

# **Synergy Rebuild Information Packet**

***The Leaders in  
California Fire Rebuild***

# General Thoughts on Getting Your Rebuild Started

Based on our own experience of rebuilding following the 2017 wildfires, here is our general advice on getting started:

✓ **GO AT YOUR OWN PACE!**

Nobody expected to be here. Nobody was prepared for this loss, and nobody knows exactly how to get through this process! It is not a race! Go at your own pace, knowing that you can and will rebuild! You will get through this!

✓ **DON'T LET EXTERNAL PRESSURES FORCE YOU INTO BAD DECISIONS!**

Don't make decisions because you feel like you have to keep up with others! Everybody has an opinion. They are not all right! Make the best decisions for YOU!

✓ **TRY TO BE FLEXIBLE!**

Your best option today, may not be your best option tomorrow. Your options may change throughout the process. There will be tons of resources coming with ideas, concepts and talent. Feel free to explore them all until you feel comfortable moving forward with your path!

✓ **UNLESS YOU HAVE A TRULY UNIQUE LOT, FOUNDATION, OR INSURANCE COVERAGE, "OPT IN" FOR CLEAN-UP!**

✓ **START THINKING ABOUT WHAT YOU WANT.**

The vast majority of people can't have everything, What is most important to you? Getting exactly what you want? Building Cost? Building Timeframe? Square Footage or House Layout? The Easiest Path to Getting Your House Back? Again, this may change through the process, but starting to develop thoughts on what is most important to you is helpful at this time.

✓ **MEET WITH AT LEAST TWO BUILDERS.**

Once you sign a construction contract, it is really hard to change builders. Make sure you are comfortable with your builder. Make sure your questions are answered. It's a big decision, so make sure you do your diligence before making commitments.

**SYNERGY REBUILD PRESENTS**

# Contractor Red Flags

Based on our experience of witnessing failed rebuilds in the 2017 Santa Rosa Fires, here is a list of red flags to look for when selecting your rebuild contractor:

**1 They promise you everything you want at a price too good to be true.**

If a contractor gives you a quote that is well below the cost of competitors, be skeptical. The last thing you want is for your contractor to realize mid-job that they are losing money on your job and can't afford to complete it.

**2 They haven't built a residential home before.**

We saw a lot of contractors with non-residential building experience try to move into residential building following our fire. A disproportionate share of those projects did not go well. Check their websites for past projects. Make sure your contractor has built a home from the ground-up before trying to build yours!

**3 They have never built more than one house at a time, but are now going to build 5 homes or more at a time.**

Don't be scared to ask about your contractor's schedule and bandwidth. The skill, bandwidth, labor and cash flow needs explode when building multiple homes at the same time, especially with the fire rebuilds. Be cautious if your contractor is taking on a lot more work than they have traditionally performed in the past.

**4 They have minimal or no back-office support.**

The documentation of work, invoicing and payment of subs and the collection of funds from insurance companies and banks is critical to a rebuild and making sure the project progresses efficiently. Make sure your contractor has the resources to efficiently handle all the accounting and paperwork associated with a rebuild. If they fall behind, it will very quickly become your problem!

**5 They don't have adequate insurance.**

Be sure to verify their coverages and effective policy dates, including worker's comp. You don't want to end up liability for their injured worker.

**6 They don't have access to consistent and quality labor.**

The labor market is extremely tight. If your contractor doesn't have access to a quality pool of subcontractors, it may be a problem. Inquire as to who they have used for past jobs and who they will use on your job. They should have names to reference very quickly. Verify that they have access to enough labor to complete your job and any other jobs they may be working on. You don't want your house sitting and waiting for trades to show up.

**7 They don't have any positive references.**

Any quality, experienced contractor should have references that you can contact to verify the professionalism and quality of their work. It's worth a couple of calls.

# Comparing Rebuilding A Custom Home to The Synergy Rebuild Program

## Custom

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Prior to getting cost that a contractor can give you, you will hire and manage everybody: architect, soils engineer, structural engineer, Title 24 consultant, civil engineer, surveyor, contractor, landscape architect and landscaper.

### Positives

**You get exactly what you want.**

### Negatives

**Costly.** Building a completely custom home can be very expensive. You hire and pay all consultants and contractors that all rely on the project manager which is the owner.

**Time Consuming.** You will have to select all of the details with regard to the house from floor plan to location of electric outlets. This takes time.

