Step-by-step recommendations & best practices

# Rebuilding After A Fire



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# 01

## INSURANCE & CLEANUP



# INTRODUCTION

Recovery after losing a home in a wildfire or residential fire is a devastating and stressful experience. A family must not only navigate the intense feelings of grief and loss from the destruction of their home and personal belongings, but the oftentimes complex and lengthy process of rebuilding. It's a process with many moving parts and players and can be daunting, overwhelming, and emotionally intensive. Knowing where and how to begin is the first step toward regaining a sense of normalcy, control, and peace of mind.

That's why, with years of experience working with families to rebuild homes after fire damage or devastation, our Stillwater Dwellings leadership team has put together a new blog series walking homeowners through the entire process.

"We know the complexities of each step and can help them through this process to alleviate the stress and anguish during this incredibly challenging time," said Stillwater Dwellings Co-CEO and Founder John Morgan. "We're not only helping them rebuild their homes, but more importantly, their lives."



Having helped families rebuild homes after experiencing home loss, our team has a deep understanding of what it takes to navigate the various stages of recovery and construction, from working with insurance carriers and local municipalities, to debris clean-up and incorporating a universal fire-resistant approach to the new construction.

"Because we've been doing this for so long, our knowledge, expertise, and positive relationships with cities, agencies, and service providers allow us to better streamline the process and deliver transparency and predictability to fire victims," said Stillwater Dwellings Co-CEO and Founder Kaveh Khatibloo.

This guide features step-by-step recommendations and best practices, including what to do first, who to call, and an outline of the sequence of action items to make the project move along and be less overwhelming.

# CONTACT YOUR INSURANCE CARRIER

As soon as possible, the very first thing you must do is contact your insurance carrier and file a claim. Nothing else can move forward until you have completed this very important step. Hopefully you have retained your policy information prior to home evacuation, however it's not critical. A best practice is to keep insurance policy information safely secured in a cloud storage account like Google Cloud or Dropbox for easy and anytime access.

Your insurance carrier will assign a claim number and adjuster, who will usually serve as your primary point of contact with the company. They will review with you the scope of your coverage and benefit amounts included in your policy.

At this time, it is a good idea to start researching home building companies to determine the best fit for your design requirements and preferences. Stillwater Dwellings can assist homeowners with understanding their policy benefits and how to optimize them in their budgets for their new home build. We'll be discussing how to find the best builder for your home in more detail in a later step.

*Continue making payments for your insurance premium to prevent lapses in coverage.*

# SITE CLEAN-UP

The first big decision is to determine who will perform site recovery and clean-up. Please do not, under any circumstances, travel to your home site until you are advised it is safe to do so. There are potential risks returning to the home and sifting through debris. Homes damaged and destroyed by flames, heat, water, and smoke leave behind materials and fumes that can be hazardous to health and safety. If there are personal items you would like to attempt to retrieve, you may be able to work with your insurance adjuster to coordinate the best and safest way to do so.

There are two ways to go about debris removal and site clean-up. The first option is to utilize state agencies and programs to manage the project at no cost to you. The specific agencies and programs involved vary from state to state; for example, in California, site recovery and clean-up is handled by its Consolidated Debris Removal Program under the governor's Office of Emergency Services that coordinates with local governments.

## Benefits of utilizing public agencies and programs

The primary benefit of using public agencies is that there are no out-of-pocket costs for this phase of your home rebuild. If you are working with a limited budget or choose to allocate more of your



budget toward fire-resistant site work, design, and construction, working with state and local governments can be a good choice.

A downside to this option is the time it takes to perform and complete debris removal and site clean-up. This phase can increase overall project time and final home delivery significantly when using a public agency or program because of the vast amount of acreage requiring clean-up. Five of the 20 largest fires in California occurred in 2020 and burned approximately 4.2 million acres according to the Insurance Information Institute. The demand and strain on state and local resources translates to lengthier wait times to service the many communities requiring assistance and relief.

