



# Rebuild smarter. Rebuild stronger.

*Discover Your Rebuilding Options After the Fire*

# Introduction

As we reflect on the recent wildfires that have impacted communities in Los Angeles, we recognize the profound challenges faced by those affected. The journey to rebuild lives, homes, and hope is not just a necessity but a shared responsibility.

In times of crisis, collaboration is key. Homebuilders, architects, and developers are coming together to mobilize resources and innovative solutions. By working closely with local authorities and community members, we can streamline the rebuilding process and ensure that everyone has a place to call home again.

The recent events have highlighted the urgent need for resilient and sustainable housing. **It is essential to incorporate fire-resistant materials and energy-efficient systems in our designs.** We must not only rebuild but also build smarter and stronger to withstand future challenges.

While innovative solutions are emerging, we must also **confront systemic issues such as insurance coverage and the availability of affordable housing.** By advocating for streamlined processes and enhanced financial assistance, we can help families navigate the complexities of rebuilding.

At Ikkonic, we believe in the power of community and collaboration. We invite all stakeholders in the homebuilding industry to join us in providing the solutions that communities need. Together, we can transform adversity into opportunity and restore hope.



This guide is here to help you take those first steps, offering clear insights and practical advice to **rebuild smarter and more resiliently**



# The Decision to Rebuild or Not

The aftermath of a devastating wildfire forces homeowners to confront the profound question: should they rebuild or move on? Each path comes with its own set of challenges and opportunities, making this a deeply personal decision influenced by emotional, financial, and logistical factors.

## Pros of Rebuilding

- **Emotional Healing:** Rebuilding can provide a sense of closure and continuity, allowing families to restore their lives in a familiar setting.
- **Opportunity for Modernization:** A rebuild offers the chance to incorporate modern, energy-efficient designs and fire-resistant materials.
- **Community Connections:** Staying in the area helps maintain social ties and contributes to the recovery of the local community.

## Cons of Rebuilding

- **Lengthy Process:** Rebuilding can take years, requiring patience and resilience.
- **Financial Strain:** Insurance coverage may not fully account for rising construction costs or code upgrades.
- **Emotional Toll:** The journey to rebuild can be stressful and overwhelming

For those who decide to rebuild, this guide provides a comprehensive roadmap, empowering homeowners with knowledge and resources to navigate the process successfully.



# Immediate Steps After the Fire

The first and most critical step after a fire is contacting your insurance carrier to file a claim. This establishes the basis for your recovery process and ensures you have access to the financial resources outlined in your policy.

Here are the specific requirements and steps to follow

## 01 Gather Necessary Information

- Policy number (if available).
- A detailed description of the loss.
- Date and time of the fire.

## 02 Prompt Communication

- Notify your insurer as soon as possible. Delayed claims may lead to complications or rejections.
- Request a written confirmation of your claim submission, along with a claim number.

## 03 Understand Your Coverage

- Review your policy with the adjuster to determine the coverage limits for:
  - Dwelling replacement.
  - Personal property.
  - Additional Living Expenses (ALE).
  - Code compliance and upgrades.

## 04 Request an Advance on ALE

- Many policies allow immediate disbursement for emergency needs such as temporary housing, clothing, or food. This advance can be issued within days.

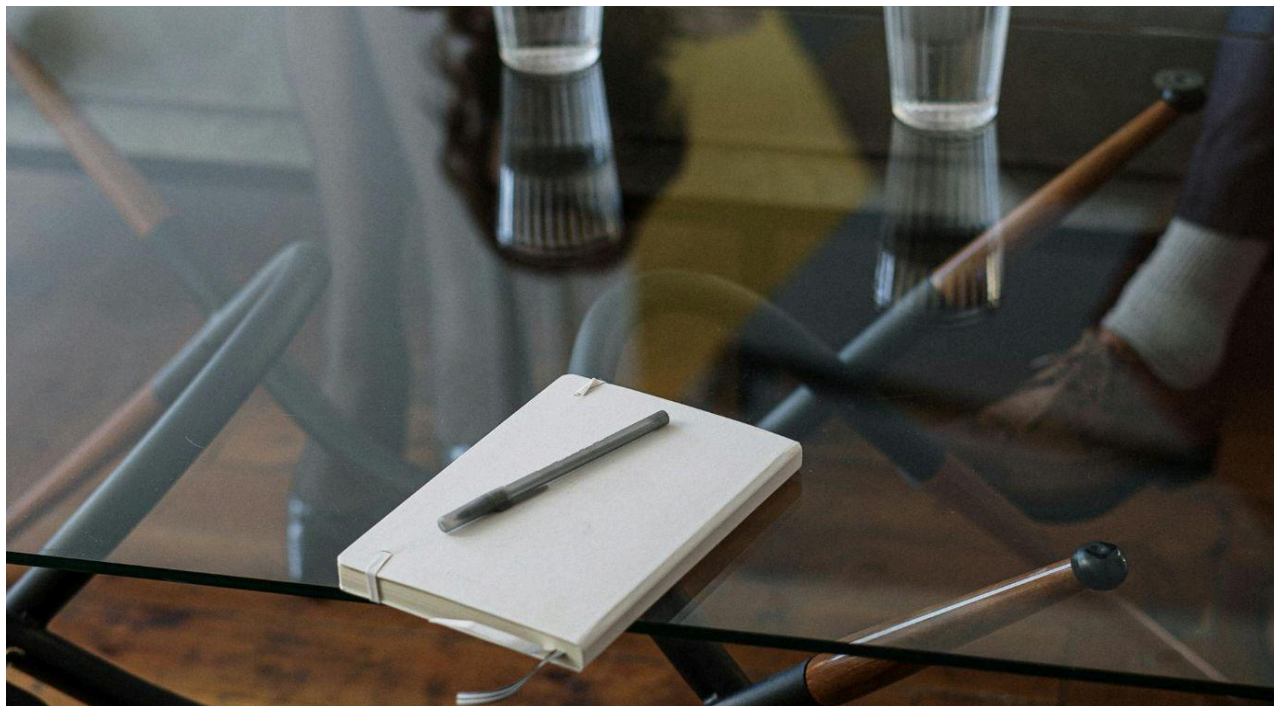
## Options and Support During the Claims Process

Your insurer will assign an adjuster to evaluate the loss and oversee the claims process. Homeowners have the following options:

- **Working with the Insurance Company's Adjuster:** Adjusters aim to resolve claims efficiently but represent the insurance company's interests.
- **Hiring a Public Adjuster:** A licensed public adjuster works exclusively for you to maximize the payout. They typically charge a percentage of the settlement (e.g., 10-15%).

