



Los Angeles County Rebuilding Webinar Series

Webinar 2 – How to Rebuild: Financing 101

April 1, 2026

Our Team



Dominique Veasey-Hall
ASSOCIATE DIRECTOR, PROHRAMS

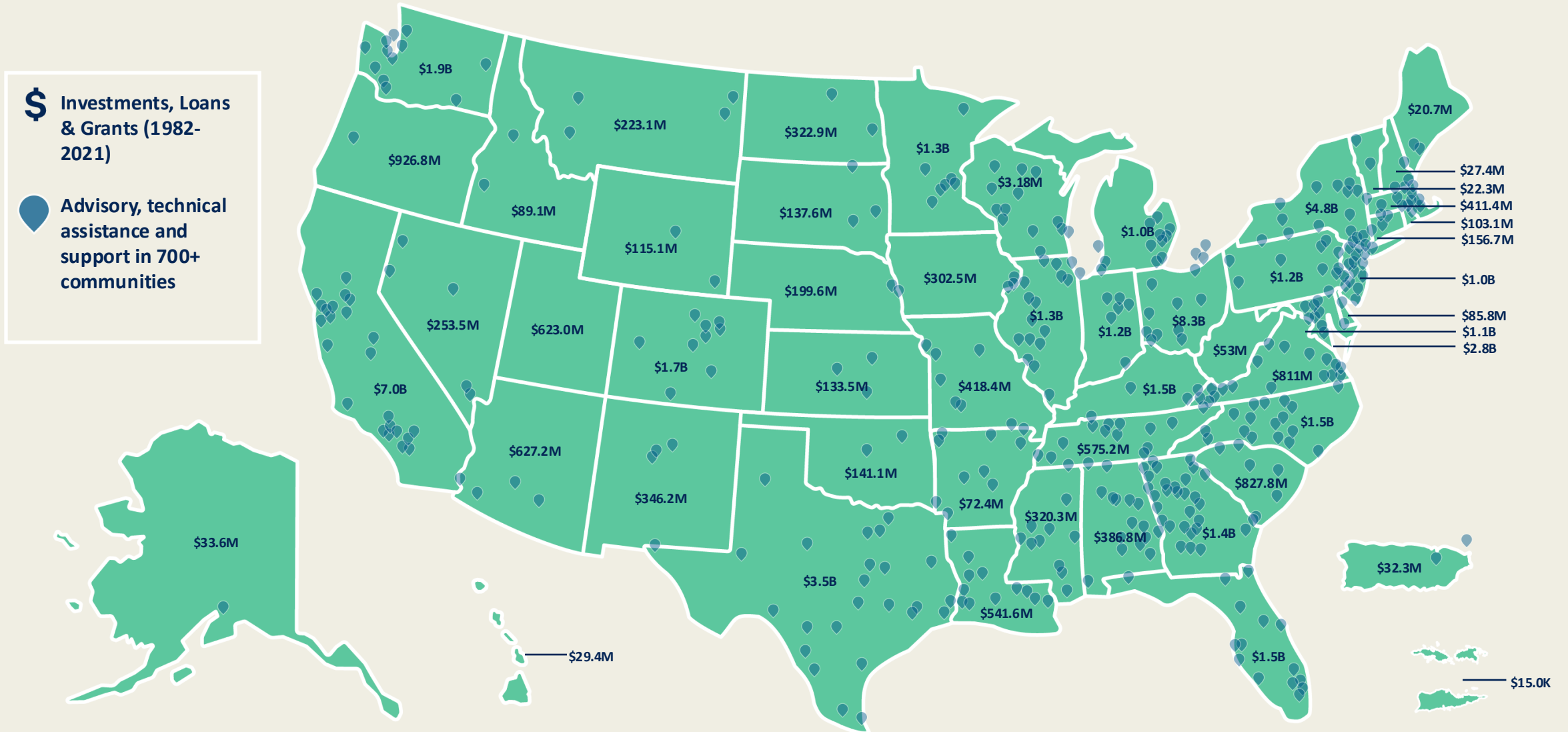


Araceli Palafox
ASSOCIATE DIRECTOR, POLICY

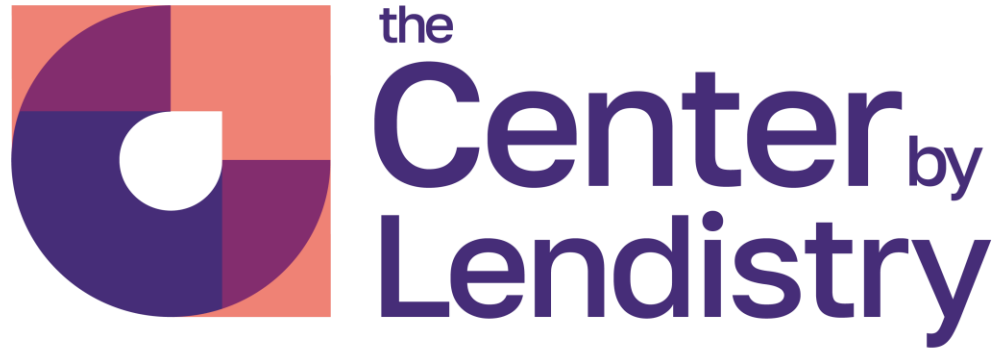


Brian Kohaya
PROGRAM ASSOCIATE

We've invested deeply in communities since 1982



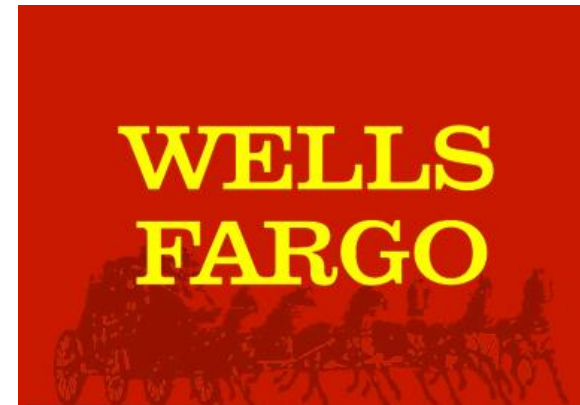
THANK YOU TO OUR PARTNERS



Los Angeles County Wildfire Recovery Series

The Road to Recovery - Understanding your Options	2/25/2026	12:00 – 1:30 PM
