



Mechanics of Post-Wildfire Rebuilding in Los Angeles

Roadmap to Recovery® Webinar

2025 CA Wildfires

November 19, 2025

To download and follow the slide deck: uphelp.org/Nov19

The screenshot shows the United Policyholders website. At the top left is the logo with the tagline "Empowering the Insured". To the right are links for "LOG OUT", "MY QUESTIONS", "ASK AN EXPERT", and "FORUMS", along with a search bar. A navigation bar below contains "HOME", "ABOUT", "MEDIA", "RECOVERY HELP", "GET PREPARED", "ADVOCACY", "COMMUNITY", "EVENTS", and "SUPPORT UP". The main content area features a purple "EVENTS" header, a breadcrumb trail "Home >> Events >> Mechanics of Rebuilding Your Home", and a large heading "Mechanics of Rebuilding Your Home". Below this, the event details are listed: "Wednesday, November 19, 2025 5pm PT" and "Zoom". A large blue arrow points from the event details to a "RESOURCES" sidebar on the right, which contains a yellow box with a document icon and the text "Mechanics of Rebuilding - Slide Deck".

About United Policyholders (UP)

- Reputable, established 501(c)3 not-for-profit charitable organization, Platinum Guide Star rating
- A trusted information resource and respected voice for insurance consumers in all 50 states
- 34-year track record and expertise in disaster recovery
- Not for profit...not for sale
- Funded by donations and grants

Our Three Programs

Roadmap to Recovery[®]

- *Guidance on insurance, restoring assets and getting back home after a catastrophic loss*

Roadmap to Preparedness

- *Helping households and communities reduce risk and be resilient to disasters and adversity*

Advocacy and Action

- *Fighting for insurance consumer rights and protections*

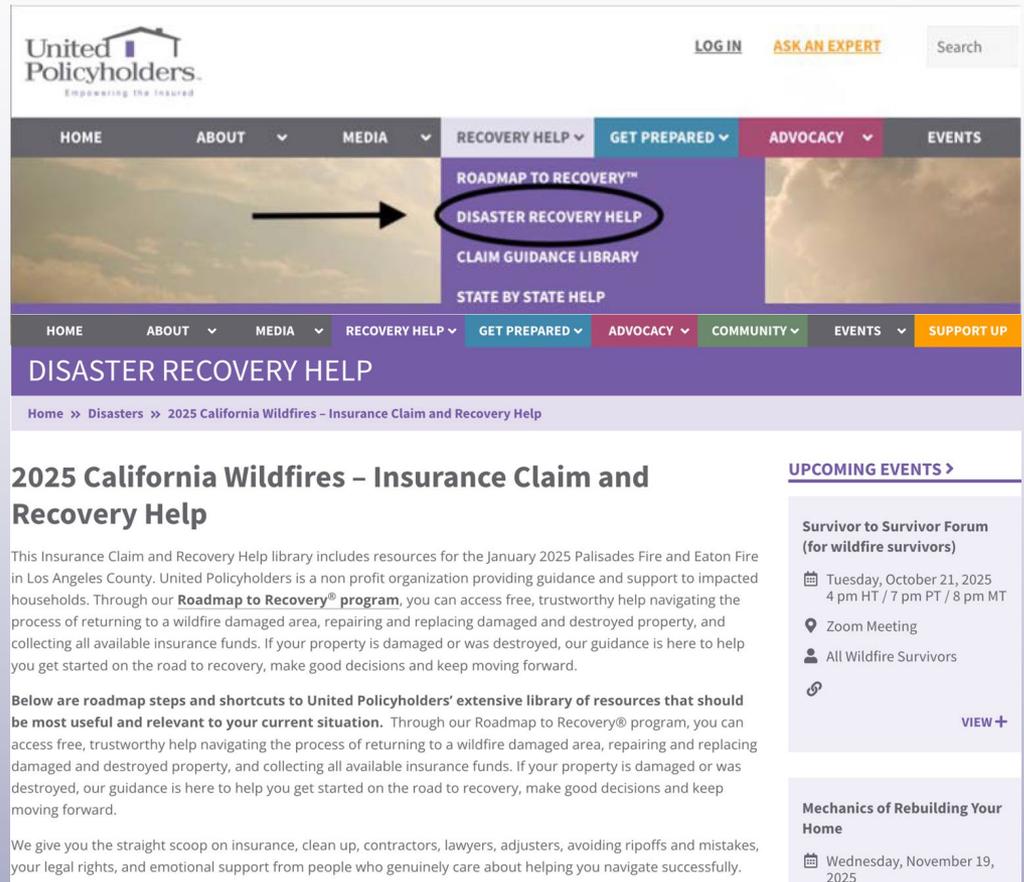
Team UP

- Professional staff
- Government and nonprofit partners
- Volunteers
 - Previous catastrophic loss survivors
 - Consumer-oriented professionals
 - Attorneys that specialize in insurance
 - Claim Adjusters (Public and Independent)
 - Tax and financial planning experts
 - Construction and real estate professionals

2025 CA Wildfires Recovery Help Library

uphelp.org/recovery/disasterrecovery-help

- State Specific Resources with Step-by-Step Guidance
- One Click Links to Sign UP for Events And Email Notifications
- Sample Letters & Claim Forms uphelp.org/samples
- Survivors Speak Tips uphelp.org/survivorsspeak
- Upcoming Workshops and Resources uphelp.org/events
- Links to Pro-consumer Professional Help uphelp.org/findhelp



The screenshot displays the United Policyholders website interface. At the top, the logo "United Policyholders. Empowering the Insured" is visible on the left, and "LOGIN" and "ASK AN EXPERT" are on the right. A search bar is also present. The main navigation bar includes "HOME", "ABOUT", "MEDIA", "RECOVERY HELP", "GET PREPARED", "ADVOCACY", and "EVENTS". A secondary navigation bar below it includes "HOME", "ABOUT", "MEDIA", "RECOVERY HELP", "GET PREPARED", "ADVOCACY", "COMMUNITY", "EVENTS", and "SUPPORT UP". The "RECOVERY HELP" dropdown menu is open, showing "ROADMAP TO RECOVERY™", "DISASTER RECOVERY HELP" (circled in red with an arrow pointing to it), "CLAIM GUIDANCE LIBRARY", and "STATE BY STATE HELP". Below the navigation, the page title is "DISASTER RECOVERY HELP". The breadcrumb trail reads "Home >> Disasters >> 2025 California Wildfires - Insurance Claim and Recovery Help". The main content area is titled "2025 California Wildfires - Insurance Claim and Recovery Help". It includes a paragraph of introductory text, a section titled "Below are roadmap steps and shortcuts to United Policyholders' extensive library of resources that should be most useful and relevant to your current situation.", and a "VIEW +" button. On the right side, there is a "UPCOMING EVENTS >" section with two event listings: "Survivor to Survivor Forum (for wildfire survivors)" on Tuesday, October 21, 2025, and "Mechanics of Rebuilding Your Home" on Wednesday, November 19, 2025.

The Fine Print

- This workshop is intended to be general guidance only, not legal advice.
- We do not endorse or warrant any of the sponsors listed at www.uphelp.org or speakers at our workshops.
- Our speakers are volunteering their time as educators.



Today's Expert Panel

Moderator: Amy Bach, Esq. Executive Director

Alex Athenson, The Foothill Catalog Foundation

Annie Barbour, Program Liaison, United Policyholders

Kim Bauer, The Artes Group

Laura Blaul, Insurance Institute for Business and Home Safety, lblaul@ibhs.org

Amy Christopherson Bolten, Christopherson Builders

Lori Gay – Neighborhood Housing Services, Los Angeles County

Chris Wong, Bank of America

Today's Topics

1. Rebuilding help resources in the Los Angeles region
2. Your rebuild budget and goals
3. Designing your project, rebuilding a wildfire-prepared/safer from wildfires home that will be easier to insure
4. Finding/Vetting/Selecting a builder
5. Pre-Construction Best Practices AB, ACB
6. Permitting / Code considerations. ACB, CW
7. Avoiding problems and liens, Builders Risk Insurance, AB, ACB
8. Quality and fund control, inspections, draws, lender relations
9. Completing your project

Take a deep breath, relax your shoulders, drink water



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1. REBUILDING HELP RESOURCES IN THE LOS ANGELES REGION

LA County Recovers

Powered by Google Translate



HOME DEBRIS REMOVAL **REBUILDING** RESOURCES DAMAGE MAPS NEWSROOM



Rebuilding

Los Angeles County is committed to a streamlined rebuilding process, and has established one-stop permit centers where residents can get help navigating the process.

As debris clearance continues, residents can begin the rebuilding process and apply for permits. Construction cannot begin until the debris removal phase is completed, though residents who wish to rebuild are encouraged to apply for the necessary permits as soon as they are ready to.

