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Essential for Survivors of the Palisades and Eaton Fires to Follow a ‘Rebuild Playbook’

The first step in rebuilding a home in the wake of tragedies such as the devastating Palisades and Eaton fires often is the most cathartic. Yet the deep impact of losing all possessions can paralyze people and lead to first steps that frequently stall, delay or misdirect the reconstruction process.



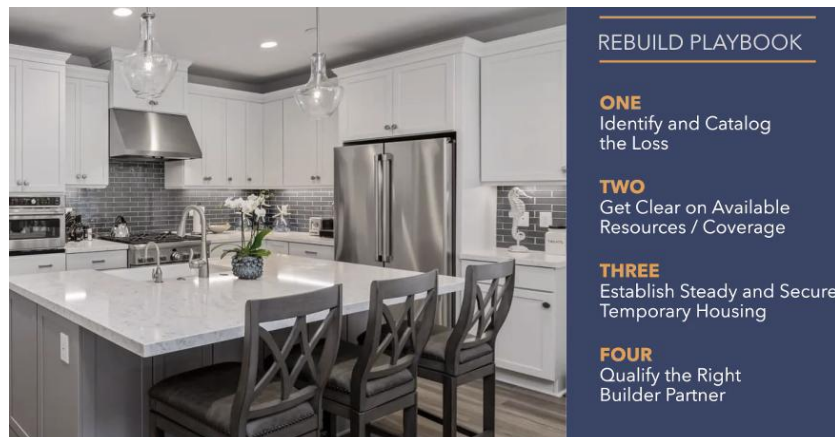
That was the opinion of Patrice Quishenberry, Vice President of Williams Homes, which is based in Santa Clarita, in a recent Zoom meeting with more than 40 real estate brokers, owners and office managers. The on-line gathering organized by the 10,000-member Southland Regional Association of REALTORS® was part of a bi-weekly series intended to keep local real estate leaders current on events and new developments.

Quishenberry said even talking about the loss of a home and everything in it can be a challenge. It’s as if “a family’s history was erased” along with the brick and mortar and personal possessions.

What often follows is a feeling of being totally overwhelmed. The detail and steps and contacts and endless list of things that all must be done immediately lead some survivors to simply not know what to do. It’s at that point, she said, survivors need to reach out for guidance, to connect with others who not only can share their own personal loss but also provide examples of how to move forward.

“The first step in the recovery process is the most important,” Quishenberry said, “and the most cathartic.”

Finding a replacement home is the initial crucial challenge, she said, noting that



it took multiple weeks after the tragedy for one family she worked with to find replacement housing.

To offset abundant misinformation, Williams Homes developed a simple four-step rebuild playbook, which begins with the process of identifying and cataloging the scope of loss.

Quishenberry said Williams Homes can help owners create and organize a schedule of personal contents lost in the fire. That includes an inventory of any structures on the property beyond a main residence along with all improvements completed over time. Through this phase it's important for owners to work with their insurance adjuster to certify that the home is a "total loss."

"Even if owners do not have the original plans for their home, Williams can design its replacement based on the owner's recollection of the way the home looked," Quishenberry said.

The second step in the process focuses on gaining clarity about all available resources and insurance coverage. Owners need to understand the scope and limits of insurance coverage and government assistance packages.

"Be sure you have the full scope of your available insurance proceeds before spending any money on starting the rebuild process," she said. A lot of owners were underinsured, she said, noting that the recovery strategy varies depending on individual circumstances. If underinsured, one option could be to seek a construction loan – though difficult to secure and often come with a high interest rate. Or find out if Los Angeles County, the state or the federal governments offer emergency grants.

Before rebuilding, Quishenberry said the third step is for owners to ensure they have temporary housing secured for the duration of the rebuild. That step can mitigate the urgency, delays and stress sure to be encountered through the course of redevelopment. The cost of that housing needs to be factored into the overall budget.

Finally, the fourth step is to qualify the right building partner.

Williams Homes provides a preliminary line-item budget as a free service in the reconstruction process. Owners can adapt it or use the budget to shop for other builders, Quishenberry said.

It takes about 18 months to rebuild, she said, even with Williams Homes securing all building permits and handling all paperwork.

"There's a lot of work and a lot of unknowns," she said, "but what we don't want to see happen is for people to develop construction plans for a home that cannot be built."

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