# Benefits of private removal and clean-up services

For families that have experienced total home loss, time is critical. Any opportunity to reduce the amount of time spent in upheaval and homelessness moves people further along on the journey to recovery. That's why some pursue private removal and clean-up services after a wildfire. Private companies can work much faster and have more flexibility, which can significantly reduce the overall construction timeline.





Also a plus, most insurance carriers provide a debris removal and site clean-up benefit, however there is an additional out-of-pocket cost. Depending on your insurance carrier, the clean-up costs could come from a policy's dwelling benefit, in the form of a flat fee, or a percentage of the total dwelling limit. The average cost to the homeowner is $10,000 to $15,000, however, contact your adjuster or agent for details on your specific policy.

Deciding which site clean-up solution is best for you and your family will depend on many factors, including your policy, budget, and desired project timeline. We have worked with families early on in their home rebuilds to help them with this important step in preparation for construction.

PART

# 02

## SURVEYING, CODE, & BUILDER SELECTION

# SCHEDULE A LAND SURVEYOR

Immediately after filing an insurance claim and selecting a site clean-up provider, the next step in the process is to get your property scheduled for surveying. You may have already had a professional survey conducted on your land prior to purchasing your home, however a survey is important after home loss and fire damage for a number of reasons.

Land surveys measure and identify several things, including property boundaries, acreage, and topographical features. They're also a permit requirement, so it's helpful to have them done as quickly as possible to keep the project moving forward. Conducting a survey after a fire is critical to understanding if and/or how the home site can sustain new structures. Keep in mind a survey is part of the discovery process in determining the best placement of your new home. A land survey analysis may require moving the structure to a different location on the site, which could affect the home's design and orientation—very important things to consider as you begin working with an architect or design build firm!



If you need help finding a professional surveyor, conduct a search with your state's surveyors association or by visiting the National Society of Professional Surveyors. Stillwater Dwellings has relationships with a number of trusted and vetted land surveyor firms that can help expedite scheduling and completion. Your insurance carrier may also provide a list of recommended surveyor firms.

## REVIEW BUILDING AND FIRE CODES

Now that you've determined your land can continue to support a new structure, it's time to begin thinking about design. Knowing your local jurisdiction's building and fire codes will influence major decisions you make about your new home, including protections for infrastructure, utilities, location to minimize ignition hazards, and construction materials.

One of the design considerations that's top of mind among our clients is home size. Most local jurisdictions have something called a rebuilding free zone or similar, which is a set of guidelines that outline parameters around what can be rebuilt and how much the structure size may increase without requiring additional permit approvals. Designing within these parameters can speed up the build timeline considerably and help reduce costs. Stillwater Dwellings project managers are well versed in various local zoning, building, and fire codes, and can assist clients in navigating this oftentimes complex process.

# SELECT AN ARCHITECT AND BUILDER

If you haven't already done so, research and select the firm(s) you would like to design and build your new home. At Stillwater Dwellings, our experience building on at-risk terrain and in wildfire-prone areas throughout the western U.S. has given us a well-rounded perspective that balances our clients' design preferences with local fire and building codes and the safety and prevention requirements in these regions.

We can't stress enough the importance of selecting a firm with a background in building in these areas; knowledge of local jurisdictions and zoning, along with established relationships with vendors and development agencies, can positively affect budgets and home delivery dates. That being said, there are two primary avenues for rebuilding: hiring an architectural firm and builder separately, or contracting with a design build firm.

*Any opportunity to simplify the rebuild process with increased transparency and faster home delivery times will further families along the path to recovery.*

## Hiring Separate Architectural and Contractor Firms

For the most flexibility in your new home design, going with an architectural firm may be a good choice. If you do not have budget constraints, prefer working with a celebrated architect, and have a more open-ended move-in timeframe, you have the opportunity to take your dream home concept and bring it to life. An experienced architect can also serve as your advocate when hiring and working with a licensed general contractor, however you



must add their associated fees to the overall project cost. Going this route does require more hands-on time and can become costly, so be sure to do your homework and read through contracts and agreements carefully to avoid unpleasant surprises.



