Mechanics of Rebuilding Your Home

Roadmap to Recovery(R) Webinar
Marshall Fire R2R #7 / 2021 CA Fires R2R #
June 8, 2022
About United Policyholders (UP)

• A 501(c)3 consumer-focused non-profit with a 30-year track record assisting in disaster recovery

• A trusted information resource and respected voice for insurance consumers in all 50 states

• Not for profit…not for sale

• Funded by donations and grants

• Platinum Guide Star rating (Charity Verification)
Team UP

• Professional staff
• Government, Business, Nonprofit partners
• Volunteers
  o Survivor to Survivor - previous catastrophic loss survivors paying it forward
  o Consumer oriented professionals
    • Damage and repair/rebuild cost estimators
    • Lawyers
    • Public Adjusters
    • Tax and Financial Planning experts
    • Construction and Real Estate professionals
Our Three Programs

Roadmap to Recovery®
  – Guidance on insurance, restoring assets and getting back home after a catastrophic loss

Roadmap to Preparedness
  – Helping households and communities reduce risk and be resilient to disasters and adversity

Advocacy and Action
  – Upholding insurance consumer rights and protections
California 2021 Wildfire Help Library
www.uphelp.org/2021CAwildfires

- California Specific Resources with Step-by-Step Guidance
- One Click Links to Sign UP for Events And Email Notifications
- Links to Pro-consumer Professional Help www.uphelp.org/findhelp
- Sample Letters & Claim Forms www.uphelp.org/samples
- Survivors Speak Tips www.uphelp.org/survivorsspeak
- Upcoming Workshops And Resources www.uphelp.org/events
California 2020 Wildfire Help Library
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Your Colorado Wildfire Help Library

www.uphelp.org/colorado

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  www.uphelp.org/r2r

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2021 Marshall Fire Help Library
www.uphelp.org/MarshallFire

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Recovery is a marathon, not a sprint.
The Fine Print

• This workshop is intended to be general guidance only, not legal advice
• If you have a specific legal question, we recommend you consult an experienced attorney
• We do not endorse or warrant any of the sponsors or the speakers at our workshops
• We are not creating a professional/client relationship with any individual
UP staff
Valerie Brown, Deputy Executive Director, United Policyholders
Annie Barbour, California Roadmap to Recovery Liaison

Professional volunteers
David Gurley, CA contractor and 2017 Tubbs Fire survivor
Susan Davids, Frameworks, CO contractor
Today’s Topics

1. Scoop on Scope of Loss Refresher
2. Permits
3. Vetting and hiring a contractor
4. Contracts
5. Builder’s Risk policies
6. Paying your builder (in coordination with your insurance company and your lender)
7. Fund control
8. Cost saving options for rebuilding
9. Building code upgrades
Deep breath
Message from David Gurley

“It’s going to be okay.”
Pace yourself, avoid anxiety-driven decisions

• Seeing someone else progress faster than you creates anxiety.
• Constant questions from non-fire impacted people creates anxiety.
• Queries from your insurance adjuster about when you’ll start rebuilding and when ALE ends create anxiety.
Framing
June 2018
Nearly there
September 2018
Rebuilt October 2018
(2017 Tubbs Fire)
SAME TIME, A DIFFERENT TIMELINE
Rebuild (2017 Thomas Fire)
lot cleared 7-22-2018
10 months into rebuild
18 months later, 2-22-2020
Moved in before finished
Scoop on Scope of Loss

• How does the process of reaching agreement on the dwelling portion of your claim generally work?

• What is a “Scope of Loss” and how is it different from an estimate?

• Why calculating the “as was” cost to replace the home you had is so important

• Calculating the “as was” cost to replace the home you had, correcting errors in an insurance adjuster’s estimate

• Closing gaps between insurer and builder estimates, reaching agreement on dwelling replacement value

Add LINK:
What does your insurer owe for your rebuild?

• Like kind and quality, scope of loss
• Xactimate vs. Sub bids/trades/estimate
• No payment for required upgrades unless you have Code Upgrade coverage
• You don’t have to build the identical home but payout will be limited to as was
“Like Kind and Quality”

COVERAGE A - DWELLING


a. We will pay the cost to repair or replace with similar construction and for the same use on the premises shown in the Declarations, the damaged part of the property covered under SECTION I - COVERAGES, COVERAGE A - DWELLING, except for wood fences, subject to the following:
Dwelling Claim Process

• Often, the dwelling claim settlement process will begin with the insurer preparing a **scope of loss** on your destroyed property – most likely in Xactimate.

• A scope of loss details the **materials, quantities, and range of work needed** to repair/rebuild what you had prior to the fire.

• A scope of loss is different from an **estimate, or bid**, which adds in prices for each line item.
Documentation to describe your pre-loss condition

- Building plans
- Photos (interior and exterior)
- Verbal descriptions (interior and exterior)
- Google Earth (Timeline, Street View and 3D)
- Eagle View - 3D aerial roof and wall measurements
- DraftTech
- Zillow, other realty websites
Documenting pre-loss condition

Describe dwelling in detail (ignore contents)

- Ceilings (materials, soffits, beams, panels, vaults, coffered, domed, etc. – don’t worry about terminology)
- Special conditions (rounded corners, arches, alcoves, etc.)
- Cabinets, countertops, built-ins, closets, etc.
- Doors, trim, baseboards, mantels, ornamentals
- Drywall, texture, paint and flooring materials
- Lighting, windows, switches, window coverings
- Attached appliances and special items
# Scope Of Loss

**Pantry**

- **308.48 SF Walls**
- **362.32 SF Walls & Ceiling**
- **5.98 SY Flooring**
- **29.38 LF Ceiling Perimeter**
- **53.84 SF Ceiling**
- **53.84 SF Floor**
- **29.38 LF Floor Perimeter**

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>QTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>41. R&amp;R Underlayment - 1/2&quot; particle board</td>
<td>53.84 SF</td>
</tr>
<tr>
<td>42. Floor preparation for resilient flooring</td>
<td>53.84 SF</td>
</tr>
<tr>
<td>43. Vinyl plank flooring - Premium grade</td>
<td>53.84 SF</td>
</tr>
<tr>
<td>Kardeen vinyl flooring</td>
<td></td>
</tr>
<tr>
<td>44. Add for glued down application over wood substrate</td>
<td>53.84 SF</td>
</tr>
<tr>
<td>45. R&amp;R Baseboard - 8&quot; hardwood - 2 piece</td>
<td>29.38 LF</td>
</tr>
<tr>
<td>46. R&amp;R Shelving - full height unit - Standard grade</td>
<td>11.00 LF</td>
</tr>
<tr>
<td>47. Drywall patch / small repair, ready for paint</td>
<td>1.00 EA</td>
</tr>
<tr>
<td>48. Texture drywall - smooth / skim coat</td>
<td>308.48 SF</td>
</tr>
<tr>
<td>49. Interior door, 8' - Detach &amp; reset</td>
<td>1.00 EA</td>
</tr>
<tr>
<td>50. Mask and prep for paint - paper and tape (per LF)</td>
<td>29.38 LF</td>
</tr>
<tr>
<td>51. Seal &amp; paint baseboard, oversized - two coats</td>
<td>29.38 LF</td>
</tr>
<tr>
<td>52. Paint casing - oversized - one coat</td>
<td>16.00 LF</td>
</tr>
</tbody>
</table>

**Height: 10' 6"**

- **12" base**
- **remove**

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## Estimate

### Pantry

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>QTY</th>
<th>REMOVE</th>
<th>REPLACE</th>
<th>TAX</th>
<th>O&amp;P</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>41. R&amp;R Underlayment - 1/2&quot; particle board</td>
<td>53.84 SF</td>
<td>0.76</td>
<td>1.79</td>
<td>2.98</td>
<td>28.06</td>
<td>168.33</td>
</tr>
<tr>
<td>42. Floor preparation for resilient flooring</td>
<td>53.84 SF</td>
<td>0.00</td>
<td>0.87</td>
<td>0.46</td>
<td>9.46</td>
<td>56.76</td>
</tr>
<tr>
<td>43. Vinyl plank flooring - Premium grade</td>
<td>53.84 SF</td>
<td>0.00</td>
<td>12.50</td>
<td>22.38</td>
<td>139.08</td>
<td>834.46</td>
</tr>
<tr>
<td>Kardeen vinyl flooring</td>
<td> </td>
<td> </td>
<td> </td>
<td> </td>
<td> </td>
<td> </td>
</tr>
<tr>
<td>44. Add for glued down application over wood substrate</td>
<td>53.84 SF</td>
<td>0.00</td>
<td>0.39</td>
<td>0.73</td>
<td>4.34</td>
<td>26.07</td>
</tr>
<tr>
<td>45. R&amp;R Baseboard - 8&quot; hardwood - 2 piece</td>
<td>29.38 LF</td>
<td>0.68</td>
<td>12.50</td>
<td>17.11</td>
<td>80.88</td>
<td>485.22</td>
</tr>
</tbody>
</table>

