



Los Angeles County Rebuilding  
Webinar Series

# Webinar 1 - The Road to Recovery - Understanding Your Options

February 25, 2026

# WEBINAR GOALS

Attendees will gain an understanding of:

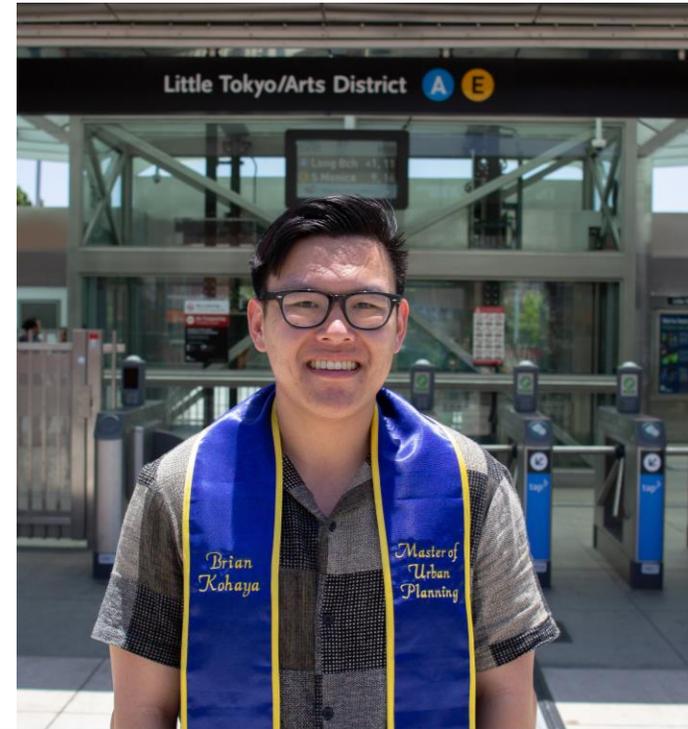
- The key factors that influence the rebuilding process
- Resources and support available throughout the rebuilding journey
- Rebuilding options, including partnering with a development team or rebuilding independently.
- How to select qualified professionals to make informed decisions and avoid potential pitfalls

