **Read architecture and design magazines,** either online or in print, such as Dwell, Architectural Digest, Sunset, Fine Homebuilding, Southern Living, and Better Homes & Gardens. Some offer deep dives into floor plans, materials, and project costs.

- **Read home design books** like Designing Your Perfect House by William Hirsch, The Architecture of Happiness by Alain de Botton, and Never Too Small: Reimagining small space living by Joel Beath to understand how design meets lifestyle needs. There are countless books written on this subject, so it should be easy to find one you like.

- **Check out websites and social media apps** for ideas. Search for local architects and check out their portfolio pages. Use Pinterest to search for specific home design styles. Create digital idea books on the website Houzz.com or in an app such as Freeform (Apple).

The clearer you are about what you like and how you live, the easier it will be for your designer to create a home you'll love living in.

CHOOSING THE RIGHT PERSON FOR THE JOB

The job of a design professional is to help you translate your vision into a buildable home. But what type of design professional is right for the job? You have several options, and the best fit depends on your goals, your budget, and how involved you want to be in the process.

1. Draftsperson or CAD technician

A drafting technician or computer-assisted design (CAD) technician might be a good fit if you are modifying your original home design or have enough background in design to communicate exactly what you want the home to look like and how all rooms are to be laid out. Draftspersons are typically trained in architectural drafting or CAD through a technical school or community college. They can take your sketches, verbal ideas, or home plans from a catalog and turn them into construction drawings that meet code.

Draftspersons are best for homeowners who:

- Have limited budgets.
- Want to recreate their original home design with minimal design revisions.
- Will use stock home plans purchased from a catalog, magazine, or website.

Keep in mind: Draftspersons usually aren't licensed architects, so they may not offer the same level of creative problem-solving or structural know-how. Some, however, may be trained but unlicensed architects. For simpler homes, this can be a solid, affordable option.

2. Licensed architect

Architects are trained to think holistically about space, light, structure, and how a home functions on a day-to-day basis. A licensed architect in the United States has earned a Bachelor's or Master's of Architecture degree from an accredited architecture program, completed a three-year internship through the Architectural Experience Program (AXP), passed the Architect Registration Examination (ARE), and received a state license to practice.

In most states, single-family homes and small residential structures don't require an architect to design the building or stamp the plans. However, the rules vary by state—and sometimes by city—depending on the size, complexity, and location of the project. For instance, if you're building on a steep hillside, or in a high fire or flood zone, or your new home will be over a certain square footage or height, you may be required to use a licensed architect or engineer.

Check with your local building department for confirmation.

A good architect often creates solutions that provide more for your money and save you from costly delays and mistakes. Even if you're not required to hire a licensed architect, consider whether you want to spend hundreds of thousands of dollars to build a home without someone who has demonstrated the ability to ensure your investment is solid, secure, and meets all your requirements. When you put your money and dreams on the line, you want some guarantee that you'll end up with a home that is both beautiful and functional.

A licensed architect is best if you:

- Want a one-of-a-kind design.
- Have a property with tricky zoning, site, or engineering challenges.
- Want the extra confidence that you'll end up with a home that feels good and functions well.
- Want someone to serve as your representative throughout the building process.

You may hire an architect only to supply the blueprints for the home. Or you can contract with them to guide your project from initial sketches through permitting and construction. If you hire an architect to manage the project, they can help you identify and evaluate potential contractors, administer bids, oversee construction, select cost-efficient materials, and keep your project on track and budget. They can also help your contractor apply for and obtain building permits.

3. Building designer with a design-build firm

Building Designers generally work with design-build firms and offer a bundled approach: a team that handles both home design and construction under one contract. Rather than hiring a separate architect and builder, you work with a single team from start to finish. This can streamline communication, reduce delays, and help keep costs in check because everything happens under one roof. Building designers typically get their training on the job, working with architects, engineers, and contractors, and are familiar with all facets of the building trade. In many states, those with over six years of experience can be certified by the National Council of Building Designer Certification (NCBDC).

A building designer is best for homeowners who:

- Want a single point of contact for the whole project.
- Want to replicate what they had before or are happy with the design-builder's portfolio of homes..
- Live in a planned community where existing plans require only minor changes
- Have fixed and limited budgets.

Not all design-build firms are created equal—some emphasize the "build" more than the "design." Ask to see examples of past work and ensure they have strong design capabilities. After a disaster, some design-build companies act as developers, offering a limited number of stock home plans to choose from. Since the cost of plans is shared by multiple homeowners, this can be an economical way to rebuild. Be aware, however, that if you choose to go with a design-build firm, you'll want to make sure you like both the design and construction arms of the company.

WHEN THERE'S MORE THAN ONE DECISION MAKER

If you're making design decisions with a partner, family member, or co-owner, it's natural for each of you to have your own vision for the new house. One person might prioritize energy efficiency and clean lines, while another dreams of a cozy Craftsman with a big porch. Add in stress, deadlines, and budget pressure, and it's easy for conversations to stall or turn tense.

Before you interview designers, take some time to get on the same page with the other decision makers.

Establish Common Goals

- How do we want to live in this home?
- What's our overall vision for the home—practical, aesthetic, emotional?
- What architectural styles appeal to us?
- How many bedrooms and bathrooms do we need?
- Do we need our own offices?
- Do we need to plan for future flexibility—children, guests, accessibility?
- Are we willing to delay completion to get certain features or materials?
- How will we make major design and budget decisions?
- Are there any non-negotiables for each of us?
- Where are we open to compromise?

Consider creating a shared "vision board" or list of inspiration images that reflect what you value. Each decision maker might start by keeping their own folder of clippings—either print or digital—of building designs and details they love. You can use these ideas to build the vision board. If you can't come to a complete agreement, a good designer should be skilled at navigating differing opinions and helping you arrive at a solution that works for everyone. Just note that designers aren't therapists or mediators. It helps to align your expectations before hiring them.

INTERVIEWING DESIGN CANDIDATES

Unless you have a personal reason for working with a specific architect or designer, it's smart to interview several and make sure you find one whose design and work styles are compatible with your own. If you're unsure what type of professional to work with, you might talk to one or two professionals from each category before making a final decision.

The interview should be used as an introduction—your chance to see their work and get a feeling for who they are. Don't expect the designer to come up with design ideas on the spot, unless you're paying for the designer's time and want to see how they think.

If you're interviewing a large firm, make sure the person you're meeting with is the one who will handle the job.

Use the following list of questions to guide your conversations with the designers you interview. Their answers—and how they explain their work—can help you assess whether they're a good fit for your project.

Since your designer will be part of your life for many months, you want to find a person who is easy to talk to about things as personal as your lifestyle, hopes, fears, and any concerns you have that might create conflicts. If you are ambivalent after the interview, keep looking.

Questions to Ask Design Professionals

1. Can you show me examples of spaces you've designed that feel good to be in?
Consider what draws you into the space? Do you feel a sense of calm, clarity, or flow?

2. How do you evaluate a building site?
Ask how they take into account things like sun exposure, slope, wind, privacy, and surrounding views.

3. How do you balance aesthetics and functionality in your designs?
Look for examples of how they've used light, circulation patterns, and indoor-outdoor flow to serve daily life.

4. How do you approach designing for real-life needs?
Ask about how they plan for storage, traffic flow, quiet zones, utility areas, and flexible spaces.

