

# Create your Lakeside Legacy

**M**any of the best family memories are made at the lake. Long pontoon rides, afternoon naps in the hammock, and endless hours of kids jumping off the dock are all signs of the ideal summer weekend. While the location is perfect, inevitably many families outgrow their small cottage.

After 50 years of building experience, Wausau Homes has been a part of rebuilding many lakeside legacies. Wausau Homes has fine-tuned the process, making it easy for homeowners to understand what it takes to remove and rebuild on the same lot. Our builders have even developed workshops to help you understand several things about rebuilding - from guidelines to financial options.



## Rules and Regulations

To start the process, several permits will need to be gathered by your Wausau Homes builder. In most cases, both a building and a demolition permit will be needed. A building permit is intended to make sure that your project complies with local zoning standards; while the demolition permit is used to ensure your cottage is going to be torn down by a professional and that the basic safety precautions will be followed.


It is also important to make sure you are aware of your state's DNR wetland rules. Most require a DNR permit for any excavating or placement of any type of material in low areas near wetlands. You can talk with your local county zoning administrator to find out what specific regulations are in place in your county to help you understand your county's shoreline zoning rules.

## Financing Options

Rebuilding usually involves both demolition and rebuild costs. Demolition costs typically vary with the size and location of the teardown. It is smart to pay a visit to your local community bank. They may be able to offer a “construction-to-permanent” loan, which provides you funds for the teardown and building phases and then converts to a long-term mortgage once construction is complete. Your Wausau Homes builder will be happy to discuss different financial options to narrow down which is right for you.

## How the Process Works

Before construction begins, your Wausau Homes builder will help you take care of some important items. It may seem obvious, but make sure you take everything out of your cottage before demolition begins. Consider if there are any parts of the old cottage that you would like to save, and even reuse. For sentimental reasons, you may want to include something from the old cottage in your new cottage such as wooden beams or a light fixture. You also need to take into consideration whether you would like to remove or keep your septic tank. You will be required to have all liquid removed and disposed by a septic maintenance service, which your Wausau Homes builder will help coordinate. Keep in mind that most states require older homes to be inspected for the presence of asbestos, lead paint, and other hazardous materials prior to being torn down.

Once your old cottage is removed, it is time to kick off the construction of your new Wausau Homes cottage. Everyone will be anxiously awaiting the completed cottage which you will be able to show off in just three months! By choosing to rebuild your cottage with Wausau Homes, you will continue to create your legacy on the lake for generations to come! 

Article provided by Wausau Homes