*Maria Lopez, an experienced claims adjuster, advises, "A public adjuster can be invaluable if you feel your insurer's offer is insufficient or unfair. They know how to present a comprehensive case."*

- **Consulting Legal Counsel:** If disputes arise, an attorney specializing in insurance law can advocate for your rights. Legal advice may also be useful for interpreting complex policy language.



## Typical Timelines for Claims

<b>01</b> Initial Review and Advance	ALE advances are often disbursed <b>within 3-7 days of claim submission</b> .
<b>02</b> Inspection and Damage Assessment	Adjusters visit the site <b>within 1-2 weeks</b> to evaluate the loss and document damages.
<b>03</b> Settlement Offer	Initial offers may be made <b>within 30-60 days</b> , depending on claim complexity.
<b>04</b> Final Settlement and Funds Disbursement	Full settlement can take <b>90 days or more</b> . Delays often arise due to insufficient documentation or disputes over estimates.

## Avoiding Common Pitfalls

Claims may be delayed or denied for the following reasons

- **Insufficient Documentation:** Lack of proof of ownership or inadequate descriptions of damaged property can slow the process. Provide receipts, photos, or videos whenever possible.
- **Underinsurance:** Policies with insufficient coverage limits may not fully account for rebuilding costs, leaving homeowners with significant gaps.
- **Missed Deadlines:** Failure to meet deadlines for submitting documentation or responding to insurer requests can lead to denial.

# What Homeowners Should Prepare<sup>1</sup>

Before negotiating with an adjuster, gather the following

- **Inventory List:** A detailed list of lost or damaged items, including estimated values. If records were destroyed, seek bank or credit card statements for purchase history.
- **Photographic Evidence:** Photos or videos of the property before and after the fire.
- **Professional Estimates:** Quotes from contractors or third-party claims estimators to validate the cost of repairs or rebuilding.
- **Policy Documents:** If policy documents were lost, request replacements from your insurer or the issuing agent.

## Supplemental Support for Out-of-Pocket Expenses

If insurance coverage is insufficient, homeowners can explore additional resources:

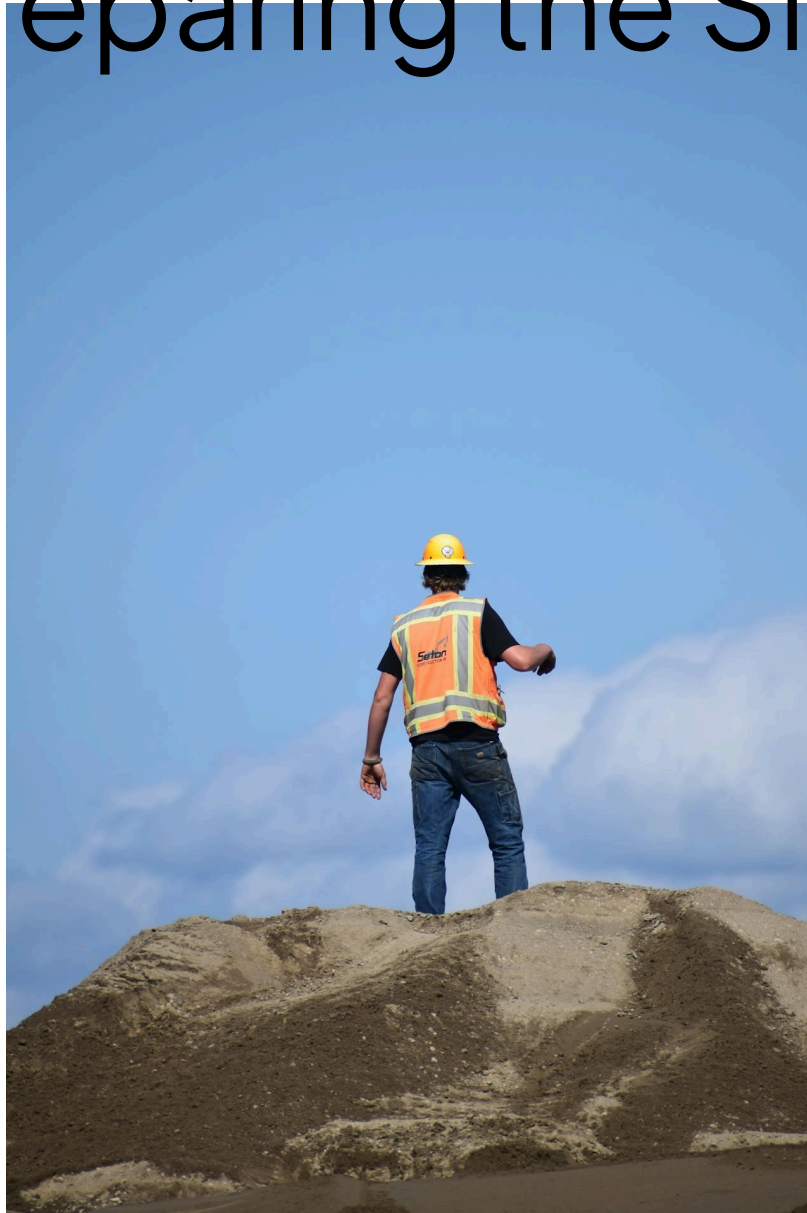
FEMA Grants	California Disaster Assistance Act	Nonprofit Organizations
Financial aid for uninsured losses, available through the <a href="#">Individual Assistance program</a> .	Offers grants to cover rebuilding gaps.	Groups like the Red Cross and United Way provide emergency funds and recovery support.