Height: 10' 6"
## Recap by Category

<table>
<thead>
<tr>
<th>O&amp;P Items</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>APPLIANCES</td>
<td>2,009.20</td>
<td>0.85%</td>
</tr>
<tr>
<td>CABINETRY</td>
<td>33,015.15</td>
<td>13.99%</td>
</tr>
<tr>
<td>CLEANING</td>
<td>3,179.86</td>
<td>1.35%</td>
</tr>
<tr>
<td>CONTENT MANIPULATION</td>
<td>573.28</td>
<td>0.24%</td>
</tr>
<tr>
<td>GENERAL DEMOLITION</td>
<td>8,682.15</td>
<td>3.68%</td>
</tr>
<tr>
<td>DOORS</td>
<td>773.27</td>
<td>0.33%</td>
</tr>
<tr>
<td>DRYWALL</td>
<td>17,528.92</td>
<td>7.43%</td>
</tr>
<tr>
<td>ELECTRICAL</td>
<td>14,725.85</td>
<td>6.24%</td>
</tr>
<tr>
<td>FLOOR COVERING - CARPET</td>
<td>368.20</td>
<td>0.16%</td>
</tr>
<tr>
<td>FLOOR COVERING - VINYL</td>
<td>4,003.91</td>
<td>1.70%</td>
</tr>
<tr>
<td>FLOOR COVERING - WOOD</td>
<td>31,463.74</td>
<td>13.34%</td>
</tr>
<tr>
<td>PERMITS AND FEES</td>
<td>9,500.00</td>
<td>4.03%</td>
</tr>
<tr>
<td>FINISH CARPENTRY / TRIMWORK</td>
<td>16,093.69</td>
<td>6.82%</td>
</tr>
<tr>
<td>FINISH HARDWARE</td>
<td>262.18</td>
<td>0.11%</td>
</tr>
<tr>
<td>FIRE PROTECTION SYSTEMS</td>
<td>4,000.00</td>
<td>1.70%</td>
</tr>
<tr>
<td>FRAMING &amp; ROUGH CARPENTRY</td>
<td>243.30</td>
<td>0.10%</td>
</tr>
<tr>
<td>HEAT, VENT &amp; AIR CONDITIONING</td>
<td>3,000.00</td>
<td>1.27%</td>
</tr>
<tr>
<td>INSULATION</td>
<td>7,249.44</td>
<td>3.07%</td>
</tr>
<tr>
<td>LABOR ONLY</td>
<td>6,000.00</td>
<td>2.54%</td>
</tr>
<tr>
<td>LIGHT FIXTURES</td>
<td>1,907.83</td>
<td>0.81%</td>
</tr>
<tr>
<td>PLUMBING</td>
<td>8,592.72</td>
<td>3.64%</td>
</tr>
<tr>
<td>PAINTING</td>
<td>18,456.48</td>
<td>7.82%</td>
</tr>
<tr>
<td>TEMPORARY REPAIRS</td>
<td>260.00</td>
<td>0.11%</td>
</tr>
<tr>
<td>WINDOW TREATMENT</td>
<td>165.85</td>
<td>0.07%</td>
</tr>
<tr>
<td><strong>O&amp;P Items Subtotal</strong></td>
<td>192,055.02</td>
<td>81.40%</td>
</tr>
<tr>
<td>Permits and Fees</td>
<td>38.54</td>
<td>0.02%</td>
</tr>
<tr>
<td>Material Sales Tax</td>
<td>4,516.93</td>
<td>1.91%</td>
</tr>
<tr>
<td>Overhead</td>
<td>19,661.34</td>
<td>8.33%</td>
</tr>
<tr>
<td>Profit</td>
<td>19,661.34</td>
<td>8.33%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>235,933.17</td>
<td>100.00%</td>
</tr>
</tbody>
</table>
2. PERMITS
Best practices for securing a permit

- Documentation you need
- Sources for getting documentation
- Timing of application/waiting period
- Inspections
- Addressing and resolving problems
  - Pros and cons: Permit in your name vs. licensed contractor?
Code considerations

Your jurisdiction will let you know if they are willing to waive any code upgrades. They may be handled on an individual basis depending on your site or as a group.

