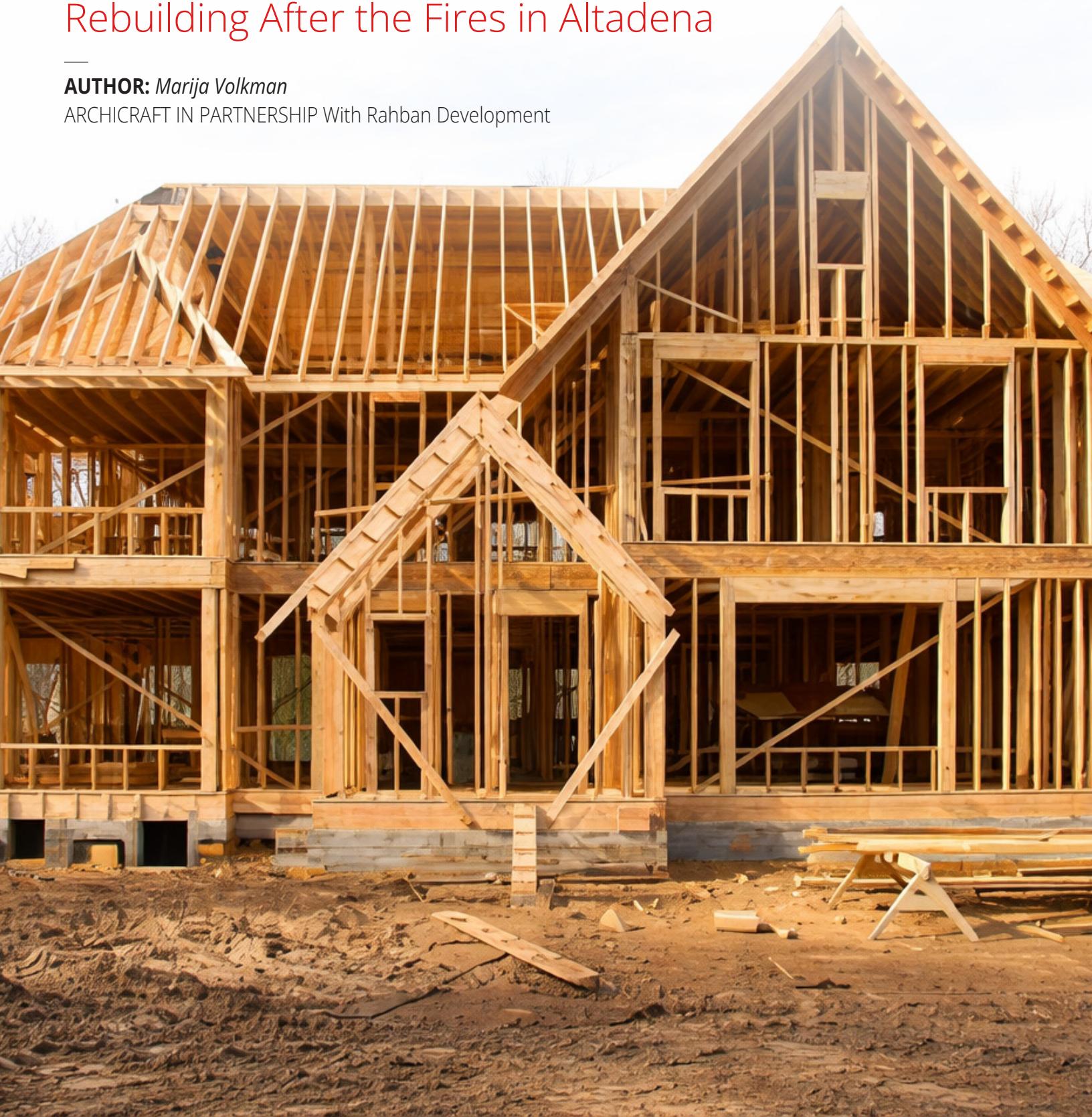


# ONE YEAR AFTER THE FIRE

A Complete Step-by-Step Guide to  
Rebuilding After the Fires in Altadena

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ARCHICRAFT IN PARTNERSHIP With Rahban Development





# LETTER TO THE COMMUNITY

Losing a home to fire is an experience no one is prepared for. The shock, the logistics, the financial pressure, it all hits at once. But rebuilding is possible, and you are not doing it alone.