**Build-Time is slower.** It is very time consuming once all the above "Pre-construction" consultants are in contract and being managed by the owner. Your house is 1 of 1. This will lead to it taking more time to build.

**Change Orders and Added Expense.** If you want to add or changes or features to your home, this will cost additional money and take more time. This adds uncertainty to your budget and ALE.

## Rebuild Program

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### Positives

**Costs are fixed ahead of time.** You know exactly what your rebuild will cost prior to the start of construction. No change orders, no surprises. You know what it will cost to get all the way to the finish line!

**You just hire a builder.** The Synergy rebuild plan covers the architect, engineering and all consultants. Those consultants are all included in your set rebuild price. You are billed solely by Synergy.

**Floorplans and Finishes** – the floorplans and finishes have been tested by us and known to live well and be highly marketable.

**It's easier on you.** We will offer tons of options, but you will find them all under one roof. You will not have to drive to vendors and consultants all over Los Angeles.

**It's cheaper.** You are not paying everybody separately, The total cost for a Synergy rebuild plan will save you tens of thousands, if not hundreds of thousands of dollars.

**It's faster.** These floorplans have been built before with subcontractors that are trained to build with a production mindset. The build-time can be as short as six months from foundation.

### Negatives

**Limited Selections.** You don't get everything you want. We will have plenty of selections, just not unlimited. Our selections may not be enough for you, or you may not like them. Or, you may want to experience building your own custom home or rebuilding exactly what you had before.

# Synergy's 10 Step Rebuild Process

## 01 Initial Meeting with the Synergy Team

We will meet with you and discuss your rebuild goals and determine whether we are good fit to achieve those goals. We will also review your lot, our plans, explore rebuild costs and interior finishes. If the parties are think we are good fit, we will proceed to Step 2.



## 02 Lot Walk & Evaluation

We will walk your lot to see if there are any unique conditions that may cause rebuild difficulty or added cost. For example, do we need to bring in additional dirt for your building pad, removal of trees, repairing concrete, etc.



## 04 Finalize & Execute Your Construction Contract

This will officially start the Rebuild Journey. We will put together your final rebuild contract for execution with your total cost to rebuild.



## 03 Plan Selection, Elevation Selection, Interior Option Selection & Final Quote

You will choose from one of our floor plans and exterior elevation options. You can also select your interior finishes, including paint, cabinets, flooring, countertops and faucets. We will then provide you with a final quote for your rebuild. It is a locked-in number that will not increase. No change orders or hidden fees!

## 03

## 05 Construction Contract & Build Packet Sent to Insurance Company

We will send off your contract, plan information and code upgrade cost to your insurance company to help facilitate the release of funds.



## 06 Permit Submission

We will submit our plan, plot plans, architecture and engineering to the local agencies for a permit to build.



## 08 Going Vertical & Construction Updates

We will pour your foundation and put the "sticks in the air." The time frame for construction can vary based on size of the house. The time frame can range between 6-8 months after the foundation has been poured. We will schedule a weekly update call with you to go over the status of your rebuild.



## 07 Construction Commencement

Once permits are received we will start with the site work to prep your lot and set form boards for construction.

## 07

## 09 Occupancy

Once complete, we will submit for a Certificate of Occupancy, so that you can move back in. Final payment is due and keys are turned over! To the extent necessary, we will also assist in tracking down any final payments from insurance companies and/or banks.



## 10 Warranty

We won't leave you stranded! Know that your house is backed by our Synergy Construction warranty. We also offer "2-10" warranties for additional protection.



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# Fire Resistant Construction Materials & Building Techniques

- 1 All of our Homes are sided with fire resistant materials, like Hardie board, or stucco.
- 2 All roof tiles/shingles are made of fire-resistant composite and/or concrete materials.
- 3 All roof vents are designed and built to be flame and ember resistant and placed out of the path of the fire.
- 4 Engineered fire sprinklers are placed throughout your home and attic.
- 5 Interconnected smoke detectors are installed throughout all living areas and sleeping areas.
- 6 Tempered glass to be installed in all windows and doors.
- 7 Carbon dioxide detectors to be installed at each level of your home and tied to your smoke detectors so no matter the location you are alerted immediately.
- 8 Back-up battery for your garage door that will open in an emergency.
- 9 We use drought-tolerant plants to reduce fire fuels at the exterior of your home.
- 10 At all exterior Decking and Railing we use composite materials that are fire resistant.