5. What's your communication style—and how do you like to work with clients?
Make sure they're good listeners and explain how they collaborate with others on the project team.

6. How do you handle coordination with consultants like engineers or contractors?
They should be comfortable integrating outside input into their plans.

7. How familiar are you with local zoning, building codes, and the permitting process?
Ask how they stay up to date and how they've helped clients avoid delays or surprises.

8. How do you approach designing within a budget?
Look for someone who understands material and labor costs and can keep aesthetics aligned with affordability.You may have to get this information from their referrals.

9. What do you do when a problem arises during construction?
Assess how they respond to setbacks and whether they are solution-oriented and calm under pressure.

10. What's your experience with disaster-resilient design?
If you're rebuilding in a high-risk zone, ask specifically about fire-resistant materials, floodproofing, wind loads, or seismic safety—whatever applies to your region.

11. Will you be involved during construction?
If they offer project management, ask how they coordinate schedules, site visits, and consultant oversight.

CHECKING REFERENCES AND PAST WORK

It may feel right to go with your instincts. But even if you're convinced you've found the right design professional, check their references—from previous clients as well as the contractors who built the homes they designed. Once you start construction, the last thing you want is an adversarial relationship between the architect and contractor—with you caught in the middle.

If possible, ask to walk through one of their finished projects. Seeing their work in person can give you insights that drawings and renderings can't—how the space flows, the feel of natural light, and the quality of finishes.

Plan to speak with at least three past clients and several contractors. A single glowing review doesn't give you the full picture. And while designers will naturally steer you toward their happiest clients, you can still gain valuable insights by asking the right questions. Most people who are happy with the experience they've had with a service professional are also happy to promote them.

HOT TIP:

Ask for references for projects that are similar in size, scope, or style to yours as well as some that are quite different. A good variety of work indicates their ability to address different clients' tastes and needs.

Questions to ask past clients

1. How well did the designer capture your vision and priorities?
2. Were you happy with the way the finished home turned out?
3. How well did the designer listen to you throughout the process?
4. What was the communication like—timely, clear, responsive?
5. Did any issues or conflicts come up? How were they handled?
6. Were there changes during the design phase that affected your timeline or budget?
7. Did the final building costs align with what the designer led you to expect?

Questions to ask referring contractors:

1. Were the design plans thorough and easy to follow during construction?
2. Did the plans require many changes in the field?
3. Did the drawings align with code requirements and pass permitting smoothly?
4. Could the design be built within the projected budget?
5. Would you work with this designer again?

UNDERSTANDING DESIGN FEES

Hiring a design professional is an investment. While it may be tempting to shop around for the least expensive design, price should not be a major criterion in making your selection. You want a designer you can communicate easily with, verbalizing your needs and sharing ideas so you end up with a design you can use. A designer you work well with may provide design options that cost less than you'd anticipated, making their services more affordable.

No matter who you select or how well you get along, it's important to understand how the design professional will charge and what you can expect for your money. Many residential architects have a minimum size or scope of project they're willing to take on—but the threshold varies depending on their practice and workload. Design-Build firms often include design fees within the total construction budget. This can simplify coordination and potentially save money, but it's important to clarify how much design time is included and whether custom design is part of the package.

Common Fee Structures

Design professionals may structure their fees in one of several ways:

1. Percentage of Construction Costs

This is common for architects and full-service design firms. The average fee ranges from 8% to 15% of the total construction cost, depending on the project's complexity, the level of services included, and where you live.

- ✓ **Pro:** Your designer has a vested interest in staying engaged throughout construction.
- × **Con:** If your building costs increase, so does your design fee.

2. Fixed Fee

A set price for the entire scope of work, usually based on an upfront assessment of time, complexity, and responsibilities.

- ✓ **Pro:** You'll know the total cost from the beginning.
- × **Con:** If the scope changes mid-project (like deciding to add a second story), additional fees may apply.

3. Hourly Rate

This is typical for smaller projects or when a designer is only needed for limited consulting. Rates can range from **$100 to $250 per hour,** depending on location and experience.

- ✓ **Pro:** You pay only for the time you need.
- × **Con:** Costs can be hard to predict and can add up quickly.

4. Cost Per Square Foot

Some designers and drafting technicians charge by the square foot of the designed space—commonly between $2 and $10 per square foot for basic drafting, and higher for more complex designs.

- **Pro:** Easy to calculate and budget.
- **Con:** Doesn't always reflect the complexity of the design or site.

To avoid any misunderstandings around pricing, ask the following questions before you sign a contract—and have the answers written into the contract:

- How do you charge for your services?
- What's included in your fee—and what's not?
- Will I be charged for revisions? If so, how much?
- How do you handle changes to the scope of the project?
- If you charge an hourly rate, can you give me a written estimate or range for the total hours you expect to spend on this project?

Always get a detailed proposal in writing that outlines the fee structure, deliverables, and scope of services. Comparing quotes can be tricky if the offerings aren't apples-to-apples, so ask questions until you're clear on what you'd be paying for.

WHERE TO FIND HELP

The average homeowner finds a design professional through word of mouth or signs posted on a local building project or remodel. After a major disaster, however, the demand for skilled designers skyrockets, and the competition for time and talent can be fierce. Use this list to help find available home design professionals.

Start local

- **Contact your local building department:** Ask if they have a list of architects/designers familiar with local codes or who have worked on recent rebuilds.
- **Reach out to planning or zoning officials:** Ask if they can provide names of professionals who've navigated the design review process successfully.
- **Tap into disaster recovery networks:**
  - FEMA or local disaster recovery agencies: Look for rebuilding toolkits or volunteer architect programs.
  - Local long-term recovery groups or nonprofits (e.g., Rebuilding Together): Ask if they can recommend design professionals offering reduced or pro bono rates.

- **Check state or national organizations**
  - Search for your state's licensing board for architects or engineers: Use "licensed architects/engineers [name of state]" for your search term.
  - Search the American Institute of Architects (AIA) or American Institute of Building Design (AIBD) directories: Filter by location and specialty; also use this source to check licenses.
  - Check the National Council of Architectural Registration Boards (NCARB) directory for national certification and reciprocity
- **University programs & alumni networks**
  - Contact local architecture schools: Find out if any faculty or alumni are offering residential design services or if any design students are looking for supervised projects.
- **Attend local events & expos**
  - Register for any local rebuilding expos or info fairs: Your city, local nonprofits, or the Office of Emergency Services may offer these.
- **Ask the community**
  - o Post in online community forums (Nextdoor, Facebook, Reddit): People often want to do whatever they can to help victims of natural disasters. Ask your neighbors on Nextdoor or search for a local building design/architecture group on Facebook or Reddit. Ask if anyone has worked with a residential designer they'd recommend for post-disaster rebuilds.
  - Reach out to neighbors rebuilding in the same area: They may be at a different phase in their rebuild and willing to share their resources.
- **Browse online platforms**
  - Visit Houzz or Angi (formerly Angie's List) websites online: Use filters for location, budget range, and design style, and look for fire-, flood-, or earthquake-resilient design experience.

09 CONSIDERING FIXTURES, APPLIANCES & MATERIALS

Whether you're replicating your old home, starting with stock plans, or working with a custom designer, the quality of the materials, finishes, fixtures, and appliances you choose will have a major impact on the total cost of your new home. High-end selections can quickly push you over budget, while more modest options may help you stay on track. In many cases, you may need to make trade-offs—spending more in areas that matter most to you and scaling back in others—to balance quality, function, and affordability.

The amount of choice you'll have depends largely on your budget, your goals, and the type of build you pursue. If you're working with a developer-grade home or purchasing a modular home, you may be limited to a set selection of materials and finishes. But with a larger budget or "**with a custom build, you can influence not just the aesthetic features of your home, but also the materials that affect its energy efficiency, sustainability, and long-term performance."**

Building designers may specify structural materials—such as columns, beams, trusses, siding, and roofing—based on engineering needs and local building codes. Beyond that, you can typically weigh in on the fixtures, finishes, and appliances that define how your home performs and feels day to day. Windows, flooring, wall finishes, cabinetry, countertops, and lighting fixtures all contribute directly to comfort, maintenance needs, and cost, making them key points for thoughtful decision-making.

PLAN FOR ENERGY EFFICIENCY

When it comes to energy efficiency, many states have minimum energy standards. Consider going beyond these to reduce your home's energy demands and increase comfort. Greater insulation, high-performance glazing for windows, energy-efficient lighting and appliances, and alternative systems for heating, cooling, and fresh air circulation can significantly lower utility bills and improve indoor air quality. Similarly, planning for water conservation—with low-flow fixtures, water-efficient appliances, and drought-tolerant landscaping—will prepare your home for increasing water scarcity and reduce stress on local resources.

Ideally, the materials you use should have an environmentally sound source and be safe and non-polluting, not only during their manufacture and installation, but also throughout the entire life of the house. Creating the most energy-efficient home is expensive, and understandably, you may not be able to afford the cost of all these materials. However, it's a good goal to use them when possible. Talk to your designer or contractor about your various options and their affordability before finalizing the construction contract.

Where Your Choices Matter Most

The more flexible your budget, the more say you'll have in how your home is built—both in appearance and in performance. Here are some of the key decisions you may get to influence:

Structural & core systems

- **Wiring –** Standard vs. upgraded capacity for smart home tech, EV chargers, or workshop equipment
- **Plumbing –** Copper, PEX, or other materials for durability, longevity, and water quality
- **Insulation –** Fiberglass, spray foam, cellulose, or high-performance options for greater energy efficiency
- **Roofing materials –** Composition shingles, metal, tile, or slate for durability and style
- **Windows –** Single, double, or triple-pane glass; low-E coatings for energy efficiency

Interior finishes & fixtures

- **Flooring –** Hardwood, engineered wood, tile, luxury vinyl, or carpet
- **Cabinetry & countertops –** Materials and finishes that balance aesthetics with maintenance needs
- **Lighting & plumbing fixtures –** Style, finish, and functionality that fit your lifestyle
- **Wall finishes –** Paint, plaster, wallpaper, or specialty textures

Energy & sustainability features

- **Appliances –** Standard models vs. high-efficiency or smart appliances
- **Water heating –** Conventional tank, tankless, or solar-assisted systems
- **Renewable energy –** Solar panels, battery storage, and related infrastructure

- **Use home remodeling apps** to visualize how different finishes look in different rooms. Some larger paint companies offer apps on their websites that let you compare different paint colors on both interior and exterior walls.

- **Consider durability:** Choose materials that balance beauty and longevity

- **Consult your designer, kitchen and bath showroom salesperson, or a builder** to get opinions on materials they know perform well and install easily.

Construction timelines often hinge on when finishes and appliances are selected and ordered. To avoid delays:

- Finalize major selections—flooring, tile, cabinets, appliances—as early as possible.
- Order (or have your contractor order) long-lead items first.
- Stay open to substitutions if something is backordered or over budget. Few homes ever get built without making some compromises.

While this is your chance to make each space truly yours, don't hesitate to ask for help if it all feels overwhelming and you can't make up your mind.

10 LANDSCAPING: PLAN NOW, BUILD LATER

While most of your attention will be focused on securing your home plans, don't overlook what you'll eventually do with whatever yard space surrounds your house. Essential hardscape features—like walkways, driveways, retaining walls, and drainage systems—should be part of your overall construction plan from the start. These features impact both the safety and functionality of your property, and their costs should be folded into your overall building estimate.

That said, it's often wise to live in your new home for a while before diving into a complete landscaping design. Spending time on-site allows you to observe how light moves across the yard, how your family uses the space, and what kinds of outdoor features—lawns, garden beds, patios, or shade structures—might best support your lifestyle.

Average Pricing for Landscaping Projects

- **Lawn (sod or seed):** $1,000–$3,000
- **Custom raised flower bed:** $1,200–$4,000
- **Xeriscaping (drought tolerant planting and rocks):** 3,000-$24,000
- **Concrete patio (12'x12'):** $700-$2,200
- **Stone patios (12'x12' flagstone, bluestone):** 2,200-$4,600
- **Wood decks (12'x12'):** $3,600-$11,500
- **Fencing (200' long; vinyl/wood/wrought iron):** $3,00-17,000
- **Retaining walls (50' long):** $4,000–$10,000
- **Outdoor lighting:** $500–$2,500, depending on complexity
- **Drip irrigation systems:** $300-$1,200 per zone
- **Sprinkler system:** $500-$1,000 per zone
- **In-ground pools:** $25,000-$100,000

Smart Planning Tips

- **Get multiple quotes (at least three):** Prices can vary dramatically
- **Understand the scope:** Are quotes inclusive of demo, grading, base prep, and material?
- **Know your priorities:** Lower-cost lawn installation adds curb appeal; hardscape features like patios and decks offer longer-term lifestyle benefits.

It's also important to know that most homeowners insurance policies limit landscaping reimbursement to a small percentage of the dwelling coverage—typically around 5%. This usually includes per-item caps, such as $500 per tree or shrub, and may not come close to covering the full cost of restoration. So, while your policy may help you replace some of what was lost, you'll likely need to budget separately for larger landscape improvements.

If you're rebuilding with insurance funds or a limited budget, earmark what you can for future outdoor work, including planting, irrigation, fencing, and any structures you hope to add later. You might want to consult a landscape architect or designer to draw up a long-term plan and provide cost estimates. Full design services average around $4,500, depending on the scope and complexity, but a skilled local landscaper or gardener may help you implement ideas over time at a more modest cost.

Landscaping costs vary widely depending on lot size, design choices, materials, and labor rates in your area. For a ballpark estimate, try the calculator at homeadvisor.com using your ZIP code to view local pricing. While no two projects are alike, you can use available data and rough price ranges to build an insurance estimate or create a phased plan for restoring your outdoor space. Note that during times of high inflation, material costs can increase significantly between the time you first estimate material costs and when you buy the materials.

Having a clear landscape plan, even if phased over time, will help you avoid last-minute decisions and ensure your home's exterior evolves in due time with the same care and intention as its interior.

11 OBTAINING THE BUILDING PERMIT

Once you have your working drawings and all necessary site reports (soil, updated surveys, special assessments, etc.) in hand, it's time to prepare the permit application and submit it for approval. While a building permit doesn't guarantee flawless construction, it does mean that the systems supporting your home—foundation, framing, roof, insulation, waterproofing, wiring, lighting, plumbing—are designed to meet the minimum safety and performance standards in your area. It also guarantees that a licensed building inspector will thoroughly inspect the final construction.

Anyone can apply for the permit—you, your architect, or your licensed contractor—but in many areas with complex terrain or seismic risk, certain documents may need to be prepared and signed by licensed professionals. Before deciding who will handle this task, be aware of the pros and cons for each option.

WHO SHOULD APPLY FOR THE PERMIT?

The average homeowner finds a design professional through word of mouth or signs posted on a local building project or remodel. After a major disaster, however, the demand for skilled designers skyrockets, and the competition for time and talent can be fierce. Use this list to help find available home design professionals.

The architect applies

- **Advantages:**
  - They're deeply familiar with the plans and can answer technical questions from the permitting office.
  - They may have a preexisting relationship with the permitting department, which can smooth the process.
  - They can catch red flags before submission and handle corrections more efficiently.
- **Disadvantages:**
  - Not all architects or designers include permit submittal in their base fee—you may need to pay extra.
  - They may not stay involved once the permit is approved unless you've retained them through the construction phase.

The contractor applies

- **Advantages:**
  - Often experienced with the process and local code requirements.
  - Already thinking about how to build what's on paper, so they may spot practical issues in the plans early.
  - Can time the permit with construction scheduling more strategically.
- **Disadvantages:**
  - If you haven't hired your contractor yet or are still interviewing, this option may delay your submittal.
  - A contractor might not be as familiar with the design intent and may submit prematurely without catching needed changes.

The homeowner applies

- **Advantages:**
  - Stays fully in the loop and maintains control of the process.
  - Saves money if the professionals charge extra for permit handling.
  - Useful for very involved homeowners who want oversight of every step.
- **Disadvantages:**
  - The process can be time-consuming and confusing.
  - You may not be equipped to answer technical questions or respond to corrections.
  - Delays are more likely when you aren't familiar with submittal requirements.

Many homeowners find the smoothest path is to have the designer submit the initial permit—since they're closest to the plans—and then hand off communication to the contractor once construction begins. If you're on a tight budget and feel confident navigating bureaucracy, submit the application yourself. If you run into trouble, you can then have your contractor take over.

STANDARD DOCUMENTS REQUIRED FOR PERMIT APPLICATIONS

Before submitting your application, contact the building department to find out exactly what paperwork it requires and their current processing times. Ask whether pre-submittal meetings or plan check appointments are available.

CHECKLIST

PERMIT APPLICATION CHECKLIST

Depending on your site and location, you may need to provide all of the following documents:

- **Several full sets of construction plans (blueprints),** signed by your designer, architect, or engineer if required by your building department
- **Site plan** showing the home's placement, setbacks, access, and drainage
- **Structural calculations** (where required), typically prepared by a licensed structural engineer
- **Soils or geotechnical report,** often required in hilly, seismic, or high-risk zones
- **Title 24 energy compliance documents** (in California), or equivalent local energy code documentation in other states
- **Engineering stamps or certifications,** if the project includes unusual loads, steep slopes, or non-standard materials

SPECIAL REQUIREMENTS FOR MAJOR SITE GRADING OR EXCAVATION

A grading bond is typically required from the contractor handling your site preparation and grading, doing work such as cutting, filling, or otherwise altering the natural slope and elevation of the land. Getting a grading bond is a condition for getting the grading permit, which is often a prerequisite for the building permit.

The bond amount is based on the total projected cost of the work—which can range anywhere from $10,000 to $100,000, depending on location and project scope.

To secure the bond, the contractor pays a premium of about 1%–5% of the bond amount, with the rate influenced by their credit history and professional track record. Hiring a reputable, experienced grading contractor can help minimize the cost.

Example: If your grading work is estimated at $50,000, and your contractor's premium rate is 2%, the grading bond would cost them $1,000.

The bond acts as a financial guarantee to the city or county that the grading work will be completed according to approved plans and won't cause environmental or safety issues such as erosion, drainage problems, or slope instability. If your site requires grading or excavation, make sure the cost of the bond premium is included in your contractor's fee.

Permit Fees

Permit fees vary depending on where you live, and not all jurisdictions handle them the same way. Here's how the process typically works and what to look out for:

- **Fee calculation**
  - Often based on the total valuation of your project (i.e., what it would cost to build).
  - Some cities or counties charge based on the square footage of your home.
  - Others may charge differently depending on whether it's new construction or a remodel.
- **How fees are structured:**
  - Some jurisdictions bundle all fees into one building permit cost.
  - Some break them out separately for:
    - Building
    - Electrical, plumbing, and mechanical systems
    - Plan review and inspections
    - Local impact fees (e.g., for schools, roads, or fire services)

In some areas, you may need to pay a plan check fee when you submit your application and pay the remaining balance when your permit is approved and ready for pickup.

Ask for a fee schedule from your local building department before submitting your plans. Some jurisdictions offer fee calculators online—check your city or county website. When you're rebuilding after a disaster, ask whether fees can be reduced, waived, or deferred. Some counties offer relief for wildfire survivors, for example.

TIP:

The building permit and other associated fees contribute to the cost of rebuilding, so make sure you include them in your insurance claim when calculating the cost of rebuilding.

TIMING

Getting a building permit can take anywhere from a few weeks to several months, depending on your local jurisdiction, the complexity of your project, and the completeness of your application. In areas affected by recent natural disasters, timelines may be extended due to high demand and staffing constraints.

You can minimize delays by submitting well-prepared plans that meet all zoning, building code, and energy efficiency requirements.

After natural disasters, some regions offer expedited permitting for rebuilds or for projects that meet specific criteria, such as fire-resilient design. You may expedite the permit process by paying an additional fee to have the city accelerate your permit or by utilizing a third-party plan check service to review your plans.

12 DECIDING WHO WILL BUILD YOUR HOUSE

If you haven't chosen a design-build firm to handle both design and construction, your next step after securing working drawings is to decide who will manage the build. This decision shapes every part of your project—from how involved you'll need to be day to day, to how much flexibility and control you'll have over design changes, materials, and budget. It determines whether your home will get built within a reasonable time frame and on budget. It even determines whether your home will get built at all.

There's no one-size-fits-all answer here. Each of your options has trade-offs in terms of cost, risk, time to completion, and your time commitment.

OPTION 1: HIRE A GENERAL CONTRACTOR

This is the traditional route, where you hire a general contractor (GC) to oversee all the building work. Your GC manages the day-to-day construction, hires and supervises subcontractors (plumbers, electricians, framers, etc.), orders materials, schedules inspections, and ensures the work is done according to plans and code. It's the best choice if you want someone experienced to manage the entire build.

You'll typically pay a GC a fixed fee or a percentage of the total construction cost. If you hire a GC that charges an hourly rate, you can save time and money by taking on some of the legwork yourself. For instance, you can work directly with the building department to pull permits, select and order some of the building materials (every trip to the home improvement center costs your GC time), and schedule inspections. When getting cost estimates, make sure you're comparing bids that include the same scope of work.

OPTION 2: BE YOUR OWN GENERAL CONTRACTOR (OWNER-BUILDER)

If you have construction experience, you can serve as your own GC. This means hiring and managing subs yourself, securing permits directly, specifying and ordering all materials, scheduling inspections, and managing the budget. This will require a steep learning curve, significant time commitment, and potentially more risk if something goes wrong. Not all insurance policies or lenders are friendly to owner-builders, either.