661
Shares



The Road to Rebuilding

To help residents navigate the complex rebuilding process after a wildfire, Los Angeles County has created a guide to help identify the steps necessary for rebuilding on your property. This animated video provides an overview of some of the steps on the Road to Rebuilding.



recovery.lacounty.gov/rebuilding/

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Past Workshops

Rebuilding with Licensed Contractors

Join LA County, the Contractors State License Board, the County Department of Consumer and Business Affairs, and Neighborhood Housing Services for a virtual workshop on the importance of using a licensed contractor for your rebuilding project. Learn about how the licensing process helps keep you, your families and your contractors safe, while getting an in-depth overview of how to search for, select, and work with a licensed contractor as you rebuild.

[VIEW SLIDES](#)

Navigating Manufactured and Factory-Built Home Submittals

Join LA County for a workshop on Navigating Manufactured and Factory-Built Home Submittals for communities in unincorporated LA County recovering from the Eaton and Palisades wildfires. This



To watch the Spanish dubbed version of the **Navigating Manufactured and Factory-Built Home Submittals** workshop video, please click [here](#).



Attention Homeowners affected by the Palisades Fire!



You're invited to attend LA County's FREE

REBUILDING CONSULTATION APPOINTMENTS

Schedule a FREE one-on-one appointment to get expert advice and guidance for County Unincorporated Area residents on how to:



Prepare Plans for your rebuilding project



Obtain a certificate of occupancy to move in!



Obtain entitlements and Permits to begin construction



Get answers to rebuilding questions



Schedule inspections

LOCATION

One-Stop Center
Calabasas District Office
26600 Agoura Road, # 110,
Calabasas, CA 91302

DATE & TIMES

Appointment Times Available:
Mondays & Wednesdays
730 - 1030 AM
Saturdays 8 AM - Noon

RESERVE your one-on-one appointment at

<https://recovery.lacounty.gov/rebuilding/one-stop-permit-centers/>

For more information, contact the Calabasas Building and Safety Office at **(818) 880-4150**

2. YOUR REBUILD BUDGET AND GOALS

Things to avoid

- Avoid paying off a low-interest rate mortgage w/out a solid plan to rebuild/repair your home
- Avoid launching a construction project w/out a game plan
- Avoid rushing to hire a builder w/out due diligence
- Avoid signing a Time and Materials contract w/out a detailed budget (*may not* be acceptable to your lender)
- Unrealistic or incomplete rebuild estimates that will require multiple change orders (fees, code upgrades, trades, etc.)

Answers you need before you launch your rebuild project:

- What is the “as was” cost of rebuilding the home I lost?
- What is the maximum amount of insurance available in my policy?
- Does the estimated cost of replacing the home I had with one of like kind and quality meet or exceed my policy limits? (can I max out?)
- How much do I/we owe on the mortgage? (loan balance)
- If I max out my insurance benefits, will that be enough to cover the cost of rebuilding like kind and quality or the home I want to build?
- If I have a gap in my available insurance and the cost of building the home I want to build, what sources can I tap to fill it?

Policy benefits to replace your dwelling:

Dwelling

Contents

Other Structures

Debris Removal

Law and Ordinance/Code
Upgrades – CA law
requires min. 10%

Trees, Shrubs,
Landscaping

Inflation Adjustment

Extended Replacement
Costs (if in your policy)

Declaration page example

HOMEOWNERS POLICY

Automatic Renewal - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Location of Residence Premises
Same as Insured's Address

Requested By: Policyholder

This policy does not provide coverage for loss by earthquake
This policy includes Building Code Upgrade Coverage of \$ 117,375

Coverages & Property		Limits of Liability	Inflation Coverage Index: 268.3
SECTION I			Deductibles - Section I
A Dwelling		\$ 469,500	All Losses \$ 3,000
Dwelling Extension up to		\$ 46,950	
B Personal Property		\$ 352,125	
C Loss of Use		Actual Loss Sustained	
SECTION II			In case of loss under this policy, the deductibles will be applied per occurrence and will be deducted from the amount of the loss. Other deductibles may apply - refer to policy.
L Personal Liability (Each Occurrence)		\$ 100,000	
Damage to Property of Others		\$ 500	
M Medical Payments to Others (Each Person)		\$ 1,000	
Loss Settlement Provision (See Policy)			Policy Premium \$ 636.00
A1 Replacement Cost - Similar Construction			Discounts Applied:
B1 Limited Replacement Cost - Coverage B			Home Alert
Forms, Options, & Endorsements			Home/Auto
Homeowners Policy	FP-7955.CA		Claim Record
Homeowners Policy Endorsement	FE-3422		
Amendatory Endorsement	FE-3247		
Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate	Option JF		
Firearms \$2,500 Each Article/\$5,000 Aggregate	Option FA		
Increase Dwlg Up to \$ 93,900	Option ID		
Ordinance/Law 25%/\$ 117,375	Option OL		

https://postfire.org/rebuildcalculator

AVAILABLE FUNDS

INSURANCE

\$0

COVERAGE A (DWELLING)*

0%

EXTENDED REPLACEMENT COST %

0%

ORDINANCE & LAW

0%

DEBRIS REMOVAL

\$0

COVERAGE B & OTHER STRUCTURES

\$0

TREE, PLANT & SHRUB COVERAGE

TOTAL COVERAGE FUNDS

\$0

OTHER SOURCES

\$0

SAVINGS / CASH ON HAND

\$0

CONSTRUCTION LOAN

\$0

SBA LOAN

\$0

OTHER FUNDS

TOTAL ADDITIONAL FUNDS

\$0

TOTAL REBUILD BUDGET

\$0

YOUR CHOICES

SQUARE FOOTAGE:

0

PREVIOUS SQUARE FOOTAGE

0

QUALIFIES AS "LIKE-FOR-LIKE"

THE SIZE YOU DECIDE TO BUILD

0

CONSTRUCTION COST (PER SQ. FT.)

\$300

LANDSCAPING

\$20,000

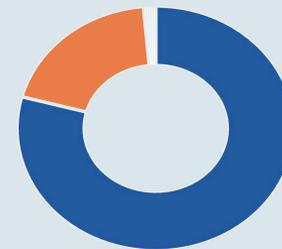
ARCHITECT (%)

10%

COSTS

YOUR ESTIMATED REBUILD COST

\$102,300



- \$82,300 Fixed Costs
- \$20,000 Landscaping, Fencing, Sheds
- \$0 Structural Engineer
- \$0 Construction
- \$0 Contingency
- \$0 Architect
- \$0 Permit Fees

YOUR SHORTFALL

-\$102,300

Don't worry. If you have a deficit, it doesn't mean you can't rebuild. There are many entities and strategies to help bring down your build cost. To explore these solutions, [click here](#).

Combining Coverages (CA only)

Other Structures benefits can be applied toward rebuilding the Dwelling— no need to replace the Other Structure

“In the event of a covered loss relating to a state of emergency, as defined in Section 8558 of the Government Code, an insured under a residential property insurance policy shall be permitted to *combine payments for claims for losses up to the policy limits for the primary dwelling and other structures, for any of the covered expenses reasonably necessary to rebuild or replace the damaged or destroyed dwelling, if the policy limits for coverage to rebuild or replace the primary dwelling are insufficient.* Any claims payments for losses pursuant to this subdivision for which replacement cost coverage is applicable shall be for the full replacement value of the loss *without requiring actual replacement of the other structures or contents.* Claims payments for other structures in excess of the amount applied towards the necessary cost to rebuild or replace the damaged or destroyed dwelling shall be paid according to the terms of the policy.”

Cal Ins Code 10103.7

Collecting maximum available insurance benefits toward your rebuild budget:

- The cost of replacing “as was” and your available Dwelling, Other Structures, Code upgrade and any extended coverages
- Your adjuster may use Xactware or other software to **estimate** your cost to replace the dwelling you lost. Get an independent estimate/bid. The insurer’s number isn’t the final word.
- Ideally, your insurer and you should agree on an “as was” SCOPE of LOSS – # of rooms, type of flooring, countertops, details, material quantities and qualities that were in the original home. <https://uphelp.org/scope>
- You don’t have to rebuild an identical home, but your insurance payout will be based on “like kind and quality” to what you lost.
- Code upgrades need to be listed and priced specifically

Code Upgrade Examples

- Insulation requirements – r value
- Electrical/arc fault outlets and breakers
- Distance between studs
- Fire blocking
- Sprinklers
- Solar
- Energy efficiency upgrades

Professional "as was" scope/estimate providers

<https://bwbuilder.com/services/scope-of-loss-report-2023/>

Scope of Loss Report for Proving the Cost to Rebuild After a Disaster.

If your home has been damaged or lost due to wildfire, flood, natural disaster, fire, or any other event, you'll need to demonstrate the "Measure of Indemnity," or the rebuild cost, to your insurance company. While it may seem straightforward, creating an acceptable estimate is far from simple. Even if they had the time to create such an estimate, most builders lack the know how to create an estimate that meets insurance company standards. Even if they are well versed creating such estimates, builders are typically too busy after a disaster to compile such detailed, lengthy reports.

