

# Rebuilding Together:

Addressing the Funding Gaps

October 25, 2025



# Opening + Introductions

## Host:

- Amy Bodek, Director, LA County Regional Planning

## Speakers:

- Ann Sewill, LA County Development Authority
- Robin Hughes, Altadena Builds Back Foundation
- Lori Gay, Neighborhood Housing Services of LA County

# Addressing the Funding Gaps

# Overview of Session

- Why it's important to know whole budget before starting construction?
- Who helps put together budget?
  - i. Owner's Project Manager
  - ii. Architect and Engineers
  - iii. Contractors
  - iv. Also important to consult:
    - Attorneys
    - Lenders



# What Will It Cost?

- Budget line items
- Which will change your costs the most
- Being realistic about total budget



# Estimated Rebuild Budget

Single-Family Home, Altadena

Rebuilding Cost Assumptions	
<b>Original House Square Feet</b> <i>Estimated</i>	<b>1,500</b>
<b>Increase in House Square Feet</b> <i>10% of original</i>	<b>150</b>
<b>Total Square Feet of New Home</b> <i>Original &amp; increased amount</i>	<b>1,650</b>
<b>Existing Sewer Connection</b> <i>Per County records</i>	<b>Yes</b>
<b>Hard Cost Per Square Foot</b> <i>Architect &amp; builder estimates</i>	<b>\$500</b>

# Estimated Rebuild Budget

Single-Family Home, Altadena

Construction	
<b>Construction Costs</b> <i>Total Sq Ft of New House x Hard Cost per Sq Ft</i>	<b>\$825,000</b>
<b>Fire Code Upgrades</b>	<b>\$40,000</b>
<b>Rooftop Solar</b>	<b>\$15,200</b>
<b>Fire Resilient Upgrades</b>	<b>\$25,740</b>
<b>Utilities Undergrounding Connection</b>	<b>\$20,000</b>
<b>SUBTOTAL</b>	<b>\$925,940</b>

# Estimated Rebuild Budget

Single-Family Home, Altadena

Architecture, Design & Engineering	
<b>Architecture &amp; Design</b> <i>Usually between 10-15% of construction costs</i>	<b>\$82,500</b>
<b>Soil Testing, Survey &amp; Civil Engineer Fees</b> <i>Avg. of reported quotes, architect and resident observations</i>	<b>\$8,450</b>
<b>Permitting &amp; Plan Check*</b> <i>Sum of LA County fees (if applicable)</i>	<b>\$21,500</b>
<b>SUBTOTAL</b>	<b>\$112,450</b>



# Estimated Rebuild Budget

Single-Family Home, Altadena

Financing & Legal	
<b>Legal Costs</b> <i>Varies</i>	<b>\$10,000</b>
<b>Loan Fees &amp; Costs</b> <i>Depends on financing mix</i>	<b><i>Varies</i></b>
<b>Property Taxes</b> <i>Assume two years tax payments</i>	<b>\$9,000</b>
<b>Contingency</b> <i>10% of building cost subtotal</i>	<b>\$90,594</b>
<b>SUBTOTAL</b>	<b>\$109,594</b>

# Estimated Rebuild Budget

Single-Family Home, Altadena

Total Rebuild Costs	
Construction	\$925,940
Architecture, Design & Engineering	\$112,450
Financing & Legal	\$109,594
<b>TOTAL ESTIMATED REBUILD COST</b>	<b>\$1,147,984</b>

# How to Pay For Total Cost?

- Insurance
- FEMA
- SBA Loan
- New loans
- Legal settlements
- Savings



# Estimated Rebuild Funding Sources

Single-Family Home, Altadena

Known Available Funding Sources	
<b>Insurance Payout</b> <i>Estimate – varies based on dwelling coverage</i>	<b>\$500,000</b>
<b>Insurance Payout for Code Upgrades</b> <i>Assumes 10% of dwelling coverage. Need to track costs of code upgrades</i>	<b>\$50,000</b>
<b>FEMA</b> <i>Standard individual rebuilding allowance for unmet needs</i>	<b>\$43,560</b>
<b>SBA Loan</b> <i>Maximum loan with 30-yr term at 2.5-3% interest. Payment \$1,975 to \$2,100</i>	<b>\$500,000</b>
<b>SUBTOTAL OF KNOWN SOURCES</b>	<b>\$1,093,560</b>
<b>PRE-ADJUSTMENT GAP</b>	<b>(\$54,424)</b>

# Potential Sources to Cover the Gap

- **Savings**
- **Legal Settlement**
- **Increased Primary Mortgage:** Depending on lender determination of value and ability to pay
- **Federal Disaster Funds:** Timing uncertain; homeowner must qualify as low income
- **Cutting Costs via Redesign:** Review contract budget carefully to make sure savings are real

