

REBUILDING STARTER CHECKLIST

A guide to help homeowners prepare for rebuilding after a disaster.

Rebuilding after a fire involves many steps, systems, and decisions, often at a time when homeowners are already under significant stress. This **Rebuilding Starter Checklist** is designed to help you understand what information you need before starting the rebuilding process and how your property, finances, and permitting requirements affect options.

This checklist is not meant to be completed all at once. Instead, it helps you organize what you already know, identify gaps, and ask the right questions as you move forward. Every rebuilding path is different, and clarity comes step by step.

The goal is to support informed decision-making, reduce delays, and help you move through the rebuilding process with greater confidence.

1. Property & Site Basics

Before design or permitting begins, gather and understand the fundamentals of your property.

- Property address and Assessor's Parcel Number (APN)
- Lot size, shape, easements, and boundaries
- Pre-fire home size (square footage, number of stories, bedrooms/bathrooms)
- Location of previous structures and utilities (house, garage, porch, ADU, decks, powerlines)
- Topography and site constraints (slope, retaining walls, access points)
- Environmental conditions (fire hazard zone, flood zone, coastal zone if applicable)

Why this matters: These details determine what you are legally allowed to rebuild and how complex permitting may be.

2. Zoning & Rebuilding Rights

Understand what the city or county allows you to rebuild.

- Zoning designation for your property (including overlays)
- Like-for-like rebuilding allowances (size, height, setbacks)
- Nonconforming rights (what can be rebuilt even if current codes changed)
- New post-fire zoning incentives (and limitations) or emergency ordinances
- ADU or density opportunities (if applicable)
- Setbacks, height limits, and lot coverage requirements

Why this matters: Zoning rules define your maximum rebuilding potential and whether you can add units, expand, or modify the original home.

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3. Insurance & Financial Snapshot

Have a clear understanding of your available and missing resources.

- Insurance policy type and coverage limits (including required uses)
- Status of insurance payouts (received, pending, or denied)
- Coverage for demolition, debris removal, design, and construction
- Temporary housing coverage and duration
- Mortgage lender requirements related to insurance proceeds
- Estimated gap between insurance funds and rebuild costs

Why this matters: Most rebuilding delays are financial, not design-related. Knowing your gap early helps avoid stalled projects.

4. Loans, Grants & Financial Support Options

Identify possible funding sources to close financial gaps.

- SBA loan eligibility, deadlines, and terms
- State or local disaster recovery grants
- Nonprofit or philanthropic rebuilding support programs
- Construction loan or refinance options
- ADU or lot split financing opportunities (if applicable)
- Implications of property taxes

Why this matters: Many homeowners need layered funding sources to rebuild fully and sustainably.

5. Debris Removal & Site Clearance

Confirm what has been completed and what remains.

- Debris removal program participation status
- Confirmation of site clearance

Why this matters: Permits cannot be issued without a cleared and documented site.

6. Rebuilding Goals & Priorities

Clarify what rebuilding success looks like for your household.

- Rebuild exactly as before
- Rebuild within current financial limits
- Rebuild with future flexibility (ADU, rental unit, aging-in-place)
- Increase resilience (fire-resistant materials, energy efficiency)
- Timeline priorities (speed vs. long-term value)

Why this matters: Clear goals help guide design decisions and prevent costly changes later.

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7. Design & Predevelopment Readiness

Prepare for the design and planning phase.

- Willingness to explore multiple design scenarios
- Understanding that design takes time and evolves across phases
- Awareness that early drawings are conceptual, not final
- Comfort with iterative permitting review and revisions
- Understanding of what each design phase includes and excludes

Why this matters: Rebuilding is a process, not a single decision point.

8. Permitting & Timeline Expectations

Set realistic expectations for approvals and construction.

- Familiarity with local permitting agencies
- Understanding of review timelines and possible delays
- Awareness of comment loops and resubmittals
- Inspections required during construction
- Anticipated overall rebuilding timeline

Why this matters: Knowing what takes time helps reduce stress and uncertainty.

9. Team & Decision-Making Readiness

Identify who will help you through the process.

- Design and planning support identified
- Legal or policy support if needed
- Construction and contractor strategy
- Household decision-making process clarified
- Point of contact for permitting approvals and jurisdiction communication

Why this matters: Clear roles prevent delays and miscommunication.

10. Emotional & Practical Readiness

Acknowledge the human side of rebuilding.

- Capacity to make ongoing decisions
- Support system (family, advocates, professionals)
- Willingness to ask questions and seek clarification
- Understanding that rebuilding is non-linear

Why this matters: Rebuilding is as emotional as it is technical. Everyone's circumstances are different. Just because a neighbor is at a different point in their process, it does not mean you have done anything wrong.

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Rebuilding Is a Journey

You do not need all the answers on day one. This checklist is meant to help you ask the right questions, understand your options, and move forward with clarity and confidence.

Notes:
