



Preserve Community. Rebuild Sustainably. Return Equitably.

What the Blueprint for Rebuilding Means for You (December 2025)

- **Mortgage relief:** [Mortgage Forbearance Act \(AB 238\)](#) extends forbearance for fire-affected homeowners and codifies borrower protections from late fees, extra interest, foreclosure proceedings, and credit impacts
- **Property equity opportunities:** Residents can access the value in their land through ADUs and lot splits, through simplified land-use pathways and more flexible zoning requirements. To date, 32% of rebuilding applications include an ADU, representing 872 total applications.
- **Accelerated permit review times:** Average time spent in County review is now under 30 days, 3x faster than pre-fire rates
- **Express lanes for rebuilding:** [Express lane for rebuilding](#) options are expanded for residents and builders through [65+ pre-approved plans](#), [self-certification for contractors](#), and [bundled permit reviews](#), accelerating the rebuild process and restoring residents as quickly as possible
- **Rebuild Navigators support:** In partnership with community based organizations (CBOs), ~140 case managers are connecting with residents to provide personalized guidance on [rebuild navigation](#)
- **Pre-approved plan portal:** The [web platform](#) is available to connect residents with available pre-approved plans, adjusted to their parcel, and licensed builders to support rebuilds
- **Workforce support:** The [Altadena Job Center](#) is now open; so far, 194 residents supported with enrollments through [Fire Recovery and Resilience Workforce Program](#), and 189 youth accessing paid work experience through [Youth@Work](#) to help restore the workforce
- **Continuity of education:** Students were able to return to school following the fires thanks to collaboration between the County, LAUSD, Pasadena USD, and charter schools to create a return plan with temporary relocations and rebuild strategies; rebuilding is underway for some campuses, with Palisades Charter High School anticipating return to original location on 1/12/2026 after suffering significant damage from the fires
- **Commercial recovery support:** \$55M of commercial recovery funding is supporting local businesses affected by the fires through grants to support interim operations and rebuilding and through expansion of the [“Shop Local. Dine Local. Recover Local.”](#) campaign to stimulate activity for fire-affected businesses



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How the County will continue to support recovery in the coming months

- **Affordable financing options:** Collaborate with private industry (including California Bankers Association members) and the State to support expanded access to financing, helping residents bridge the gap between insurance payouts and rebuild costs so rebuilding is in reach
- **Additional permit and inspection capacity:** Increase permitting and inspection capacity and support use of express lanes to decrease time spent in County review and accelerate turnaround times
- **Expanded pre-approved plan portal:** Increase pre-approved plan availability and include pricing options and builder availability to help residents make decisions based on their budgets
- **Undergrounding delivery:** Advance delivery plans for over 150 miles of undergrounding, maximizing resiliency for residents with State, utility, and telecom partners
- **Coordinated master plan:** Develop master plan and rebuild schedule to coordinate delivery of rebuild projects, minimize disruptions from rework, and mitigate traffic congestion
- **Scaled training and job matching programming:** Deepen partnerships with community colleges, trade organizations, and apprenticeship providers to support workforce growth via expanded training and job matching
- **Commercial recovery strategy:** Implement tailored commercial recovery strategy to support return of commercial corridors; develop Small Business and Commercial Property Concierge Program to offer permitting, financing, and contracting support for business owners