

The Times-Picayune

E-2 SUNDAY, MAY 4, 2008 THE TIMES-PICAYUNE

SUNDAY MONEY

Duo aims to make starting fresh affordable

Architect promotes small, simple houses

By Kate Moran
Business writer

As architect William Monaghan sees it, the decision to renovate a flooded house inevitably produces headaches in the form of unreliable contractors, unending delays and the ungainly challenge of laying new pipes and electrical wires over the home's damaged and antiquated bones.

Monaghan and his daughter have launched a nonprofit called Build Now to help displaced residents demolish their saturated houses — especially those built low to the ground on a concrete slab — and replace them with traditional New Orleans-style homes

with deep, shade-giving porches and elevated foundations.

The duo aims to help families that owned a modest house in the city before Katrina but have felt discouraged by the risk and expense of rebuilding, or could not afford to buy in a different neighborhood at the inflated prices that have prevailed since the storm. The father-daughter team will build a new home at cost for owners willing to use flood insurance proceeds or other money to clear away their old one.

Monaghan has designed eight prototypes that he calls "traditional homes with modern plans," blending details like large windows with thick casings with amenities like laundry rooms and spacious closets. The price starts at \$99,600 for the smallest home and runs to \$199,200 for a double that can accommodate the owner on one side, and a tenant on the other.

See HOUSING, E-2



William Monaghan



Tess Monaghan
Team saw gap in the market for 'high-quality, traditional New Orleans small houses'



ELIOT KAMENITZ / THE TIMES-PICAYUNE

Build Now's eight prototypes blend traditional details such as large windows with thick casings with amenities such as laundry rooms and spacious closets. This Build Now model on Elysian Fields Avenue is built with wood rather than particleboard, which emits the indoor air contaminant formaldehyde.

Houses built with N.O. past in mind

HOUSING, from E-1

Build Now belongs to the constellation of nonprofits formed to help storm victims in the financial middle tier — those who owned a house before Katrina but did not have the deep pockets to rebuild it. While some of those nonprofits, including Make It Right and Project Home Again, have pushed green building techniques, Build Now stresses simplicity as a way to keep both energy and construction costs down.

Rather than incorporate solar panels and other technology that might be expensive for an owner to maintain, Monaghan said he tried to reduce the environmental impact of the houses by keeping the floor plan small and ventilating them naturally with large windows that carry a breeze from the front to the back of the home.

He uses drywall manufactured in Westwego to reduce carbon dioxide emissions associated with transport. He builds with wood rather than particleboard, a product that emits the indoor air contaminant formaldehyde. He also substitutes acrylic glue and nails for formaldehyde glue, which is common in new construction.

"We're interested in sustainable systems people know how to use," said Tess Monaghan, his daughter and Build Now's director. "Instead of using fancy technology, we wanted to take them back to a basic level."

William Monaghan was reared in New Orleans, but today he lives and runs an architecture shop in New York City. He and his daughter, both alumni of Yale University, launched Build Now because they saw a gap in the market for what he calls "high-quality, traditional New Orleans small houses" that were priced at a moderate level.

"It didn't appear anyone was offering a house people could afford," he said.

The home prices advertised by Build Now do not include the cost of the elevated foundation, but buyers who had flood insurance can use their policy to cover the cost, which runs between \$12,000 and \$17,000. Most

flood policies provide what's called an Increased Cost of Compliance grant to pay up to \$30,000 of those expenses.

Homeowners will most likely have to take out a new mortgage to buy one of Build Now's homes, but they can use insurance proceeds or their Road Home grant to make a down payment on the loan. The bank will funnel that loan to Build Now, which will work directly with a contractor. The nonprofit guarantees the price of the home against any increases in material or labor costs.

William Monaghan is convinced of the wisdom of building anew rather than renovating a damaged home, except in cases where the house is historic or has exceptional architectural value. He says rehabbed homes have dubious resale value because buyers can never be sure of the quality of repairs or whether the house has lingering mold infiltration.

He says the wood-frame houses that Build Now offers at cost far outstrip modular houses in quality. As he walked through a model home the nonprofit recently completed at 5713 Elysian Fields, he pointed out the fine detailing he culled from New Orleans vernacular traditions: tongue-and-groove decking on the porch, traditional railings and closely spaced balusters, windows with foot-high pediments.

"The banks are very enthused," Monaghan said of several lenders that have agreed to work with Build Now clients. "They like our homes because they see them as having durability and investment value that a renovated home does not."

For now, the Monaghans have focused on building houses in Gentilly, where recovery has been relatively static, but they will build anywhere in Orleans Parish. They can erect at least 20 houses this year, and possibly as many as 40.

To contact Build Now about a new house, call (504) 324-3964 or visit www.buildnownola.com. The group has offices at 7731 Maple St.



Visit our Model Home at
5713 Elysian Fields Ave.
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