Before making a choice, consider the risks of being an owner-builder, especially of a disaster-related rebuild. Timelines are tight, labor is scarce, materials are harder to secure—especially if you don't do bulk business with a supplier—and code requirements may be changing. Many subcontractors won't work directly with owner builders, especially after a disaster, when the good ones have already committed their time to GCs. You may also face issues with permits, liability insurance, and loan approvals. While you may save on the markup GCs charge by managing labor and materials directly, this option is most feasible if you have existing relationships with subcontractors.

OPTION 3: PURCHASE A MODULAR OR PREFABRICATED HOME

Another increasingly popular route is to purchase a modular or prefabricated home—a construction method where the majority of the home's modules are built off-site in a factory setting, then transported to your lot and assembled, like building blocks, on a traditional foundation by a licensed contractor.

Unlike a single- or double-wide manufactured home (commonly called a mobile home), which is built to HUD (Department of Housing and Urban Development) code, a modular home must meet the same local building codes and the same seismic, energy, and fire standards as homes built entirely onsite in your area.

Modular homes can be any size you want. Some modular home builders offer a library of customizable designs, allowing you to tailor size, layout, and finishes to your tastes and needs. Others collaborate with architects to produce high-end, high-performance, or disaster-resilient luxury homes that are unique and tailored to your vision. Your own architect can collaborate with a modular home builder as long as the design is adapted to the builder's specific modular construction system.

Choosing a modular home builder offers significant benefits in terms of predictable costs, potentially faster timelines, and reduced weather-related delays, since much of the construction takes place indoors. The cost of modular homes varies widely depending on quality, customization, and site requirements. Pricing ranges significantly depending on location and size of home, but the average installed cost is $90 to $150 per square foot, according to ModularToday.com. A luxury modular home can cost up to $500 per square foot, excluding site costs.

If you choose to work with a modular home builder, make sure the modular home you're considering works with your site conditions and permit requirements. Some manufacturers provide services for permitting, site prep, foundation work, utility hookups, and on-site assembly. Some only provide manufacturing and delivery, in which case, you'll need to hire a general contractor to oversee installation.

Because a modular home meets all local building codes, it should maintain the same value and last as long as any home built entirely on-site.

If you'd like to read more about modular homes, search online for modular home builders in **[name of your state].**

Modular ADUs as Temporary Housing or Rebuild HQ

If your property is livable, consider placing a modular accessory dwelling unit (ADU) onsite. These compact, factory-built structures can be installed quickly and used in multiple ways: as temporary housing for an individual, couple, or small family, a private office to manage your rebuild, or a workspace for your contractor or architect to meet with you and review plans.

Many modular ADUs are designed to meet local codes and can later serve as a guesthouse, rental, or permanent addition to your rebuilt home. If you don't want the ADU on your property after you build, you may be able to sell it. Check with your local building department to confirm permitting requirements and utility hookups for placing an ADU on your property—even temporarily.

13 SELECTING A GENERAL CONTRACTOR

When choosing a general contractor, cost is naturally a major consideration—but it's not the only one. You also need to weigh a builder's experience, communication style, reliability, relatability, and the quality of their work.

The way you approach hiring a builder can shape everything from your working relationship to the final cost, timeline, and quality of the finished home. There are two main paths forward: the competitive bid and the negotiated bid. It's worth understanding how each approach affects the building process and your overall experience.

Buyer Beware

In the wake of a disaster, fly-by-night contractors often flood impacted areas, promising quick rebuilds, securing large deposits before work is started, and disappearing before construction is completed. Check at least three references to ensure the reliability of the contractors you are considering.

THE COMPETITIVE BID: COMPARING COSTS AND MORE

A common approach to hiring a builder is to wait until your working drawings are complete and then ask multiple contractors to price out your plans. This process, known as competitive bidding, allows you to compare costs upfront—much like shopping around for a car or appliance. But building a home is not like buying a product off a shelf. You're hiring a service professional whose experience, communication style, and reliability can make or break your project.

> *If you want to use competitive bidding, you need to look beyond price and evaluate whether you trust the contractor to complete the home, as designed, for the price they quote.*

Because every contractor estimates time and labor differently, bids can vary widely. A higher bid may reflect the fact the contractor has accurately accounted for the time, labor, and materials your project requires. Or it might indicate the contractor is popular and busy and will only take on high-priced jobs.

A low bid might fail to include key line items, leaving you vulnerable to expensive change orders or cost overruns well before the house is completed. Or it could be one of the contractor's first bids, suggesting they will be learning on the job.

In rare instances, you find a reliable contractor who undervalues their work and gives you a great deal. If you want to use competitive bidding, you need to look beyond price and evaluate whether you trust the contractor to complete the home, as designed, for the price they quote.

One of the biggest challenges with the competitive bid is that it locks you into a fixed price before you've had the chance to explore creative trade-offs—like using different materials or adjusting the scope of the project—that lower costs without compromising quality. Once you accept the bid, you're often committed to the plan as drawn, which can limit flexibility as your needs or priorities evolve.

Before you commit to a competitive bidding process, consider the negotiated bid, which involves hiring your contractor of choice before knowing their price.

Benefits of Competitive Bidding

- **Insight into professionalism and communication:** How responsive is the contractor? Do they ask thoughtful questions? Are they transparent about costs and timelines?
- **Clarity on strength of proposal:** A thorough bid should outline materials, labor, contingency costs, payment schedules, and assumptions—giving you insight into how organized and prepared each contractor is.
- **Assessment of alignment:** The bidding process lets you see how each builder thinks, communicates, and solves problems—helping you choose the right partner, not just the right price.

THE NEGOTIATED BID: AVOIDING THE BIDDING WAR

In a negotiated bid, you select your contractor before discussing final pricing, focusing first on finding someone you trust to be a collaborative partner throughout the build. This approach works whether you're starting with original plans, modifying a stock home plan, or working with an architect on a fully custom design. Especially after a disaster, securing a contractor early increases your chances of getting a skilled local builder before demand spikes.

By bringing your contractor into the process early, you create a team environment where the builder, designer, and homeowner are aligned from the start. This means you can discuss design ideas alongside construction realities, catching potential cost overruns or impractical elements before they make it into the final plans. Contractors often have a sharper eye for buildability and real-world costs than designers alone—especially when it comes to translating an architect's vision into a structure that can be built efficiently and within budget.

Benefits of the Negotiated Bid

- Early collaboration: Contractor, designer, and homeowner work together from the start, aligning design, budget, and construction feasibility.
- Cost clarity: You understand how each design decision impacts the budget and can make adjustments before submitting plans for permits.
- Fewer surprises: Early involvement builds trust and transparency, reducing mid-project changes and delays.
- Value for planning support: Even if pre-construction advice comes at a small cost (1–2% of the project), it can save substantial money and stress later.

Because your contractor is already invested in your project's success, you'll benefit from greater transparency, smoother communication, and a shared commitment to staying on track. Most importantly, you'll build the relationship of trust you'll need to navigate the months or years it may take to complete your home.

While some contractors charge for pre-construction planning, that investment can be offset many times over by the money and stress it saves during the build itself.

One thing to note in selecting a contractor is that they may not give you time and advice during the pre-construction planning process for free. Some contractors may charge an hourly rate for the planning work they do, which may run between 1 and 2 percent of the overall cost of the job. Others might request payment only if they don't end up doing the job. But remember, they are providing a wealth of knowledge that may save you a substantial amount of money and aggravation. That early support can be well worth the investment.