## Hiring a Design Build Firm

Hiring a design-build firm means contracting with a single company for both the design and construction of a new home instead of signing multiple contracts with an architect and general contractor. Working with a single company during a rebuild has its advantages, as a single point of contact has the potential to help streamline communications and construction times.



Even so, the design process at design build firms is often similar to that of architectural firms; the conceptualized and drafted plans are highly customized which can lead to spiraling costs during the pre-construction phases.

## Hiring a Prefab Design Firm

Prefab home design can offer a great hybrid choice, with clients able to select from a collection of home plans with the opportunity to make some structural and architectural changes to accommodate their preferences. Panelized construction, a type of prefab home, involves wall panels constructed in a closed temperature-controlled manufacturing facility and delivered for onsite assembly by the clients' preferred general contractor.

It is our preferred method at Stillwater Dwellings, and we provide a roster of trusted and vetted general contractors and offer full support throughout the build until it's complete.



Prefab advantages are numerous, and include faster timeframes and predictable costs. At Stillwater, we offer a set of pre-engineered home plans for fire rebuilds and, without modifications, can reduce construction times by three to six months.

PART

# 03

## BUDGET & DESIGN

# ESTABLISHING A BUDGET

At this point, determining your overall budget for home design and construction is important as you begin working with your selected architect or builder. Having a clear understanding of your insurance policy and the various coverage amounts will assist you in maximizing your benefit in each category so you have the necessary funds for site prep, design, and construction.

In a typical insurance policy, you may draw from the dwelling, contents, replacement, and code upgrade categories. These categories are non-transferable, so unfortunately it's impossible to move funds from one category to another and it's critical that you maximize each in order to obtain your full benefit amount. An experienced builder may also assist in aligning the budget requirements for the new construction with the insurance policy benefits. At Stillwater Dwellings, we have helped our clients through this process so they are also to access all funds available to them for their brand new home.

## Understanding current code requirements

Fire and building code compliance was addressed in part two, however it bears mentioning here when it comes to budget considerations. If the home that was destroyed was an older home and requires a number of code upgrades, this may add a significant



amount of money to the overall rebuild budget. Policy coverage for replacement will usually only cover the costs to replace a home with a new construction of similar quality, which results in a gap between what the insurance carrier will pay for and the cost of code upgrades to achieve compliance. Building code upgrades aren't typically covered unless a building ordinance coverage is part of your policy. This is where it can become incredibly costly, and unfortunately policies don't allow funds transfers between categories.

There are a few things that can be done to offset code upgrade costs. The choice of architect and builder will determine the rebuild's overall cost, so if you're expecting significant code upgrade requirements, selecting a firm with completed home plans is a must to keep design fees down. At Stillwater Dwellings, we offer a collection of fast-track home plans that come designed and pre-engineered with completed interior finish packages to reduce customization costs. This adds greater efficiencies to the design and construction phases that shaves anywhere from three to six months from the rebuild process, which also cuts down costs and accelerates the move-in date.

## When to call a public adjuster

Even after working with your insurance carrier's adjuster and hiring an estimator and builder, you may have difficulty in settling your claim in a way that's most beneficial for you. It may be in your best interest to hire a public adjuster, an independent and licensed professional who can review and evaluate your policy coverage and negotiate with your carrier on your behalf.

Public adjuster fees can be up to 15% of any money recovered from the carrier, but if they're successful in significantly increasing the overall settlement it is money well spent. For a list of public adjusters in your area, reach out to the National Association of Public Insurance Adjusters at www.napia.com.

# HOME DESIGN & CONSTRUCTION

While there is no such thing as a fire-proof home, there are many actions homeowners can take when rebuilding to improve fire resistance, health, and safety. Cal Fire identifies two zones on a residential property when it comes to wildfire-resistant design. Defensible space is the landscape or natural area immediately surrounding the home, and home hardening refers to the collection of construction materials and methods that will help withstand heat and ignition from flying embers and debris.