---

<sup>1</sup> Alex Johnson, a third-party claims estimator, emphasizes the importance of preparation: "Homeowners who come to the table with detailed documentation and realistic estimates often see faster resolutions and higher settlements. Being proactive can make all the difference."



# Clearing and Preparing the Site



## How Long Does This Process Take?

The site clearing and preparation process **often begins within 2-4 weeks after securing the necessary approvals**. The exact timeline depends on factors such as the availability of resources, the scale of the destruction, and whether public or private services are used. In areas where entire neighborhoods have been impacted, public programs may experience delays due to the volume of properties requiring cleanup.

## Required Environmental Reports and Approvals

Before clearing can commence, environmental assessments are often mandatory. These reports ensure that hazardous materials are handled correctly and that the site is safe for reconstruction. Key requirements include:

- **Soil Testing:** Determines contamination levels and the need for remediation.
- **Air Quality Reports:** Ensures compliance with local environmental standards.
- **Hazardous Material Surveys:** Identifies asbestos, lead, or other toxic substances.

Typically, these studies are ordered by the homeowner or contractor, with **costs ranging from \$1,000 to \$5,000 depending on the property size and scope of the work**. Insurance policies may cover some of these expenses, but homeowners should confirm with their adjuster. If not covered, grants from FEMA or state programs can help offset the costs.



## Choosing a Private Cleanup Firm

When hiring a private firm, homeowners should consider the following:

- **Licensing and Certification:** Ensure the company is licensed to handle hazardous materials and debris removal.
- **Experience and Reputation:** Look for firms with experience in disaster recovery and positive client reviews.
- **Insurance Compatibility:** Confirm the firm's willingness to work with your insurer and adhere to policy requirements.
- **Cost Transparency:** Private cleanup services typically cost between \$10,000 and \$30,000, depending on property size and the scope of work.

## Influence of the Claims Adjuster

If insurance funds are being used for site cleanup, the adjuster may have significant input on the choice of service provider. Many insurers maintain a list of approved vendors, but homeowners have the right to request alternate firms if they meet policy requirements.

## Public vs. Private Pathways

In areas of mass destruction, such as neighborhoods devastated by wildfires, many homeowners opt for state-managed programs due to cost savings. However, delays are common in these cases, prompting some families to choose private services for quicker turnaround times. Public programs like [California's Consolidated Debris Removal Program](#) are invaluable for those on tight budgets but may not offer the customization and speed of private firms.

# Understanding Building Codes and Surveys



## Conduct a Land Survey

A land survey is a critical step in the rebuilding process, as it identifies property boundaries, topographical features, and any changes to the land resulting from fire damage.

Homeowners should follow these steps:

### 1. Finding a Land Survey Company

- Search through professional organizations such as the National Society of Professional Surveyors (NSPS) or your state's surveyor association.
- Request recommendations from your contractor or insurance adjuster.
- Verify reviews and references to ensure reliability.

### 2. Credentials to Look For

- The company should hold a valid state license for land surveying.
- Surveyors must carry liability insurance to protect against errors.
- Membership in professional organizations like the NSPS indicates adherence to industry standards.

### 3. Costs and Timelines

- Surveys typically **cost between \$500 and \$3,000**, depending on the size and complexity of the property.
- After widespread destruction, demand can increase wait times to **4-8 weeks**. Homeowners are encouraged to schedule as early as possible.

### 4. Homeowner Participation

- Be present to discuss any specific concerns or goals with the surveyor.
- Provide historical documents, such as previous surveys or blueprints, if available.

## Adjuster Approval and Financial Responsibility

While insurance policies often cover the cost of a required survey, adjuster approval may be needed before proceeding. If the survey is not covered, public assistance programs or rebuilding grants may offset the expense.

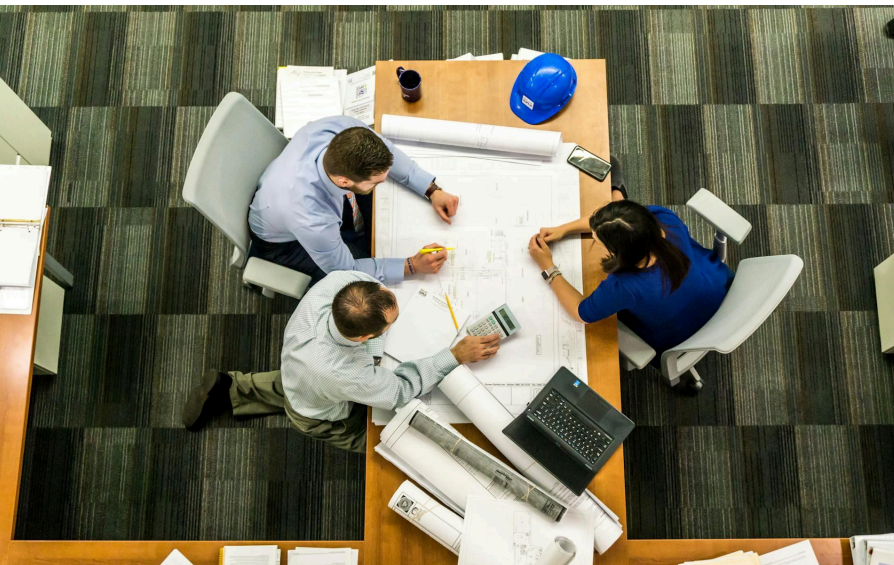
## Dealing with Unexpected Results

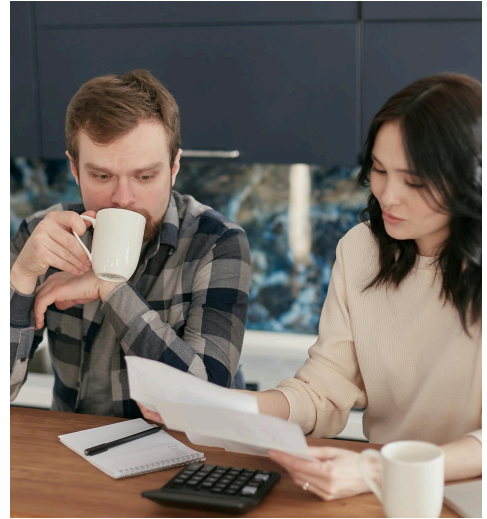
Survey results may reveal complications such as:

- **Boundary Disputes:** Neighboring property lines may shift due to incomplete records or altered landmarks.
- **Unstable Soil:** Fire-damaged land may require soil stabilization before construction can begin.
- **Zoning Issues:** Changes to local codes could impact rebuild plans.

