

Natural Disaster Recovery

When your property has been impacted by a natural disaster such as a winter storm, wild fire, or earthquake, the primary focus is on the safe evacuation of your family and pets until the hazard has ended. However, do you know what to do after the event in order to repair damage to your property and allow you to return to a safe home? In order to assist you in recovering from a natural disaster, and help you negotiate the pitfalls of reconstruction, the Tuolumne County Building and Safety Division offers these tips.

Damage Inspection

The Building and Safety Division often performs Fire Damage Inspections to record the status of an existing structure impacted by fire. This service is also used to assess damage caused by a natural disaster. This is voluntary and is in addition to the inspections performed by your homeowner's insurance company, but is a useful tool for a homeowner who anticipates obtaining a building permit for repairs. After a natural disaster, homeowners may contact the Building and Safety Division and request a damage inspection at (209) 533-5633. This is a free service provided to help guide the homeowner or business owner through the repair process and identify critical repairs.

Commencing Reconstruction – Contractor or Unlicensed help

While the homeowner has the right to obtain permits and commence repair work on their own, after a natural disaster it is common that there is damage beyond the ability of the owner to repair without professional assistance. In addition, many insurance companies require a licensed contractor to perform the repair work. In the cases where the repair work is minor (under \$500.00 in materials and labor costs) an unlicensed individual may be hired to perform the repairs. **BE AWARE!** If an owner decides to hire an unlicensed individual, they are assuming the responsibility for obtaining any required building permits as well as the insurance coverage for that individual.

On the other hand, if the work is substantial (\$500.00 or more in total cost) a handyman or unlicensed individual cannot be hired and a contractor licensed through the Contractors State License Board (CSLB) must be retained if the owner is not doing the work him/herself. The CSLB is responsible for monitoring the status of all contractor licenses and requires contractors to be bonded, insured, and licensed for their trade. Before you hire a contractor, here are some things to consider:

Get multiple bids. It is important that you shop around to get the most competitive price and learn the capabilities of the contractors in your area. We recommend obtaining at least three bids.

Check license status. Make sure that the contractor provides you with his or her license number. This number can be checked on the CSLB website at www.cslb.ca.gov. On this website you can review the status of the contractor's license and insurance as well as check for any complaints that may have been filed. Avoid a contractor whose license is expired, suspended, or revoked. In addition, be sure that the contractor has the appropriate insurance to cover his or her employees .

Make sure the contractor is licensed for the trade he or she is doing. It is important to know what kind of contractor is allowed to do what type of work. Here are some examples:

General electrical work	C-10
Plumbing	C-36
HVAC	C-20
General Contractor	B

While “C” licenses are only allowed to perform specific trades, a “B” license is allowed to perform framing and carpentry or any construction involving two or more separate trades.

Be aware of fraud! It is illegal for a contractor to perform work without a contract! In addition, it is illegal for a contractor to ask for a deposit of more than 10% of the total project value. Avoid paying in cash, and never allow anyone to convince you to open credit accounts on their behalf in order to pay for materials. Always get a receipt for all transactions.

Obtaining a permit

While minor repairs, such as replacing plumbing fixtures, electrical outlets, and broken windows, may not require permits, significant structural damage and major trade repairs will require you to obtain a building permit. The building permit is an authorization to perform work that is required to be inspected by the Building and Safety Division. While plans are usually required to be provided to the Building and Safety Division when an application is submitted, often when there is an emergency situation plans are not necessary. In most cases, a scope of work and an itemized list of repairs are all that is required to obtain a repair permit. In addition, some repair work can commence immediately following an emergency, such in the case of electrical service damage provided a building permit is obtained within the next few days. Over the counter building permits can be obtained for a nominal fee depending on the amount of repair to a structure. Please contact the Building and Safety Division at (209)533-5633 if you have any questions regarding the potential permit cost for your specific project.

Building Inspections

Building inspections are a measure of quality control where County Building Inspectors verify that the work performed meets all current health and safety standards. The building permit fee covers the cost of inspections. In all phases of construction, the project must be inspected and any corrections the inspector finds must be completed prior to moving to the next phase. Here are some examples of required inspections:

Frame Inspection – All repaired/replaced framing, electrical conductors, plumbing pipe, and similar components must be complete and correct before being covered by insulation or sheetrock.

Insulation – All damaged or wet insulation must be removed and replaced. In older structures where no insulation was originally installed, you are not required you to add it.

Sheetrock – All new sheetrock is inspected prior to taping to verify fastening and identify any required firewalls.

Final – This inspection is a final verification that all work was completed in a safe matter and that the structure or portion of the structure is ready to reoccupy.

Contact Us! – If you have any questions regarding this information or any part of your repair project, please contact us directly at (209) 533-5633. Our permit technicians can assist you from 8:00 a.m. to 3:00 p.m. Monday through Friday.