



WILDFIRE RESPONSE, RECOVERY, AND REBUILDING PROCESS

JULIA DONOHO, AIA, Esq., RIBA

LEGAL CONSTRUCTS - SONOMA COUNTY, CA

REBUILD GREEN* 02/23/2018

INTRODUCTION

JULIA DONOHO, AIA, ESQ., RIBA

- Architect + Attorney at Law
- Board Member, The Jefferson Society – a group of 100+/- Architect – Attorneys
- Board Member, American Institute of Architects (AIA) – National, State, and Local (Redwood Empire)
- Member, Sonoma County Bar Association



1906 DISASTER RECOVERY





**MAY DAY
AT MILLS**

THREE NOVELS BASED ON DUAL PERSONALITY

"DR. JEKYLL AND MR. HYDE" IS THE TRAGEDY OF IT; "DOUBLE TROUBLE" IS THE COMEDY OF IT; "THE WHITE CAT" IS THE ROMANCE OF IT.

By Will Scarlet.

WHAT makes a novel successful? I don't know, and you don't know, and every one else says he doesn't know. The publisher will tell you that the business is a matter of chance. The critic will tell you that the business is a matter of chance. The publisher will tell you that the business is a matter of chance. The critic will tell you that the business is a matter of chance.

On my desk at the moment are three novels by three different novelists. The first is "Dr. Jekyll and Mr. Hyde" by Robert Louis Stevenson. The second is "Double Trouble" by Will Scarlet. The third is "The White Cat" by Will Scarlet.

These three books, something that I have read, and I have read them three or four times, and I have read them three or four times, and I have read them three or four times.

The position of psychic change is a matter of chance. The position of psychic change is a matter of chance. The position of psychic change is a matter of chance.

An interesting discovery was made by the author. An interesting discovery was made by the author. An interesting discovery was made by the author.



RICHARD MANSFIELD IN DR. JEKYLL AND MR. HYDE



MISS MORGAN IN "THE WHITE CAT"

discussing the dual-personality theme of these romances. He concludes by saying that with wonder at the horrid fate which awaits the characters who are the subject of the abnormal dual personality.

A Feminine Exponent. The title of the novel "Double Trouble" is a play on the title of the novel "Dr. Jekyll and Mr. Hyde". The author, Will Scarlet, is a woman.

In "The White Cat" we have a delicate, young, and beautiful woman, Miss Morgan, who is the subject of the abnormal dual personality.

None of these three novels is anything more than a study in the dual personality. The author, Will Scarlet, is a woman.

The author, Will Scarlet, is a woman. The author, Will Scarlet, is a woman. The author, Will Scarlet, is a woman.

The author, Will Scarlet, is a woman. The author, Will Scarlet, is a woman. The author, Will Scarlet, is a woman.



THE YOUNG WOMAN ARCHITECT WHO HELPED BUILD THE BIG FAIRMONT HOTEL

By Jane Armstrong

"The building really in charge of a woman architect," I asked the architect who was directing the building. "The building really in charge of a woman architect," I asked the architect who was directing the building.

When the "master of a good work man shall set us to work anew" I am sure that foreman will draw the thing as he sees it for the God of Things as They Are. It is how could he divert himself of all masculine prejudice and insist that it is "Julia Morgan, architect," not "Julia Morgan, woman architect, who has studied, one thing or another in Paris. They usually come home dressed in a color scheme of the Impressionistic school.

On the heels of this conclusion came Miss Morgan herself—a small, slender young woman, with something so Quakerish about her that I felt all preconceived notions come tumbling about my head. I knew that Julia Morgan was a Beaux Arts graduate, and though my mind there trooped a bizarre procession of girls who have studied, one thing or another in Paris.