– Solar

– Fire sprinklers
Contracts

- Should outline the scope of the work, the price, and what points of completion payment are due.
- Structure your contractor agreement draw schedule to be consistent with (or more favorable than) your lender disbursement schedule.
- Be wary of contractor who wants full or cash payments before the job begins.
- Do NOT let your contractor "get ahead" of your agreed draw schedule.
- Highly recommend a Builders’ Risk policy, especially in high risk areas.
Contract review considerations

• What’s there?
  – Overhead and profit
  – Project schedule
  – Continuity of building activities

• What isn’t there?
  – No penalties for not being in on time
  – No finish/end/start date
  – Inflation/material costs
  – Lead times for material orders

• Estimate versus a Contract

Know your limits, hire professional help when needed (attorney for contract review, inspections, etc.).
### WILL YOUR PROJECT DESCRIPTION GIVE YOU THE RIGHT RESULTS?

<table>
<thead>
<tr>
<th>GOOD EXPECTATIONS</th>
<th>TROUBLE AHEAD</th>
<th>GOOD LUCK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Install xx (quantity) Company XYZ upper/lower maple kitchen cabinets, model ABC, style/color 0123, European hinges, hardware model 1000, per plan dimensions and diagram.</td>
<td>Install maple kitchen cabinets.</td>
<td>Install some cabinets.</td>
</tr>
<tr>
<td>Paint indoor entry (per plan) using Brand X paint, color 567, two coats, with preparation and taping described in next paragraph.</td>
<td>Prep and paint entryway with blue paint.</td>
<td>Paint the entry.</td>
</tr>
<tr>
<td>Install Brand X kitchen faucet in style ABC and color BCS.</td>
<td>Replace kitchen faucet, if necessary.</td>
<td>Replace kitchen fixtures.</td>
</tr>
</tbody>
</table>

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Deep breath
4. VETTING AND HIRING A CONTRACTOR
First steps

• This is a long term relationship, so pick someone who communicates well with you.

• Do your homework and proceed with caution:
  – Check out at least 3 references and other builds/projects they’ve done.
  – Check license (State Contractors License Board).
  – Check with Better Business Bureau for history of unsatisfied complaints.
Hiring a professional contractor

• Do they have sufficient Workers’ Compensation and General Liability insurance?
• Will they add you to be named as an “Additional Insured” on contractor’s insurances and provide you the certificates? This is in addition to your own coverage, the continuation of your homeowners’ policy.
• Make sure bids are comparable with similar scopes of work.
• Do they utilize a project schedule to assist with the planning process and eliminate surprises?
• Do they exceed state and local codes or simply comply with minimum requirements?
• Your contractor should provide you lien releases when construction is finished; these releases.
California license resources
https://www.cslb.ca.gov/

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Unlike most other states, Colorado does not require a general contractor licensing at the state level. Most are regulated at the local level.

Boulder County:  https://www.bouldercounty.org/property-and-land/land-use/building/licensed-building-contractors/


Town of Superior: https://www.superiorcolorado.gov/community/rebuilding

Grand County: https://www.co.grand.co.us/1253/Contractor-Registration

Larimer County: https://www.larimer.org/building/contractor-licensing
Marshall Fire rebuilding resources

• Unincorporated County -
  www.bouldercounty.org/property-and-land/land-use/building/marshall-fire-rebuilding/

• Town of Superior -
  https://www.superiorcolorado.gov/community/marshall-fire-information/marshall-fire-faqs-and-resources

• Rebuilding Better – www.rebuildingbetter.org

• City of Louisville - https://www.louisvilleco.gov/local-government/government/departments/home-reconstruction-resources
Contractor warning signs

• Multiple licenses under different names
• Multiple bond companies
• In business less than 3-5 years
• Yelp reviews
• Claim to be local but out of area phone number and not licensed in your state
• Better Business Bureau
• Word of mouth
• No permanent business location
• “If it seems too good to be true, it will be”
• If they start with “How much insurance do you have? I can build a house for that.” Price should reflect your building plans.
• If builder suggests homeowner pull the permit, may be a sign they are not a registered contractor.

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5. BUILDER’S RISK POLICIES
What is it?

A Builder’s Risk Policy is a supplemental insurance policy insuring the builder against losses to the home under construction, until such time as the homeowners policy can be transferred back to the home (typically when occupancy permit is finaled).

Being an additional insured on your contractor’s insurance pertains only to their general liability - protects you from someone who is hurt on the job site and sues you and the company.
6. PAYING YOUR BUILDER
Start off on the right foot

- Remember who works for whom.
- Keep things jovial and light, but always professional.
- Don’t be afraid to overcommunicate.
- When in doubt, ask.
- Remember the two factors in construction are time and money - the more you have of one, the less you need of the other!
- Plan ahead.
Balancing your budget & bottom line

- Plan ahead. Pick everything you can possibly think of as far in advance as possible.
- Be mindful of change orders and their impact on your final bill and completion date. *(time and money)*
- Be aware of the terms of your contract and make sure your contractor is upfront about the impact of rapidly changing material costs.
- Do NOT let your contractor "get ahead" of your agreed draw schedule.
- If it is in your contract, make sure that your contractor fulfills the entire contract. Some will say that money for landscaping has been used in another category, for example.
Managing insurance funds

• Structure your contractor agreement draw schedule to be consistent with (or more favorably than) your lender disbursement schedule.

• Do NOT let your contractor "get ahead" of your agreed draw schedule.

- Planning for Insurance Payouts After a Disaster (Fannie Mae – Don’t Pay Before You Plan)

- What to Do With Checks from Your Insurance Company
Deep breath
7. FUND CONTROL
Fund Control/Escrow Accounts

• Your lender should release any amount of insurance dwelling proceeds paid by you/them that is greater than your principal loan balance.

• Fund control required if you have a mortgage.

• Provides added protection to the homeowner – the bank helps you through the process with fund disbursement, inspections, collect lien waivers.

• Communication with your lender and contractor is critical.
Fund Control/Escrow Accounts

• If you don’t have a lender, consider an escrow account. Many big builders will require it, to protect you and themselves.

• Be aware of what you don’t know – it’s probably not your area of expertise, plus it’s easy to pay your builder more money than the percentage of the build completed.

• Interest earned on the restricted escrow account should be paid to you when the account is closed.
Quality control

• Consider a private inspection from the very beginning – they want to inspect the home from the beginning. Typically 3 inspections: at the start w/foundation, before “close-in”, and before final occupancy. Be present onsite for final inspection so you can ask questions and know what’s going on.

• Occupancy permit – temporary occupancy permit or final certificate of occupancy

• Your contractor should provide you lien releases when construction is finished so make sure you let them know that you are expecting it.
Tracking down an authorized signer...

Mortgage Servicing Companies – Loss Draft Processors

Although Countrywide Mortgage (Balboa) handles most of their own loss draft processing and Sterling National Corporation (previously known as Z C Sterling) handles a good percentage, most of the loss draft processing done throughout the USA is handled by Atlanta, GA based Assurant Specialty Property (ASP) which is a subsidiary of Assurant, Inc. (AIZ). This niche market earns ASP a lot of money, much of which, at least in my opinion and the opinion of probably every contractor in the country who has ever had to deal with them, is undeserved.

The software program ASP uses to track your customers loss drafts (ultimately, your money) and that they tell their investors and customers (i.e.), Citi, US Bank, etc., is so effective, is called “DraftTrac Enterprise tracking.” The reason they continue to do such a poor job is that they assume you and your customers will never figure out who is behind the delays – but you just did.

TOP ASP EXECUTIVES

Alan B. Colberg, CEO – Assurant, Inc.
Melissa Kivett, SVP, Business Development & Strategy – Assurant, Inc.
Francesca Luthi, SVP, Investor Relations – Assurant, Inc.
Gene Mergelmeyer, COO – Assurant, Inc.
John Frobose – President, ASP
Mike Campbell – President, Global Home Services – Assurant, Inc.
Gary Turner – Director Customer Experience – Assurant, Inc.

