



Auburn Oak Builders, Inc.
Design - Financing - Permitting - Construction - Peace of Mind

**10
STEPS**
TO REBUILD YOUR NEIGHBORHOOD

Check Contractor Licenses & Insurance

Unlicensed or uninsured builders may cut corners or disappear before the job is done. Verify licenses, insurance, and past work before signing a contract.

Understand Your Insurance Payout

Make sure your insurance settlement covers the full cost of rebuilding—not just the structure, but also upgrades needed to meet current building codes. We have fought for extra insurance money on past rebuilds by showing the actual costs of the new code changes and have been able to get more money than the insurance companies were offering to pay initially.

Know Who's Actually Building Your Home

Some builders outsource construction to unknown subcontractors with no oversight. Choose a builder with an in-house team or trusted, long-term partners. Do your research and verify the status of the contractor's license at the "CSLB" website, look for past violations and complaints related to the contractor's past projects.

Upgrade Your Home To a New Property

During the Thomas fire rebuilds some of the victims took the opportunity to rebuild on a new property. They sold their property that burned and purchased a different burn lot that had upgraded amenities (larger, better view, better access, etc...)

Don't Build Alone

Rebuilding as a group with your neighbors allows you to share costs for demolition, trenching, and foundational work, saving thousands of dollars per home. In past fire rebuilds we have been able to get multiple neighbors on a street to all agree to have us build their homes, this saved time and money, this also allows the builder to have the needed space to deliver, stage and store the materials needed for the construction of the homes

Beware of Lowball Bids

Some builders offer unrealistically low prices to win your business, only to hit you with hidden costs later. Always get detailed estimates and compare multiple quotes. We recommend you choose a builder with a proven history of building homes, there are many great contractors out there who specialize in remodels and home additions but many do not know what is required to build a complete home from the ground up. You also want to choose a builder who has the ability and experience of providing a warranty for your new home.

Be Cautious of "FREE" Cleanup Offers

If you opt for the free debris removal and cleanup you need to carefully read and understand the contract you are signing. Free does not necessarily mean free, in some of the past California fires the government billed the home owner for the removal even though the home owners thought it was free. In many cases this cost was higher than the cost of a private contractor. Private contractors typically do a better job of listening to your desires, you have a better chance of saving the things you would like to save on your property when using a private contractor.

Avoid Unnecessary Customization Costs

While custom homes are great, unnecessary design changes can drive up costs and delay your rebuild. Pre-approved plans save time and money.

Plan For Future Resale Value

We recommend spending time during the design process to consider what type of home is needed and sells well in your community. Situations in life change and people move for various reasons. If possible plan ahead for future resale, work with knowledgeable builders who understand the resale market for your area.

Consider Adding An ADU

ADU's (accessory dwelling unit) have been very popular over the last few years since the State of California made it easier to obtain permits for them. The City is allowing the fast tracking of ADU's along with the fast tracking of the new home plans. You should consider taking advantage of the low interest rate disaster loans and using that money to add an ADU. In most cases the rent from an ADU will be greater than the payment based on the low interest rate disaster loans. You will also get better pricing on building the ADU now while your contractor is there already building your new home

SUCCESSFULLY REBUILD YOUR NEIGHBORHOOD