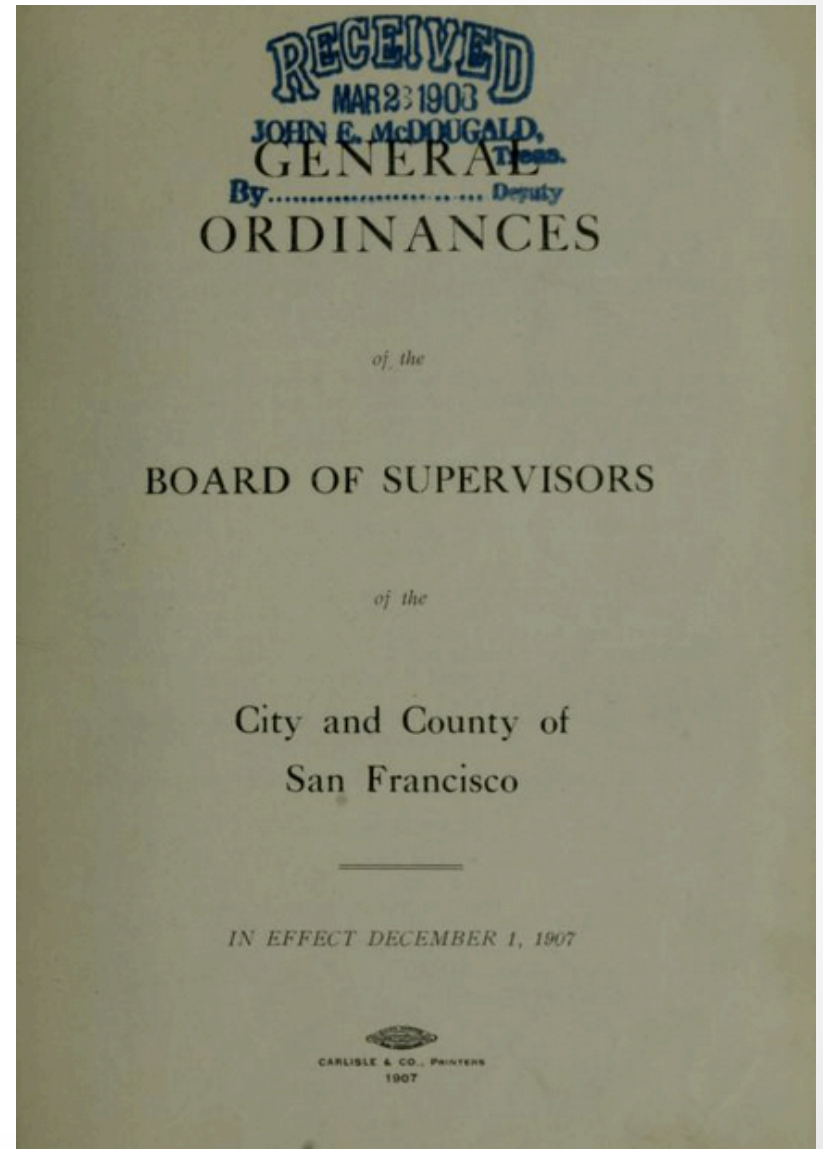
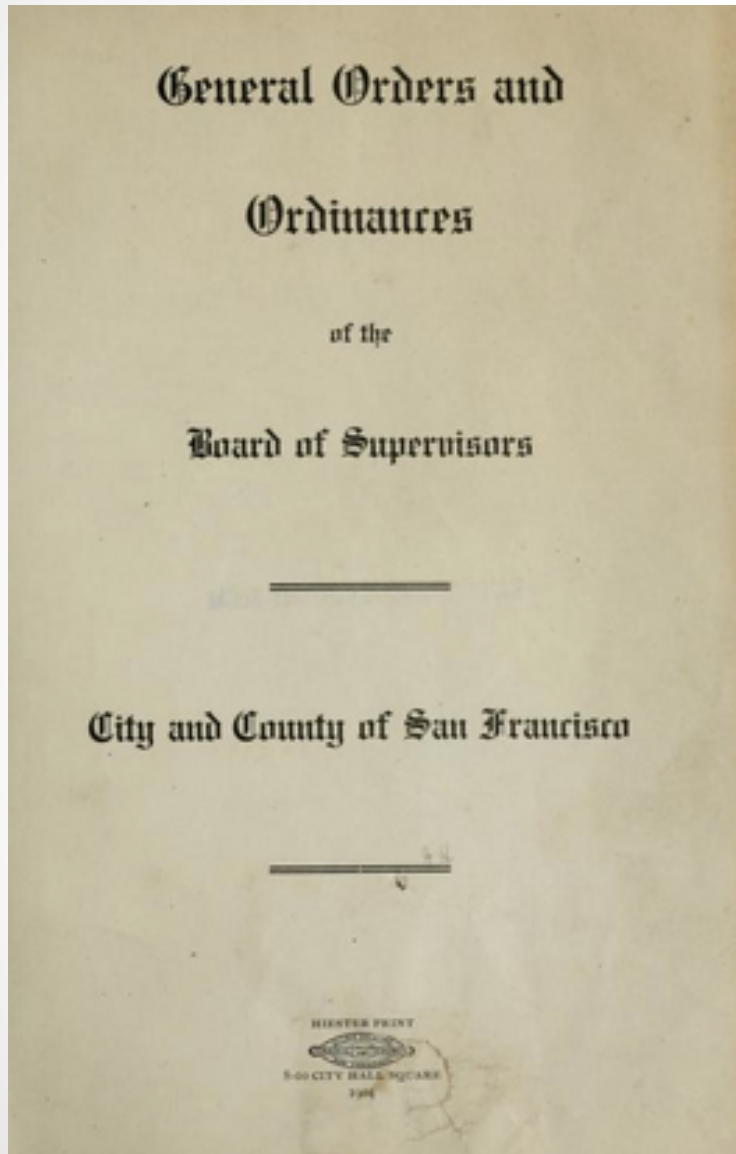
of the banquet room, all in scarlet and gold, like "honey splashed with port." "How you must have revelled," I said. "In this chance to squeeze girl's love-liest tubes into the world of 'logic.'" Miss Morgan smiled and answered: "I don't think you understand just what my work here has been. The decorative part of the building was finished before the fire, and has been restored on the same lines and in the same tones. My work has all been structural."