How to Rebuild: Financing 101	4/1/2026	12:00 - 1:30 PM
How to Rebuild: Manufactured, Factory-Built Home & ADUs	4/22/2026	12:00 - 1:30 PM
Resilient Rebuild: Incorporating Fire-Resistance Standards	5/13/2026	12:00 - 1:30 PM
Returning Home: Supporting Seniors	5/27/2026	12:00 - 1:30 PM
Returning Home: Mobile Home Park Residents and Renters	6/17/2026	12:00 - 1:30 PM

THANK YOU TO OUR FUNDERS

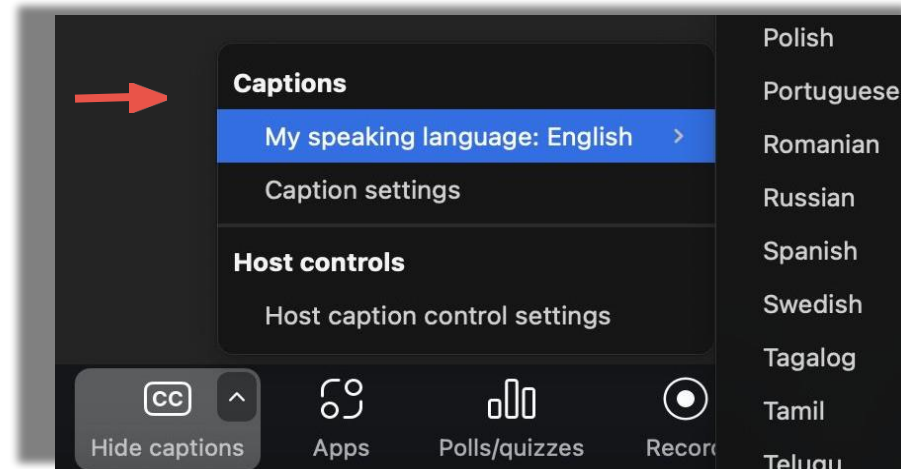


BMO



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
- No sales or promotional pitches, please



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.