If you've been provided with an insurance estimate that doesn't match the costs you know it will take to build, BW Builder can help by providing an accurate, detailed rebuild estimate that insurance companies are prepared to accept.

[Find out more about our building and estimating process here.](#)



FAQ about Scope of Loss Reports

- How Important is it that a Licensed Builder Perform the Scope of Loss?
- Why Are Insurance Company Estimates So Low?
- Are BW Builder Scope of Loss Reports Accepted by Insurance Companies?

A screenshot of the United Policyholders Professional Help Directory website. The browser address bar shows "uphelp.org/sponsors/". The website header includes navigation links like "LOG IN", "ASK AN EXPERT", and "FORUMS". Below the header, there are dropdown menus for "California" and "Residential Loss Valuation Services", with a "GO" button. The main content area displays three sponsor profiles: BW Builder, Inc., Anderson Group International, and Accurate Estimates, Inc. Each profile includes the company logo, name, website, type of business, and state.

Company Name	Website	Type of Business	State
BW Builder, Inc.	bwbuilder.com	Construction Services, Residential Loss Valuation Services	California
Anderson Group International	goagi.com	Cleaning, Damage Repair, Restoration, Remediation, Construction Services, Contents and Inventory Help, Residential Loss Valuation	California
Accurate Estimates, Inc.	accurateestimatesinc.com	Residential Loss Valuation Services	California

Paying for your rebuild

- Insurance funds – how will your insurer be involved in fund control/paying your builder?
- Settle out w/insurer, hire a builder and use your insurance proceeds
- Talk to an expert (CPA, financial advisor, mortgage professional) about your existing mortgage vs. new/refinancing

Underinsured?

Where additional funds can come from

- Small Business Administration (SBA) loan
- Loan from a Bank or Credit Union
- Savings
- Retirement Funds
- Gap funding/loans
 - *Established CDFIs (Community Development Financial Institutions)*
 - *New NGOs formed post-wildfire (e.g. Altadena Land Initiative, www.alirebuilds.org)*
- Lawsuit Settlement
- So Cal Edison Settlement

Resources from Neighborhood Housing Services of LA County (NHS)

<https://www.nhslacounty.org/programs-and-services/rebuilding-recovery/>

Lenders working w/NHS to support post-wildfire rebuilding include:

- California Bank & Trust
- USC Credit Union
- First Citizens Bank
- City National
- Citibank
- Columbia Bank
- Washington Federal Bank
- Wells Fargo Bank
- JPMorgan Chase
- US Bank



JOIN NHS AND RLA (RESTORE THE LEGACY LA COALITION)

REBUILDING & RECOVERY Workshops

SERVING WILDFIRE SURVIVORS WITH:



- Interim housing and small business support
 - NHS grants and CalAssist mortgage grant program
- Low cost construction management
- Technical support to select a general contractor or architect
- Mission-driven real estate services
- Estate planning legal services at no charge

WHEN:

Saturday, December 13
10:30 a.m. to 4 p.m.

WHERE:

EFC "Eaton Fire Collaborative"
540 W. Woodbury Avenue
Altadena, CA 91001

REGISTER TODAY!



CONTACT US:
213-381-2862
nhslacounty.org

Take a deep breath, relax your shoulders, drink water



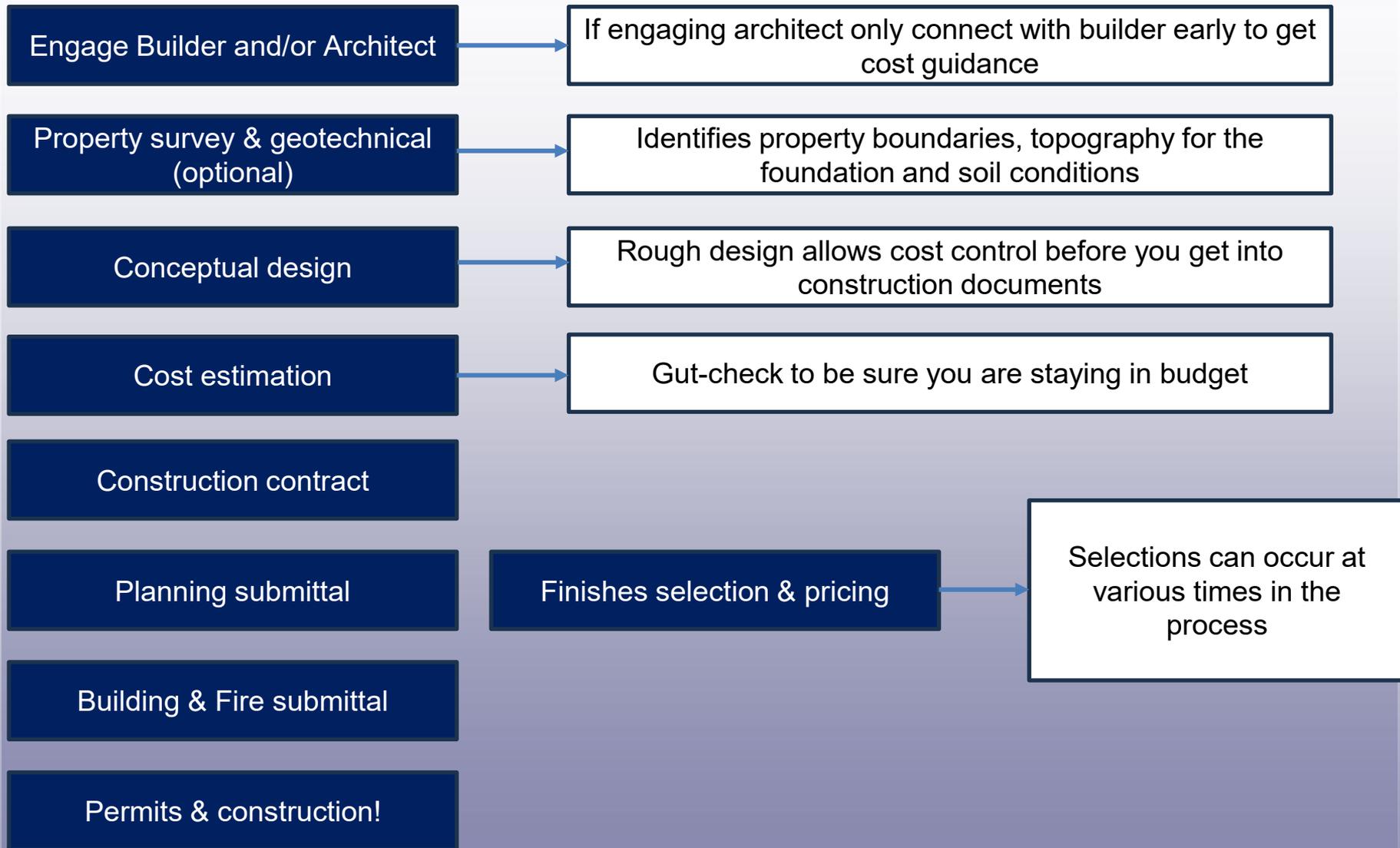
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3. DESIGNING YOUR PROJECT, REBUILDING AN INSURABLE HOME

Options

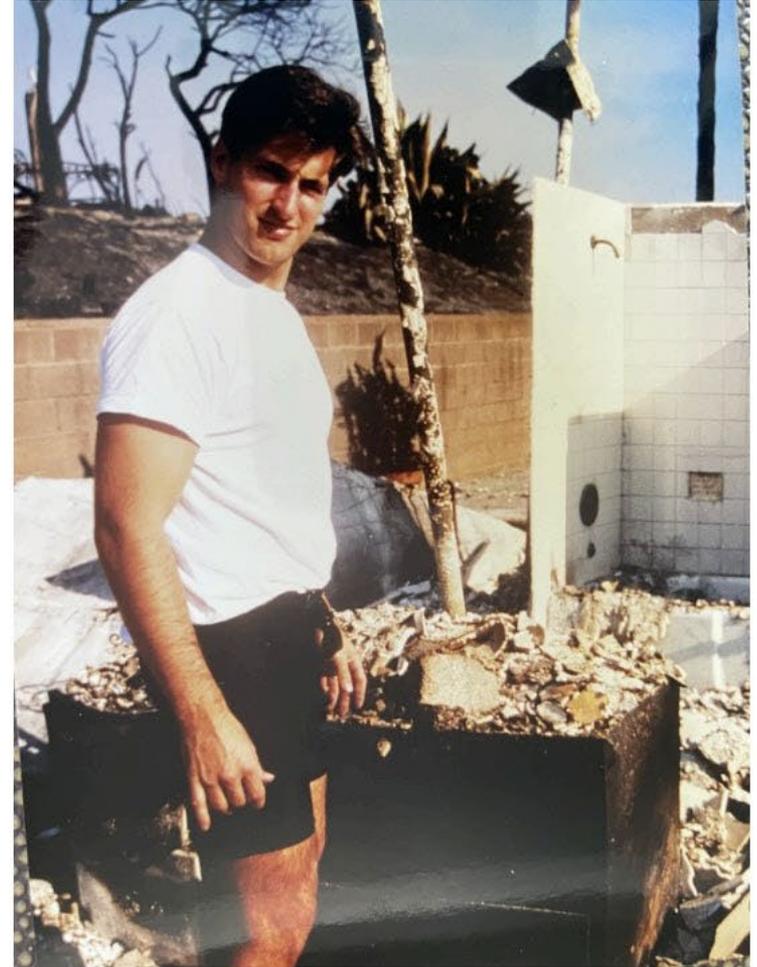
- Traditional “stick built” custom
- Production homes
- Group rebuilds
- Pre-fab homes
- Design/Build

Step by Step



We've Walked In Your Shoes...

