Rebuilding Together Resiliently

WHAT WE HEARD FROM
FIRE-IMPACTED HOMEOWNERS
AND THE OPPORTUNITIES AHEAD

THE RESILIENCY COMPANY

SidePorch

Rebuilding Together: Where Personal Struggles Meet Shared Solutions

Between May and June 2025, LA-based **SidePorch** conducted in-depth interviews with over a dozen homeowners - and gathered information from two dozen more - from Altadena and Pacific Palisades for **The Resiliency Company**. These interviews revealed a shared emotional toll and highlighted significant challenges within the current rebuilding system. Despite differences in age, income, and background, residents identified several common experiences:

The rebuilding journey is overwhelming. Homeowners cited challenges ranging from debris removal and insurance disputes to navigating aid programs and managing delays. Many characterized the process as "a second full-time job" and were building their own spreadsheets, text-chains, and discord channels to support themselves as well as their neighbors. Even those with professional experience in architecture or construction reported being unprepared for the complexity and confusion of post-disaster recovery.

There's a crisis of trust. Residents expressed skepticism regarding the reliability of information and assistance from sources outside their immediate neighborhoods. In Altadena, many felt overlooked and vulnerable to disaster opportunism. Both communities voiced anxieties about transparency, equitable access to resources, and the intentions of those providing support.

Financial gaps are widespread. Even homeowners with "full coverage" or "guaranteed replacement" policies reported significant shortfalls, often amounting to 20% to 40% of total rebuilding costs. Many are required to pay substantial expenses upfront before receiving reimbursements, and there is no consistent mechanism to ensure homes are restored to pre-fire conditions, let alone meet the higher standards required for resilient rebuilding. Additionally, many fear they will run out of funds to pay for intermittent housing as they rebuild their homes over the coming years.

Resilience is desired, but so far inaccessible and viewed as a future problem. While all interviewees expressed a strong desire to rebuild with greater resiliency and reduce future wildfire risks, significant barriers persist. Affordability, limited access to technical guidance, and uncertainty about where to begin have prevented many from starting to pursue resilient construction. Several homeowners expressed frustration that resilient building feels like it is being treated as a luxury rather than a necessity.

Hope remains, alongside frustration. Despite these challenges and trauma, residents remain committed to rebuilding thoughtfully, preserving their communities' identities, and supporting one another. Many emphasized the importance of neighborhood connections and expressed a desire to return not only to their homes but also to a restored sense of community. However, several felt sad, disappointed, and frustrated with the growing number of people who have decided to not return.

"We are going to rebuild, and we need to do it right. We need to do it with the right people."

- Altadena homeowner

Opportunities for a Resilient Rebuild

Professional Capacity and Implementation Challenges
Perceived limited availability of qualified professionals and a general lack of expertise in resilient building techniques present significant obstacles to the interviewed homeowners. Many expressed frustration with permitting bottlenecks as well as uncertainty about ensuring quality and compliance with evolving standards. New initiatives could help bridge these gaps by fostering partnerships across the professional ecosystem and providing accessible pathways for homeowners to engage reputable professionals.

"We want help with finding reliable contractors in this process, because many may not be familiar with how to be resilient."

- Altadena homeowner

The “Missing Middle” and Financial Uncertainty
A segment of homeowners interviewed identified themselves as part of the missing middle: earning too much to qualify for aid, but lacking the assets to self-fund reconstruction. Many are already balancing mortgages, business obligations, and other debts, making the prospect of additional loans daunting. This financial precarity is compounded for older adults, who may be forced to use retirement savings or delay retirement, and for small business owners whose eligibility for assistance is particularly complex. It is essential to recognize and center vulnerable and often-overlooked groups within these communities, such as the residents of the Palisades’ mobile home park and the disproportionately high number of Black homeowners who lost homes in Altadena.

“I don't want to tap into my retirement money... where's that money going to come from?”

- Altadena homeowner

Collective Action and Neighborhood Resilience
Residents increasingly recognize that individual efforts to build fire-resistant homes are insufficient without broader neighborhood participation. This begins with uncertainties regarding the decisionmaking of one’s neighbors and challenges in anticipating future costs. Some have initiated bulk purchasing and shared contracting, though these efforts remain largely informal and dependent on individual initiative.

Effective rebuilding requires alignment with infrastructure, yet questions remain regarding the reliability of county, city, and utility support. Trusted local organizations and professionals are viewed as essential partners for disseminating information and providing assistance, underscoring the need for tailored outreach and navigation services that address each community, neighborhood, street, and homeowner’s specific needs. Moreover, individual-level homeowner decisions are impacted by challenges in anticipating commercial and public services.

“You're only as strong as your neighbors.”

- Palisades homeowner

Where the Resilient LA Delta Fund Fits In

The Resiliency Company's Resilient LA Delta Fund, a $250 million blended-capital initiative that combines different types of funding to ensure every homeowner affected by wildfire in Los Angeles can rebuild their home to the highest wildfire resilience standards.

To help homeowners restore their homes, establish insurability, and strengthen the safety and future of their communities, the Delta Fund will not be just another financial product or top-down solution. Its design is shaped by national leaders in rebuilding, insurance, and community-centric recovery as well as by extensive conversations with homeowners, architects, and builders directly impacted by the Los Angeles fires.

The Resiliency Company is committed to ensuring that the Resilient LA Delta Fund's design and delivery reflect the unique strengths and needs of every homeowner and community it serves. By addressing this missing piece in the financial ecosystem, every homeowner (not just the fortunate few) can access the resources needed to build back stronger, safer, and more resilient than before. While the Delta Fund cannot eliminate every challenge, it is structured with intentionality, transparency, and flexibility to reduce financial burdens and support resilience to build on the momentum of collaboration among residents, professionals, local organizations, and funders.

Additionally, insights from SidePorch's research make clear that needs extend well beyond financial capital:

- **Ongoing dialogue.** This journey is long. Let's expand and deepen engagement with renters, small landlords, community leaders, and frontline workers.
- **Shared tools.** A resilient rebuild must go beyond dollars, it requires access to vetted professionals, technical guidance, as well as incentivized and accountable coordination.
- **Open-source learning.** As the Delta Fund takes shape, the initiative will prioritize rigorous documentation, transparent knowledge sharing, and ongoing refinement of its strategies. This approach should be reflected in the other rebuilding initiatives around the region so as to foster equity, transparency, and accessibility across Los Angeles, while also generating scalable models that can inform and support climate disaster recovery efforts in other communities

"What keeps us moving forward... is believing that it is going to continue to be a fabulous place to live... and that there is a group of people that are working hard for [these] improvements."

- Palisades homeowner

Let's work together!

For more information on **the Resilient LA Delta Fund** please visit https://www.resilientlosangeles.com/fund and reach out abby@resiliency.com

For more information on how SidePorch is supporting recovery, rebuilding and resiliency initiatives around the region and the world, reach out to sean@sideporch.co