TODAY'S AGENDA

- Creating a Realistic Rebuild Timeline
- Understanding Common Rebuilding Expenses
- Tips for Rebuilding Within Your Budget
- Guest Speakers
 - Habitat for Humanity San Gabriel Valley
 - Habitat for Humanity Greater Los Angeles
 - California Housing Finance Agency
- Policy Updates

CREATING A REALISTIC REBUILD TIMELINE

CREATING A REALISTIC REBUILD TIMELINE

Most rebuilds take approximately **24–36 months** from planning to move-in.

Key Factors That Influence the Timeline

- Permit approvals
- Contractor availability
- Material availability
- Design complexity and site conditions
- Funding and insurance payment timing
- Time needed for architectural plans and approvals

CREATING A REALISTIC REBUILD TIMELINE

Average Timeline For Rebuilding A Project

Step	Description	Average Timeline
Planning	This phase defines the vision and feasibility of the home through site analysis, homeowner input, design refinement, and cost alignment.	4–6 months
Design	Detailed architectural and engineering drawings are prepared to fully define the project for permitting, pricing, and construction.	3–5 months
Permitting	The project is reviewed by local agencies for zoning and building code compliance, with revisions made as needed to secure approvals.	2–4 months
Construction	The home is built from foundation to finish through coordinated construction, inspections, and final approvals for occupancy.	12–18 months

BUILDING A REALISTIC REBUILD TIMELINE

How To Stay On Track During The Rebuild Process

Keep
documents
organized

Allow extra
time for
permitting &
corrections

Maintain regular
communication
with your
architect,
contractors, &
project managers

Try to make
major design
decisions
early

Stay flexible
& prepare for
unexpected
changes

Which of these have you already done to prepare for your rebuild?

**Organized
important
documents**

**Contacted
architects,
contractors,
etc.**

**Submitted for
permits**

All the above

TYPES OF EXPENSES YOU WILL ENCOUNTER

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Soft vs Direct Rebuild Costs

Soft Costs

- Expenses not directly tied to construction such as architect/contractor fees, surveys, and permitting fees

Direct Costs

- Expenses related to construction, typically estimated by multiplying the proposed square footage by the average construction cost per square foot.

TYPES OF EXPENSES YOU WILL ENCOUNTER

Soft vs Direct Rebuild Costs

Soft Costs

- Site Preparation
- Permits (waived for wildfire victims)
- Contractor Fees
- Architect Fees

Direct Costs

- Foundation
- Framing & Roofing
- Exterior Finishes
- Interior Finishes
- Electrical
- Plumbing
- HVAC
- Fixtures

TYPES OF EXPENSES YOU WILL ENCOUNTER

Fire Resilient Materials To Build Into Your Budget

Roof and Gutters

Your roof and gutters are major entry points for embers, so choosing the right materials and keeping openings covered is essential.

Chimneys & Vents

Openings to the attic or interior can allow embers into the home, so consider installing spark arrestors on chimneys and stovepipes and using ember- and flame-resistant vents to help protect attic and crawlspace areas.

Windows and Siding

Fire-resilient windows and siding provide better heat and ember resistance.

- Choose multi-paned windows with at least one pane of tempered glass
- Select noncombustible or ignition-resistant siding or decking materials



REBUILD COSTS YOUR INSURANCE MAY COVER

Coverage may help pay for code-required upgrades, such as fire-resistant materials, energy efficiency improvements, and structural upgrades.

Possible Covered Upgrades

- Code-required upgrades
- Fire-resistant materials
- Energy efficiency improvements
- Structural upgrades

Other Covered Rebuild Costs

- Seismic retrofitting
- Electrical upgrades
- Plumbing upgrades

Are you prioritizing fire resilient building standards in your rebuild?