# Our Team



**Dominique Veasey-Hall**

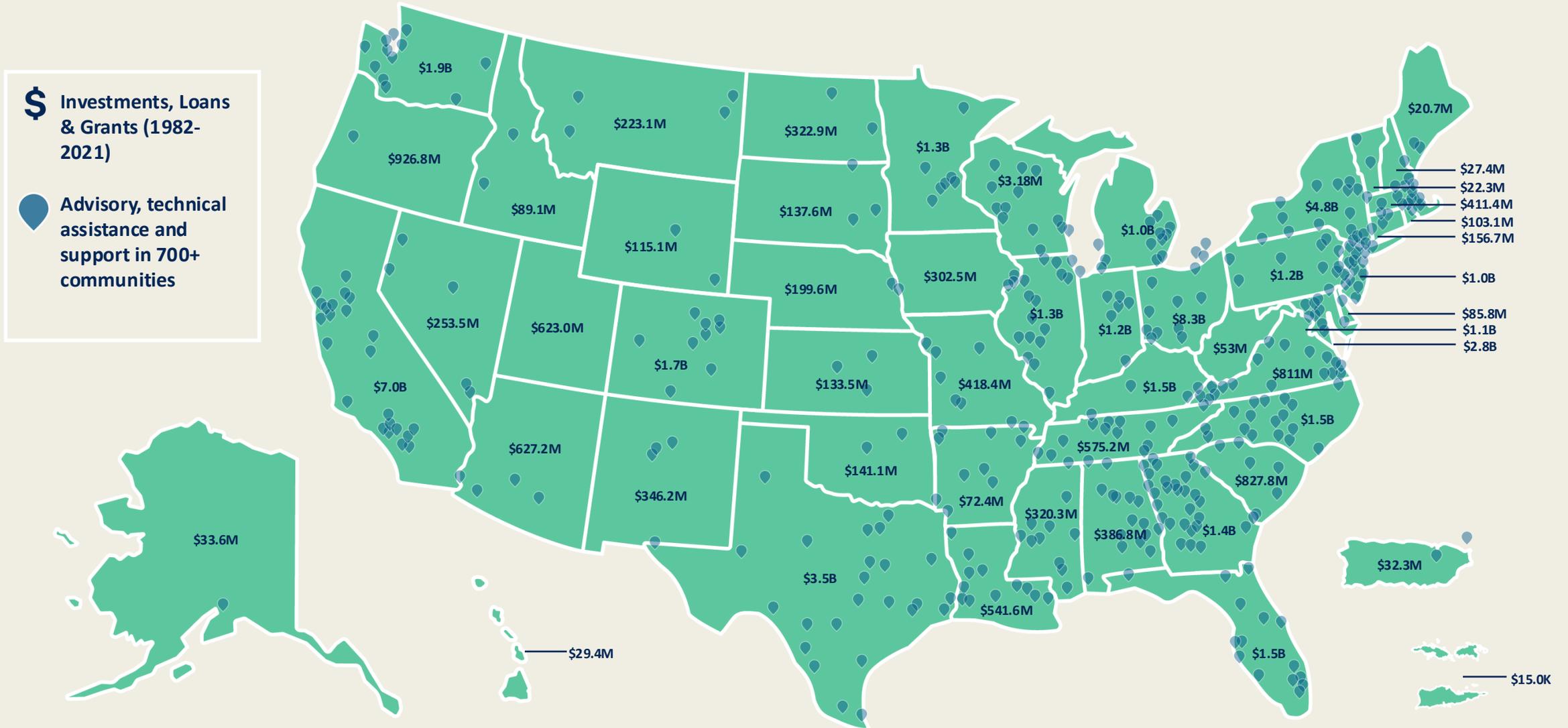
ASSOCIATE DIRECTOR



**Brian Kohaya**

PROGRAM ASSOCIATE

# We've invested deeply in communities since 1982



# THANK YOU TO OUR PARTNERS



## Los Angeles County Wildfire Recovery Series

How to Rebuild: Financing 101	4/1/2026	12:00 - 1:30 PM
How to Rebuild: Permitting, Zoning, & ADUs	5/27/2026	12:00 - 1:30 PM
Returning Home: Supporting Senior Homeowners	6/24/2026	12:00 - 1:30 PM
Returning Home: Supporting Renters & Mobile Homeowners	7/29/2026	12:00 - 1:30 PM
Resilient Rebuild: Incorporating Fire-Resistance Building Standards	9/16/2026	12:00 - 1:30 PM

# THANK YOU TO OUR FUNDERS



BMO



# Housekeeping

- Use the Q&A to ask your questions
- Translation – Closed captioning available (30+ languages)
- The materials will be uploaded into the LA Rebuild Hub



# Disclaimer

*The information in this presentation is for general guidance only and does not constitute legal, financial, or insurance advice. Individual circumstances vary, and wildfire survivors should consult with licensed professionals, including contractors, insurance providers, and legal advisors, before making decisions about rebuilding.*