"Structural!" The word pegged my imagination down to earth again. For in the lobe of my mind I had been wondering what the main dining room, which tones into old ivory, with wide washes of dull gold. At one end is a room in softest shades of gray, like a demure young widow in second mourning. At the opposite end, through the broad portals, I caught a glimpse

of the main dining room. "In the rehabilitation of this room," she said, "it was necessary entirely to replace the glass dome, and you have no idea how much important detail is involved in a skylight of such magnitude." "But I suppose you found the other details of the room more interesting," I hazarded, pointing at the trellis work which criss-crosses the walls, arbor fashion, and the clusters of grape festooning their graceful golden length over the wall panels.

to be sure she has had the best training that the world affords. Miss Morgan was graduated from the University of California and then spent several years at the Beaux Arts, the great French school of architecture. She had special training for an undertaking like the Fairmont, having framed in every one of the commanding windows of the building. After all, women are classless—fo when I was crossing the bay that night and saw, rising far over the water escape, the Fairmont, fitting the skyline without a wrinkle. I wanted a emblem above it the part that a Woman has played in its construction. And the fact that the foreman nobly insists that the architect of the huge stone structure resolutely withstood the fierce onslaught of flame the in-

SF Building Code 1904-1907



REINFORCED CONCRETE Construction

THE ONLY FORM OF CONSTRUCTION WHICH SUCCESSFULLY

WITHSTOOD EARTHQUAKE AND FIRE

We do your Construction of Buildings and Installing of Machinery and Equipment on the "Cost-plus-a-fixed-sum" basis the square-deal-for-everybody plan