Yes

No

**I need more
information to
decide**

REBUILDING WITHIN YOUR BUDGET

REBUILDING WITHIN YOUR BUDGET



Combine multiple funding sources as needed to cover the full cost of the project



Prioritize non-repayable resources, such as insurance and grants, before loans



Maintain detailed records of all financial documents



Set a realistic budget and plan for potential cost overruns - set aside contingency funds

ESTIMATED REBUILD COST

Single Family Home – Altadena

Total Square Feet of Home - 1,650 sq. ft.

Category	Estimated Cost Range	Typical % of Total
Architecture & Design	\$55,000–\$95,000	5%–10%
Engineering	\$20,000–\$35,000	2%–3%
Permitting	\$15,000–\$30,000	1%–3%
Construction	\$850,000–\$925,940+	78%–84%
Upgrades / Resilience Improvements	\$25,000–\$50,000	2%–5%
Legal	\$5,000–\$20,000	0.5%–2%
Contingency	\$40,000–\$100,000	4%–9%
Misc. / Owner Costs	\$10,000–\$20,000	1%–2%

ESTIMATED REBUILD BUDGET

Single Family Home – Altadena

Total Square Feet of Home - 1,650 sq. ft.

Cost Per Sq. Ft. - \$500

Total Rebuild Costs	
Construction & Fire Resilient Upgrades	\$925,940
Architecture, Design, Engineering	\$112,450
Contingency, Permitting, Legal, Misc.	\$109,594
TOTAL ESTIMATED REBUILD COST	\$1,147,984

Source: Los Angeles County Recovers

HOW TO COVER REBUILD COSTS

Personal Savings	Deposits, Contractor, or Architect Fees
Insurance Payments	Construction and Code Upgrades
FEMA Assistance	Uninsured disaster needs (temporary housing, repairs, personal property) up to roughly \$43,600.
SBA Disaster Loan	Construction



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

ESTIMATED REBUILD BUDGET

Single Family Home – Altadena

Total Square Feet of Home - 1,650 sq. ft.

Cost Per Sq. Ft. - \$500

Known Available Funding Sources	
Insurance Payout	\$500,000
Insurance Payout for Code Upgrades	\$50,000
FEMA <i>Standard individual rebuilding allowance for unmet needs</i>	\$43,560
SBA Loan <i>Maximum loan with 30-yr term at 2.5-3% interest.</i>	\$500,000
SUBTOTAL OF KNOWN SOURCES	\$1,093,560
PRE-ADJUSTMENT GAP	(\$54,424)

Source: Los Angeles County Recovers

HOW TO COVER THE GAP

- Grants
- Private Loans
- SoCal Edison Settlement



1. [Resource: Directory of Grant Opportunities](#)
2. [SCE Final Wildfire Recovery Compensation Program Tool created by the Department of Angeles](#)

TIPS TO STAY IN BUDGET

- Consider a smaller footprint, simpler design, or more cost-conscious selections to stay within budget.
- **NOTE** - increasing your property's square footage may trigger a reassessment by the Los Angeles County Assessor's Office effectively your ability to stay in the property over time

COST EFFICIENT REBUILD OPTIONS

- Prefabricated & Modular Homes
- Building ADU
- Subdividing your property – SB 9
- Pre-Approved Homes – Foothills



Photo Source – CITYLAB-UCLA



Photo Source – Foothills Catalog Foundation

What do you think will be the biggest challenge in staying within your rebuild budget?

**Rising
construction
costs**

**Insurance not
covering
enough of the
rebuild**

**Choosing between
needs and wants**

GUEST SPEAKER

**HABITAT FOR HUMANITY SAN
GABRIEL VALLEY & GREATER LOS
ANGELES**



Laura Ealy

Senior Director of Housing and Community
Habitat for Humanity San Gabriel Valley



Dr. Dinesa Thomas-Whitman

Senior Vice President of Programs & Government
Relations
Habitat for Humanity of Greater Los Angeles

GUEST SPEAKER

**CALIFORNIA HOUSING FINANCE
AGENCY**

Max Johnson

Marketing and Outreach Manager for the CalAssist Mortgage Fund
California Housing Finance Agency



Max is the Marketing and Outreach Manager for the CalAssist Mortgage Fund program overseeing communications, press outreach, event coordination, and outreach presentations. Additionally, Max also supports website content development and leads engagement with a broad range of stakeholders across the state. Max brings prior experience from the California Mortgage Relief Program at CalHFA, where he supported public engagement and communications efforts to connect Californians with critical resources



CalAssist
MORTGAGE FUND

APPLY: CalAssistMortgageFund.Org

HELP: 800-501-0019 (M-F, 8 a.m.-5 p.m.)