## WHERE ARE YOU IN YOUR REBUILDING JOURNEY?

**Just Starting**

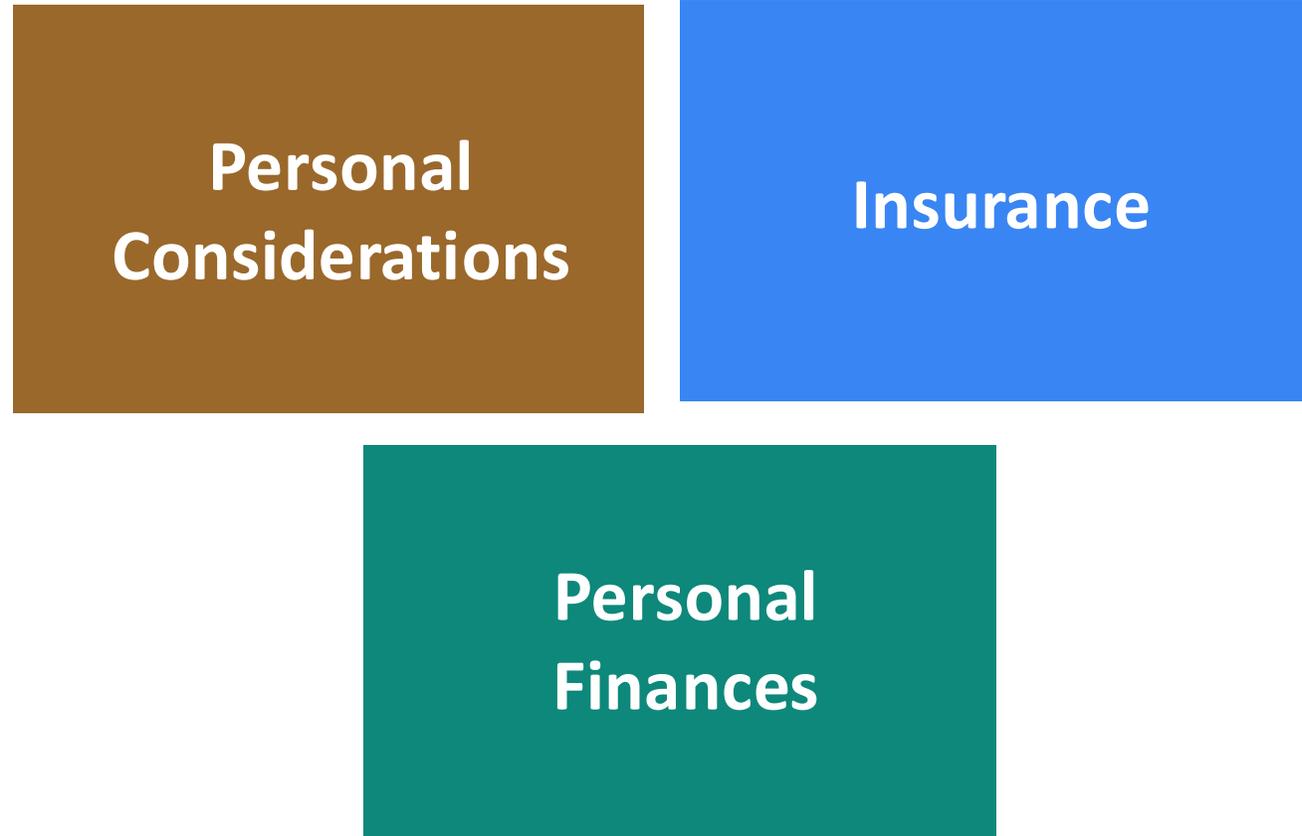
**Design &  
Permits**

**Selecting  
Contractors**

**Construction  
Underway**

# BEHIND THE REBUILD: FACTORS THAT SHAPE THE PROCESS

## Behind the Rebuild: Factors That Shape the Process



## Behind the Rebuild: Factors That Shape the Process

# INSURANCE

### INSURANCE

- What does your policy cover and what does it not cover?
- When and how will insurance funds be paid?
- Will coverage fully cover rebuilding costs?
- Are there requirements to access funds?
- How long does temporary housing coverage last?  
Loss of Use coverage



[Webpage : Homeowner's Guide to Navigating the Insurance Claim Process](#)

# Behind the Rebuild: Factors That Shape the Process

## REBUILDING DECISIONS ARE FINANCIAL DECISIONS

### PERSONAL FINANCES

#### ACCESS TO ADDITIONAL CAPITAL

- Do you have personal savings you can use to rebuild?
- Have you been awarded grants or assistance that can support rebuilding?
- Are you able and comfortable taking on additional debt such as a low-interest loan?



[Resource: Directory of Grant Opportunities](#)

# Behind the Rebuild: Factors That Shape the Process

## PERSONAL CONSIDERATIONS

### EMOTIONAL READINESS

- Are you ready to begin the rebuilding process?
- Are you prepared to handle stress, delays, or unexpected challenges?

### CAPACITY & SUPPORT

- Do you have the time and energy to manage construction decisions?
- Do you have the guidance or help you need to make informed rebuilding decisions?

### FLEXIBILITY

- Do you have flexibility with temporary housing, or do you need to return home quickly?
- Am I able to adjust my timeline if construction takes longer than expected?



[Resource: Rebuilding Starter Checklist](#)

# WHAT FACTOR FEELS THE MOST STRESSFUL WHEN YOU THINK ABOUT REBUILDING?

**Insurance**

**Cost &  
Finances**

**Personal  
Considerations**

# TRAUMA-INFORMED REBUILDING COUNSELING & CASE MANAGEMENT

OFFICE OF:  
OFFICE

# Allise Matsuno

Office of: Office



Allise is a proud Angeleno and a designer with Office of: Office. She is a part of their design team and the program manager for their Community Rebuilding Response program. Her interests are in family housing, self-expression of identity through architecture, and the complexities and mismatches between the home and the law. She holds a BA in Politics from the University of San Francisco and a Master of Architecture from Harvard University's Graduate School of Design.

# Community Rebuilding Response

*One-On-One Case Management*



# Office Of: Office

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*We are a nonprofit planning and architecture organization based in Los Angeles. Our team offers diverse expertise in architectural projects of varying scales and scopes, and since January 2025, we have provided pro-bono and discounted design services to wildfire-impacted homeowners looking to rebuild their homes.*

# Community Rebuilding Response

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*Since January 2025 our CRR Program has:*

- *Conducted intake with 160+ families*
- *Partnered with 10+ organizations*
- *Supporting 43 families through design packages*