We are Exclusive Pacific Coast Agents for

Filer & Stowel (Milwaukee, Wis.), Corliss Engines and Saw Mill Machinery

Greenway Separators

Standard Safety Water Tube Boilers

Erie Tubular Boilers

Fisher Generator Sets

Erie Automatic Engines

Michigan Lubricator Company Specialties

Geo. J. Leyner Engineering Works Company (Denver, Col.), Compressors, Hoists and Drills

Pierce (Vacuum) Heating Systems for Hotels and Large Buildings As installed in Palace Hotel, San Francisco

LARGE STOCK ON HAND IN SAN FRANCISCO

Prices and Terms the Same as Before

Occidental Machinery and Engineering Co.

NEW QUARTERS

609 HARRISON STREET, NEAR SECOND, SAN FRANCISCO

We did not even temporarily desert San Francisco



The Plant of A. SCHILLING & CO., Second and Fulton Streets, the first permanent Concrete Building erected after the disaster. American System of Reinforcing used throughout

American System of Concrete Reinforcing

WIRE FABRIC AND BARS OF HIGH-CARBON STEEL

Guaranteeing the Highest Tensile Strength, with Ideal Distribution of Metal, and Ease of Application giving Continuous Bond on All Sides of Building

THE MOST ECONOMICAL REINFORCING ON THE MARKET

Used in the Largest Concrete Buildings in the World and in the First Reconstructed Buildings in San Francisco

Our Engineering Department is at your service for Plans, Designs and Costs

Tables showing Safe Loads, Catalogs, Samples of Fabric sent Free on Request

AMERICAN WIRE FENCE CO.

100 E. WASHINGTON STREET, CHICAGO, ILL.

BUILDING CODE UPGRADES

*Hewins v. London
Assurance Corp., 68
N.E. 62 (Mass. 1903)*



Ordinance or Law Coverage: Code for Recovery!

EDITOR'S NOTE

More Firsts for Adjusting Today!

Those who have followed Adjusting Today since its inception know that we have regularly sought the input of our readers in covering topics that address their needs and interests. Many of the articles we have featured have been the result of comments and suggestions received.

We're pleased to note that the subject addressed in this issue was the direct result of reader requests. Ordinance or Law Coverage is a subject about which relatively little has been written. Yet it is a very real and timely concern for today's insurance professional—whether involved at the agent/broker level, as an insured or risk manager, or in the claims settlement process.

This issue also includes another first, as we're pleased to welcome



*By Paul O. Dudley, CPCU
Contributing: Donald S. Malecki, CPCU*

DECLARATIONS

Description of Property

<i>Year of Construction</i>	<i>Construction Type</i>	<i>Roof Type</i>	<i>Number of Units</i>	<i>Occupancy</i>
1975	Frame W/ 0%-33% Masonry Veneer	Composition - 3 Tab Shingle	1	Owner Occupied (Primary Res.)

Property Coverage

<i>Coverage</i>	<i>Limit</i>
Coverage A - Dwelling	\$266,000
Extended Replacement Cost	\$66,500
Coverage B - Separate Structures	\$26,600
Coverage C - Personal Property	\$199,500
Contents Replacement Cost	Covered
Wild Fire Smoke, Soot, Char, Ash or Odor Damage	\$5,000

<i>Coverage</i>	<i>Limit</i>
Coverage D - Loss of Use	\$122,400
Additional Living Expense Term	24 Months
Identity Fraud Coverage	\$30,000
Building Ordinance or Law	10%