WAS YOUR HOME SEVERELY DAMAGED BY A QUALIFIED DISASTER?

Get relief from mortgage payments from the state's
CalAssist Mortgage Fund

- ➔ **1 year of mortgage payments**
- ➔ **APPLY TODAY** - funds are limited
- ➔ Funds **NEVER HAVE TO BE REPAID**
and it's **FREE** to apply

Grants paid directly to mortgage servicer

Grants will be awarded to eligible applicants as long as funds are available.

YOU MAY BE ELIGIBLE IF:



Primary residence is destroyed or severely damaged as the result of a **qualified disaster** from 01/01/2023-01/08/2025

I.E. Los Angeles wildfires



Own only one home, with up to 4 units on the property



Meet **newly increased income limits**
(Los Angeles County, \$281,400)

PREPARE TO APPLY

- Mortgage statement
- Bank statements
- Utility bill
- Proof of income

APPLICANT SUPPORT

CalAssist Mortgage Fund Call Center/ Inbox

1-800-501-0019, 8 a.m. – 5 p.m., Monday-Friday

info@CalAssistMortgageFund.org

HUD Certified Housing Counselor/Mortgage Servicer

1-800-569-4287

U.S. Department of Housing and Urban Development [website](#)

Consumer Financial Protection Bureau [website](#).

Legal Assistance

CalAssistMortgageFund.org/LegalAssistance

List of legal assistance organizations providing assistance



HELP SPREAD THE WORD

Resources available to share with homeowners.

Available in multiple languages

- English
- Spanish
- Korean
- Mandarin

Contact us if you need other materials.

WEBSITE BUTTONS



FACT SHEETS



SOCIAL MEDIA GRAPHICS & COPY



Q & A

BUDGET & PROJECT PLAN TEMPLATES

How confident do you feel about creating a realistic rebuild budget?

**Very
Confident**

**Somewhat
Confident**

**Not Very
Confident**

**I am not sure
where to begin**

Family work plan

TODAY'S DATE 3/27/2026

Family X

This helps us track individual task completion and milestones as well as sharing the total rebuilding schedule.

Work Plan Authorization 3/20/2025



Financial Proforma Modeling Tool & Project Plan

- A modeling tool to project how much your rebuild will cost
- Template to track your rebuild timeline

✓	TASK	PRIORITY	STATUS	START	END	DUR	March 2025					April 2025								
							3/3/25	3/10/25	3/17/25	3/24/25	3/31/25	4/1/25	4/7/25	4/14/25	4/21/25	3/31/25	5/1			
0%																				
2	Feasibility & Conceptual Development																			
2.01	FALSE	Develop work plan & draft budget		Not Started																
2.02	FALSE	Send program survey		Not Started																
2.03	FALSE	Finalize work plan and budget		Not Started																
2.04	FALSE	Complete zoning and site review		Not Started																
2.05	FALSE	Develop 3-4 fit tests		Not Started																
2.06	FALSE	Confirm Insurance payouts		Not Started																
2.07	FALSE	Revise per cost scenarios		Not Started																
2.08	FALSE	Define project vision and goals		Not Started																
2.09	FALSE	Spatial layouts																		
2.10	FALSE	Define aesthetic and special design features																		
2.15	0%																			

FUNDS & COSTS

- Homeowner Overview -

RESOURCES RECEIVED

\$640,000

SURPLUS / DEFICIT

\$15,875

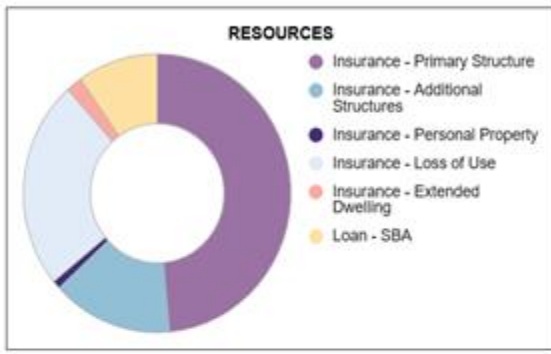
PENDING OR WITHHELD

\$168,000

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

% OF NEEDED RESOURCES SECURED

98.04%



TOTAL COST TO REBUILD

\$792,125

TOTAL SQ.FT.