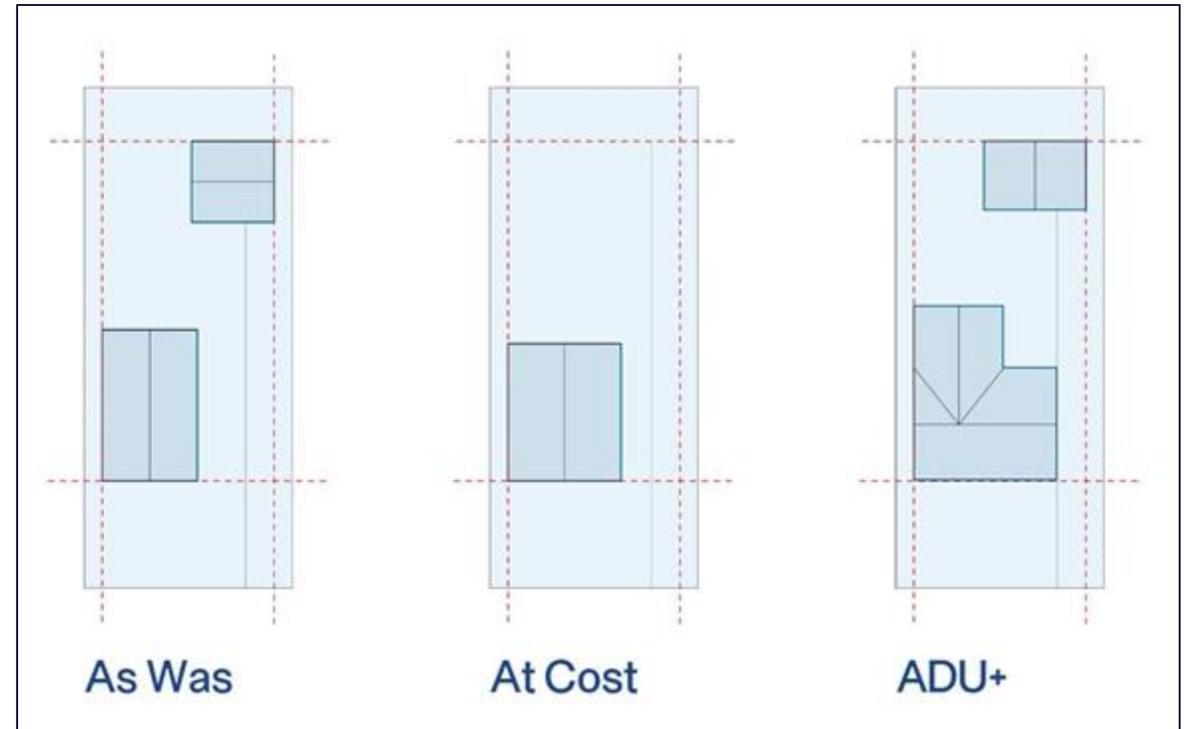


# Case Management

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*The Program includes:*

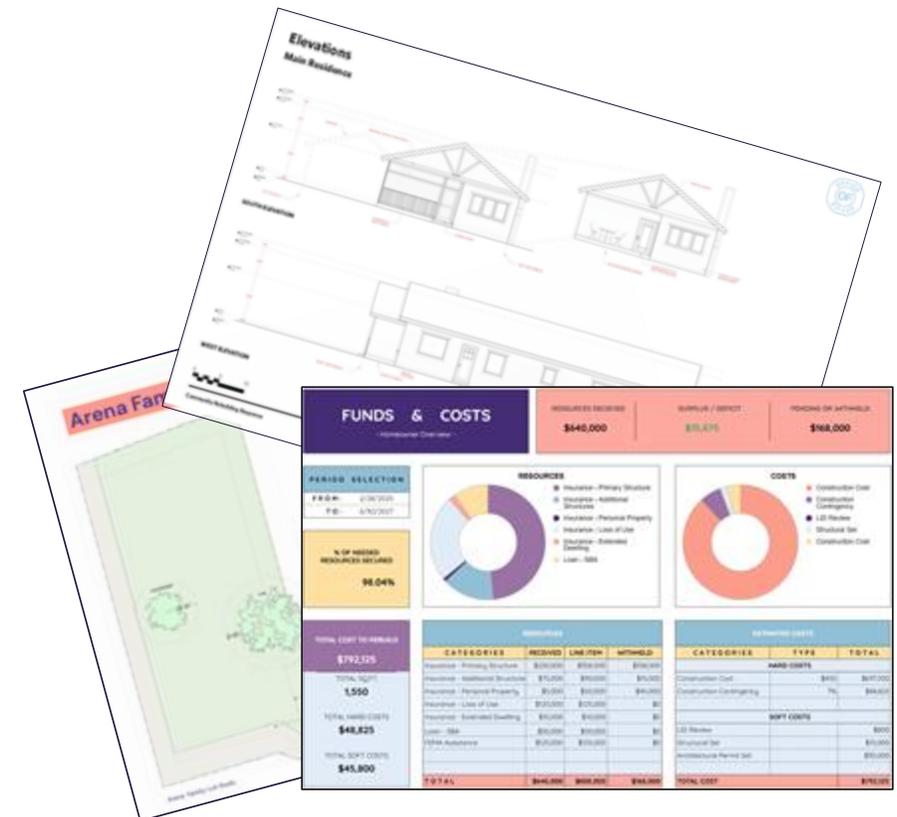
- *Policy and Advocacy*
- *Land Use Review*
- *Budgeting Guidance*
- *Architectural Drawings*