In such cases:

- Consult with a civil engineer to address soil instability.
- Work with local authorities to resolve zoning conflicts or secure variances.
- Expect delays as these issues are addressed, which may extend timelines by several weeks to months.





# Budgeting and Financial Planning



## How Insurance Allocates Funds for Rebuilding

Insurance policies categorize funds into distinct coverage areas

Dwelling Replacement	Personal Property	Code Upgrades	Additional Living Expenses (ALE)
Covers the cost of rebuilding your home.	Reimburses for lost belongings.	Provides funds for mandatory updates to meet modern building codes.	Covers temporary housing and associated costs during reconstruction.

Homeowners must work closely with their insurance adjuster to maximize these allocations. For example, securing a detailed and realistic rebuild estimate ensures that dwelling replacement funds are fully utilized.

“Having a precise contract with itemized costs can help you unlock the full potential of your policy,” notes Alex Johnson, an insurance claims professional.

“Vague estimates often lead to disputes and delayed payouts.”

### Positioning Your Rebuild Contract

A comprehensive and transparent rebuild contract is critical. It should include:

- **Accurate Cost Estimates** Itemized lists for materials, labor, and additional expenses.
- **Flexibility for Adjustments** Plans to accommodate unforeseen costs without voiding coverage.
- **Compliance with Insurance Guidelines** Ensure all expenditures align with your policy's terms.



## Modifications to the Original Design

Homeowners may opt to alter their home's design during the rebuild, but such changes carry implications

### Financial Impact

Expanding square footage or adding custom features may exceed the dwelling replacement limit, requiring out-of-pocket expenses.

### Timeline Adjustments

Design changes often necessitate new permits and additional planning time, potentially delaying the rebuild.

To streamline this process, Los Angeles offers expedited permitting programs for fire victims, such as the [Rebuild LA Initiative](#). This program prioritizes processing for compliant rebuild plans, reducing typical wait times by up to 50%.

## Navigating Funding Gaps

If your policy's limits fall short, consider these options

**SBA Disaster Loans:** Low-interest loans available for homeowners needing supplemental funds.

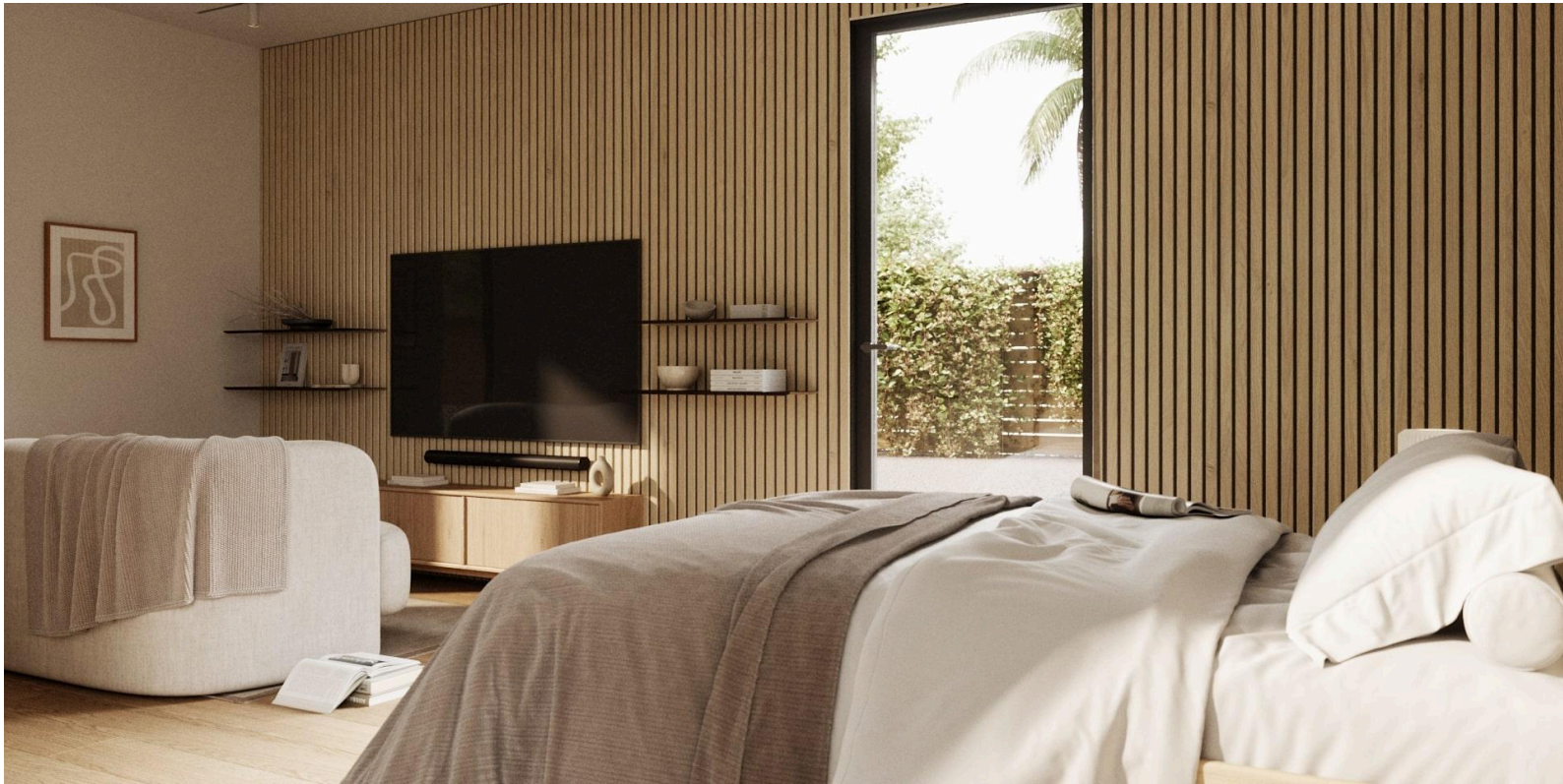
**California Rebuilding Fund:** Provides flexible financing tailored to fire-impacted families.