- Lost our home in the **Laguna Fire of 1993**
- Struggled, hoping to rebuild for two years fighting insurance, Coastal Committee, endless red tape and bad advice
- **GAVE UP !!!!!**
- Purchased a 10,000 sf fixer in foreclosure
- Started our careers as real estate developers
 - Over 3 decades have designed and built condominiums
 - Award winning luxury home communities
 - Luxury homes in Boston, Los Angeles, OC, Utah
- **CURRENTLY WORKING WITH FAMILIES IN ALTADENA TO REBUILD THEIR HOMES.**



www.theARTESgroup.com



The Three Things I Wish We Had Known About Building a Custom Home!

www.theARTESgroup.com

CSLB #1134892

The Right Order -

Rebuilding has a precise sequence – and following it keeps you from expensive change orders in the field. Don't start by hiring a builder.

Getting the Right Help from the Beginning - Hire an Owner's Rep

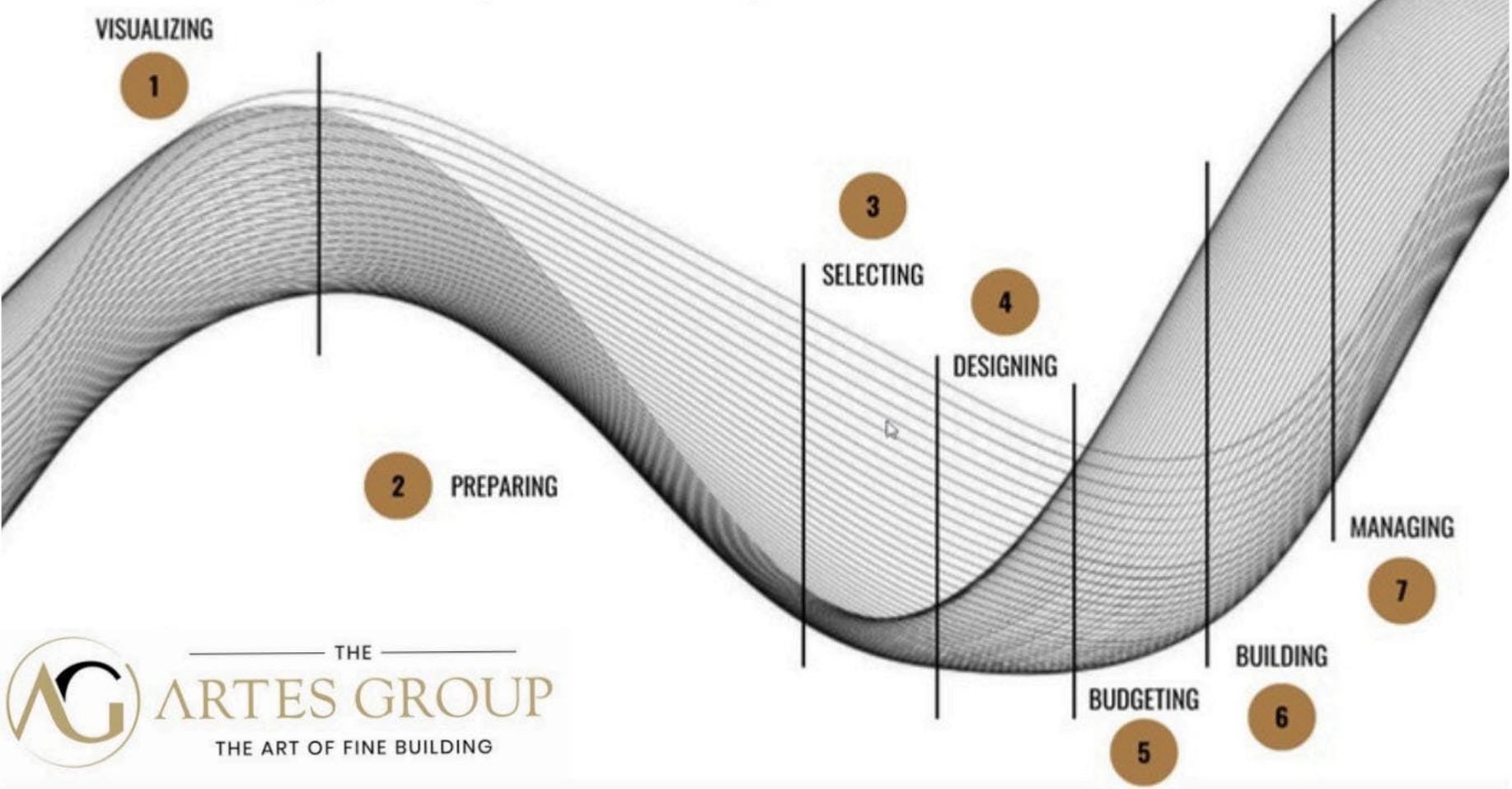
You can't do this alone. Build your internal and external teams early. The most important first hire is an Owner's Representative to help you navigate the entire process.

How to Get to "THE REAL NUMBER"-

Understand that your budget develops in three distinct phases – from a pro forma estimate to Unit Cost to a final Schedule of Values.



Follow the Right Steps In the Right Order to Rebuild Your Home



THE
ARTES GROUP
THE ART OF FINE BUILDING

You'll Need Two Teams



Your Internal Team — *Advocates & Fiduciaries*

- Insurance Adjuster
- Financial Advisor
- Tax Attorney
- Estate Planner
- CPA
- Lenders
- Construction Manager

Your External Team — *Creative & Technical Experts*

- Architect
- Interior Designer
- Landscape Designer / Architect
- Engineers – (Structural, Civil, MEP, Title 24, Soils)
- Surveyor
- Specialized Consultants
- Licensed General Contractor



MVP – The Owner's Rep

A construction-literate fiduciary who quarterback's the entire design–build process from day one. In CA, must be a licensed GC.

- Protects the homeowner's interests first (fiduciary role)
- Builds and coordinates the entire project team (Selecting & Contracting)
- Establishes & Builds the Budget factoring in All in Costs (not just hard costs)
- Manages design to budget and prevents overdesign
- Runs true bid-leveling and negotiates builder contracts
- Oversees construction for cost, schedule, and quality

www.theARTESgroup.com

The Three Phases of The Budget

We know you want solid numbers fast—to settle with insurance, secure a lender, and find peace of mind on your decision to rebuild.

But here's the reality: precise costs upfront, before plans and permits, aren't possible—every construction budget evolves in phases.

1. **Pro Forma Budget (Pre-Design):** A “back of the napkin” estimate using real time construction data, complexity drivers (architectural style, home size, finish level and site conditions), and All IN COSTS (hard costs, soft costs and carrying costs, and carrying costs).
2. **Unit Cost Allocation (Starts During Permitting):** After architectural plans are drawn and submitted, we refine costs based on your design, materials, and methods—still evolving, but sharper.
3. **Schedule of Values (Post-Permitting - Preconstruction):** The locked-in budget comes once plans are approved, selections (fixtures, finishes, equipment) are finalized, and subcontractor bids are in—now it's real.

www.theARTESgroup.com

CSLB #1134892



How an Owner's Rep Will Help Navigate Permitting

Most Homeowners Don't Know that and OWNER'S REP can help them make the most of the 70 to 75 days in plan check.

1. Plan Review Time Isn't Lost Time

Average permit turnaround in Altadena is 70-75 days – and that window is actually your best opportunity to value engineer your build, pre-bid your 5 largest line items, and interview the builder.

2. Most Permit Delays Come from Coordination Gaps

The biggest slowdowns don't come from the county – they come from mismatched drawings across architecture, engineering, and consultants.