# Case Management

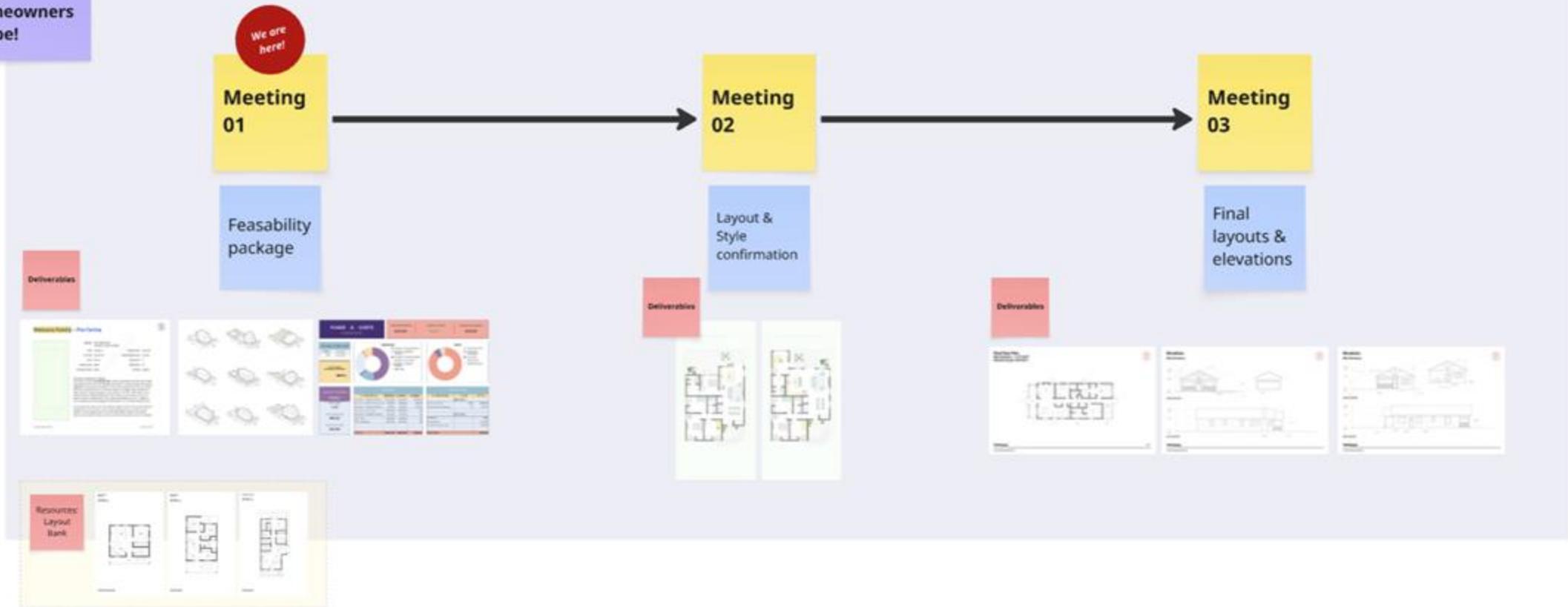
The Program includes:

- 3 individual **conversations** with design staff
- **Work plan** with a clear timeline and cost estimates
- Identified **supportive strategies**
- Refined set of **design plans**



# Community Rebuilding Response

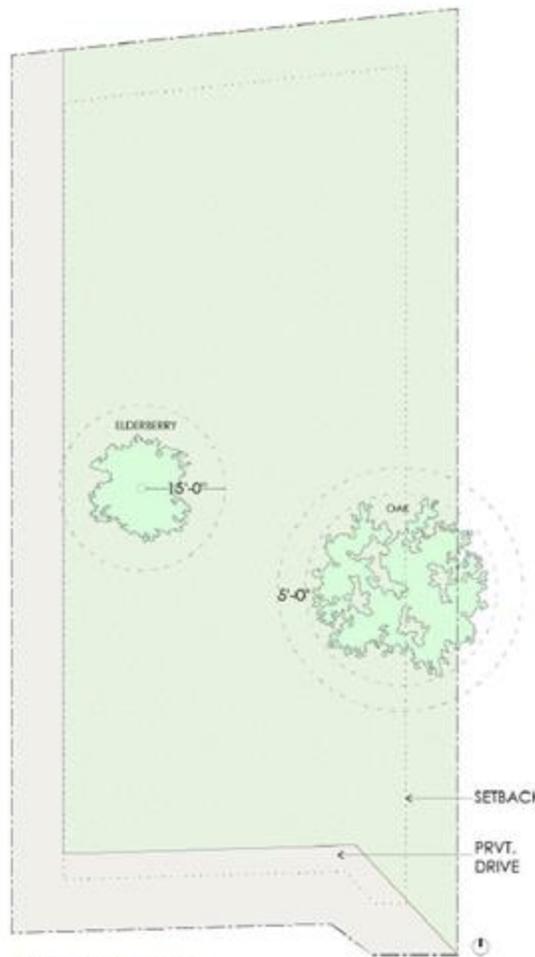
Goal is to understand the homeowners scope!



## Timeline

<b>2-3 weeks</b>	<b><i>Pre-Meeting 1</i></b> Homeowner Intake Documentation Gathering Determine Site and Zoning Rebuilding Parameters* Confirm Financial Considerations Develop Fit Tests <i>with</i> Financial Projections
<b>4-5 weeks</b>	<b><i>Pre-Meeting 2</i></b> Confirm Style and Layout Priorities Draft Architectural Design Strategy Refine Financial Projections
<b>4-5 weeks</b>	<b><i>Pre-Meeting 3</i></b> Finalize Layouts Finalize Financial Projections Develop Stylized Elevations Produce Conceptual Design Package

## Arena Family – Lot Study



Address: 101 Lendistry St.  
Altadena, California  
91001

APN: 5830-016-046      Prior Liveable Area: 1,000 SF

Lot Area: 19,114 SF      Nonhabitable Area: 2,300 SF

Zone: R1      BD/BA: 2/2

Fire Zone: Very High      Parking: Attached garage

Protect Plants: Oak, Elderberry      Other Structures: Stable, Shed

### Summary of Preliminary Findings:

With one property abutting the North and South sides and two properties on both the East and West sides. It is governed by Los Angeles County's West San Gabriel Valley Area Plan. The base zoning for the property is R-1. 1 protected species of plant on the lot- oak and elderberry. With the surviving protected foliage and being a flag lot, especially one that also has a vehicle access running along the western edge for the lot to the North, it is recommended that a surveyor is engaged. For permitting, an arborist will need to write a report and a specific permit for the oak will be applied for. Information provided by the surveyor and arborist are needed for permitting, but will also provide valuable information during the design process. As information from these professionals is shared, the design may have to be adjusted accordingly. As shown in the lot diagram to the left, the area within the dashed lines around the protected trees. This buffer zone is either 5' from the drip line or 15' from the trunk, whichever is larger. For this reason, the non-buildable area around each tree is determined differently.