This guide is here to give you clarity, steps, and confidence in a process that feels overwhelming. It reflects the exact rules, timelines, departments, and requirements for Los Angeles County, specifically Altadena, which operates under a completely different system than the City of LA.

Our goal is simple: To make rebuilding your home faster, safer, and less stressful — with a process that gets you home again.

With care, Archicraft and Rahban Development

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01

# INSURANCE & GAP FINANCING

## Your Real Starting Point After a Fire

Rebuilding starts with understanding what your insurance will cover and what it won't. Most homeowners discover **that their policy doesn't match today's construction costs, especially with WUI materials, hillside foundations, and code upgrades.** Insurance gives you the base, but almost everyone needs additional financing to complete the rebuild.

### Insurance typically covers:



Dwelling replacement  
(but often 20–50% below  
current costs)



Debris removal, partly  
or fully



Architectural and  
engineering fees



Additional Living  
Expenses for 12–24  
months

Because insurance rarely covers the full cost of rebuilding, homeowners rely on several other sources.

### Common gap financing options:

<b>SBA Disaster Loans:</b> low interest, long-term, and the most affordable option	<b>FEMA/CalOES Grants:</b> limited but helpful for essential needs	<b>Construction-to-Permanent Loans:</b> based on future home value	<b>HELOC:</b> possible if any structure remains and the property can appraise
<b>Private bridge loans:</b> fills timing gaps between payouts	<b>Builder or modular financing:</b> varies by provider	<b>Family equity assistance:</b> common when improving loan qualification	<b>Insurance claim maximization:</b> documenting code upgrades often increases payouts

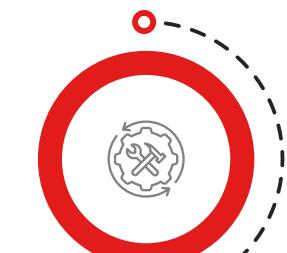
Understanding your insurance early — and planning for the gap — keeps your project on schedule.

02

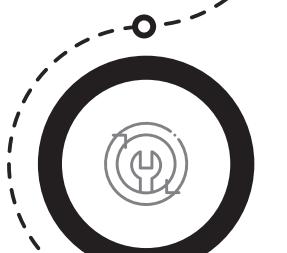
## UNDERSTANDING YOUR REBUILD OPTIONS

Altadena follows Los Angeles County rules, not City of LA. That means the EO1/EO8 fire rebuild streamlining does not apply here. All rebuilds must follow standard County zoning, permitting, and WUI requirements.

**You have four main options:**



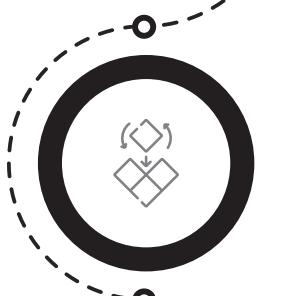
**Rebuild "As Was" (110% Rule):** You can rebuild the home in its previous footprint, size, and general shape — plus up to 10% more — as long as you comply with current code and WUI.



**Rebuild Larger or Differently:** If you want to go beyond the 110% limit or make major changes, you may need Planning review, extra engineering, and grading permits.



**Add an ADU or JADU:** County allows one ADU and one JADU on most lots. These must meet WUI and fire access requirements.



**Modular / Prefab Homes:** Allowed, but still fully reviewed by the County. Modular does not bypass plan review, structural requirements, or Fire/Public Works approvals.

The option you choose determines your timeline, design scope, and permitting complexity.

**03**

# THE ALTADENA REBUILD PROCESS

Rebuilding in Altadena follows a strict sequence. Understanding this order helps avoid delays and surprises.

**The process typically goes:**

**01**

Debris removal and final clearance

**02**

Records review and "as was" verification

**03**

Pre-design and feasibility

**04**

Zoning and Regional Planning review (if expanding)

**05**

Full architectural, structural, and civil construction documents

**06**

Geotechnical report and grading permit (if required)

**07**

Building & Safety, County Fire (including separate fire sprinkler permit), and Public Works review

**08**

Permit issuance, conditions of approval, and readiness to proceed

**09**

General Contractor Bidding & Contracting

**10**

Construction

**11**

Final inspections and Certificate of Occupancy

**12**

**MOVE IN**

04

## RECORDS REVIEW

Before design begins, the County must confirm what **legally existed on your property before the fire**. This determines whether you qualify for a by-right rebuild and what setbacks or footprints can be preserved.

