

REBUILDING LA

CONSIDERATIONS FOR THE FUTURE



RACHEL L. FISET

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RACHEL L. FISET is a co-founder and managing partner of Zweiback, Fiset & Zalduendo LLP. Her practice includes varied civil and criminal state and federal litigation, mass torts, government investigations, regulatory compliance, mediations, appeals, and arbitrations. Fiset has achieved outstanding results for Fortune 500 companies, mid-to-small size companies, and individuals accused of healthcare fraud, political corruption, bribery, SEC violations, real estate investment fraud, environmental violations, import/export violations, money laundering, copyright infringement, and theft of trade secrets.



NICK MANCINI

President

The Tech Consultants



NICK MANCINI is president of The Tech Consultants (TTC), an I.T. / Computer / Network consulting firm specializing in the deployment and maintenance of computer systems for small businesses located in the greater Los Angeles area. Under Mancini's stewardship, TTC has been providing comprehensive white-glove technology and VoIP services to businesses in the Los Angeles area since 2006. Mancini and his team's unique approach to providing technology services allows business owners to focus on their businesses while TTC handle their technology. Mancini's team provides managed IT services which includes access to a 24/7 in-house help desk.



DAVID P. WAITE

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DAVID P. WAITE has substantial real estate transactional and project development expertise providing strategic counsel to public entity, developer, and corporate clients at the local, state and federal level on land use, environmental and regulatory matters. Waite's practice broadly encompasses regulatory and administrative compliance proceedings, including navigating complex land use approvals and environmental clearances under the California Environmental Quality Act. Waite's land use practice includes a variety of categories ranging from development agreements and annexations to discretionary land use permits.

As Los Angeles continues the long journey of recovery following this year's devastating wildfires, businesses, homeowners, and communities alike face extraordinary challenges. To help navigate the road ahead, we've assembled a group of seasoned experts to share insights on key issues — from managing innovative technologies and negotiating contracts to understanding real estate issues and securing legal support. Whether you're an entrepreneur, investor, or property owner, this conversation will offer valuable strategies for building resilience and driving renewal across our city. Join the experts for an important dialogue on shaping a stronger, more vibrant future for our region.

Tune into a very special video webinar with these same three experts as they share further insights on the region's future.

Watch at: labusinessjournal.com/digital-roundtables

REBUILDING LA: CONSIDERATIONS FOR THE FUTURE

How do you balance rebuilding and innovation with existing regulations, zoning, or infrastructure challenges?

WAITE: The rebuilding of the Palisades and Altadena communities creates an opportunity to “build back better.” Infrastructure (utilities including power, water and sewer), whether through undergrounding or relocation, can be replaced in a way that is more resilient to future catastrophic events. Street and road design should also include improved ingress, egress, access and evacuation routes to ensure there are no bottlenecks during an emergency evacuation. Many homes and commercial structures that were destroyed were built prior to current building code standards. New homes and commercial structures will be built to current building codes and standards for fire protection. Adopting and implementing new fire hardening, defensible space, and resiliency standards, including roof design and fire-resistant building materials for homes and commercial structures, should be included as part of the rebuilding efforts. Federal, state and local funding for forest and chaparral management must be included as part of management strategies to enhance long-term sustainability in fire-prone areas.

What does resilience look like in your field — not just as a buzzword, but in actionable strategy?

MANCINI: Resilience in IT means layered security, redundant systems and proactive monitoring. We design every client’s tech stack to bounce back from outages or attacks with minimal disruption. Business continuity isn’t optional — it’s baked into every solution we deploy, from secure cloud backups to incident response protocols.

What role do storytelling and transparency play in how you connect with your audience or customers?

FISET: Storytelling and transparency are central to how we advocate for our clients. Representing families who lost everything in the Eaton Fire, we use storytelling to bring their experiences to life — transforming legal claims into human stories of loss, strength and accountability. It’s how we make sure our clients’ voices are heard and understood. Transparency builds the trust those clients deserve. We keep them informed, involved and empowered throughout the legal process. In a case against a major utility company, that trust is everything. Storytelling wins hearts. Transparency builds confidence. Together, they drive justice.

What technology is having the biggest impact on how your company operates or delivers value?

MANCINI: Cloud-native platforms and AI-driven security tools are reshaping how we deliver value. As an MSP focused on delivering IT services to SMB clients, we’re increasingly leveraging RMM and SIEM platforms that integrate AI to detect threats before they cause damage. Cloud infrastructure has made high availability and scalability more affordable for SMBs, and we’re helping clients transition securely while maintaining compliance.

What laws have been enacted in California to protect individuals in the event of a wildfire disaster?

FISET: In the past few years, California has enacted a range of laws to protect individuals in the wake of wildfires, particularly focused on disaster relief, insurance, rebuilding and recovery efforts. These include: 1) Insurance reforms: SB 872, AB 3012, and SB 824; 2) Streamlined permitting and rebuilding: AB 178 (Budget Act 2022), SB 167 (2021), and local ordinances; 3) Tax relief measures: Revenue and Taxation Code § 194, Federal Tax Provisions (mirrored at state level); 4) Tenant protections: AB 832 (2021) and previous COVID/wildfire relief measures, Health and Safety Code § 17975; 5) Worker protections: Labor Code § 230; 6) Wildfire prevention and infrastructure: SB 901 (2018), AB 1054 (2019)

How are AI, automation, or data platforms**transforming your business model or service delivery?**

MANCINI: AI is no longer a buzzword — it’s a backbone of modern IT support. From automated ticket triage to real-time threat detection, we’re embedding AI throughout our stack. For clients, this means faster resolutions, fewer disruptions and better data-driven decisions. It’s transforming our role from reactive fixers to proactive business enablers.