# Insurance, Banks & My Builder

## IT ALL STARTS WITH INSURANCE.

In our experience with the Tubbs Fire, insurance companies really tried to process claims as fairly and efficiently as possible.

- **Form a relationship with your claims adjuster** and find out how their preferred method of communication. This might be in the form of a portal, by email or fax. In our experience, your claims adjuster wants to resolve your claim and only do that with effective communication and paperwork. Try to work collaboratively with your claims adjuster. In our experience, you will be better off with a good relationship with your adjuster. Most of the time, there is no reason to fight, yell or berate a claims adjuster.
- **Find out what their process is** for requesting progress payouts.
- **Know exactly what documentation they need** with each request and understand their processing timeline. We can obviously help!
- **Set clear expectations with your Contractor** as to what documentation they will need to provide with each progress payment request.
  - Your requests will be processed much faster if your Contractor provides progress payment request that are consistent each month and are true to the construction progress to date.
- **Communicate with your Contractor** when submitting requests for payouts. Your Contractor needs to be on notice, so they can coordinate timely inspections.
- **The insurance company may issue payouts** in the form of a joint check to you and the Contractor. You will most likely need to get an endorsement guarantee from your bank prior to signing the check over to your Contractor. Most banks will be familiar with this process.

### **What if your insurance company pays out the full claim to your mortgage holder?**

You will be working with an administrator at the bank instead of at the insurance company for progress payouts. It will be the same process as above.

### **You hire a Contractor that will be coordinating insurance or bank payouts.**

- If you hire a Contractor that has experience with insurance claim rebuilds, this could save you a lot of time and help the process be much more efficient. The Contractor will take all the steps listed above but will be familiar with all the paperwork and processes, eliminating the learning curve.
- Establish a routine for communication with your Contractor. Have a weekly call, in person, or Zoom meeting to catch-up on the progress of your rebuild.
- Be copied on all communication between the bank administrator and/or claim administrator and the Contractor.

# The Most Frequently Asked Question

## Q What is the Price Per Square Foot to Rebuild?

**A** Contrary to the rumors you hear and numbers thrown out on social media, there is no “one size fits all” answer to this question. **Things to Consider:**

**1 A CUSTOM HOME WILL COST MORE THAN A HOME BUILT WITH A STANDARD PLAN.**

The more customization, the higher the cost. The cost of a custom home can be extremely high on a cost per square foot basis, especially if finishes are imported or highly specialized. You can build a really nice home without full customization.

**2 SMALLER HOMES TEND TO HAVE A HIGHER PRICE PER SQUARE FOOT NUMBER, BUT COST LESS IN GROSS COST.**

This is because a lot of the essential costs of building a home apply regardless of the size of the house. There will be a foundation, kitchen and bath in every house. If these costs are spread across a larger home, it will bring down the cost per square foot. However, the overall gross cost for a larger home will still be higher. For example, a 1500 square foot house may cost \$325 a square foot for a total cost of \$487,500, whereas a 2000 square foot may cost \$300 a square foot for a total cost of \$600,000.

**3 BUILDING ON A FLAT LOT IS SIGNIFICANTLY CHEAPER THAN BUILDING ON A HILLSIDE.**

**4 THE PRICE PER SQUARE FOOT CHARGED BY CONTRACTOR MAY NOT REFLECT THE QUALITY OF THE PLAN, BUILD, OR FINISHES.**

A lot of people think that just because they paid more for something, means it is better. Cost doesn't always equal quality.

**5 WE ANTICIPATE THAT THE COST FOR BUILDING ONE OF OUR PLANS WILL START IN THE RANGE OF \$300 PER FOOT, DEPENDING ON THE SIZE AND LOCATION OF THE HOME.**

This will also depend on the specifics of an individual's lot. We plan to offer semi-custom options that may cause that number to increase.





## About Us

In October 2017, the Tubbs Fire ravaged our home town of Santa Rosa, California. We immediately shifted our focus to rebuild our community. We developed 15 floor plans that received masterplan approval through the City of Santa Rosa. This allowed us to expedite the permitting process. Within four months of the fire, we received permits and started construction on our first rebuilds. Over the next four years, we completed over 200 rebuilds and helped our friends and neighbors return home.

We are now gathering information and working to develop a rebuild program for victims of the Los Angeles Fires in January 2025.

**Please feel free to contact us to discuss your rebuild needs!**