**You collect records from:**

01

LA County Public Works (permits, plans, inspection history)

02

LA County Assessor's Office (official home data)

03

Past owners (old plans, reports, photos)

04

Title company (title report with easements)

Surveyor (new property survey) Because insurance rarely covers the full cost of rebuilding, homeowners rely on several other sources.

**The County also accepts:**



Google Street  
View



Google Earth



Old real estate  
listings

**Why records matter:**

They establish your legal rebuild rights and prevent disputes later in plan check. A strong records package protects your ability to rebuild without unnecessary Planning involvement.

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## ZONING & COUNTY REGULATIONS, if building over 110%

Zoning determines the "rules of the game" for your rebuild. **When you rebuild close to the original footprint, the process is straightforward.** If you expand or change the home significantly, zoning becomes a major factor.

**Zoning regulates:**

- Maximum building height
- Allowed square footage
- Setbacks from property lines
- Parking requirements
- Lot coverage limits
- Hillside grading restrictions

**If your project exceeds the by-right allowances, Regional Planning may require:**

- Administrative review
- Site Plan Review
- Land Use Permit (only in some cases)

Understanding zoning early prevents surprises and informs the design strategy.

## 06

# HIRING YOUR ARCHITECT

Your architect manages the entire rebuild process — design, code, permitting, consultant coordination, and communication with County departments. Rebuilding in Altadena is highly technical due to hillside and WUI requirements.

While an unlicensed residential designer is legally allowed to prepare drawings, a **licensed architect offers greater expertise and carries professional liability insurance (E&O), which protects you if errors in drawings cause delays or additional costs.** This protection is especially important in fire rebuilds.

## Your architect should manage:

- Zoning and feasibility
- Building & Safety and Fire coordination
- WUI compliance
- Slope, grading, and drainage strategy
- Structural + civil + geotechnical coordination
- Full construction documents
- Permit submittal and corrections

## Look for:

- Licensed architect (not just designer)
- Proof of professional insurance
- WUI and hillside experience
- Clear communication and process
- Strong County permitting track record

**The right architect prevents mistakes, saves time, and protects your budget.**

## SETTING THE REBUILD SEQUENCE

### A fire rebuild follows a strict sequence.

If steps happen out of order, delays and redesign are almost guaranteed.

### Your architect is responsible for:

- Determining what must be resolved before design begins
- Identifying which decisions affect approvals later
- Sequencing consultants and submissions correctly

When sequencing is handled properly, permitting moves forward smoothly and construction can begin without backtracking.

## DESIGNING WHAT CAN ACTUALLY BE BUILT

Not every design decision is equal in a fire rebuild.

Some choices affect approvals, construction cost, and schedule far more than homeowners expect.

### An experienced architect designs with:

- Approval requirements in mind
- Clear constructability for contractors
- Early alignment between drawings, scope, and budget

This reduces mid-project changes, limits change orders, and allows contractors to price the work accurately.

07

## BUDGET & COST EXPECTATIONS

Altadena rebuilds cost more due to slope conditions, retaining walls, fire-resistant assemblies, and longer construction timelines. Most homeowners underestimate the true cost until they begin design.

Typical construction costs: \$500–\$900+ per sq ft depending on complexity and finishes.

### Your full rebuild budget includes:

- Hard costs (labor + materials)

- Soft costs (architect, engineers, geotech, surveys)
- Permit fees
- WUI upgrades
- Contingency of 10–15%
- Escalation allowance

A realistic budget upfront helps keep the design aligned with what you can build.

08

## DESIGN & CONSTRUCTION DOCUMENTS

Design progresses through structured phases. Each phase adds detail and brings the project closer to what the County requires for approval.