3. Submit the Plans Properly to avoid Hidden Code Triggers Can Change Your Path

Small design decisions can push a project out of the expedited track or add major costs (10% expansion rule, Title-24 changes, Annual Code changes).

www.theARTESgroup.com

CSLB #1134892



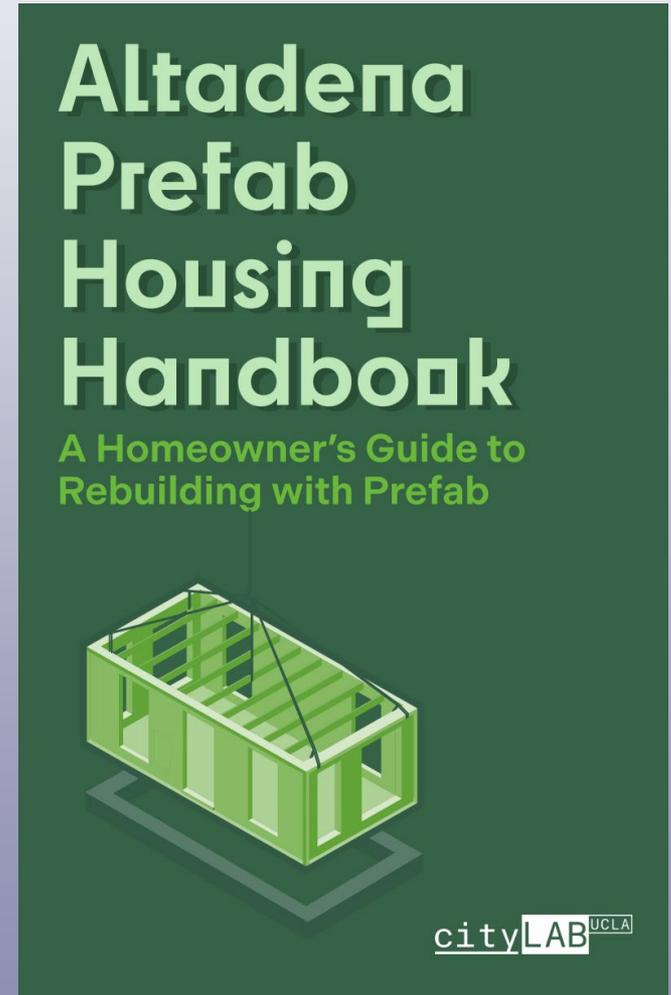
Prefab Housing Handbook by cityLAB-UCLA

Get answers to common questions about:

- Insurance
- LA County approvals
- General timelines
- Cost

[Learn more at their interactive showcase!](#)

Open 11/1 - 11/30



The “Design/Build” Option

THE ELDERFLOWER

concept design by Kiara Gutierrez Forbes

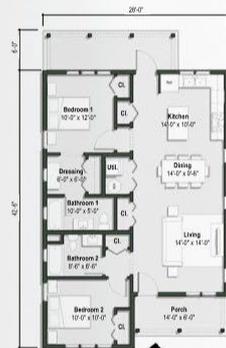


The Elderflower is a single-story Craftsman home designed to adapt over time. It follows universal design principles, with accessible clearances in the kitchen and bathroom to support aging in place. Front and back porches provide shaded outdoor spaces. The plan can also be built as an accessory dwelling unit (ADU) for multi-generational living. The practical layout balances privacy and connection, making it ideal for both current and future needs. The Elderflower is available with or without an attached garage.

Features of the Design

- 1,075 Square Feet
- 28'-0" W x 48'-6" L
- Two Bedrooms
- Two Bathrooms

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Ground Floor Plan

THE MAYBROOK

concept design by Daniel J. Kiser



The Maybrook captures the enduring charm of California Ranch houses. The house is entered through a covered porch that opens into a vaulted living room. The primary suite is thoughtfully positioned on the opposite side of the house from the secondary bedrooms, creating a natural buffer that enhances privacy between kids, guests, and the main suite. The Maybrook is also available in the Tudor style ("The Cromwell") and the Spanish Colonial Revival ("The Carmelina").

Features of the Design

- 1,960 Square Feet
- 39'-4" W x 80'-6" L
- Four Bedrooms
- Two and a Half Bathrooms

THE FOOTHILL CATALOG
FOUNDATION



Ground Floor Plan

THE PROGRESS

THE LEWIS



THE PALM



THE ALICE



THE CROMWELL



THE DELAWARE



CASITA BLANCA



THE LEXINGTON



THE ELDERFLOWER



LA MARIPOSA



THE ELIZABETH



THE ELLWOOD



THE BILLY



THE MARLOWE



THE CARMELINA



LA SOLANA



THE FIGUEROA



Organizational Overview
November 13, 2025
The Foothill Catalog Foundation

THE FOOTHILL CATALOG
FOUNDATION

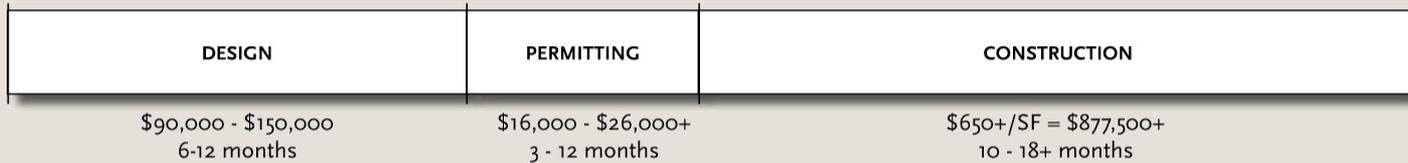
THE FOOTHILL CATALOG DIFFERENCE

Typical Design-Bid-Build (Pre-Fire)

1,350 SF Home



1 - 3+ years



Preapproved Plan

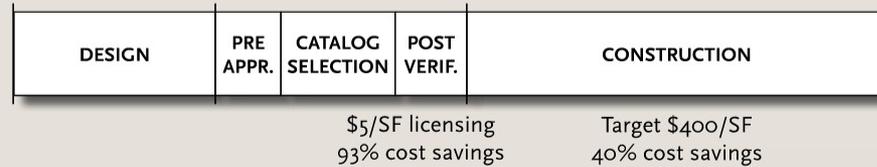
1,350 SF Home

- Community-Based Nonprofit Organization
- Designs Developed at No Cost to Survivors
- Streamlined Permitting
- Predictable Cost & Time Estimates
- Vetted Preferred Vendors
- Prefabrication of Materials & Assemblies
- Repeatability & Economies of Scale

A headstart for homeowners



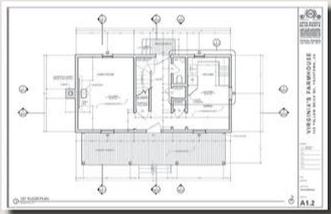
6 - 10 months



PREAPPROVED PLANS: A PERMITTING INNOVATION



DESIGN



- Multiple design options can be included within the same preapproved plan

PREAPPROVAL



- Building specific approvals and verifications. Home Designs are not site specific

THE FOOTHILL CATALOG



- Homeowners can browse preapproved plans of various sizes, styles that are appropriate for their lot

POST-VERIFICATION



- Site plan and specific approvals for final building permit

CONSTRUCTION



THE FOOTHILL CATALOG
FOUNDATION

THE PREAPPROVAL REQUIREMENTS



STANDARD PLAN PRE-APPROVAL CHECKLIST

INFORMATION:

The pre-approved standard plan process allows designs for new single-family residences and Accessory Dwelling Units (ADUs) to be pre-approved by LA County Planning and Building & Safety Division (BSD), reducing review and approval times for fire disaster rebuilds. Standard plans are reviewed and pre-approved by LA County Planning for compliance with zoning regulations and the BSD for compliance with the current Building, Residential, and Green Codes. When an applicant selects a pre-approved standard plan, staff will review for site specific factors through a separate application. **Approved designs may only be used for fire disaster rebuilds.**

To submit a design for pre-approval, an online **DRP – Base Application – Permits and Reviews** must be completed via EPIC-LA (pic.lacounty.gov). Please refer to "File an Application" if you require further assistance (planning.lacounty.gov/how-to-file-an-application).

Designers may consult with LA County Planning staff prior to applying at **213-974-6411** or recovery@planning.lacounty.gov.

SUBMITTAL INSTRUCTIONS

1. A separate submittal is required for each design. One design can have multiple floor plans and façade options if the same footprint is maintained.
2. When prompted to enter an address, use 320 W Temple Street, Los Angeles, CA 90012.
3. For **Project Description**, indicate that you are submitting a "Fire Rebuild Master Plan."
4. For site specific questions, enter N/A or 0.
5. Required attachments: Attach three (3) required items below in any order.
6. No fee is required by LA County Planning for the review of the initial design.
7. After LA County Planning approval of the standard plan, submittal to BSD for review is required to complete the pre-approval process. Planning will provide you with a referral.
8. [Plan check fees](#) are required for BSD review.