# Covering the Gap

<b>Cost Scenarios</b> <i>Size and amount per sq. ft. are building blocks of budget</i>	<b>Cost</b>	<b>(Gap) or Surplus</b>
<b>Original House + 10% at \$425</b>	<b>\$988,609</b>	<b>\$0</b>
<b>Original House + 10% @ \$475</b>	<b>\$1,086,859</b>	<b>\$0</b>
<b>Original House + 10% @ \$575</b>	<b>\$1,283,359</b>	<b>(\$189,799)</b>
<b>Original House + 10% @\$650</b>	<b>\$1,430,734</b>	<b>(\$337,174)</b>
<b>Original House w/o Expansion @ \$425</b>	<b>\$918,484</b>	<b>\$0</b>
<b>Original House w/o Expansion @ \$650</b>	<b>\$1,323,484</b>	<b>(\$229,924)</b>

# What If There Is Still a Gap?

Exploring creative ideas

- Subdividing your property
- Building ADU
- Lower cost options like prefab homes
- Turnkey Construction Offers – BEWARE





## How many lots can be created?

### Compact Lot Subdivision

Lot Zone: R-2, R-3, or R-4

Up to 8 lots with a minimum area of **1,200 -1,750 sq ft per lot** depending on the zone

### SB 1123

Lot Zone: Any Residential, Commercial, or Mixed Use Zone

Lot Size: Maximum of 1.5 acres in Zone R-1 or of 5 acres in other zones

Up to 10 lots with a minimum area of **1,200 sq ft per lot** in Zone R-1 or **600 sq ft per lot** in other zones

### SB 9

Lot Zone: R-1 or R-A

Up to 2 lots with a minimum area of **1,200 sq ft per lot** and one of the new lots being at least 40% of the original lot size

The County and State provide tools to increase affordable housing opportunities. These tools, which expand options for fire survivors looking to rebuild, can be characterized by the following:

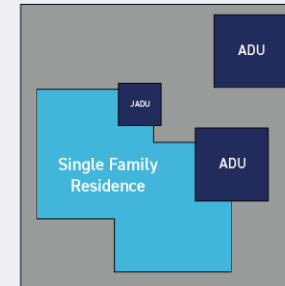
1. Adding to your lot to rent out units
2. Splitting up your lot to sell portions of land

Whichever tool you decide to use, the County is here to help. Check out these five options!

## Add to Your Lot to Rent Out Units

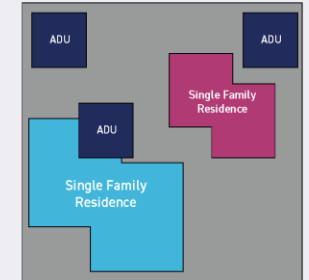
Add **TWO** Accessory Dwelling Units (ADUs) and **ONE** Junior Accessory Dwelling Unit (JADU) on Your Lot with the **ADU Ordinance**

<https://bit.ly/ADU-Permits>



Add **ONE** Primary Unit and Up to **THREE** ADUs on Your Lot with **SB 9**

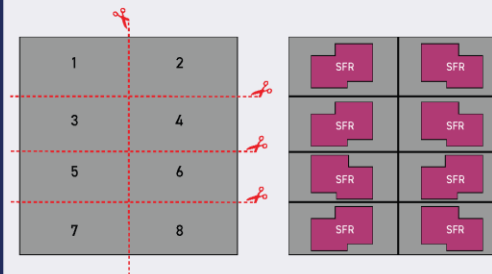
<https://bit.ly/SB9-Permits>



## Split Your Lot to Sell Portions of Land

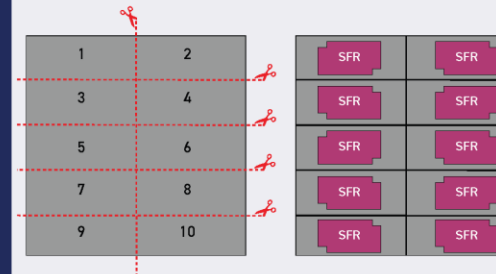
Split Your Lot in up to **EIGHT** Lots with the **Compact Lot Subdivision Ordinance**

<https://bit.ly/CompactDesignGuidelines>



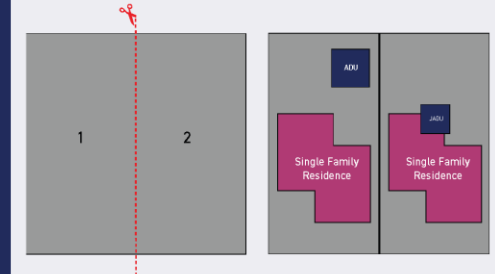
Split Your Lot in up to **TEN** Lots with **SB 1123**