### Phases include:

- Pre-Design: feasibility, zoning, records
- Schematic Design: layouts + building form
- Design Development: materials, systems, WUI details
- Construction Documents: full technical set

### Construction documents must include:

- Architectural drawings
- Structural engineering
- Civil + grading plans
- Geotechnical requirements
- WUI details and assemblies
- Title 24 energy compliance
- Fire access + sprinkler plans
- Drainage + utility plans

A complete and coordinated set shortens plan check time and prevents costly redesigns.

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# HIRING YOUR GENERAL CONTRACTOR

Choosing the right GC is one of the most important decisions in a fire rebuild. Unlike a standard renovation, a fire rebuild requires strict coordination with LA County inspectors, WUI assemblies, hillside constraints, and detailed scheduling. **Your GC becomes the day-to-day operator of your entire project.**

**A strong GC should be able to demonstrate:**



Experience with **WUI requirements**, including Class A roofs, ember vents, ignition-resistant decks, and non-combustible assemblies.



Knowledge of hillside construction, retaining walls, drainage, and staging.



A track record of working with **LA County** plan checkers and inspectors (very different from City of LA).



Strong project management — timelines, budgets, quality control.



A clear **supervision structure**: who is on site daily, how communication flows, and how decisions get documented.

## Insurance and licensing requirements:



Active CSLB license in good standing



General liability insurance



Workers' compensation insurance (non-negotiable)



Ability to provide references for fire rebuild or hillside projects

## Contract types to consider:

**01**

**Fixed Price:** best when drawings are extremely detailed; price remains stable.

**02**

**Cost-Plus:** more flexible but can escalate quickly.

**03**

**Cost-Plus with GMP (Guaranteed Maximum Price):** The most protective structure for fire rebuilds — gives flexibility early, but caps the total cost.

## Your GC should also be comfortable with:

- ➔ County Fire inspections ➔ Multiple progress inspections
- ➔ WUI material procurement ➔ Change order documentation

The right contractor reduces stress, controls budget drift, and keeps the project on track.

For declared disaster rebuilds, California law does not allow open-ended cost-plus contracts. Cost-plus agreements must include a defined structure and price controls, such as a Guaranteed Maximum Price.



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# BUILDING YOUR HOME

Construction moves through predictable phases, but fire rebuilds require a higher level of precision and coordination. Each stage must meet WUI and County requirements before moving to the next.

## Typical sequence:



Site Prep & Foundations Includes grading, retaining walls, drainage systems, and geotechnical compliance. Hillside properties often require deep foundations and engineered retaining structures.



Framing Your home takes shape. This stage must integrate all fire-rated wall assemblies, protected eaves, and structural detailing.



Rough MEP Mechanical, electrical, and plumbing are installed. Any penetrations through exterior walls must maintain WUI compliance.



Insulation & WUI Layers Insulation, exterior sheathing, fire-resistant wraps, and ember protection systems are installed. This is a key inspection phase.



Windows, Doors & Exterior Skin Tempered glass windows, non-combustible siding, and ignition-resistant materials are installed. Proper detailing here is essential for passing County Fire review.



Interior Finishes Drywall, cabinetry, flooring, and fixtures. At this stage the house feels close to complete.



Final MEP + Commissioning Testing systems, balancing HVAC, ensuring sprinkler heads meet code, and preparing for final inspections.



County Final Inspections Building & Safety, Fire, and Public Works all perform their final checks. When approved, the County issues your Certificate of Occupancy.

**Typical timeline:** Most Altadena rebuilds take 12–24 months, depending on slope, complexity, finishes, and contractor efficiency.

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# FIRE-RESISTANT CONSTRUCTION (WUI) + IBHS OPTION

Every rebuilt home in Altadena must comply with WUI (Wildland Urban Interface) standards. These requirements protect homes from ember intrusion, radiant heat, and wildfire exposure. WUI compliance is not optional — it is the minimum legal baseline.

## Core WUI requirements include:

01 Class A roofing	02 Non-combustible or 1-hour fire-rated exterior walls	03 Tempered glass windows throughout	04 Ember-resistant vents
05 Enclosed or protected eaves	06 Ignition-resistant decks	07 Non-combustible 0-5 ft zone around the home	08 Full sprinkler system inside the home

WUI establishes a strong baseline, but there is an optional higher standard that can increase safety and improve insurance outcomes.