SETTLEMENT

Policy says 1,014 sf Garage add'l 500 sf +/-	Coverage Type - Residence 2 BD/ ZBA	MAXIMUM/ Policy Limit	% Primary Coverage	Construction Estimate \$275	Construction Estimate \$300	Insurance Offer	Payment #1	Payment #2	Proof of Loss Limits	TOTAL
A - Dwelling	The dwelling portion of your insurance covers the physical structure of your home; the walls, floors, ceilings, etc. This coverage protects your home from damage to the actual structure and anything that is permanently attached to the structure, including attached garages and shops.	\$266,000.00		\$316,350.00	\$341,700.00	\$251,756.00		\$251,756.00	\$14,244.00	\$266,000.00
B - Other Structures	It is common for homes to have other structures accessory to the main structure like fences, mailboxes, sheds, and detached garages. 10% of Coverage A is usually the policy limit. "Other Structures can be applied to the amount of insurance available for Coverage A."	\$26,600.00	10.0%	\$31,635	\$34,170.00	\$7,911.00		\$7,911.00	\$18,689.00	\$26,600.00
A - Extended Replacement Cost	Most policies have some option to purchase replacement cost endorsements to cover the actual cost of rebuilding the home. Percentages vary, here it was 25%.	\$66,500.00	25.0%						\$66,500.00	\$66,500.00
A - Building Codes	Your policy has limited Building Ordinance or Law coverage to pay for costs that result from having to rebuild in compliance with updated building codes. From 1976 to 2017 some code changes.	\$26,600.00	10.0%						\$26,600.00	\$26,600.00
A - Debris Removal - Dwelling	Your Policy Summary indicates additional 5% of Coverage A for debris removal if you meet max on policy.	\$13,300.00	5.0%	\$13,300.00	\$13,300.00			\$13,300.00		\$13,300.00
Trees, shrubs, landscaping	Your Policy Summary indicates additional 5% of Coverage A for lost plants - \$500 per plant	\$13,300.00	5.0%	\$20,000.00	\$20,000.00	\$13,300.00			\$13,300.00	\$13,300.00
Deductible		-\$1,000.00				-\$1,000.00		-\$1,000.00		-\$1,000.00
SUBTOTAL COVERAGE A-B		\$412,300.00		\$381,285.00	\$409,170.00	\$272,967.00	\$0.00	\$272,967.00	\$139,333.00	\$412,300.00
C - Personal Property	This coverage insures all of your belongings. This is an essential coverage when the interior of the home sustains damage, like in a fire. On most policies there is only so much coverage that they provide for valuable items such as cash, paintings, jewelry, guns, etc.	\$199,500.00	75.0%			\$49,850.00	\$49,850.00	\$0.00	\$149,650.00	\$199,500.00
C - Deductible		-\$1,000.00				-\$1,000.00		-\$1,000.00		-\$1,000.00
C - Debris Removal	TYP Policy Summary indicates additional 5% of Coverage C for debris removal related to personal property.	\$9,975.00	5.0%					\$9,975.00		\$9,975.00
D-Loss of Use	Additional Living Expenses - any necessary and reasonable increase in living expenses incurred by you so that your household can maintain its normal standard of living. (For the shortest time possible - max 24 months.)	\$122,400.00	46.0%			\$10,000.00	\$10,000.00		\$112,400.00	\$122,400.00
SUBTOTAL COVERAGE C-D		\$330,875.00				\$58,850.00	\$59,850.00	\$8,975.00	\$262,050.00	\$330,875.00
TOTAL		\$743,175.00				\$331,817.00	\$59,850.00	\$281,942.00	\$401,383.00	\$743,175.00

BUILDING CODE UPGRADES

- Residential

- o Structural – Seismic
- o Green Code
- o Title 24 Energy Code
- o Fire Code – Sprinklers, Smoke Detectors, Strapping WH's
- o Wildland Urban Interface (W.U.I.)
- o (?) 2019 (2020 adopted) Optional Zero Net Energy