RED FLAGS WHEN HIRING A CONTRACTOR

Disasters attract opportunists. Before signing a contract or handing over a deposit, keep an eye out for these warning signs:

- **No physical address or professional website:** Reputable contractors should have a verifiable business presence.
- **Requests for large upfront payments:** A reasonable deposit is normal for a contractor to secure a crew and start ordering materials (i.e., 10%-20% for a rebuild), but a demand for 30%–50% before work begins is a red flag.
- **Lack of license or insurance:** Always verify that the contractor is licensed in your state and carries liability and workers' comp insurance.
- **Vague or verbal-only estimates:** Insist on a detailed, written contract outlining scope, costs, timeline, and responsibilities.
- **High-pressure sales tactics:** Be cautious if someone pushes you to sign quickly or claims they can "start tomorrow" without reviewing plans.
- **Reluctance to provide references:** Ask for—and check—recent client references and past project photos.
- **Unfamiliar with local codes or permitting processes:** Local knowledge is essential. A reputable contractor should understand your area's building requirements and have a track record of navigating them.

TIP:

Use your state contractor licensing board's website to verify credentials and check for complaints.

INTERVIEWING CONTRACTOR CANDIDATES

Finding a contractor who can start your project as soon as you're ready for them can be challenging. Don't lose hope or feel pressured to lower your standards.

Ideally, you want to hire a local licensed contractor who works in the community for multiple reasons:

- They know the local regulations
- They know building techniques that are most appropriate for the local topography and climate
- They likely have connections with local building suppliers and can negotiate deals on higher-quality materials that out-of-town contractors can't afford to use
- They will likely be available after construction is completed to fix problems as they arise

Once you've identified several contractors you might want to work with, plan to spend time interviewing them. You'll want to use your interviews to assess the prospect's experience, credentials, and project management, communication, and problem-solving skills. If applicable, have a set of your preliminary plans ready so that the contractor can review them.

QUESTIONS FOR YOUR CONTRACTOR

1. How long have you been working as a general contractor?
2. How many residential projects like mine have you completed?
3. Have you worked on post-disaster rebuilds (wildfire, flood, earthquake)? If so, what challenges did you encounter?
4. Have you worked with my local planning and building department before?
5. Who will be overseeing the day-to-day operations on my site? Will you be on-site regularly, or will a project manager handle most of the communication?
6. How many other jobs will you be managing at the same time?
7. How do you typically communicate with clients—email, text, phone, or scheduled check-ins?
8. How many subcontractors do you work with, and are they on your staff or freelance?
9. What's your process for handling change orders and unexpected issues during construction?
10. What do you expect from me as a client during the construction process?
11. How do you handle conflicts with clients or subcontractors?
12. When would you be available to start my project?
13. How long do you expect my build to take?
14. Can I see proof of your general liability and workers' compensation insurance?
15. Can you provide at least three references from recent clients?
16. Can I visit a current job site or one you've recently completed?

To get a sense of costs, timelines, and their expectations, ask:

1. Once we agree on a final design, can you provide a written estimate or range based on my plans?
2. What's included in your estimate? What is not?
3. Do you prefer fixed-price contracts, time-and-materials, or some other arrangement?
4. How do you track and report expenses?
5. Do you require a deposit, and how are payments typically structured?
6. How do you ensure the project stays aligned with the budget and design vision?
7. Will you supply lien releases before final payment is due?

CHECKING REFERENCES

Once you have a contractors' references, plan on contacting all of them. Be sure to ask specific questions about their experience:

1. What was the size of the project?
2. Was the contractor easy to communicate with?
3. Did the project stay on schedule and within budget?
4. Were there unanticipated charges for work thought to be included in the contract?
5. Was the work crew reliable and responsible?
6. Was the job site left clean and organized during the course of construction?
7. How were problems handled along the way?
8. Did the contractor pay his subcontractors and suppliers on time?
9. Would the reference hire the contractor for another job?

> *Remember that even the best contractors may not be the right fit for your specific project or communication style.*

When you get a referral, remember that even the best contractors may not be the right fit for your specific project or communication style. If none of the contractors you've interviewed work out, ask if they can refer anyone else. A contractor who admits they are inappropriate for your project or are too busy can be a good source of recommendations for other reliable contractors. Most are happy to refer their peers. ***Remember, don't rush.***

UNDERSTANDING THE CONTRACT

Your written construction contract records the agreements between you and your contractor. This is your opportunity for a more detailed picture of how you will work together. **It is vital that you read the terms of the agreement carefully and not sign until you understand and agree to all of them.**

> *Your plans and specifications make up the most important part of your construction agreement. They represent the primary documentation of what is and is not included within the scope of the contract.*

Every clause is negotiable. It may be a good idea to have a lawyer review the contract, especially since it will involve a substantial financial risk. Also, contact your insurance company or agent to let them know you are entering into the contract. They can make any necessary adjustments to your homeowner's policy to cover your risk during construction.

Your plans and specifications make up the most important part of your construction agreement. They represent the primary documentation of what is and is not included within the scope of the contract. Make sure the contract refers to them specifically, including dates and number of pages. Also, try to get a detailed schedule from the contractor, not just a start and finish date. This will help protect against time delays, since you will be able to monitor the job progress more intelligently.

DEPOSITS

An initial deposit reserves your spot in the builder's schedule and provides funds for them to order long-lead-time building materials and start preliminary site work or permitting.

Some states do not allow the contractor to ask for large deposits or prepayments for construction. California, for example, limits down payments for home improvement contracts to 10% of the contract price or $1,000, whichever is less. Also, you should not pay for furnishings, such as built-in cabinets or other ordered items, until you have verified that the contractor has incurred the expense. Ask for copies of the paid invoices.

PAYMENT SCHEDULE

Paying your contractor is typically done through progress payments—installment payments tied to specific milestones in the construction process. This payment plan, often called a draw schedule, may be managed by your bank (especially if you're using a construction loan). Or, you may be paying directly from your own funds.

In most cases, your contractor will propose the draw schedule, and you'll have the opportunity to approve or negotiate it. A well-structured draw schedule helps maintain momentum on your build while giving you clear checkpoints to verify progress. You'll keep your contractor happy by paying promptly—but only for work you understand, agree with, and can verify.

HOT TIP:

Keep in mind: you are not responsible for providing capital to run your contractor's business. Payments should be linked to completed work, not promises or projections

TYPICAL CONSTRUCTION DRAW SCHEDULE

The following percentages are approximate and should be tailored to your project. Work with your contractor (and lender, if applicable) to finalize your own schedule.