### Local Grants and Nonprofits:

Organizations like the Red Cross and United Way often offer direct financial assistance.

**“Rebuilding after a fire is an emotional journey, but having the right financial strategy can make it manageable,”** shares Maria Lopez, an independent insurance advisor. **Don't hesitate to seek a second opinion on your policy benefits or hire a public adjuster to advocate on your behalf.**

# Architecture, Design, & Engineering



Ikkon S Living Room - 312 sq ft Studio ADU

# Selecting the Right Partners

When planning a rebuild, choosing the right architecture, design, and engineering team is crucial. At Ikkonic, we emphasize fire-resistant materials and energy-efficient designs tailored to wildfire-prone areas.

Homeowners should consider the following options when selecting a partner for their rebuild:

Hiring an Architect and General Contractor	Design-Build Firms	Prefab Modular Construction
Provides maximum flexibility, allowing homeowners to fully customize their rebuild to match their vision	An integrated solution, combining architectural design and construction services under one contract	Pre-designed modular homes offer a highly efficient and cost-effective alternative to traditional rebuilding methods

- Option 1 -

## Hiring an Architect and General Contractor

Engaging an architect to design your home provides maximum flexibility, allowing homeowners to fully customize their rebuild to match their vision. However, the process comes with specific costs, timelines, and challenges:

### The Process of Hiring an Architect:

1. **Initial Consultation:** The architect meets with the homeowner to understand their needs, preferences, and budget.
2. **Conceptual Design Phase:** Preliminary sketches are created to outline the design concept.
3. **Schematic Design Phase:** Detailed plans are developed, including floor layouts, elevations, and site placement.

4. **Design Development:** The plans are refined to include structural, electrical, and mechanical details.
5. **Construction Documentation:** The architect prepares comprehensive drawings and specifications needed to secure permits and guide construction.

### Cost and Responsibilities

- Architects typically charge 8-15% of the total project cost, depending on complexity and scope.
- Their responsibilities include obtaining permits, coordinating with engineers, and ensuring designs comply with updated building codes.
- Even replicating a home lost to fire exactly as it was requires design adjustments to meet modern fire, safety, and energy codes, adding time and expense.

### Challenges in High-Demand Situations

- After widespread disasters, demand for architects spikes, leading to longer wait times and higher fees.
- Homeowners may struggle to find architects who can commit to their projects within their desired timelines.

- Option 2 -

## Design-Build Firms

Design-build firms offer an integrated solution, combining architectural design and construction services under one contract providing several efficiencies and advantages.

### Advantages of Design-Build

**Cost Savings:** Consolidating design and construction reduces duplication of efforts and errors, leading to more predictable budgets.

**Single Point of Contact:** Homeowners communicate with one entity, streamlining coordination and reducing potential misunderstandings.

**Faster Timelines:** Overlapping the design and construction phases accelerates the project schedule.

**Contract Consolidation:** A single contract simplifies the financial and legal framework, reducing administrative burdens for the homeowner.

### Key Considerations in Design-Build Contracts:

- Ensure the contract clearly defines scope, deliverables, and responsibilities to avoid ambiguity.
- Review provisions for change orders, as they can impact costs and timelines.
- Confirm that the firm adheres to all local building codes and licensing requirements.

### Assembling the Right Team

- Attorney: Reviews contracts to protect the homeowner's interests.
- Owner's Representative: Acts as an advocate, overseeing progress and ensuring quality.
- Construction Manager: Provides expertise in managing the technical and logistical aspects of the rebuild.

### - Option 3 -

## Prefab Modular Construction

Pre-designed modular homes offer a **highly efficient and cost-effective alternative** to traditional rebuilding methods. Ikkonic and our parent company, BECC Modular, specialize in this approach, leveraging advanced technology and proprietary systems.

### Advantages of Prefab Modular Construction

**Compliance with Building Codes:** All modular homes in California must meet the same local building codes as site-built homes. Additionally, modular homes are professionally engineered for mechanical, electrical, and plumbing (MEP) systems and Title 24 energy compliance, exceeding site-built standards.

**Efficiency:** Modular homes are constructed in a controlled factory environment, reducing weather delays and ensuring consistent quality.

**Shorter Timelines:** Onsite assembly often reduces construction time by 3-6 months compared to traditional methods.

### Fire-Resistant Materials

- **Use of Prefabricated Panels:** Fire-resistant prefabricated wall panels and steel framing systems provide uniform fire protection.
- **Seamless Integration of Fireproof Materials:** Combining fire-rated roofing, walls, and openings into a single envelope design to prevent weak points.
- **Active Fire Suppression Systems:** Incorporate built-in sprinkler systems to suppress ember ignition and spontaneous combustion.
- **Positive Ventilation Systems:** Use motorized vents to maintain positive air pressure in attics and crawl spaces, preventing embers from entering.
- **Fireproof Foundation Skirts:** Fireproof skirting around raised foundations to block ember access.
- **Energy Code Compliance:** Meet or exceed local Title 24 energy efficiency standards, which promote insulation and materials that often double as fire-resistant.

## BECC Modular's Advantages

BECC Modular manufactures its products in a state-of-the-art **120,000 sq. ft. facility**, ensuring complete control over quality and materials.

Unlike many modular dealers that act as middlemen, BECC Modular directly produces its homes, eliminating third-party dependencies and reducing costs for the homeowner.



## Collaboration with Local Experts

While BECC provides in-house architecture, design, and engineering, **we have partnered with leading architects and engineers in the Los Angeles area**. These partnerships ensure homes are not only aesthetically appropriate for the community but also built to withstand natural disasters such as fires, earthquakes, and high winds.

Designs reflect the architectural history of the region while incorporating modern safety and efficiency standards.