REQUIRED ITEMS FOR LA COUNTY PLANNING REVIEW

1. Architectural Plans

Plans must be drawn to either architect's or engineer's scale and combined into one PDF. Depict the following:

- **Floor Plans:** Label all Rooms, Dimensions, Uses, and proposed square footage by room (measured outside wall to outside wall). For SFR plans, covered parking must be included as part of the plans.
- **Elevations:** Label the maximum structure height, ceiling heights, materials, finishes, basements/cellars. If multiple floor plans are included, please label each option clearly.

<https://recovery.lacounty.gov/>



Page 2 of 3

2. Factsheet

Provide a PDF with information on the proposed design. This document will be made available to the public on the LA County Planning website. Include the following:

- Contact information
- SFR/ADU description
- Renderings or photos (optional)
- Floor plan example (optional)

3. Completed [Standard Plan Pre-Approval Supplemental Form](#).

REQUIRED ITEMS FOR BUILDING AND SAFETY REVIEW

1. Architectural Plans

- Plot Plan – General notes such as applicable codes, occupancy classification, type of construction, areas, detailed scope of work, and/or other material specification, sheet index, and design criteria.
- Floor Plans(s) – Floor plan shall specify new window/door schedule, each room usage, smoke detectors and carbon monoxides, location of mechanical/electrical/plumbing heating and/or cooling equipment and receptacles and other material finishes.
- Roof Plan - proposed roof plan showing roofing materials and slopes, hips/valleys/ridges, eave overhang dimensions, attic vents, or attic spaces. Specify new materials.
- Exterior Elevations – proposed elevations with the wall covering material, plate and building heights, window/doors, roofing material and slopes, attic vents, finish grade lines, veneers, and set back distances from the property line boundaries.
- Cross Sections - full height and width cuts of the building in both transverse and longitudinal indicating framing, foundation, roof barrier, and new insulation.

2. Structural Plans

- Roof and/or Floor Framing Plans – size, spacing, and span of all floor and ceiling joists, roof rafters, roof trusses, valleys, hips, beams, girders, and headers. All lateral force resisting elements, including shear wall locations and schedule, diaphragms, and other construction specifications, shall be indicated on the framing plans.
- Foundation Plan - locations of all new footings, anchor bolt and hold-down schedules, complete foundation details.
- Details - Complete framing and foundation details for all structural elements.

3. Title 24 Energy Calculations

Can be a deferred submittal. CF-IR Compliance signed by the responsible person in charge of the calculations. Title 24 Energy requirements should not trigger framing element revisions to the pre-approved standard plans.

<https://recovery.lacounty.gov/>



Page 3 of 3

4. Engineering Calculations

Structural analysis shall be provided to substantiate the structural plans if deviating from the conventional construction provisions of the Residential Code. Structural engineering calculations shall address both vertical and lateral forces and shall be wet stamped and signed by CA state licensed engineer or architect. A disclaimer footnote shall be added that the structural calculation may be modified depending on the actual location of the project site. As a minimum, use the gravity and lateral design Criteria below as a starting baseline for the "standard" plan.

Design Criteria Limitations - Shall be Noted on the Plans:

- Roof Live Load: 20 PSF
- Roof Dead Load: 12 PSF / IF TILE ROOF DL: 16 PSF
- Ultimate Wind Speed: 110 MPH
- Exposure Category: C
- Site Class: D
- Risk Category: II
- Sds: 1.5
- Seismic Design Category: D2
- Allowable Soil Vertical Bearing Pressure: 1500 PSF
- Allowable Soil Lateral Bearing Pressure: 100 PSF/FT

The pre-approved standard plans are based on the structural design criteria limitations above including geologic, climatic & topographic conditions. This approval plan does not apply if the proposed project meets one of the following conditions below, unless that specific condition is mitigated:

1. Hillside Properties (3:1 Slope or Steeper)
2. Very High Fire Hazard Severity Zone (VHFHSZ)
3. Geologic Hazard Zones (View LA)
4. Methane Gas Hazard Zone
5. Flood Hazard Zone
6. Restricted Use Areas (including Easements)
7. Septic System Areas

Pre-approved standard plans shall be valid for a period of one year from the date of approval. This period may be extended by the Building Official when there is evidence that the plans may be used again, and the plans show compliance with the current Building Codes and all other applicable laws and ordinances.

Standard Note Attachment:

If you choose to include the Very High Fire Hazard Severity Zone (VHFHSZ) requirements in your standard plan, then circle or highlight the requirements applicable on the sheet.

Standard Construction Notes: [Very High Fire Hazard Severity Zone](#)

<https://recovery.lacounty.gov/>





IBHS Research From Conflagration to Wildfire Prepared

Laura Blaul
Sr. Wildfire Fellow

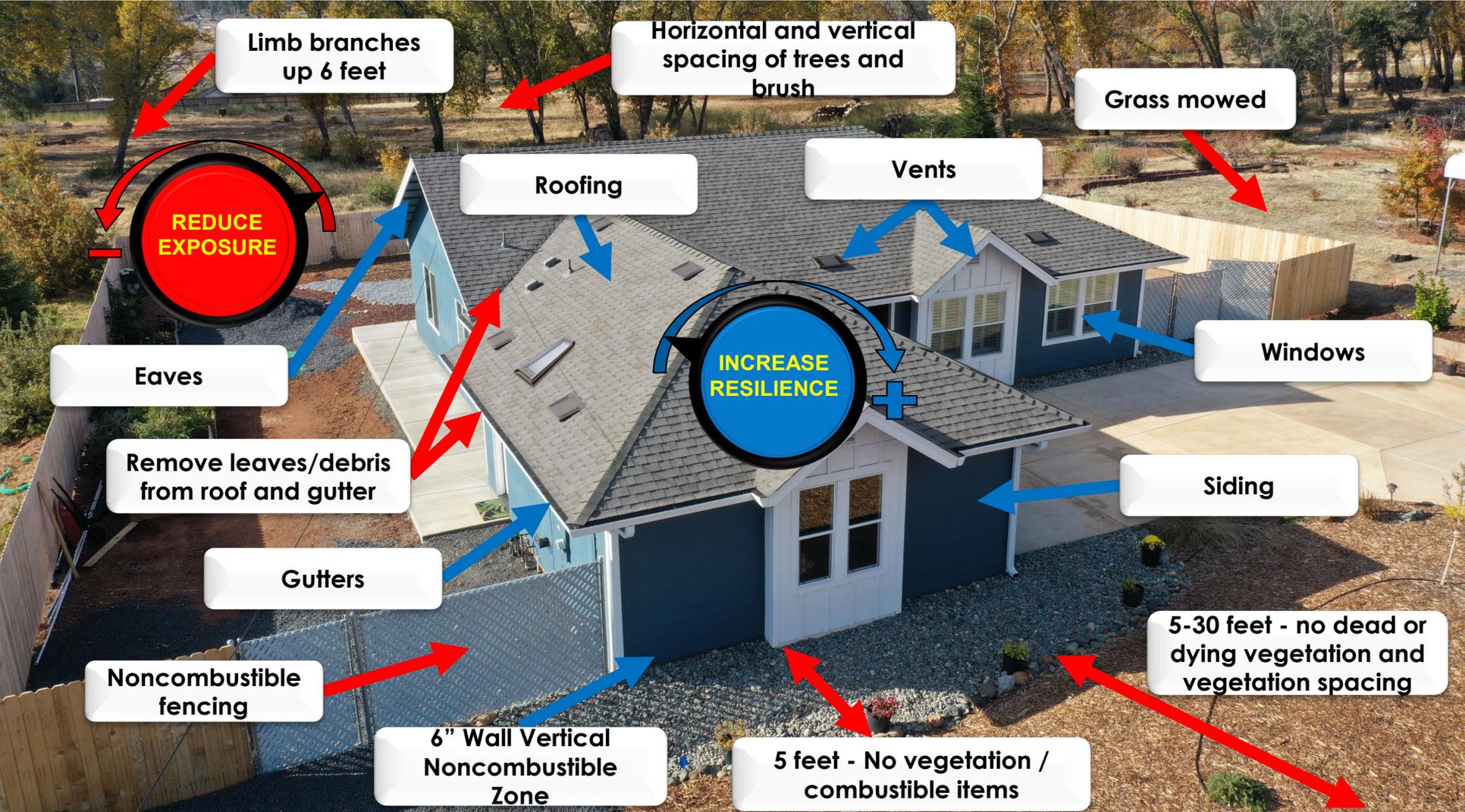
Insurance Institute for Business & Home Safety



WHY?

Severe weather disrupts lives, displaces families, and drives financial loss. IBHS delivers top-tier science and translates it into action so we can prevent avoidable suffering, strengthen our homes and businesses, inform the insurance industry and support thriving communities.





