

REBUILDING CHECKLIST

You probably know most of these items already, but it never hurts to be reminded. Here are the things that are necessary or desirable before construction begins on your house in the approximate order they need to be completed (although some of them can be worked on concurrently):

INSURANCE SETTLEMENT

Have you settled yet with your insurance company? Without a settlement, it makes no sense for most people to proceed with reconstruction, not only because you need the money, but because the insurance adjustor needs to see the current condition of your house in order to proceed with your settlement.

FEMA

Which FEMA zone are you in? The new advisory maps have been released. They are not final, and won't be final until probably sometime in 2007. And each city or town has to decide how or whether to adopt the new maps in the interim. This is a lot of uncertainty, and that's bad, because people can't wait 12-18 months to even think about how to rebuild. So what can you count on? Check with your mortgage company to see what they're going to require, but you generally should be able to build based on whatever flood maps are currently adopted by the city. Just make sure that your mortgage company will agree to honor their commitment if more onerous FEMA maps are adopted while your house is under construction. Proceeding without this commitment could lead to the nightmare scenario of a half-completed house that cannot be financed and for which the bank will not loan more construction funds to complete it. We cannot over-emphasize the importance of getting a written agreement from your financial institution concerning this possibility before proceeding with construction.

UTILITIES

Have all your utilities been restored? It is possible, but inconvenient, to build using a portable generator for electricity. But building without water is much more difficult, so make sure that water service has been restored to your area.

DESIGN

If you have selected a house plan from this book, then the only design issue you have is which, if any, modifications to make to the house plan. But if you elect not to purchase a house plan, there are generally two other methods of design: buy a pre-designed manufactured or modular home, or get someone to custom-design it.

CONTRACTOR

Who is going to build your house? Manufactured or modular homes require very little on-site construction, but any other form of design is built mostly on-site (panelized construction) or entirely on-site (conventional construction.) Problem is, the construction industry is going to be stretched to the hilt over the next few years rebuilding the Gulf Coast. There's simply no realistic way around it. So you might want to consider building parts of your house yourself. Many people find this a daunting task, and there's no doubt that there's a lot to learn, but most of the Most-Loved Places in America and around the world were built by people building their own houses, so it certainly isn't impossible.

COST ESTIMATE

Who is pricing your house? If you hire a builder, they should give you an estimate of construction costs upon which you can base your financing. But if you build the house yourself, you'll need to hire someone to provide the estimate. Don't try to estimate it yourself because if you don't build houses for a living, there will certainly be things that you inadvertently leave out. An estimate that is too low causes numerous problems during construction.

BUILDING PERMIT

Do you have your permit? Many of the building inspection departments along the Gulf Coast work more quickly than in other parts of the country, but they are certain to be stretched to the limit during the reconstruction process due to the sheer volume of houses that have to be rebuilt. So be sure to allow several weeks for getting your permit.

CONSTRUCTION INSURANCE

Do you have construction insurance? This is different from your regular homeowner's policy, but is absolutely necessary. A house is much more likely to be destroyed during construction than at any other similar length of time in its life because of all the power tools, torches, chemicals, etc., that are used during the construction process. Sometimes the builder carries the insurance, but check to make sure, because you can't afford to be without it.

FINANCING

Have you secured your financing? You typically need to have your new design and a price from your builder before getting a loan commitment and construction financing.

STEVE MOUZON

06 MARCH 01

©2006 THE NEW URBAN GUILD. ALL PHOTOS ©2006 STEPHEN A. MOUZON. THIS ARTICLE MAY BE REPRODUCED IN ITS ENTIRETY AND DISTRIBUTED WITHOUT LIMITATION SO LONG AS ALL CONTENT AND FORMATTING REMAINS INTACT. NO PART OF THIS ARTICLE MAY BE SEPARATELY REPRODUCED OR OTHERWISE USED WITHOUT THE EXPRESS WRITTEN CONSENT OF THE NEW URBAN GUILD.