

Frequently Asked Questions

- 01** What is Phase II debris removal, and what does it cost?
- Option 1** (Free of Charge):
Enroll in the government-managed and funded program (**Owner must submit Right of Entry "ROE" form providing US Army Corp of Engineering legal authority for entry** – beginning 01/28/25. **Deadline 03/31/25**)
- Option 2** (Can be Costly):
Manage cleanup **independently through a private Licensed Contractor** (Requires Permit from LA County)
- 02** Where do I start when rebuilding my home?
1. Review your insurance and financial options.
 2. Determine your available funds and decide what you want to rebuild [like-for-like (faster) or new design (timelier)]
 3. Contact an Architect (preferable with local experience) to develop your ideas into drawings that meet current building code and fire resistance standards. An Architect can also assist with preliminary estimates based on your design.
 4. Research Contractors, word of mouth and interview, at least three.
 5. Your Architect can assist you with obtaining Building permits.
 6. Select Contractor and begin construction (upon Phase II Debris Removal clearance).
- 03** How does my insurance impact my rebuilding options?
- Request a certified copy of your **full policy**.
United Policyholders is a free public resource for insurance questions (<https://ushelp.org>).
- 04** What if my insurance payout isn't enough to cover rebuilding costs?
- If you have maxed out your insurance policy, you may qualify for disaster assistance programs, grants, or **low-interest loans** to supplement your rebuilding budget (<https://lending.sba.gov/search-disaster/>).
- Work with a **public adjuster** who can work on your behalf to review your claim, negotiate with the insurance company, and potentially help you secure a better settlement.
- Consider speaking to an Attorney experienced in Fire Insurance for additional support – they can help review your policy, challenge denied or underpaid claims, explore legal action if insurance is acting in bad faith.
- 05** I keep hearing about reusing foundations. How do I determine if my foundation is still usable after the fire?
- Intense heat and fire can render a foundation unusable, or impractical for re-use in several ways.
- SEAOC Foundation Reuse Guide** (<https://seaosc.org/News/13468805>)
- LA County Policy - **Concrete Slabs and Foundations Damaged by the Fires**.
- Need Structural Engineer to determine/test samples to confirm it meets current building code requirements – suggest doing before the Phase II ROE deadline.
- 06** Why do I need an Architect if I have a Contractor?
- If you're facing financial challenges, starting with an Architect might seem like a luxury, but it can save you time and money in the long run. An Architect can help explore cost-effective rebuilding solutions. Architects are also familiar with navigating through the process and obtaining a Permit, which is required for construction. **Contractors will need drawings to obtain a permit**. An Architect can be around during the Construction, observing that the work proceeds in accordance with the construction documents.

Frequently Asked Questions

Regardless of who you choose to work with, it is recommended to always hire licensed professionals whose credentials can be confirmed on the State of California Department of Consumer Affairs website.

07 I want to get started with my drawings, where do I go to find an Architect?

AIAPF Directory

AIALA Directory

California Architects Board – **Consumer's Guide to Hiring an Architect**

08 I don't think I can afford an Architect, what can I do?

The Architecture community is coming together to help the fire survivors wherever and however we can. There are some pro-bono websites helping to rebuild: <https://helpdrawtogether.org/>

When rebuilding, think simplified designs and using cost-effective durable materials.

09 I need to start looking for a Contractor, where do I go?

Contractors State License Board (www.cslb.ca.gov) + **Rebuilding Help**

Obtain recommendations from neighbors and friends for Contractors who have done least a few projects like yours.

Interview and receive bids (with detailed pricing and any exclusions and clarifications) from at least 3 contractors to form a basis for comparison.

Always enter into a signed **Owner Contractor Agreement**, reviewed by your attorney if possible.

Contractors building accessory dwelling units (ADUs), performing home improvement work, or rebuilding homes in declared disaster areas (including new home rebuilding) **shall not receive a down payment of more than \$1,000**, or 10 percent of the contract price, whichever is less. (www.malibucity.org/910/Contractors)

10 How soon can I start building?

You can start the design process for rebuilding your home immediately, but the physical rebuilding timeline depends on several factors, including debris removal, insurance, permitting, and contractor availability.

11 I have heard I can build an "ADU" while I wait for my house to be built, how do I start the process?

An Executive Order permits the occupancy of ADUs on residential properties damaged by fires before the repair and reconstruction of the primary residence are completed. This provision is effective for three years, offering flexibility during the rebuilding process. However, properties located within Very High Fire Hazard Severity Zones must meet specific access requirements to qualify for ADU construction.

Before you can build/install an ADU, you must first obtain a debris removal clearance, before you can build.

12 Can I save my tree?

If there are trees that are marked for removal that you would like to save, a sign may be posted to notify the Army Corp of Engineers.

See <https://altadenagreen.org/> for more information.

13 I have more questions about rebuilding not on this list, who can I ask?

AIA Pasadena Foothill is offering free one-on-one consultations through our **"Ask an Architect"** program. Architects will be available to provide expert guidance, resources and community support as we navigate the rebuilding process.

See <https://aiapf.org/wildfiresupport> for more information.