## Creating a Buffer Zone

Starting from the property and the home's exterior, careful site planning will determine the best location for the new home to increase the buffer zone around the structure to help prevent flames from increasing interior temperatures as rapidly. Removal of dead or dry trees, leaves, plants, and shrubs at least 30 feet around the perimeter of the home, paying close attention to potential up-slope running fire areas, and planning driveways and pathways for fire trucks and emergency vehicles are part of the Stillwater Dwellings team strategy during design and pre-construction.

## Fire-Resistant Home Design from the Inside Out



Flying embers have been known to damage and destroy homes up to a mile away from the originating fire, so a reputable architect and builder should take great care to design the home and specify materials that help prevent ingress by flames and high-heat debris.

A home's roof is the most vulnerable to fire, so wood or shingle products are at high risk of ignition. Composition, metal, or tile are the best choices for roof construction. Eaves and soffits should be constructed with non-combustible materials, and ember-resistant siding like cement board or stucco can also be preventative. Dual-paned windows can resist shattering from thermal stress while helping to keep a home's interior temperature from rising rapidly.

Stillwater Dwellings designs are rooted in averting fire from moving into a home's interior from top to bottom, from the standing seam metal roofs with a Class A fire rating and solid roof cavity with non-vented eaves, to the installation of active motorized ventilation systems that force air out of the crawlspace to maintain constant pressure and prevent flames from access to the foundation.

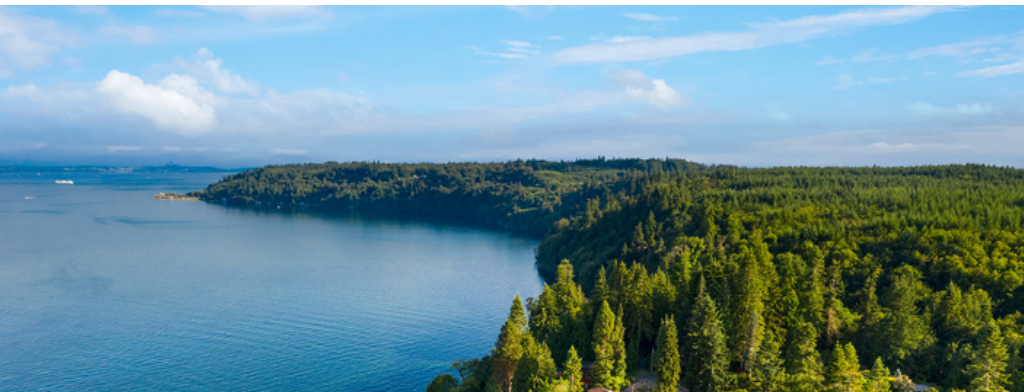
We also exceed the requirement of many local jurisdictions for fire suppression systems and incorporate them and optional sprinkler systems into interiors to minimize their visibility to create safe spaces that blend into the home's architecture and design. We take a holistic approach to site planning and residential architecture that balances safety, prevention, and aesthetics; and while this outline addresses building in California, these design and construction preparations can be applied to any home in any region that is designated a fire-risk area.



# OBTAINING NEW INSURANCE & FUTURE FIRE PREVENTION

As long as you have been paying your insurance premium, are not what carriers designate a 'habitual claimant,' and there is no evidence of a fraudulent claim, there should be no risk of losing coverage. It may seem counterintuitive to continue making premium payments, but maintaining liability insurance is important in case someone gets injured on your damaged home site. It is possible to cut back on the part of the policy that covers the dwelling to some premium savings while your home is being built.

It's never too early to plan for future fire prevention and safety. Once your new home is complete and ready to move in, prepare a fire safety plan that includes how to evacuate, meeting places, placement of important phone numbers and contacts, and proper storage and security of important documents. The National Fire Protection Association publishes a helpful checklist and planning tools on their website.



# We're here to help from day one

Our team at Stillwater Dwellings has helped families who have lost their homes to fires navigate the overwhelming and emotional journey of rebuilding. Our experience in at-risk regions and complete selection of popular pre-engineered prefab home designs can fast track the construction timeline so you can recover and move into your home faster.

To learn more about the advantages of building with Stillwater Dwellings, please contact us at 800.691.7302 or info@stillwaterdwellings.com.


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