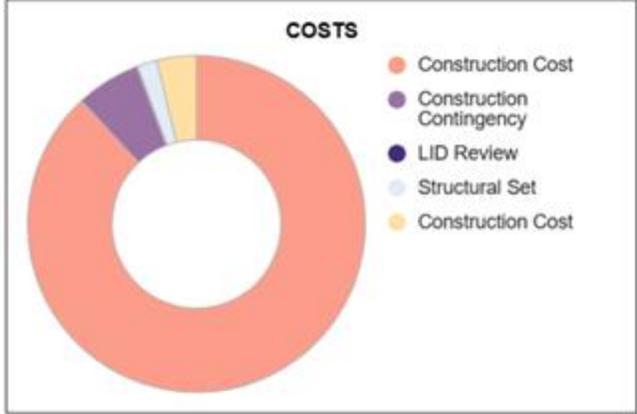
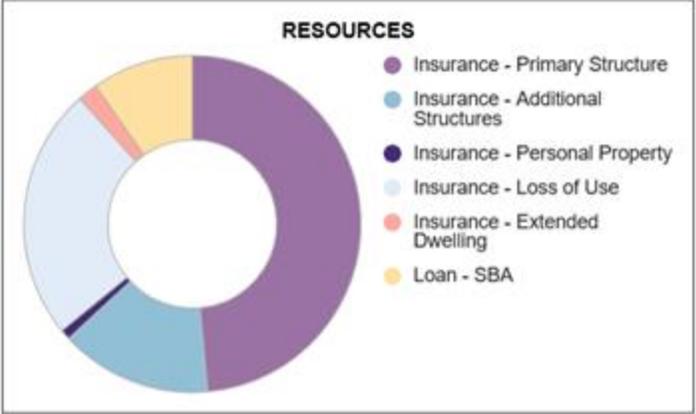
# Pro-Forma Creation, Resources + Cost Projections

<b>FUNDS &amp; COSTS</b> - Homeowner Overview -	RESOURCES RECEIVED	SURPLUS / DEFICIT	PENDING OR WITHHELD
	\$640,000	\$15,875	\$168,000

PERIOD SELECTION	
FROM:	2/28/2025
TO:	6/30/2027

**% OF NEEDED RESOURCES SECURED**

**98.04%**

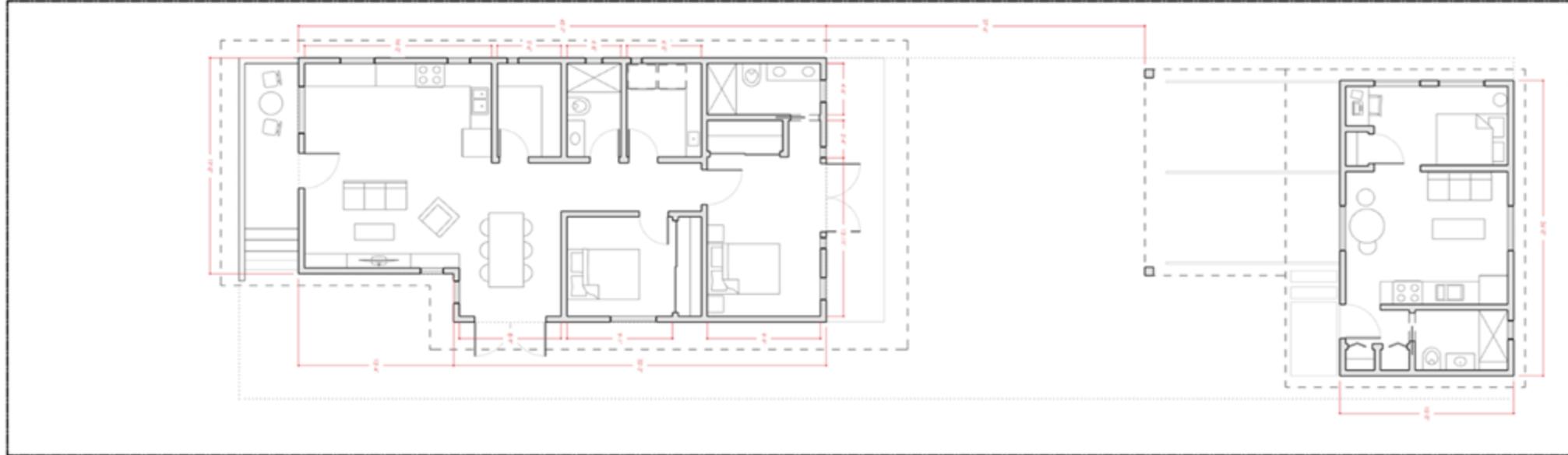


<b>TOTAL COST TO REBUILD</b>	<b>\$792,125</b>
TOTAL SQ.FT.	<b>1,550</b>
TOTAL HARD COSTS	<b>\$48,825</b>
TOTAL SOFT COSTS	<b>\$45,800</b>