## IBHS FORTIFIED — Optional, But May Lower Insurance Rates

IBHS (Insurance Institute for Business & Home Safety) is a voluntary program that goes beyond building code to harden homes specifically against wildfire impact.

### IBHS “Wildfire Ready” focuses on:

- Higher-performing ember protection
- Upgraded non-combustible zones
- Enhanced venting systems
- Specific roofing edge and gutter designs
- Improved under-deck protection
- More stringent landscaping and separation zones
- Verified detailing by third-party inspectors

### Benefits of IBHS:

- Some insurance companies offer discounted premiums for IBHS-certified homes.
- Provides stronger resilience than basic code.
- Helps future proof the home in high-risk zones.
- Adds documented value when selling.

**Cost impact:** IBHS upgrades are typically only slightly more than standard WUI and can often be integrated during design without major changes.

IBHS is an excellent choice for homeowners who recognize that a modest investment up front can provide stronger protection and long-term financial benefits.



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# Edison Compensation vs. Lawsuit

The Southern California Edison Voluntary Claims Program is a non-litigation option that allows wildfire survivors to pursue compensation directly from Edison, offering faster and more predictable payouts than a lawsuit, while requiring careful consideration of the legal rights that may be waived if a settlement is accepted.

After a wildfire linked to utility infrastructure, homeowners generally have two paths to seek compensation beyond insurance. These paths are mutually exclusive once money is accepted.

**Option 1:****Edison Voluntary Compensation Program ("Fast Pay")****What it is**

A voluntary claims program created by Southern California Edison to compensate fire survivors without litigation.

**Key characteristics:**

- Faster payouts
- Timeline measured in months, not years
- No obligation upfront
- Homeowners can submit a claim and receive an offer
- You are not required to accept the offer
- Standardized allowance structures may apply
- Compensation may follow preset categories or caps

**Option 2:****Lawsuit Against Southern California Edison****What it is**

A legal claim seeking compensation through settlement or trial for wildfire-related damages.

**Key characteristics:**

- Significantly longer time line, often multiple years
- Potential for higher total compensation

**May include:**

- Economic damages
- Non-economic damages (disruption, hardship, loss of use)
- Rebuild cost gaps not otherwise covered
- Requires legal representation
- Outcomes are not guaranteed

**Important considerations:**

- No immediate payout
- Ongoing legal process
- Higher uncertainty, but potentially higher recovery

**CRITICAL CAVEAT — READ CAREFULLY**

If a homeowner accepts payment from Edison's compensation program, they generally waive the right to participate in a lawsuit against Edison for the same losses. This waiver is typically permanent.

**How This Affects Your Rebuild**

You do not need to resolve a claim or lawsuit before starting design or permitting. Do not design your rebuild around speculative future funds. Insurance, permitting, and construction typically move independently of utility claims. Most homeowners treat any utility recovery as supplemental capital, not the foundation of the rebuild budget.

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## WHO WE ARE

Archicraft is a Los Angeles-based architecture studio specializing in fire rebuilds, hillside homes, and complex permitting across LA County. We guide homeowners through every stage of the process — from records review and zoning, through design and construction documents, to permitting and on-site support during the build.

### Our approach brings together:



European technical precision



California wildfire-resilient design



Deep experience with LA County departments



A clear, supportive, homeowner-first process

We are rebuilding homes in Altadena, Pasadena, Palisades, and other high-risk zones, and we understand the realities of WUI, hillside engineering, and the County plan review system.

**Marija Volkman**

Licensed Architect in State of California

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Rahban Development is a family-run general contracting firm serving Altadena, Pasadena, and nearby communities affected by the fires.

The firm is led by brothers Alex and Mathew Rahban. Alex founded Rahban Development after working at Swinerton, one of California's largest general contractors. Mathew, a former counselor for fire survivors, joined the company to support and guide homeowners through the rebuilding process.

Rahban Development focuses on residential rebuilds and ADUs related to fire recovery, coordinating with architects, engineers, and local agencies throughout reconstruction.

**Mathew Rahban**

Licensed Contractor

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**Our goal is simple:** To help families rebuild stronger, safer, and smarter — with clarity instead of overwhelm.



**LOOKING FORWARD TO WORKING WITH YOU**