## Key Considerations for Homeowners

- Modular homes require precise site preparation and coordination with local authorities for utility connections and final inspections.
- Homeowners should ensure that modular contracts clearly define the scope of work, timelines, and warranty coverage.

**Choosing the right approach for your rebuild depends on your priorities, timeline, and budget.** Whether you prefer the custom flexibility of an architect and contractor, the streamlined process of a design-build firm, or the efficiency and safety of prefab modular construction, it's essential to assemble a knowledgeable team and partner with trusted professionals. At Ikkonic, we are here to guide you through every step, offering expert solutions tailored to your needs and the unique challenges of rebuilding in wildfire-prone areas.



# Home Design & Construction

|  
Building for Fire Resistance



While a completely fireproof home is unattainable, homeowners can take significant steps to improve fire resistance, safety, and health during the rebuilding process.

## Cal Fire identifies two essential components of wildfire-resistant design:

### Defensible space

The area surrounding a home, landscaped to minimize fire risks

### Home hardening

Involves using construction materials and techniques to withstand heat and embers.

For more details, visit [Ready for Wildfire](#) by Cal Fire.

## Creating a Buffer Zone

Effective site planning is critical to creating a defensible buffer zone around a home. **Proper planning can significantly slow heat penetration and reduce fire risks.** Homeowners should focus on the following:

- **Vegetation Management:** Remove dead or dry vegetation, leaves, and shrubs within a 30-foot perimeter of the home. Areas prone to upslope fire spread should receive extra attention. Cal Fire provides detailed guidance on vegetation management [here](#).
- **Fire Access:** Ensure driveways and pathways are wide and stable enough to accommodate fire trucks and emergency vehicles. Resources on fire department access standards are available at the [National Fire Protection Association](#).
- **Strategic Placement:** Position the structure to optimize defensible space, considering site topography and potential fire paths.

# Fire-Resistant Home Design

## From the Outside In

Flying embers can ignite homes up to a mile away from the source of a wildfire, according to the National Institute of Standards and Technology (NIST) in its [Wildland-Urban Interface research](#).

To protect against ember intrusion, homeowners should incorporate the following

- **Roofing:** Roofs are the most vulnerable part of a home. Wood or untreated shingle roofs pose high ignition risks, while fire-resistant options such as composition shingles, metal, or tile roofs are safer. Standing seam metal roofs with a Class A fire rating are among the most effective choices. Learn more about roofing material fire ratings from the [Insurance Institute for Business and Home Safety \(IBHS\)](#).
- **Eaves and Soffits:** Use non-combustible materials and install solid, non-vented eaves. Advanced ventilation systems, like motorized systems that maintain positive pressure, can prevent embers from entering crawl spaces. Details on eave design and venting are provided by Cal Fire.
- **Siding and Exterior Walls:** Cement board and stucco are fire-resistant siding options that can block ember penetration. Avoid combustible materials like untreated wood.
- **Windows:** Dual-pane tempered glass windows resist breakage due to thermal stress, reducing the likelihood of heat transfer into the home. See the IBHS guide on wildfire-resistant building components.
- **Fire Suppression Systems:** Exceed local fire suppression requirements by integrating hidden sprinkler systems to minimize visibility while maintaining safety. FEMA's resources on fire suppression systems are available here.

At Ikkonic, we employ a comprehensive approach to fire-resistant design, incorporating fire-rated materials, ember-resistant exteriors, and advanced suppression systems. Our solutions align with recommendations from leading organizations such as Cal Fire and FEMA to enhance safety and resilience. For more details, read our article on [Best Practices for Building a Fire Resistant Home](#).

# Securing New Insurance During the Rebuild Process

Maintaining and obtaining adequate insurance coverage after a fire is a critical part of the rebuilding process. Insurance protects against potential risks during construction and ensures the financial security of your investment. The California Department of Insurance and other resources provide essential guidance for homeowners navigating this process.

## Understanding Insurance Needs During Rebuilds

**Liability Coverage:** Liability coverage is essential during construction to protect against claims if someone is injured on your property. Accidents such as slips, trips, or construction-related injuries can result in significant financial liabilities. Homeowners should verify that their policy includes liability protection and discuss any adjustments with their insurance provider. For more information, visit the [California Department of Insurance's liability guide](#).

**Dwelling Coverage Adjustments:** During the rebuild process, the structure may not require full dwelling coverage. Homeowners can reduce this portion of their policy to reflect the temporary state of the home under construction, which may result in lower premiums. Consult your insurance provider to ensure coverage aligns with the rebuild phase while maintaining protection for materials stored onsite and construction work in progress.

**Builder's Risk Insurance:** Builder's risk insurance is a specialized policy that covers property damage during construction. It typically includes protection against theft, vandalism, and weather damage. Some homeowner policies include this as an add-on, while others require separate coverage. Learn more about builder's risk insurance from NAIC's guide.

**Policy Lapse Avoidance:** It's crucial to avoid lapses in coverage during the rebuilding process, as it may affect eligibility for future policies. Maintaining consistent insurance demonstrates responsibility and can positively impact rates when applying for new or updated policies after the rebuild.

## Finding and Securing New Insurance

**Working with Your Current Provider:** Notify your current insurance provider about the fire claim and your rebuilding plans. Many insurers offer tailored coverage options for homeowners undergoing reconstruction.

**Exploring New Policies:** In some cases, homeowners may need to find a new provider if the current insurer no longer offers coverage or increases premiums significantly. Use comparison tools like the California Department of Insurance Homeowners Insurance Finder to explore available policies.

**High-Risk Area Challenges:** Homes located in wildfire-prone areas may face higher premiums or difficulty obtaining coverage. The California FAIR Plan Association offers basic fire insurance for homes that cannot secure coverage in the traditional market. Visit the [California FAIR Plan website](#) for more details.

**Government Assistance and Grants:** For homeowners struggling to afford premiums in high-risk areas, certain government programs and non-profit organizations offer financial assistance or grants. Check FEMA's [Disaster Assistance Program](#) for applicable support.

**Work with an Insurance Broker:** An experienced insurance broker can help identify the best policy options and negotiate favorable terms for homeowners, especially in complex cases involving rebuilds.