Limb branches up 6 feet

Horizontal and vertical spacing of trees and brush

Grass mowed



Roofing

Vents

Eaves



Windows

Remove leaves/debris from roof and gutter

Gutters

Siding

Noncombustible fencing

5-30 feet - no dead or dying vegetation and vegetation spacing

6" Wall Vertical Noncombustible Zone

5 feet - No vegetation / combustible items

WILDFIRE PREPARED

— A PROGRAM OF IBHS —

ADDITIONAL MITIGATIONS AGAINST FLAMES

- ✓ Cover gutters.
- ✓ Enclose eaves.
- ✓ Install noncombustible siding.
- ✓ Upgrade windows & doors.
- ✓ Upgrade to a noncombustible deck.
- ✓ Move accessory structures at least 30 feet away.
- ✓ Remove back-to-back fencing.

MITIGATIONS AGAINST EMBERS

ROOF

- ✓ Ensure the roof covering is Class A fire-rated & maintained clear of debris.
- ✓ Choose noncombustible gutters & downspouts.

BUILDING FEATURES

- ✓ Install flame- and ember-resistant vents or 1/8-inch metal mesh vents.
- ✓ Ensure 6-inch vertical noncombustible clearance at base of exterior walls and decks.
- ✓ Clear & maintain the underdeck area; enclose low-elevation decks.

0–5 FOOT NONCOMBUSTIBLE ZONE

- ✓ Establish a **0–5 Foot Noncombustible Zone** around the home and decks; remove overhanging branches; replace combustible fences within 5 feet.

5–30 FOOT DEFENSIBLE SPACE ZONE

- ✓ Maintain yard with spaced vegetation, structures, & other connective fuels; clear debris; remove firewood.
- ✓ Move structures at least 10 feet away & maintain a 0-5 Foot Noncombustible Zone around them.

Wildfire Prepared Home Plus and CBC Chapter 7A Comparison

STRUCTURAL COMPONENT	2025 IBHS WFPH PLUS	2025 CBC Chapter 7A	Additional Construction Requirements to Meet WFPH Plus
Roof	✓	✓	
Gutters, Gutter Protection, and Downspouts	✓	~	Gutter Cover must be noncombustible
Protection of Eaves	✓	✓	
Vents	✓	✓	
Exterior Wall Covering	✓	✓	
6-inch Noncombustible Vertical Clearance	✓	✓	
Exterior Glass	✓	~	2 panes with both tempered
Exterior Doors	✓	✓	
Appendages & Projections (Decks)	✓	~	Noncombustible deck, ≤ 4' in height enclosed with 1/8" mesh
Fences and Retaining Walls	✓	X	Fence within 5' of house must be noncombustible
Detached Accessory Structures & ADUs	✓	~	None within 30'

✓ Construction requirements referenced as an acceptable method by the code.

~ Construction requirements partially addressed by the code.

X Construction requirements not referenced by the code.

4. FINDING/VETTING/SELECTING A BUILDER

First steps

- This is a long-term relationship, so pick someone who communicates well with you.
- Do your homework and proceed with caution:
 - Check at least three references and other builds/projects they've done.
 - Check license status (Contractors License Board).
 - Check their bond (is it new).
 - Check with Better Business Bureau
 - Google them, look on Yelp...

California license resources

<https://www.cslb.ca.gov/>

The screenshot shows the homepage of the California State License Board (CSLB). The top navigation bar is dark blue and contains the CSLB logo, social media icons for home, Facebook, Twitter, Instagram, LinkedIn, YouTube, and a menu icon. It also includes links for 'License Check', 'About CSLB', 'Public Meetings', and 'Contact Us'. A language selection dropdown is set to 'Select Language' with a Google Translate logo. A 'Settings' gear icon and an accessibility icon are also present.

The main navigation bar is white and features the CSLB logo and the text 'DEPARTMENT OF CONSUMER AFFAIRS CONTRACTORS STATE LICENSE BOARD'. Below this are icons and labels for 'Consumers', 'Licensees', 'Applicants', 'Online Services', 'Media', and 'Resources'.

The central image shows a construction site with wooden framing and OSB sheathing.

The bottom section is a dark blue bar with five circular icons and their corresponding labels: a checkmark for 'License Check', a magnifying glass over a document for 'Find My Licensed Contractor', an hourglass for 'Application Status', crossed wrench and screwdriver for 'File a Complaint', and a bar chart for 'Public Data Portal'.

What are good sources for finding a reputable builder?

What are the questions a survivor should ask a builder he/she is vetting?

Does the builder have to be local?

Best Practices in Keeping Yourself Safe During the Rebuild Process

Check the California State Licensing Board to make sure their license is valid, that they have Workman's Comp insurance AND check their "Bond History" to make sure their bond has been in place for a 12 month period without a break. If there was a previous break, it is likely there was a problem with a previous project.

Get 3 referrals of complete builds (not bathroom remodel) and ask:

- Did the builder come in on time and on budget?
- Was there change orders from them or the builder?
- Did this affect the final price and timeline?
- Were the subs well supervised?
- Did the builder communicate well and return their calls in a timely manner? Was the property kept clean?
- Have they rebuilt after a disaster?
- Did the builder come back after occupancy and fix things that were a problem?
- Did you get all of your lien releases?

Contractor red flags

- Multiple licenses under different names
- Multiple bond companies
- In business less than 3-5 years
- Claim to be local but out of area phone number and not licensed in your state
- No permanent business location
- If they start with “How much insurance do you have? I can build a house for that.” Price should reflect your building plans.

5. PRE-CONSTRUCTION BEST PRACTICES

Have a professional review the contract

What is in there?

- Does it specify overhead and profit %?
- Project schedule? (milestones/targets)
- Payment schedule?

What is NOT there?

- Penalties for not meeting targets?
- Start and end date?
- Who is responsible for paying for materials?
- Change order process?

What about escalating material prices
due to tariffs? ACB, KB

Contracts

- Should outline the scope of the work, the price, and what points of completion payment are due
- Draw schedule to be consistent with (or more favorable than) your lender disbursement schedule
- Be wary of contractor who wants full or cash payments before the job begins
 - *CA limits deposit to \$1,000 or 10%, whichever is less*

Is this different for a design/build? ACB, AA

Best practices for avoiding delays and conflicts

- Select all finishes, make decisions as far in advance as possible to avoid delays.
- Be mindful of change orders and their impact on your final bill and completion date.
- Stay in contact w/your builder

Other suggestions?

AB, ACB

Take a deep breath, relax your shoulders, drink water



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6. PERMITTING / CODE CONSIDERATIONS

City of LA/LA County Permitting Rules

- How long are permits currently taking to get approved?
- How important is it that your builder be familiar with the rules?

Design considerations

Do you need a landscaping plan from the get go?

7. AVOIDING PROBLEMS AND LIENS, BUILDERS RISK INSURANCE

Insuring your construction project

A Builder's Risk Policy is an insurance policy that protects the construction project; materials (on site, in transit and in storage), structure in progress, etc. from theft, damage and destruction

Builder or homeowner buys it. If Builder buys it, homeowner should be an additional named insured on the policy

What will my home insurance cover?

- Your policy will cover your liability if someone is injured on your property during construction, but not the partially built structure and/or materials, supplies that get damaged or destroyed.
- CA law requires insurers to work w/you to reduce your dwelling limits while there's no structure to insure, but UP recommends keeping some coverage in place
 - For liability protection
 - To cover contents as you replace them
 - Easier to renew and restore higher limits when the home is rebuilt than to let it lapse and shop for a new policy

What will void a builders risk policy?

- Builder or homeowner walks away from the build
- Homeowner puts personal property inside the home before getting final a certificate of occupancy. Policy can have an occupancy endorsement that will allow you to place contents in house 30 days before occupancy.
- Verify with the insurance company that the policy can be extended if construction is not complete w/in planned timeframe, and if not, be conservative on completion projection so policy will cover through to the end. Hard to impossible to acquire another policy once your build has started.

Questions

- What does Builders Risk insurance typically cost and does the cost always get passed on to the homeowner?
- Is BR coverage essential on every project regardless of location, scope?

8. QUALITY AND FUND CONTROL, INSPECTIONS, DRAWS, LENDER RELATIONS

What is your mortgage company/lender's role during construction?

If you have an existing loan/mortgage?

If you take out a construction loan or Home Improvement Line of Credit?

CW, LG, ACB, KB

Quality control

- Consider a private inspector from the very beginning – you may not be able to hire one after work has begun. Typically 3 inspections: 1) at the start w/foundation, 2) before “close-in,” and 3) before final occupancy. Be present onsite for final inspection.
- Do NOT let your contractor "get ahead" of your agreed draw schedule/don't pay for work that's not been completed

Fund Control/Escrow Accounts

- "Fund control" relates to your mortgage company's right to be involved in the rebuild
- Provides added protection to the homeowner – the bank helps you through the process with fund disbursement, inspections, collect lien waivers.
- Communication with your lender and contractor is critical.