[https://bit.ly/LADRP\\_SB1123\\_Memo](https://bit.ly/LADRP_SB1123_Memo)



Split Your Lot into **TWO** Lots, each with **ONE** Primary Unit and **ONE** ADU/JADU with **SB 9**

<https://bit.ly/SB9-Permits>





**Questions?**

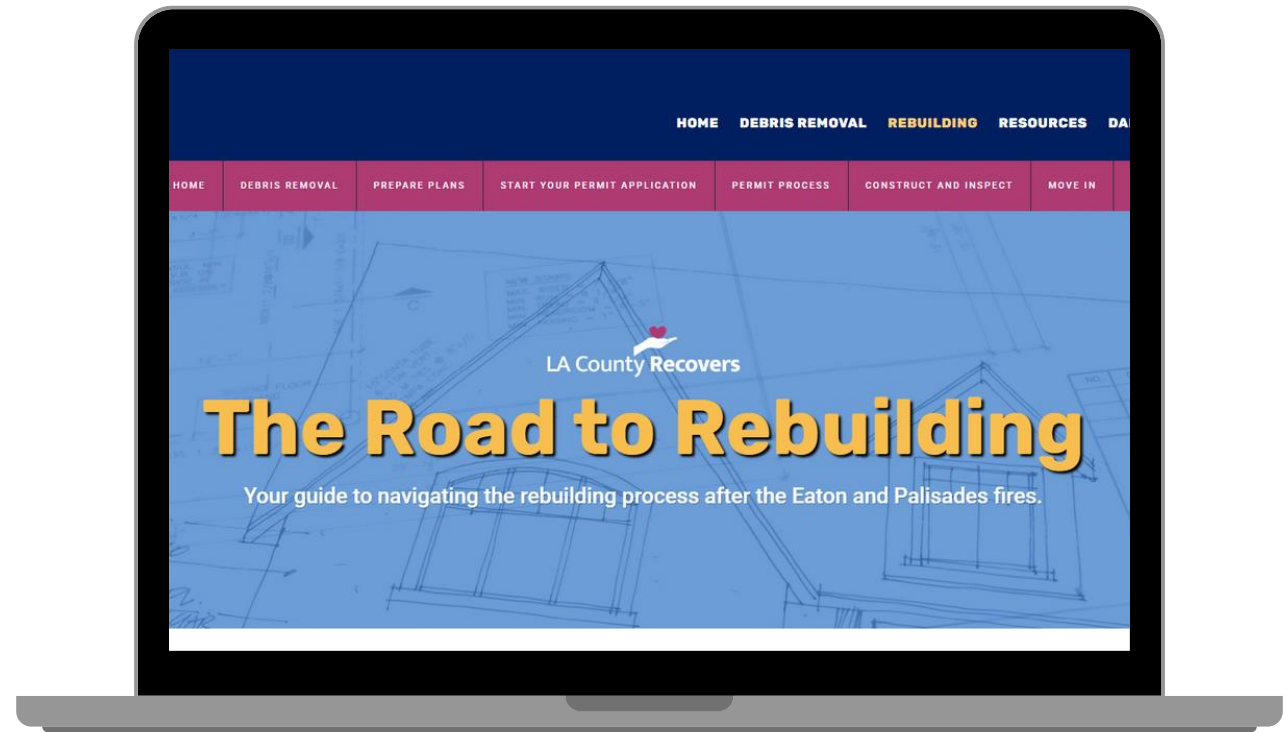
# Conclusion

- One-on-one consultations
- Follow up LA/NHS Event



# Where to Learn More

- In-depth guidance on permitting requirements, process updates and new rebuilding pilot programs.
- Interactive dashboards and maps to track permitting progress
- Videos, FAQs, step-by-step rebuild guides, infographics and other educational content



 [Recovery.lacounty.gov](https://Recovery.lacounty.gov)

# Provide Your Feedback

Scan the QR code to take our  
survey!



# Upcoming Workshop

Rebuilding Together Using a Self-Certified Professional

## VIRTUAL WORKSHOP

Saturday, November 8, 2025  
10 a.m. – 12 p.m. Via Zoom



Register Today!



Join LA County Recovers for a virtual workshop about rebuilding using a self-certified building professional.

LA County's new Building Plan Self-Certification Pilot Program allows state-licensed architects or engineers to certify that their plans comply with building codes, streamlining the plan review process. This workshop will explain self-certification requirements, discuss examples of projects that qualify and demonstrate the benefits of self-certification while providing a venue to ask questions of LA County officials directly.



For reasonable ADA and Title VI accommodations, interpreting services, and materials in other languages, please contact Public Works at (626) 940-7998. This service is free.