- **Pre-Construction Deposit (5–10%)**
  - Secures your place on the contractor's schedule
  - Allows ordering of key materials (e.g., windows, framing lumber)
  - This should be modest and tied to actual pre-start costs—not a large cash infusion.
- **Foundation Complete (10–15%)**
  - Excavation, footing, formwork, and poured concrete
  - **Confirm:** All foundation work has passed inspection
- **Framing Complete (includes sheathing & roof) (15–20%)**
  - Walls, floors, roof framing, sheathing
  - Windows and doors may be installed
  - **Confirm**: Framing and structural inspections passed
- **MEP Rough-Ins Complete (10–15%)**
  - Mechanical, Electrical, and Plumbing (MEP) systems roughed in
  - **Confirm:** All inspections completed and passed
- **Exterior Finishes & Insulation (10%)**
  - Roofing, siding, insulation, exterior trim
  - **Confirm:** Insulation inspection passed
- **Interior Finishes Begin (15%)**
  - Drywall, painting, flooring, cabinetry, tile
  - **Confirm:** Quality matches the specs and samples you agreed on

- **Fixtures, Trim & Final Systems (10%)**
  - Final plumbing, electrical fixtures, appliances, door hardware
  - **Confirm:** Systems functional; final inspections scheduled
- **Final Walkthrough & Punchlist (5–10%)**
  - Withheld until all work is complete, punch list items resolved
  - **Confirm:** All agreed work is complete, clean-up done, and you're satisfied
- **Contingency Fund (5–10%: Owner-Controlled)**
  - Not part of contractor payments
  - Money held separately to cover unexpected issues or desired changes

    Keep this fund in a separate account from that used for the contractor's draw schedule

PRINTABLE CONSTRUCTION DRAW SCHEDULE CHECKLIST

Homeowner Name: _____

Project Address: _____

Contractor: _____

Start Date: _____ **Estimated Completion:** _____

☐ Pre-Construction Deposit

Estimated Payment: % | Amount Paid: $ _____ **Date:** _____

- ☐ Contractor secured materials and labor
- ☐ Permits and scheduling underway

Notes: _____

_____

☐ Foundation Complete

Estimated Payment: % | Amount Paid: $ _____ **Date:** _____

- ☐ Footings poured and set
- ☐ Foundation walls completed
- ☐ Passed inspection

Notes: _____

_____

☐ Framing & Sheathing Complete

Estimated Payment: % | Amount Paid: $ _____ **Date:** _____

- ☐ Walls and roof framed
- ☐ Sheathing installed
- ☐ Roof dried in
- ☐ Passed inspection

Notes: _____

_____

☐ MEP Rough-Ins (Mechanical, Electrical, Plumbing)

Estimated Payment: % | Amount Paid: $ _____ **Date:** _____

- ☐ HVAC, plumbing, electrical rough-ins complete
- ☐ Passed relevant inspections

Notes: _____

_____

☐ Exterior Finishes & Insulation

Estimated Payment: % | Amount Paid: $ _____ **Date:** _____

- ☐ Roofing and siding completed
- ☐ Insulation installed
- ☐ Passed inspection

Notes: _____

_____

☐ Interior Finishes Begin

Estimated Payment: % | Amount Paid: $ _____ **Date:** _____

- ☐ Drywall, painting, flooring
- ☐ Cabinets and tile work

Notes: _____

_____

☐ Fixtures, Trim, & Final Systems

Estimated Payment: % | Amount Paid: $ _____ **Date:** _____

- ☐ Fixtures and appliances installed
- ☐ Final mechanical and electrical hookups

Notes: _____

_____

☐ Final Walkthrough & Punch List

Estimated Payment: % | Amount Paid: $ _____ **Date:** _____

- ☐ Final inspection completed
- ☐ Punch list items addressed
- ☐ Job site cleaned up
- ☐ Homeowner sign-off

Notes: _____

_____

☐ Contingency Fund (Owner-Controlled)

Held Outside Contractor Payments
Recommended: 5–10% of total budget

- ☐ Used only for unexpected costs or owner-requested changes

Current Balance: $ _____

Notes: _____

_____

MECHANIC'S LIEN LAW

A mechanic's lien (sometimes called a construction lien or a materialmen's lien) is a security interest in real property. It's a legal claim against your home that can be filed by contractors, subcontractors, and material suppliers (laborers, architects, engineers, etc.) who have performed work or supplied materials for the improvement of your property but have not been paid for their services or goods.

Subs and suppliers forfeit this right unless they submit a Preliminary Notice to the owner, general contractor, and lender (if any) within 20 days of supplying their services or materials. Don't panic. These notices are not liens but merely preserve the subcontractor's or supplier's right to lien later if they remain unpaid.

Even if you've already paid the general contractor, if they haven't paid their subs and suppliers and a lien is enforced, you could be forced to pay again to satisfy the lien, or even face foreclosure. You should require lien releases from the general contractor before making payments for the work covered by each lien. This makes it doubly important to check the general contractor's payment history with their subs and suppliers before you hire them. Any reputable contractor will be happy to give you a list of such references.

HOT TIP:

You'll know if you receive a Preliminary Notice because you'll receive it by certified mail.

3-DAY CANCELLATION RULE

As you get ready to sign a contract with a general contractor, there's one important consumer protection to be aware of—your right to cancel the contract within three business days under certain circumstances. This protection, often overlooked, can offer peace of mind during a stressful decision-making process.

The Federal Trade Commission's Cooling-Off Rule allows you to cancel certain contracts by midnight of the third business day after signing. Whether it applies to your construction contract depends not on the type of work being done, but on where and how the contract was signed. If the contractor presents the contract at your temporary housing, your home site, or anywhere outside of the contractor's regular place of business, this rule likely applies. However, if you sign the contract at the contractor's office, the federal rule does not apply.

Here are a few details to keep in mind:

- Saturdays count as business days; Sundays and federal holidays do not.
- If you do cancel, you must do so in writing before the deadline.
- In addition to the federal rule, many states offer even broader protections. For instance:
- In California, homeowners have 5 business days to cancel if they are 65 or older.
- If the contract is signed in a disaster area, California allows 7 business days to cancel contracts related to home repair or restoration.

These state-level laws may extend beyond new builds to include home improvements and remodeling as well.

HOT TIP:

Before you sign the contract, check both federal and your state's specific laws. This small window of flexibility can be a lifeline if you feel pressured, uncertain, or discover new information after signing.

WHERE TO FIND CONTRACTORS

One of the most reliable ways to find a good contractor is through word-of-mouth.

Start by asking your architect to recommend one or two contractors they trust and feel are a good fit for your project. Reach out to friends, neighbors, or local contacts for referrals. You can also keep an eye on similar projects in your area; note how smoothly they appear to be running and how clean and well-maintained the job sites are—both are signs of a well-organized builder.

If you can't find anyone through word-of-mouth, check out the following resources.

Start local

- **Contact your local building department:** Ask if they have a list of licensed contractors who frequently work in your area or on similar projects.
- **Check with your city or county permitting office:** They may have recommendations for contractors familiar with local building codes and processes.

Tap into community and disaster recovery networks

- **Local disaster recovery agencies or rebuilding nonprofits:** Organizations like Rebuilding Together support recovery efforts and may offer discounted services.
- **Local builders' exchanges or contractors' associations:** These groups often maintain vetted lists of reliable contractors. Search online for "[Your County] Builders Exchange" or "[Your Region] Contractors Association."

Use state, national, and online directories

- **Contractors State License Board** (or your state's equivalent): Verify license status and disciplinary records for contractors. Find state license boards directory here.

Check online platforms

- Houzz, Angi, HomeAdvisor, and BuildZoom let you search for local contractors with reviews and project photos.

Industry trade organizations

- The National Association of Home Builders **(NAHB)** and Associated General Contractors of America **(AGC)** have links to local chapters that can help you find qualified members near you.

14 SURVIVING THE REBUILD

You've made it through the heavy lifting—prepping your property, choosing your design and build team, navigating permits, and signing contracts. Now that your plan is in motion and you finally have room to breathe, the focus shifts to managing the day-to-day reality of a full-scale rebuild. This next phase isn't just about watching your new home rise from the ground—it's about navigating logistics, maintaining good relationships, and being prepared for the unexpected.