RESOURCES			
CATEGORIES	RECEIVED	LINE ITEM	WITHHELD
Insurance - Primary Structure	\$250,000	\$358,000	\$108,000
Insurance - Additional Structures	\$75,000	\$90,000	\$15,000
Insurance - Personal Property	\$5,000	\$50,000	\$45,000
Insurance - Loss of Use	\$125,000	\$125,000	\$0
Insurance - Extended Dwelling	\$10,000	\$10,000	\$0
Loan - SBA	\$50,000	\$50,000	\$0
FEMA Assistance	\$125,000	\$125,000	\$0
<b>TOTAL</b>	<b>\$640,000</b>	<b>\$808,000</b>	<b>\$168,000</b>

ESTIMATED COSTS		
CATEGORIES	TYPE	TOTAL
<b>HARD COSTS</b>		
Construction Cost	\$450	\$697,500
Construction Contingency	7%	\$48,825
<b>SOFT COSTS</b>		
LID Review		\$800
Structural Set		\$15,000
Architectural Permit Set		\$30,000
<b>TOTAL COST</b>		<b>\$792,125</b>

# Refined Floor Plan



**Main House: 1,002 SF**  
**Garage: 390 SF**  
**Total: 1,392 SF**

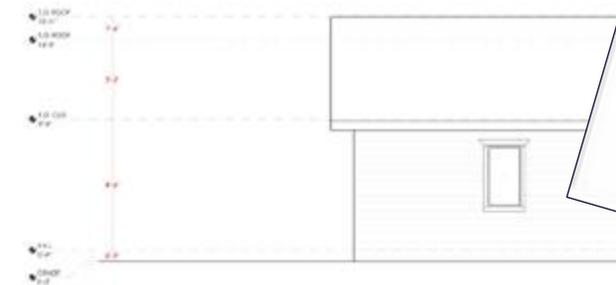
# Elevations

## Elevations

### Main Residence



NORTH ELEVATION



EAST ELEVATION



Community Rebuilding Response

## Elevations Main Residence



SOUTH ELEVATION

WEST ELEVATION

Community Rebuilding Response



## Cost Estimates

### Here's a rough estimate of what things could cost\*:

- **Option A** – Rebuilding What Was
  - Potentially over budget.....▶ **\$729,473 – \$1,000,430**  
1,115 + 400 Square Feet  
1,515 square feet tota
- **Option B** – Rebuilding Per Resources
  - Rebuilding an economic plan.....▶ **\$403,370 – \$528,560**  
780 Square Feet
- **Option C** – Your Ideal Rebuild
  - The most costly option.....▶ **\$431,297 – \$565,796**  
838 Square Feet
- **Option D** – Alternative Financing Option
  - Helping to close the gap.....▶ **Can Include Subsidizing  
Half of Rebuild, TBD**

We are assuming a \$450 – \$600 range of price per square foot.

*Complete the intake survey!*



# Questions?

*Contact us!*

*Phone: 213.282.8123*

*Email: [office@officeofoffice.com](mailto:office@officeofoffice.com)*



**PATHWAYS TO REBUILDING:  
BUILD INDEPENDENTLY OR PARTNER  
WITH A  
DEVELOPMENT TEAM**

## Pathways to Rebuilding

# Building Independently

- **Pros**
  - Full control over design, materials, and contractor selection
  - Direct decision-making without a third party
  - Potential cost savings by avoiding developer or management fees
- **Cons**
  - You are the project manager! Manage the entire project and coordination
  - Steep learning curve for first-time rebuilders
  - Risk of delays, cost overruns, and extended timelines
  - Higher labor and material costs without bulk purchasing power

## Pathways to Rebuilding

# Partnering with a Development Team

- **Pros**
  - Team of experienced professionals
  - Less coordination between vendors
  - Potential cost efficiencies through bundled labor and materials
  - Access to additional financing or rebuilding programs
  - Often a more predictable and shorter timeline
- **Cons**
  - Higher up-front cost
  - Less direct control over design and decision-making
  - Risk of selecting a development team that is not the right fit

## Types of Development Teams

### For-Profit

- **Prioritize** profit-driven decisions
- **Handle** multiple rebuilds simultaneously
- **Implement** streamlined processes for efficiency

### Non-Profit

- **Prioritize** affordability and helping survivors return home
- **Manage** projects across varying staffing levels and organizational capacities
- **Support** owners with technical assistance and support in securing grants

### Community Land Trust (CLT)

- **Prioritize** long-term affordability and prevent displacement. A nonprofit that holds land “in trust” to keep housing permanently affordable
- **Support** owners with technical assistance

## WHICH PATH ARE YOU CURRENTLY CONSIDERING?

**Partnering with a  
Pro- Profit  
Developer**

**Partnering  
with a CLT**

**Waiting to  
Decide**

**Partnering with a  
Non-Profit  
Developer**

**Building  
Independently**

**Choosing to  
Not to Return**

# ASSEMBLING YOUR DEVELOPMENT TEAM: ROLES AND WHEN THEY WILL SUPPORT

# Assembling Your Development Team

## Architect

Creates approved plans based on your insurance coverage and local codes.