Insurance Proceeds & Your Mortgage

- Lender should release dwelling insurance proceeds above your outstanding loan balance
- Lender will review and monitor the repair/rebuild plan. Inspections are important to protect you.
- Insurance proceeds up to a certain \$ amount can be released in one payment
- Proceeds greater than that \$ will generally be released in thirds and will require an inspection to release additional funds
- Most builders budget for four 25% payments
- Remote inspections are allowed

What to know about draws

- Draws should line up w/inspections (milestones that must be met before the draw is approved).
- You would be signing for draws before bank releases payment.
- If you dispute the draw, it's not typically paid until the builder has proved they have met the milestone.
- Remember that by releasing that draw that you are acknowledging that your builder has completed all of the tasks to that point.

Fund Control/Escrow Accounts

Interest earned on the escrow account should be paid to you when the account is closed.

- Freddie Mac/Fannie Mae guidance on Insured Loss Events states the servicer must deposit the insurance loss proceeds not disbursed to the borrower in an interest-bearing account
- New CA Law:

Reference UP publications: Double check Harabedian bill – AB 493. signed Aug. 29 2025

Take a deep breath, relax your shoulders, drink water



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9. COMPLETING YOUR PROJECT

What to be aware of

- Walk through inspection with your builder (punch list)
- Final occupancy
- Lien releases
- Notice of completion
- Final payment
- Warranties

Rebuilding (2017 Tubbs Fire, NorCal)



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Foundation





Framing



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Starting interior

Nearly there

© 2018 ROBERT STARKEY



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Home again!



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Stay informed – Sign UP

To be added to our mailing list for notices of future events and updated guidance, please visit: <https://uphelp.org/2025CAwildfires>

Encourage friends to sign up too!

- Survivor to Survivor
- Webinars, pro bono help clinics

2025 CALIFORNIA WILDFIRES UPDATES

First Name *

Last Name *

City *

Your State *

Email *

Stay connected to other disaster survivors

Survivor to Survivor Forums

- Great source of information about:
 - Insurance and rebuilding
 - Negotiation and financial strategies
 - Referrals and warnings re: professionals
- Important source of emotional support
 - No one else understands your challenges and emotions like another survivor
- Find upcoming Survivor 2 Survivor Forums and register at: <http://www.uphelp.org/events>

Upcoming Roadmap to Recovery[®] Events

The screenshot shows the 'Upcoming Events' section of the Uphelp.org website. The page features a navigation bar with links for 'LOG OUT', 'MY QUESTIONS', 'ASK AN EXPERT', and 'FORUMS'. Below the navigation bar, there are several event cards, each with a title, date, time, location, and a 'VIEW +' button. The events include:

- Survivor to Survivor Forum (for wildfire survivors)**: Tuesday, November 18, 2025, 4 pm HT / 7 pm PT / 8 pm MT. Zoom Meeting. All Wildfire Survivors.
- Mechanics of Rebuilding Your Home**: Wednesday, November 19, 2025, 5pm PT. Zoom. A webinar for property owners whose homes were destroyed in the LA Wildfires.
- Holiday Special: Survivor to Survivor Forum**: Tuesday, November 25, 2025, 4 pm HT / 7 pm PT / 8 pm MT. Zoom Meeting. All Wildfire Survivors.
- Contents (Personal Property) Insurance Claim Help Workshop – 2025 LA Wildfire Survivors**: Saturday, December 6, 2025, 12pm to 3pm PT. Pasadena Senior Center, 85 E. Holly St., Pasadena, CA. 2025 LA Wildfire Survivors.
- Contents (Personal Property) Insurance Claim Help Workshop – 2025 LA Wildfire Survivors**: Sunday, December 7, 2025, 10am to 1pm PT. The American Legion Palisades, 15247 La Crux Dr., Pacific Palisades, CA. 2025 LA Wildfire Survivors.
- Survivor to Survivor Forum (for wildfire survivors)**: Tuesday, December 16, 2025, 4 pm HT / 7 pm PT / 8 pm MT. Zoom Meeting. All Wildfire Survivors.

[Uphelp.org/events](https://uphelp.org/events)

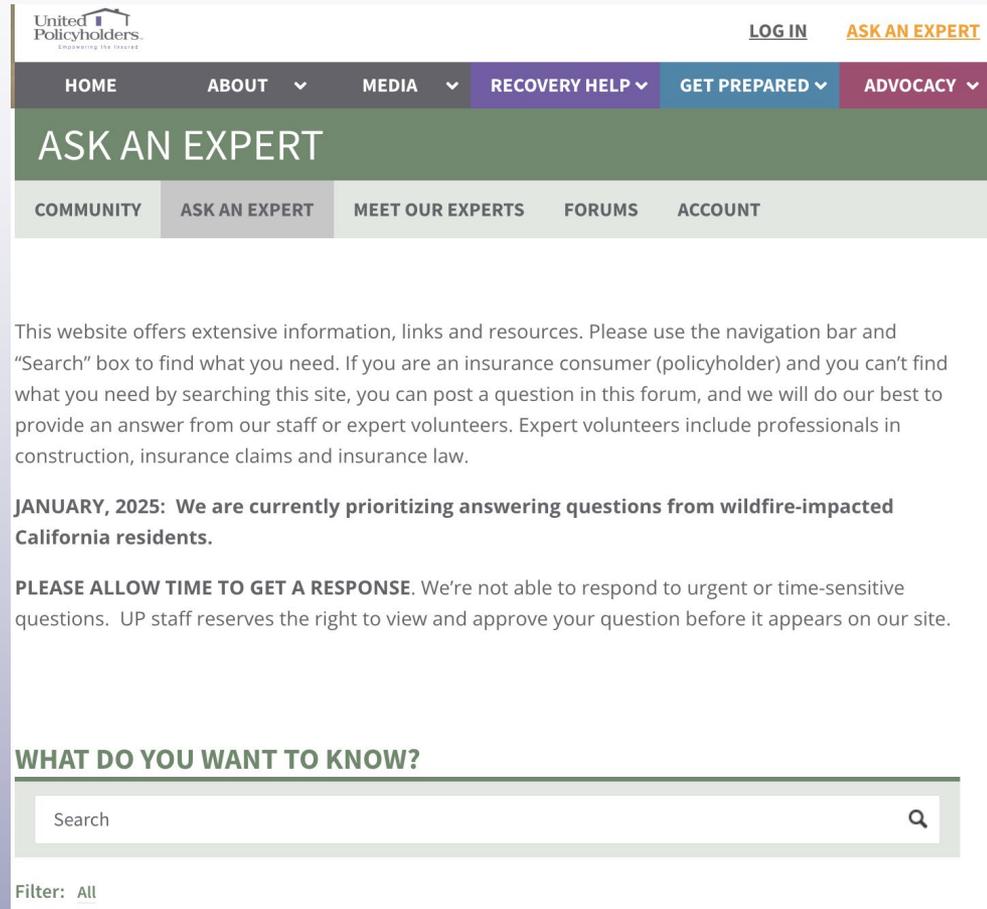
Register for upcoming events.

View recordings of past events and download related resources.

Ask an Expert Forum

uphelp.org/ask-an-expert

- Register. It's free.
- Write in your questions.
- Get an answer from an expert in construction, insurance, laws and disaster recovery.



The screenshot shows the 'Ask an Expert' forum page on the United Policyholders website. The page features a navigation bar with links for HOME, ABOUT, MEDIA, RECOVERY HELP, GET PREPARED, and ADVOCACY. The main heading is 'ASK AN EXPERT', with sub-sections for COMMUNITY, ASK AN EXPERT, MEET OUR EXPERTS, FORUMS, and ACCOUNT. A paragraph explains that the website offers extensive information and resources, and that users can post questions in the forum if they cannot find what they need. A notice for January 2025 states that the site is prioritizing questions from wildfire-impacted California residents. A section titled 'WHAT DO YOU WANT TO KNOW?' includes a search bar and a filter set to 'All'.

United Policyholders
Empowering the Insured

LOG IN ASK AN EXPERT

HOME ABOUT MEDIA RECOVERY HELP GET PREPARED ADVOCACY

ASK AN EXPERT

COMMUNITY ASK AN EXPERT MEET OUR EXPERTS FORUMS ACCOUNT

This website offers extensive information, links and resources. Please use the navigation bar and "Search" box to find what you need. If you are an insurance consumer (policyholder) and you can't find what you need by searching this site, you can post a question in this forum, and we will do our best to provide an answer from our staff or expert volunteers. Expert volunteers include professionals in construction, insurance claims and insurance law.

JANUARY, 2025: We are currently prioritizing answering questions from wildfire-impacted California residents.

PLEASE ALLOW TIME TO GET A RESPONSE. We're not able to respond to urgent or time-sensitive questions. UP staff reserves the right to view and approve your question before it appears on our site.

WHAT DO YOU WANT TO KNOW?

Search

Filter: All

Thank you to our Funders:



Emergency
Network
Los Angeles

Voluntary Organizations
Active in Disaster
for LA County



Anthony Pritzker

FAMILY FOUNDATION