



WHAT TO LOOK FOR WHEN HIRING A HOUSE RAISING CONTRACTOR

As more and more New Jersey residents who reside in coastal communities are discovering, they will be required to raise their home. For some it will be due to receiving a letter stating their property has been substantially damaged, others realize that a non FEMA compliant home (a BFE that is too low) hurts the resale value of their home, some want peace of mind that they will never have to go through this again, and across the board EVERYONE wants to keep their flood insurance premiums down.

Regardless of the reason, it is safe to say that there are tens of thousands of homes that need to be raised here in NJ. With this type of volume, there are now hundreds of contractors that are claiming to be “HOUSE LIFTING” experts. Some truly are experts in this field while others are jumping on the band wagon in hope of a quick buck. Here are a few tips in what you should be looking for when deciding on who should you use to lift your home.

Post Sandy construction requires a much different skill set for contractors than what was the norm prior to the storm. Some examples of this are:

- House lifting contractors must now be proficient in assisting homeowners with obtaining funds through the various grants and the ICC program. Across the board everyone is struggling with ways to pay for the lifting of their home. Knowing what programs are out there along with their cutoff dates, who can qualify for these programs and what it will cover, being able to assist with the proper filling out of the substantial number of forms that are required, and ensuring that the proposal is properly worded and formatted to ensure compliance with the given program is a **MUST!**

I am happy to say that I have helped numerous customers find 100's of thousands of dollars they did not know was available to them. This is by far the most satisfying part of my job.

- Providing guidance on what are the customer's best options moving forward. Many times the extent of the damage, the age, or type of construction does not make the house a good candidate for lifting. In these cases tearing the house down and rebuilding new is the best option. Also, how high to lift the house is also extremely important. Going a few extra feet above the required minimum equates to big savings in yearly flood insurance premiums. Current knowledge of FEMA flood insurance guidelines is a **crucial part of being a professional house lifting contractor!**

- Having to provide accurate and **FAIR** pricing with so many unknown variables such as existing soil conditions or size of existing footers being the two largest. Customers are always anxious to get a price as soon as possible but until soil borings have been completed, and a licensed structural engineer has both field inspected the home and produced a set of foundation plans, the contractor has to make many assumptions to provide an accurate quote. A professional house lifting contractor must rely on years of experience to make these judgment calls to provide the customer with accurate pricing. **No one wants to be surprised with unexpected costs in the middle of a project which is unfortunately happening far too frequently.** “Turnkey” pricing is a must!
- Having a good understanding of what all the various municipalities require for their permitting process. **Permitting time can vary greatly and can take 4 months, or more, if you do not stay on top of it.** Our office will routinely call the building departments to track status of permits to ensure they are moving along smoothly. We have had instances where entire permitting packages have been lost.
- **BEING A GOOD LISTENER!** Get a complete understanding of what the customer needs. The “turnkey” lifting of a home is a process that involves 13 different subcontractors. There are four separate permits, utility disconnects and reconnections, fill dirt brought in to bring the crawl space to grade, surveyors for plot and drainage plans, carpenters to connect existing house to new foundation and build new entrance features to accommodate the new house elevation, heavy equipment required to demo various parts of the existing structure, masons to build the new foundation are all required as part of the complete house lifting process. The house lifting contractor must properly explain all that it entails and clearly understand what the customer needs assistance with. Many house lifting contractors will exclude a great deal of these required items leaving it to the homeowner to have to deal with. A qualified house lifting contractor will always offer “turnkey” pricing, addressing all aspects of the lift to their customer!
- **About the author Mr. Craig Gallagher:**
 - **President of GFH Construction.**
 - **FEMA Certified Disaster analyst**
 - **Has been a Licensed General Contractor for 24 years**
 - **Is a recognized House Raising specialist**
 - **Built over 3000 homes of which more than 500 have been in Coastal Zones A- and Z-zones**
 - **Received national recognition from the National Association of Home Builders**
 - **Has been featured in Professional Builder**
 - **Has been the builder on two episodes of ABC’s “Extreme Makeover”**