Supports early in the rebuild process during the planning, design, and permits phases

## General Contractor

Builds your home according to approved plans and insurance standards while managing subcontractors and inspections.

Will support during the construction phase

## Project Manager

Helps coordinate the entire rebuild so timelines, costs, and insurance requirements stay aligned.

Optional but helpful role that helps to take stress off the homeowner.

Will support from planning through completion

## Landscape Architect

Designs defensible space and fire-resistant landscaping that supports code compliance and long-term insurability.

## Engineer

**Structural:** Confirms the home meets seismic and wildfire code requirements, helping avoid permit or inspection delays.

**Civil:** Resolves site issues such as grading, drainage, and utilities that are often required for permits and insurance approval.

Both support early in the rebuilding process

## HOW CONFIDENT DO YOU FEEL ABOUT FINDING AND VETTING A CONTRACTOR?

**Very Confident**

**Somewhat  
Confident**

**Not confident at  
all – I need more  
guidance**

# HOW TO SELECT A QUALIFIED CONTRACTOR

## Risks of Selecting the Wrong Contractor

- **Scammers** - Fraud or contractor abandonment before project completion
- Going over budget!
- Non-compliant, unpermitted, or unsafe construction work
- Extended timelines due to delays and rework
- Increased stress and administrative burden



## WATCH OUT FOR RED FLAGS

- Demands for full payment before work begins
- Refusal to provide references or proof of licensing
- High-pressure sales tactics that pressure owners to sign quickly without time to review
- Requests for the owner to obtain permits on their behalf



## HOW TO SELECT A QUALIFIED CONTRACTOR

1. Research & Verify Credentials
2. Pre-screen potential contractors
3. Compare proposals
4. Check References
5. Review the contract carefully
6. Start & Complete Project

# HOW TO SELECT A QUALIFIED CONTRACTOR

## 1. Research & Verify Credentials

- **Search** LA County's [Licensed Contractors and Industry Professionals List](#)
- **Confirm** the contractor is licensed to work in California and carries the required insurance
- **Verify** the license number through the [California Contractors State License Board \(CSLB\)](#)
- **Request** proof of liability and workers' compensation insurance

## 2. Pre-Screen Potential Contractors

- **Download** the [Partner Selection Questionnaire](#) to evaluate potential contractors
- **Screen** contractors for red flags and eliminate those who raise concerns
- **Trust** your instincts! A professional contractor will answer questions and provide documentation without hesitation



[Resource: Partner Selection Questionnaire](#)

# HOW TO SELECT A QUALIFIED CONTRACTOR

## 3. Compare Proposals

- **Obtain** at least three bids from potential contractors
- **Compare** pricing, experience, quality, and communication
- **Evaluate** proposals carefully! The lowest price isn't always the best option

## 4. Check References

- **Contact** past clients to gather feedback on quality, budget, and schedule adherence
- **Review** completed projects or visit sites to evaluate workmanship and attention to detail
- **Confirm** experience with wildfire rebuilds, resilient construction methods, and relevant codes

# HOW TO SELECT A QUALIFIED CONTRACTOR

## 5. Review Contract Carefully

- **Clarify** all costs, responsibilities, and scope in a written contract before work begins
- **Follow** California down payment limits and use a payment schedule tied to project milestones and
- **Organize** all contracts, receipts, and change orders for easy reference and protection

## 6. Start & Complete Project

- **Communicate** clearly throughout the project and track milestones
- **Plan** a detailed schedule with start and end dates for each phase
- **Coordinate** with key contacts and confirm regular progress updates

**THE HARD CHOICE TO  
NOT RETURN HOME**

## The Hard Choice To Not Return Home

- **Wait!** Hold the land and take the time you need before deciding to rebuild
- **Explore** using your insurance payout to purchase a different home, if that better meets your family's needs. In California, you can receive the full insurance payout amount that you would have been owed to rebuild and use it to buy a different home
- **Consider** selling your property to a mission-aligned organization, such as a CLT or nonprofit developer, to help support long-term housing affordability in your community

# LA REBUILD HUB WALKTHROUGH

A screenshot of the LA Rebuild Hub website. The page features a dark blue header with the logo for 'the Center by Lendistry' on the left and navigation links for 'Home', 'Plan Your Rebuild', 'Financial & Insurance Help', 'Events', and 'Get Support' on the right. The main content area has a white background on the left with the heading 'LA Rebuild Hub' and the subtext 'Rebuilding made easier with tools you can trust.' Below this is a red button labeled 'Plan Your Rebuild'. On the right, there is a large image of a cityscape at sunset with mountains in the background.

the Center by Lendistry

Home Plan Your Rebuild Financial & Insurance Help Events Get Support

# LA Rebuild Hub

*Rebuilding made easier with tools you can trust.*

Plan Your Rebuild

Website - [Home](#) - [LA Rebuild Hub](#)

# Q & A

## On the Horizon

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**THANK YOU!**  
**PLEASE COMPLETE THE FEEDBACK**  
**SURVEY**