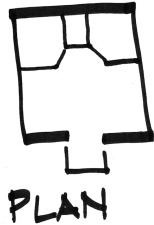
California Building Code Edition	California Building Code Effective Date	Based on Model Code Edition
1981 ¹	See history note appendix ²	UBC 1979 ³
1985 ⁴	See history note appendix	UBC 1979, '82, '85
1989	July 1, 1989	UBC 1988
1992 ⁵	July 1, 1992	UBC 1991
1995	January 1, 1996	UBC 1994 ⁶
1998	July 1, 1999	UBC 1997 ⁷
2001 ⁸	November 1, 2002	UBC 1997
2007 ⁹	January 1, 2008	IBC 2006
2010	January 1, 2011	IBC 2009
2013	January 1, 2014	IBC 2012
2016	January 1, 2017	IBC 2015

- Commercial

- o Americans with Disabilities Act (ADA)
- o SWPPP > 1 acre
- o CEQA – EIR



PROOF OF LOSS



DESCRIPTION:

1,500 SF

3BD 2BA

WOOD SIDING

SHINGLE ROOF

BUILT IN 1988 (CODES)

CONTRACTOR
A
\$ 440K

CONTRACTOR
B
\$ 450K

CONTRACTOR
C
\$ 460K

+ CODES

- + SPRINKLER
- + SEISMIC
- + GREEN
- + ENERGY

+ 90K = \$ 540K

REBUILDING COSTS

DESIGN BID BUILD or DESIGN BUILD or PURCHASE

Soft costs: Design, permits and fees

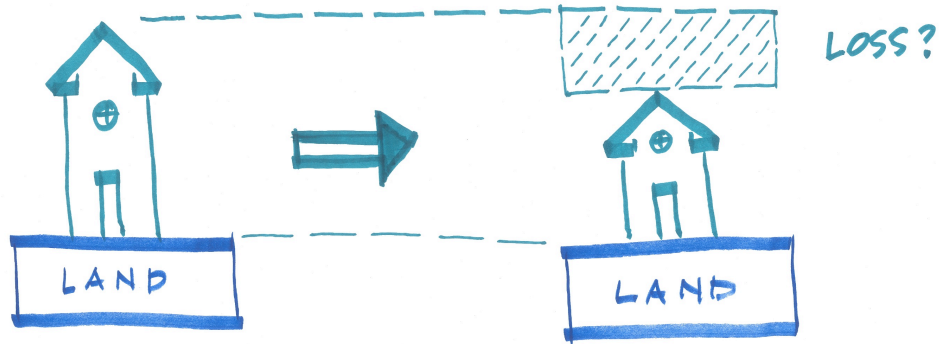
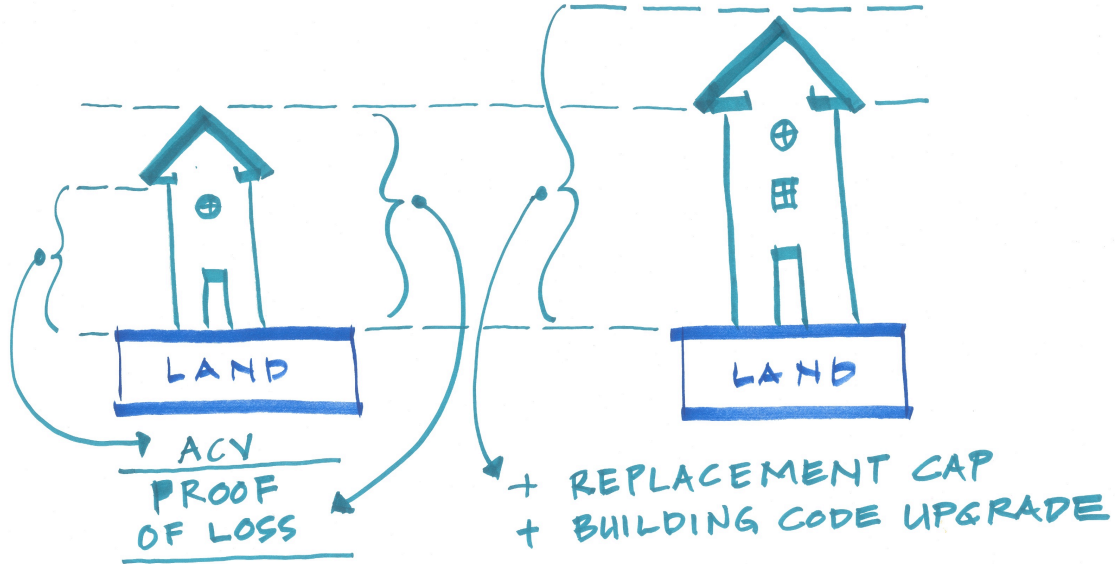
- Architecture and engineering, 8 percent: \$38,357–\$53,448
- Utility connections, 2 percent: \$9,589–\$13,372
- Building permits and fees, 4 percent: \$12,754
- Total soft costs: \$60,700–\$79,614; \$35–45 psf