Mike Lawson – VP Assurant Group (manager of east coast site in OH where a majority of loss draft processing in the country takes place). Other centers are located in Florence, SC, Duluth, GA (HQ), Santa Ana, CA and Tustin, CA.

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Cost saving options

- Master plans (current and relevant to your site)
- Group rebuilds
- Buy plans online (floorplans.com)
- Configure space to create in-law unit (rental)
- Design decisions to save
- Collective bargaining
- ADUs (*property tax impacts*)
- Tiny Homes
- Landscaping – do it yourself, succulents party
- Scope of work to include self-performing tasks (painting, landscaping)
Group & Master Plan rebuilds

• Look for an experienced home builder with wildfire disaster rebuilds or Master Plan construction.

• Group rebuilds help the underinsured and expedite recovery.
Design cost savings to consider

- Flo-meter
- Solar and/or Batteries
- LED light fixtures
- Low flow water fixtures
- Centrally wired CO monitors/smoke detectors
Collective bargaining

- Soils testing
- Grading
- Trades
  - Plumbing
  - Electrical
  - Roofing
- Solar
- Fencing
- Sprinkler systems
Accessory Dwelling Units

What are the types of ADUs?

ADUs are smaller than existing single-family houses and can be either attached to or detached from the principal home. Below are the two types:

- **Attached ADU** - An attached ADU is a unit functionally separate, but physically attached to the principal home. They are commonly built in basements or upper stories (see image A), or as adjoining wings/additions to principal homes (see image B):

- **Detached ADU** - A detached ADU is a unit both functionally and physically separate from the principal home. Detached ADUs typically are one story at ground level or above a garage or carport (see image C).

City of Boulder
https://bouldercolorado.gov/housing/adu

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Tiny Homes
OperationTinyHome.org

Tool Distribution Program
Delivering Impact to Support Local Organizations

Working with Milwaukee Tool Company, Mainfreight USA, and Power Systems West, Operation Tiny Home provides tools to organizations across the United States who need them most.

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9. BUILDING CODE UPGRADES / ORDINANCE OR LAW COVERAGE
What’s included in Code Upgrades?

- As always, **read your policy**, as the language varies.
- In general, this coverage pays the amount to bring THE HOME YOU LOST up to current building codes, up to available limits.
- This means things that were not there, but will need to be added in order to gain occupancy after rebuilding, i.e., sprinklers, solar, energy efficiency upgrades, etc.
- The cost can be “rolled into” purchase and upgrading of a new house, but the amount is determined by the old house.
- This coverage is usually paid “as incurred” (meaning $ is spent) but insurer has discretion.
- Often, you must show that the city/county will enforce the codes in order to get payment.
Code Upgrade examples

- Insulation requirements – r value
- Electrical/arc fault outlets and breakers
- Distance between studs
- Fire blocking
- Fire sprinklers
- Solar
- Energy efficiency upgrades
Sample building code upgrades


1. Tempered windows
2. Limited vents in foundation, eves and soffit
3. Fire resistant exterior siding
4. Limitations on deck materials and construction
5. Fire resistive roofing materials

City of Santa Rosa
https://issuu.com/cityofsantarosa/docs/rebuilding_code_upgrades

Residential Building Code (2019 Title 24. Part 2.5. CRC)

1. Soils Report
2. Residential Fire Sprinklers
3. Electrical code requirements for ground fault interrupters and arc fault circuit breakers
4. Seismic and wind design changes
5. Water efficient fixtures
6. Separate electrical circuits for bathrooms and laundry
7. Smoke alarm and carbon monoxide detector
8. Additional hardware required for seismic compliance

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**Sample builders code estimate**