## Preparing for the Insurance Application

To secure new coverage, homeowners should provide insurers with:

- **Documentation of Prior Claims:** Include all relevant details from the fire incident.
- **Rebuild Plans and Timelines:** Outline the scope of work and expected completion date.
- **Construction Safety Measures:** Highlight fire-resistant materials, hardening techniques, and plans for maintaining defensible space

# Short-Term Living Options

## Navigating Temporary Housing During the Rebuild



Exterior view of ikkon 1 - 432 sqft 1Bed 1Bath ADU - 1 of 3 available models for a short term solution

Finding temporary housing during the rebuild process is essential for maintaining stability, monitoring construction progress, and managing logistics. Homeowners have various options funded by insurance policies through Additional Living Expenses (ALE) or public agencies like FEMA and state disaster programs. Each option has its benefits, timelines, and considerations.

### Housing Options Available to Homeowners

#### Insurance-Approved Accommodations

Most homeowner insurance policies with ALE coverage reimburse temporary housing expenses incurred due to a covered loss, such as a wildfire. Common options include:

- **Hotels and Extended-Stay Accommodations:** Many policies reimburse costs for stays in hotels or extended-stay facilities close to the rebuild site. This option is particularly convenient for shorter timelines or when quick access to accommodations is needed.

- **Rental Homes and Airbnbs:** ALE often covers the cost of renting a home or Airbnb, providing more space and a home-like environment for families. Insurers typically approve properties within a reasonable distance from the rebuild site and in line with the homeowner’s pre-disaster living standard.
- **Modular or Manufactured Homes:** With the adoption of the recent [Executive Orders](#) by LA’s Mayor, Modular or Manufactured buildings can be set on your property for 3 years or longer depending on your re-build process.

“In times like these, there is no one solution that suits the needs of all. ikkon has a suite of predesigned models that can be sourced quickly to provide immediate shelter for those looking for a more substantial solution to bridge the gap between now and when the rebuild is complete. These structures offer a temporary yet comfortable solution during the rebuild process, and there’s even the possibility of keeping them as permanent ADU (Accessory Dwelling Unit) structures to enhance the long-term value of your property. Connect with us to learn more, we are more than happy to help.”

## Three Models Available Now

### Ikkon S



#### Studio (1-2 people)

An ideal small living space with all the comforts of a full size home. An oversized bathroom with washer/dryer, efficiency kitchen and open space sleeping and living area.

### Ikkon 1.1



#### 1 Bed 1 Bath (2-4 people)

The perfect 1 bedroom unit with open floor plan, full kitchen, washer dryer and built in storage/entertainment areas. Plenty of room for extra sleeping space in the great room.

### Ikkon 2.2



#### 2 Bed 2 Bath (4-8 people)

A large guest home with 2 ensuites. The great room has plenty of room for 2 extra sleeping areas if needed. If you have space this unit feels like a very well equipped small home.

## Advantages of Living On or Near Your Property

Staying on or near your property offers several advantages:

- **Monitoring Rebuild Progress:** Regularly checking the site ensures quality control, quick responses to issues, and timely communication with contractors.
- **Proximity for Meetings:** Being nearby allows for easier coordination with architects, engineers, and inspectors.
- **Reduced Travel Costs:** Staying close reduces commuting expenses and time spent traveling. Options for onsite living include:
- **RVs or Mobile Homes:** Some homeowners use ALE funds to rent or purchase RVs or mobile homes for temporary living.
- **Temporary Housing Units (THUs):** FEMA may provide THUs, such as trailers or manufactured homes, for use on private property during the rebuild process. Learn more about FEMA's housing units [here](#).

# Funding Sources for Temporary Living

## Additional Living Expenses (ALE) from Insurance

ALE coverage reimburses costs for necessary increases in living expenses due to displacement. *It does not reduce the amount of your dwelling coverage.*

Key considerations:

- **What ALE Covers:** Eligible expenses typically include rent, hotel stays, utilities, meals (if higher than usual due to lack of kitchen facilities), and moving/storage costs.
- **Timelines for Access:** ALE advances are often disbursed within 3-7 days after filing a claim. Reimbursements for subsequent expenses depend on the submission of receipts and approval by the adjuster.
- **Limits and Duration:** Policies often cap ALE coverage as a percentage of the dwelling coverage (e.g., 20%-30%) or for a specific time frame (e.g., 12-24 months). Check with your insurer for exact limits.

## FEMA Housing Assistance

FEMA's Temporary Housing Assistance provides financial grants for uninsured or underinsured homeowners. Important details:

- **Eligibility:** Assistance is available only if the home is located in a declared disaster area. Check eligibility and application requirements at [DisasterAssistance.gov](https://www.disasterassistance.gov).
- **Timelines for Assistance:** Initial approval and disbursement of funds can take 10-14 days after applying, provided all required documentation is submitted.
- **Duration of Support:** FEMA assistance may extend for up to 18 months following a disaster, subject to extensions depending on circumstances.

## Supplemental Aid and Local Resources

- **State Programs:** Many states offer additional funding or housing grants. For example, California's Rebuilding Fund provides low-interest loans to cover gaps not addressed by insurance or FEMA.



- **Nonprofits and Community Support:** Organizations like the Salvation Army and local community groups frequently offer emergency funds, vouchers, or temporary shelter.
- **Federal Tax Relief:** The IRS offers disaster-related tax relief, which can free up funds for housing expenses. Learn more at the [IRS Disaster Assistance Page](#).

## Considerations When Choosing Temporary Housing

- **Proximity to the Rebuild Site:** Staying close facilitates effective communication with contractors and ensures homeowners are available for important site visits and decision-making.
- **Length of Displacement:** Consider long-term rental options if reconstruction timelines exceed six months. Temporary housing providers may offer discounts for extended stays.
- **Insurance Approval:** Confirm that accommodations are approved by your insurer to avoid out-of-pocket costs. Keep detailed records of all expenses and receipts for reimbursement.
- **Cost of Living Adjustments:** Consider housing options that align with your pre-disaster lifestyle, as some insurers may deny claims for upgrades.