1,550

TOTAL HARD COSTS

\$48,825

TOTAL SOFT COSTS

\$45,800

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
TOTAL	\$640,000	\$808,000	\$168,000

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

Rebuilding Budget Template



[Rebuilding Budget Template](#)

Best template to use to track estimated cost versus actual cost at the itemized level.

Estimated Rebuild Costs			
Category	Estimated Cost (\$)	Confirmed Cost (\$)	Notes
Planning Cost			
Site Preparation			Any additional debris removal, grading, etc.
Permitting Cost			
Permits & Fees			Building, planning, utility, impact fees
Design & Pre-Development Cost			
Design & Engineering			Architect, structural engineer, soil reports
Construction Cost			
Foundation			Excavation, concrete, rebar
Framing & Roofing			Fire-resistant roofing materials
Exterior Finishes			Siding, stucco, windows, doors
Interior Finishes			Drywall, flooring, cabinetry
Electrical, Plumbing, HVAC			Systems installation
Appliances & Fixtures			Major appliances, lighting, fixtures
MISC			Solar Panels, Decks, Pools
Landscaping Cost			
Irrigation			
Fire-Resistant Plants			
Additional Landscaping			Paving, Fencing, Driveway
Additional Cost			
Contractor Fee			
Contingency			10–15% recommended
TOTAL ESTIMATED COST	0	0	
Housing Cost			
Estimated Temporary Housing Cost	Estimated Amount (\$)	Confirmed Amount (\$)	Notes
Temporary Housing			
TOTAL ESTIMATED COST	0	0	
Funding Sources			
Funding Source	Estimated Amount (\$)	Confirmed Amount (\$)	Notes

POLICY CORNER

POLICY-RELATED UPDATES

Property Tax Relief and Mortgage Forbearance

- [AB 238 \(Harabedian, 2025\)](#) allows wildfire-impacted homeowners to pause mortgage payments for up to 12 months with no penalties by attesting to hardship.
- [AB 245 \(Gipson, 2025\)](#) extends the time for households to rebuild homes post-disaster withing triggering property tax increase and prevents owners from being taxed on the higher, undamaged 2025 assessed value
- Learn more: [New laws – LA County Recovers](#)

LA County ADU Program for Fire Survivors in Unincorporated Communities

- Los Angeles County Board of Supervisors [unanimously approved \\$3.8 million in state funding to launch a new program](#) that will help homeowners in unincorporated communities, with a focus on areas impacted by the Eaton Fire, to build small additional homes on their properties.

LA County updates, guidance, and information updates and related to rebuilding policies and procedures

- [Rebuild Policies, Interpretations and Exemptions – LA County Recovers](#)

CLOSING

TRAUMA-INFORMED REBUILDING COUNSELING & CASE MANAGEMENT

OFFICE OF:
OFFICE



Phone: 213.282.8123

Email: office@officeofoffice.com

Mental Health Resources

[Didi Hirsch – Wildfire Recovery Therapy](#)

- Free individual therapy for those impacted by trauma or disaster.

[Dena Heals](#)

- Holistic and culturally grounded mental health support.

[Altadena Healing Village](#)

- Therapy, mindfulness sessions, and holistic wellness services.

[Soul Force Project](#)

- Healing spaces through music, art, and community therapy experiences.

[Foothill Family – Flourish Program](#)

- **Comprehensive family and mental health support programs.**

[NAMI \(National Alliance on Mental Illness\)](#)

- **Information, support groups, and mental health advocacy.**

[Gooden Center](#)

- **Trauma-informed counseling and holistic mental health services**

On the Horizon

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THANK YOU!
PLEASE COMPLETE THE FEEDBACK
SURVEY