

 Hello from Howard Lamcke. Summer is in full swing. The pace of construction work remains as strong as it can be, and we are all very busy. If you want a bathroom remodel started next week, we can’t do it. That doesn’t mean we can’t start planning now to do one in the next month or two. I feel like an air traffic controller at this point, lots of planes in the air all lined up in an orderly row to land! So don’t be discouraged and put off that remodel, particularly if it’s a repair or renovation. The recent weeklong heat wave really brought this issue to the front. Try getting an air conditioner installed next week! Try just getting an estimate! It will take some patience, but don’t give up, and eventually you’ll get in line before the last summer heat. This will be true for other projects you may have been putting off. That would be roofing and gutters before the winter rains. Replace that old water heater or those galvanized pipes before you are out of water the day of the party! Service the furnace before the frost comes. And if you know the tub has been draining slow, call the plumber before the toilet backs up, which always happens on Sunday! In fact, I’m stopping now with one of my best referrals ever. Drain cleaning by Champion Drains (408) 437-1507. Best guys ever!

**Home Replacement Costs**

We continue our discussion of the costs of full replacement of your home in the event of a disaster. For insurance purposes in addition to the actual construction costs you must take into consideration the possible additional costs for lost personal property, and temporary housing. It is likely that the adjuster will deduct from your settlement for depreciation, especially for floor coverings, roofing and painting. You must also consider additional coverage to insure against disasters from floods, earthquakes and terrorist acts. These should all be discussed thoroughly with your insurance agent. However, for straight construction costs it is our opinion that you should start with a figure of $400 per square foot. This number should be increased for high level fixtures and finishes. The most important thing to remember is you will be required to rebuild your home to current codes. This will require much greater seismic and foundation work than even 10 years ago, not to mention new water restrictions and energy calculations. The codes seem to change every year and something is always added! We hope you never have a need to use your homeowner’s insurance. It is a miserable and frustrating experience, one that we have shared with a few of you over the years. Please be prepared and come what may, we are here to help!