Hard costs: Building structures

- **Main house**
 - Square footage: 1,740
 - Contractor estimates: \$391,500–\$522,000; \$225–\$325 per square foot
- **Porches and decks**
 - Square footage: 1,072
 - Contractor estimates: \$37,320–\$62,200; \$35–\$58 psf
- **Garage and accessory spaces**
 - Square footage: 956
 - Contractor estimates: \$50,640–\$84,400; \$53–\$88 psf
- **Subtotal: Building structures**
 - Square footage: 3,768
 - Contractor estimates: \$479,460–\$668,600; \$275–384 psf

Hard and soft costs: \$540,160 – \$748,214; \$310–\$430 psf

"REPAIR, REPLACE, OR REBUILD."
"LIKE KIND & QUALITY"



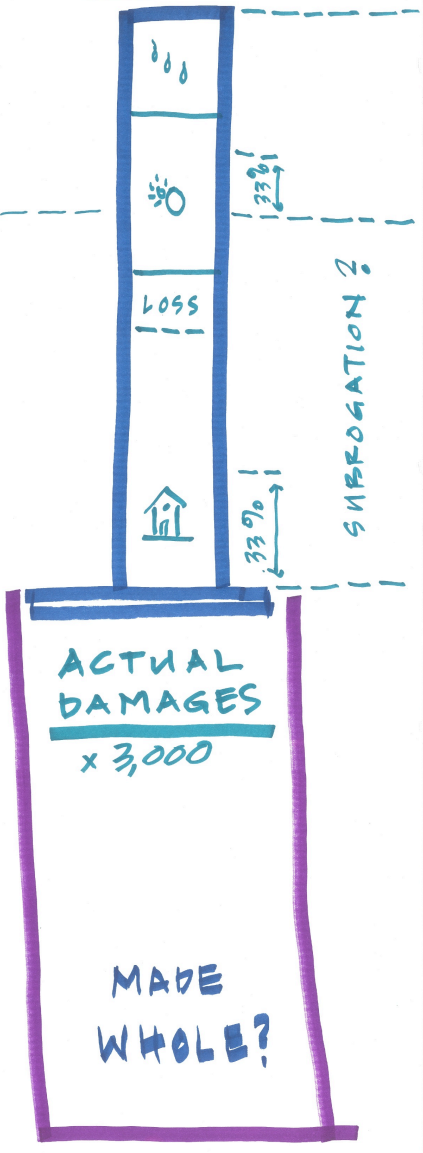
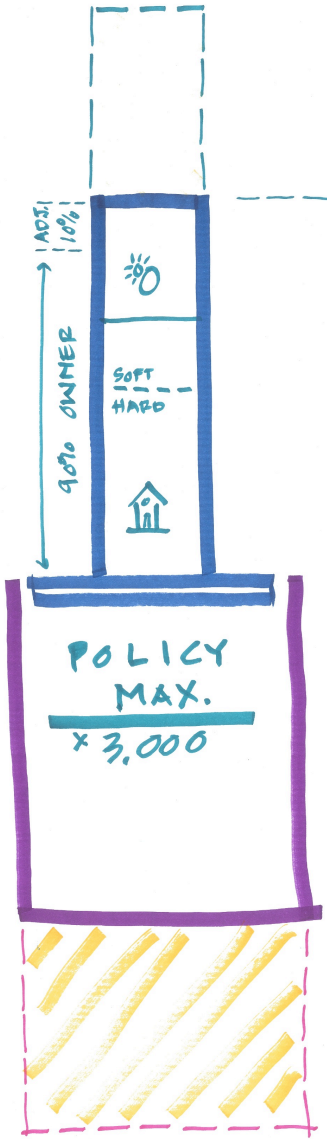
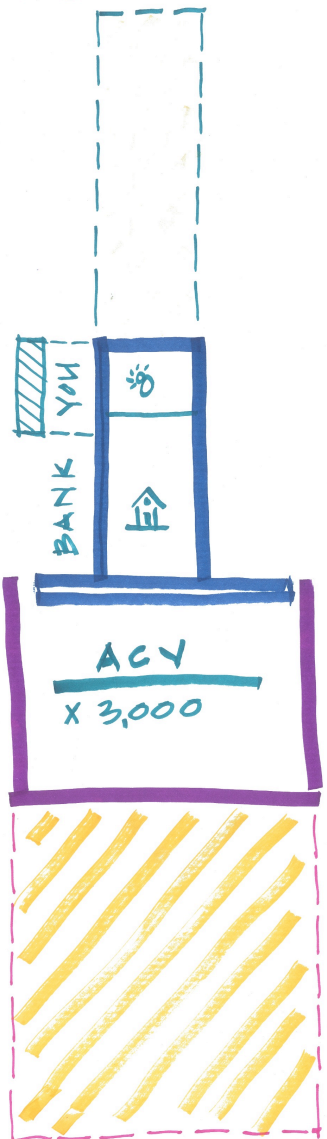
"HEIGHT, AREA, STYLE"