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electrical - ARC Fault, Occupancy Sensors LED's 200 AMP Panel</td>
<td>$8,500.00</td>
</tr>
<tr>
<td>Compared to 100-125 AMP, Smoke and Carbon Monoxide Detectors</td>
<td></td>
</tr>
<tr>
<td>Additional Plugs</td>
<td></td>
</tr>
<tr>
<td>Paint - Low VOC</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Fire Sprinkler (Design, Installation, Inspections)</td>
<td>$8,500.00</td>
</tr>
<tr>
<td>Special Inspections (Soils, Rebar, Concrete)</td>
<td>$2,500.00</td>
</tr>
<tr>
<td>Recycle of Materials</td>
<td>$1,250.00</td>
</tr>
<tr>
<td>Plumbing - Tankless, Efficient Water Heater, No Lead or Solder, Low Water Flow, Toilets, Faucets, etc.</td>
<td>$3,000.00</td>
</tr>
<tr>
<td>HVAC</td>
<td>$4,000.00</td>
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## Code estimate

### Electrical

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>QTY</th>
<th>UNIT PRICE</th>
<th>TAX</th>
<th>O&amp;P</th>
<th>RCV</th>
<th>DEPREC.</th>
<th>ACV</th>
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</thead>
<tbody>
<tr>
<td>BUILDING CODE UPGRADES</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>126. Breaker panel - 200 amp w/arc fault breakers</td>
<td>1.00</td>
<td>EA 2,169.59</td>
<td>100.45</td>
<td>454.02</td>
<td>2,724.06</td>
<td>(0.00)</td>
<td>2,724.06</td>
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<tr>
<td>127. 220 volt exterior wiring/conduit, box, outlet, switch</td>
<td>1.00</td>
<td>EA 435.69</td>
<td>9.90</td>
<td>89.12</td>
<td>534.71</td>
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<td>534.71</td>
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<tr>
<td>NOTE- This is a building code upgrade requirement to pre-wire for future electric vehicle charging</td>
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<tr>
<td>128. PVC schedule 40 conduit, 1 1/4&quot;</td>
<td>30.00</td>
<td>LF 5.25</td>
<td>1.49</td>
<td>31.80</td>
<td>190.79</td>
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<tr>
<td>NOTE- This is a building code upgrade to pre-wire for future roof mounted solar panels</td>
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<tr>
<td>129. #8 gauge copper wire - stranded or solid</td>
<td>90.00</td>
<td>LF 1.07</td>
<td>2.56</td>
<td>19.78</td>
<td>118.64</td>
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<tr>
<td>NOTE- This is a building code upgrade to pre-wire for future roof mounted solar panels</td>
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<td>Building Code Upgrades Totals:</td>
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<tr>
<td>Totals: Electrial</td>
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<td>114.40</td>
<td>594.72</td>
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<td>3,568.20</td>
<td>3,568.20</td>
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</table>
### Fire Sprinklers

<table>
<thead>
<tr>
<th>Description</th>
<th>QTY</th>
<th>Unit Price</th>
<th>Tax</th>
<th>O&amp;P</th>
<th>RCV</th>
<th>DEPREC.</th>
<th>ACV</th>
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</thead>
<tbody>
<tr>
<td><strong>BUILDING CODE UPGRADES</strong></td>
<td></td>
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</tr>
<tr>
<td>134. Intruder alarm panel</td>
<td>1.00</td>
<td>EA</td>
<td>513.37</td>
<td>21.86</td>
<td>107.06</td>
<td>642.29</td>
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<tr>
<td>135. Concealed fire sprinkler system (SF of bldg)</td>
<td>3353.00</td>
<td>SF</td>
<td>3.74</td>
<td>318.74</td>
<td>2,571.78</td>
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<tr>
<td>136. Ball valve - brass - 1&quot;</td>
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<td><strong>Building Code Upgrades Totals:</strong></td>
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<tr>
<td><strong>Totals: Fire Sprinklers</strong></td>
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<td>2,699.72</td>
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<td>16,198.39</td>
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</tr>
</tbody>
</table>
Thank you California funders
Thank you Colorado funders
Upcoming Roadmap to Recovery® Events

Survivor to Survivor Forum
Tuesday, June 21, 7:00 p.m. PT / 8:00 p.m. MT (www.uphelp.org/jun21)

Wildfire-Prepared Resilient Rebuilding
Wednesday, June 29, 5:00 p.m. PT / 6:00 p.m. MT (www.uphelp.org/jun29)
• Register. It’s free.
• Write in your questions.
• Get an answer from an expert in construction, insurance, laws and disaster recovery.