There will be days when it's thrilling—when the foundation is poured, the framing goes up, and your house begins to take shape before your eyes. And there will be weeks (maybe months) when progress feels painfully slow, delays pile up, and it seems like you'll never see a finished home. Hang in there. With steady communication, patience, and a firm sense of what to expect, you can ride out the lows without wanting to give up, sell the property, and move on.

Follow these tips to help you keep sane all the way through move-in day:

WHERE TO LIVE DURING THE BUILD

- **Stay close if you can, but not too close.** Being nearby allows you to visit the site regularly, meet with the builder as needed, and handle quick decisions. Just avoid being too accessible—your team needs space to work without feeling micromanaged.

- **Factor in stress, noise, and safety.** Living on-site (e.g., in an RV or ADU) can seem economical but may prove challenging long-term, unless you're an owner-builder. Dust, noise, early start times, and general chaos make for tough living conditions—especially if you have kids, pets, or elderly family members.

VISITING THE JOB SITE

- **Drop by weekly—but at the right times.** Try to time your visits when there's visible progress or your builder suggests it (like after a framing inspection or before drywall).

- **Don't drop in unannounced daily.** It's tempting to peek in constantly, but it can disrupt workflow and strain your relationship with the crew. Trust the process unless there's a reason to be concerned.

INTERACTING WITH SUBS AND WORKERS

- **Let your general contractor manage the crew.** Even if you hit it off with the electrician or painter, don't give instructions directly—ever. This creates confusion, changes without approval, and liability issues. Always route your requests or concerns through your builder.

- **Be respectful, but maintain boundaries.** A quick hello is fine, but don't linger or ask too many questions that slow the crew down.

COMMUNICATING WITH YOUR BUILDER

- **Agree on your methods of communication.** Whether it's a weekly meeting, daily phone call, or text check-in, establish clarity on how and when to communicate to keep both sides accountable.

- **Follow up in writing.** Even after a phone chat, send an email recap of any key decisions or action items. This can avoid miscommunication and create a paper trail if something goes sideways.

- **Document everything.** Get a journal and use it to record questions, decisions, and progress. Photograph the work in progress to document the quality of building and materials being used. Documentation will help you remember the process, handle dispute resolution, and maintain peace of mind.

Maintaining written change notices

- **Insist on written change orders—always.** While you should avoid making last-minute changes after you've signed a contract, sometimes modifications are necessary once construction is underway. Whether it's a bigger window, different tile, or moving an outlet, every change order should be documented, priced, and signed before the work is done. No exceptions.

- **Track how each change affects cost and schedule.** Any deviation from the original plans can affect both the timeline and budget. Small tweaks here and there can snowball into thousands of dollars or weeks of delay. Add every change order to your final budget and timeline, and don't rely on verbal "it won't be a big deal" assurances.

Making payments

- **Stick to the draw schedule.** Pay based on completed work—not future promises. Always verify progress before releasing funds.

- **Don't make final payment until after final walkthrough.** A 5–10% retention gives you leverage to ensure that punch list items get completed to your satisfaction.

- **Ask questions before paying.** If something on the invoice doesn't look right, hold off on that portion until you get a clear explanation. You're not being difficult—you're protecting your investment.

Anticipating potential risks & common problems

- **Change orders.** If you want to make changes, discuss them with your contractor and get a clear sense of how they will affect the timeline and budget. Make sure all change orders are put in writing.

- **Delays.** Weather, delivery delays, material and labor shortages—it happens. Stay flexible in your expectations. Getting attached to a specific completion date is a good way to give yourself unnecessary stress. Have the contractor try to schedule outdoor tasks during dry weather whenever possible. Ask for updated timelines frequently and identify where adjustments can be made without compromising quality.

- **Miscommunication.** Review plans and specs often to ensure everyone's on the same page. Never assume something is “understood.”

- **Unforeseen costs.** While your contractor may have made adjustments for inflation in the original contract, they can’t always anticipate price increases due to shortages or tariffs. Regularly review project costs to ensure the project is on track. If you need to renegotiate based on material cost increases, it’s better to do that early and renegotiate than wait and discover you can’t afford to complete the project.

- **Work not meeting expectations.** Speak up early. Focus on what can be done versus what hasn’t been done effectively to keep the process moving forward without tension.

Handling major setbacks

- **Stay calm, but act quickly.** If a contractor walks off the job, refuses to fix mistakes, or starts demanding unexpected money, deal with the issue immediately.

- **Document everything.** Take photos, keep emails, and record calls if needed.

- **Bring in a third party.** Your architect or a construction attorney can mediate or help assess next steps.

- **Fire a contractor if necessary.** It’s painful—but not as painful as letting a bad situation drag on and cause more damage. You can minimize this issue by checking multiple references before hiring your contractor.

Final walkthrough and punch list

- **Walk through with your contractor slowly and carefully.** Test lights, faucets, outlets, locks, appliances—everything.

- **Make a punch list of fixes and touch-ups.** Only release the final payment once everything on the list is resolved.

- **Don’t feel pressured to sign off too quickly.** You deserve a house that meets your expectations—down to the last detail.

15 CONCLUSION

For many—if not most—people, the building process is entirely unfamiliar. It can be stressful, disorienting, and deeply exhausting. While a disaster may strike an entire community, rebuilding is an intensely personal journey, one you navigate with whatever emotional, financial, and logistical resources you can gather.

But remember: you're not doing this alone. Others in your community are on the same journey. Don't hesitate to reach out—for advice or support, or just to connect with someone who understands what you're going through.

Building a new home is a marathon, not a sprint. Progress rarely follows a straight or predictable path. Some moments feel exhilarating—watching your foundation get poured, or seeing the walls go up seemingly overnight. Before long, your house might begin to resemble a home.

Then comes the slow stretch. Installing plumbing, electrical systems, and HVAC can drag on, especially if subcontractors are in short supply. It may seem like nothing's happening, but a lot may be going on behind the scenes. (If you don't believe it, ask the contractor for an update.) Later, when construction is nearing the finish line, even smaller tasks like painting, laying floors, and hooking up appliances can feel agonizingly slow. These final phases can test your patience most of all.

Know that each step brings you closer to reclaiming your space—and your sense of normalcy. By staying engaged, asking questions, and maintaining clear communication, you'll not only make it through the construction process—you'll transform it into a powerful step toward healing. Day by day, decision by decision, you're not just rebuilding—you're beginning a new chapter of your life.

For more information

To dive deeper into homebuilding guidance and additional recovery resources, visit our companion website at www.RebuildandRepair.com. You'll find expanded articles, practical tools, and updated information to support you through every phase of rebuilding. Be sure to bookmark the site and sign up for updates so you don't miss new content as it's .

ACKNOWLEDGEMENTS

I couldn't have pulled this book together without the insights and critique provided by my loving partner, Douglas Surber, who helped ensure the information was accessible and complete. I'd also like to acknowledge my late, great business partner, Linda Lettieri, who worked with me to publish an earlier, abbreviated version of this guidebook for survivors of the Oakland Hills fire in 1991. Without her, I never would have taken the journey into publishing. Finally, thanks go to the photographers of Freepik, Pexels, Pixabay, and Unsplash for the use of their photos.