With resources like ALE coverage, FEMA assistance, and community programs, homeowners have several options to navigate temporary living arrangements. Proactively understanding your insurance policy and leveraging public resources ensures a smoother transition during the rebuild process. For additional guidance, visit [California Department of Insurance](#) or contact a local disaster recovery center through FEMA's Locator Tool.

# Government Resources and Aid Programs

We've compiled a [comprehensive index of federal, state, local, and nonprofit resources](#) available to homeowners and business owners impacted by the LA wildfires, including links, contact details, and descriptions of the programs

# Federal Resources

## FEMA Individual Assistance

Description: Provides financial assistance for uninsured and underinsured losses, including housing repairs, temporary housing, and other disaster-related needs.

Website: [FEMA Individual Assistance](#)

Phone: 1-800-621-3362 (TTY: 1-800-462-7585)

Email: FEMA-ContactUs@fema.dhs.gov

## SBA Disaster Loans

Description: Low-interest loans for homeowners, renters, businesses, and nonprofits to repair or replace disaster-damaged property.

Website: SBA Disaster Assistance

Phone: 1-800-659-2955 (TTY: 1-800-877-8339)

Email: disastercustomerservice@sba.gov

## USDA Disaster Assistance Programs

Description: Provides grants and loans to rural homeowners and businesses for rebuilding or replacing damaged property.

Website: USDA Disaster Assistance

Phone: 1-800-414-1226

Email: info@usda.gov

# State Resources

## California Disaster Assistance Act

Description: Offers financial aid to local governments and eligible entities for disaster-related costs.

Website: California Disaster Assistance Act

Phone: 916-845-8200

Email: PA@caloes.ca.gov

## Rebuild California Program

Description: Provides expedited permitting and financial assistance for homeowners rebuilding after disasters.

Website: [Rebuild California](#)

Phone: 916-845-8911

## California Department of Insurance

Description: Assists homeowners with insurance claims and provides guidance for underinsured or denied claims.

Website: [California Department of Insurance](#)

Phone: 1-800-927-4357

Email: [CDIConsumerServices@insurance.ca.gov](mailto:CDIConsumerServices@insurance.ca.gov)

## California Housing Finance Agency (CalHFA)

Description: Offers affordable loan programs for rebuilding, including home improvement loans.

Website: [CalHFA Disaster Assistance](#)

Phone: 1-877-922-5432

# Local Resources

## Los Angeles County Disaster Assistance

Description: Provides property tax relief, rebuilding workshops, and local grants for homeowners and businesses.

Website: [LA County Recovery](#)

Phone: 211

Email: [disasterrecovery@lacounty.gov](mailto:disasterrecovery@lacounty.gov)

## LA County Assessor's Office

Description: Offers property tax relief for homes damaged or destroyed by wildfires.

Website: Property Tax Relief

Phone: 1-888-807-2111

Email: helpdesk@assessor.lacounty.gov

## Southern California Edison (SCE)

Description: Provides utility assistance and financial support for affected customers.

Website: SCE Wildfire Assistance

Phone: 1-800-655-4555

## Assistance & Disaster Resource Centers

Description: Centers providing in-person support for filing claims, accessing resources, and receiving guidance on recovery processes.

Locations:

- South Whittier Community Resource Center:
  - Address: 10750 Laurel Avenue, Whittier, CA 90605
  - Phone: 562-946-2425
- Sepulveda Recreation Center:
  - Address: 8825 Kester Avenue, Panorama City, CA 91402
  - Phone: 818-893-3700
- Ritchie Valens Recreation Center:
  - Address: 10736 Laurel Canyon Blvd, Pacoima, CA 91331
  - Phone: 818-834-5172

Website: LA County Recovers

# Nonprofit and Community Resources

## American Red Cross

Description: Provides shelter, food, and financial assistance for immediate disaster relief.

Website: Red Cross Disaster Relief

Phone: 1-800-733-2767

## United Way of Greater Los Angeles

Description: Offers direct financial assistance and recovery resources for low-income families.

Website: [United Way LA](#)

Phone: 213-808-6220

## Salvation Army Emergency Disaster Services

Description: Provides emergency financial aid, food, and temporary housing.

Website: Salvation Army EDS

Phone: 1-800-SAL-ARMY

## Habitat for Humanity

Description: Assists with rebuilding homes for those affected by disasters.

Website: Habitat for Humanity Disaster Response

Phone: 1-800-422-4828

# Additional Resources

## IRS Disaster Tax Relief

Description: Offers tax deductions and filing extensions for disaster victims.

Website: [IRS Disaster Relief](#)

Phone: 1-800-829-1040

## Disaster Assistance Improvement Program (DAIP)

Description: Centralized resource for all federal disaster aid programs.

Website: [DAIP](#)

Phone: 1-800-621-3362

## Fire Safe Council

Description: Provides grants and educational resources for fire prevention and safety.

Website: [California Fire Safe Council](#)

Phone: 916-648-3600

Email: [info@cafiresafecouncil.org](mailto:info@cafiresafecouncil.org)

# Appendix

**LA City Emergency Management Department:** Provides updates and resources for wildfire recovery.

Website: [LA Emergency Management](#)

**LA County Economic Development Corporation:** Offers support for businesses and workers affected by wildfires.

Website: [LAEDC Wildfire Assistance](#)

**United Way of Greater Los Angeles:** Focuses on long-term recovery efforts for wildfire-affected communities.

Website: [United Way LA Wildfire Response](#)

**American Red Cross Los Angeles Region:** Provides disaster relief and recovery services.

Website: [Red Cross LA Wildfire Relief](#)

**LA Fire Aid Forum:** An online platform offering support and resources for wildfire victims.

Website: [LA Fire Aid Forum](#)

---

## **Conclusion: Moving Forward**

Rebuilding after a wildfire is a monumental task, but with proper planning, trusted partnerships, and financial support, it can also be an opportunity for growth and resilience. At Ikkonic, we are here to help you every step of the way, offering expert guidance, streamlined services, and fire-resistant design solutions.

For more information, visit [ikkonic.com](http://ikkonic.com) or contact us at [info@ikkonic.com](mailto:info@ikkonic.com).