INDIVIDUAL CHOICES

① CASH OUT STARTOVER

② REBUILD/REPLACE

③ FULLY RECOVER



COMMUNITY IMPACTS/LOSSES

REBUILDING RESOURCES

- **American Institute of Architects**
 - Redwood Empire, East Bay, San Francisco
 - California Council
 - National Disaster Recovery
- **North Coast Builder's Exchange**
- **BIA – Home Builders**
- **RECSI – Construction Specifiers**
- **USGBC + Eco Building Network**
- **ACEC – Civil Engineers**
- **ASCE – Structural Engineers**
- **CSLB – Contractor's State Licensing Board**
-



Hire An Architect

Whether you are remodeling your kitchen, creating your dream home, or planning a commercial building, working with an architect can save you time and money, and create a better home or office you'll enjoy for years to come.

REBUILDING RESOURCES

DESIGN & CONSTRUCTION

- Rebuild Sonoma County Working Group
- AIA-RE Firestorm Recovery Committee

GOVERNMENTAL/NGO

- Rebuild North Bay
- SoCo Rises
- Homes for Sonoma

REBUILD SONOMA COUNTY WORKING GROUP

*Providing leadership and advocacy for local resources
to help our community rebuild after the firestorms.*



**MONITORING
ADVOCACY
LEADERSHIP
COORDINATING**

The Rebuild Sonoma County Working Group is a coalition of leading representatives from construction, architecture, engineering, banking, insurance and business groups.

THANK YOU

LEGAL CONSTRUCTS

Providing Legal Services to Owners, Contractors, and Professionals



CONSTRUCTION
PHASE SERVICES



LAND USE POLICY &
ENTITLEMENTS



INSURANCE
NEGOTIATIONS



ADVOCACY &
EDUCATION



MEDIATION &
LITIGATION

JULIA DONOHO, AIA, Esq, RIBA
Architect + Attorney at Law

(707) 849-4116
jdonoho@legalconstructs.com
www.legalconstructs.com