What are the key provisions of the insurance reforms in AB 3012 that aid in promoting recovery after a wildfire disaster?

FISET: AB 3012 (2021) introduced several amendments to residential property insurance regulations, enhancing protections for homeowners after disasters, including: Contents Coverage: In the event of a total loss of a primary dwelling due to a state of emergency, insurer must pay 30% of contents coverage without an itemized claim, up to \$250,000 (Ins. Code § 10103.7(b)(1)); Additional Living Expenses (ALE): For a covered loss rendering a home uninhabitable during a state of emergency, the insurer must provide ALE coverage for at least two weeks, with additional two-week extensions for good cause (Ins. Code § 2060(c)); and Land Value Deductions Prohibited: An insured who opts to rebuild or replace their home at a different location after a total loss, is entitled to damages equivalent to the amount that would have been recoverable had the dwelling been rebuilt at its original site, without any deduction for land value at the new location. (Ins. Code § 2051.5(c))

How do you decide when to adopt a new tech solution — especially when speed, risk and cost are factors?

MANCINI: We test tech for its ability to reduce risk, not just for its “wow” factor. Every solution must meet a security, usability, or efficiency threshold — and integrate smoothly into our existing ecosystem. We pilot internally, then scale with select clients. It’s how we balance innovation with reliability in fast-changing environments.

What innovations are helping bridge the gap between physical development and digital infrastructure?

WAITE: By some estimates, utilities are responsible for 11% of all wildfires nationally, and those fires account for 50% or more of the resulting damage. This presents an existential risk for utilities, insurers and the public entities that must plan for the emergency response and resources required to fight wildfires. As the demand for utility-scale energy continues to escalate to support the digital economy, including cloud computing, artificial intelligence, and data center growth and development, an emerging “fire technology innovation” industry supporting smart growth and development of the energy grid is essential. The physical assets that support the digital economy are not only vulnerable but can also contribute substantially to the proliferation of wildfires. New technologies include “early warning” detection systems and sensors designed to initially detect and continually monitor fires and other natural disasters before and during proliferating events. New grid technology designed to enhance grid resiliency and shut down portions of the grid during storm and high wind events is being adopted and implemented. In addition, new forest management technologies for monitoring and creating defensible space, from vegetation clearing to controlled burn events, can significantly reduce the frequency and severity of wildfires. Resilience technologies can also enhance the productive use of timber to create wood products harvested from overgrowth and forested areas.

What are the key provisions of the insurance reforms in SB 872 that aid in promoting recovery after a wildfire disaster?

FISET: Senate Bill 872 introduced significant amendments to residential property insurance regulations, particularly concerning claims arising from states of emergency like wildfires, including: Guaranteed four-month advance payment of ALE for Total Losses: Insurers must offer an advance payment covering at least four months of ALE. (Ins. Code 2061(a)(1)); No Requirement for Company-Specific Inventory Form for Contents: Insureds may now use their own property inventory form

in lieu of using the carrier’s forms, which often request unnecessary or labor-intensive information. (Ins. Code § 2061(a)(2); Categories of Personal Property Must be Accepted: Carriers are now required to “accept an inventory that includes groupings of categories of personal property, including clothing, shoes, books, food items, CDs, DVDs, or other categories of items for which it would be impractical to separately list each individual item claimed.” (Ins. Code § 2061(a)(3)); and 60-day Policy Premium Grace Period: Insurance Code § 2062 requires insurers to grant a 60-day grace period for premium payments on policies covering properties within areas declared as a state of emergency, extending for 60 days following the end of the emergency.

What are the most overlooked cybersecurity risks facing small to mid-sized businesses?

MANCINI: Social engineering remains the biggest blind spot. Many SMBs still lack layered defenses like MFA, phishing simulations, or endpoint detection. We help businesses move beyond basic antivirus to full-stack security that detects, responds and recovers quickly. Cyber resilience is now core to business resilience.

What lessons from recent recovery efforts can inform smarter, more inclusive urban planning across major cities?

WAITE: Twelve thousand homes and 16,000 structures were destroyed in the January 2025 wildfires. The rebuilding and recovery effort is staggering by any measure. The permitting “status quo” in the City and County of Los Angeles is ill-equipped to respond to the enormity of the need. There will be an estimated 300 permit applications per month in each of the City and County as homeowners and businesses begin to rebuild. Time is not an ally as families and businesses assess how best to rebuild their lives and regain stability. Clear and predictable permitting time frames — and certainty as to desired and anticipated outcomes — will positively influence a decision to rebuild homes, businesses and communities. The critical pathway to achieve a rapid and sustainable recovery is a simplified and expedited building permit approval process that supports rebuilding efforts of homeowners and businesses. The Governor, the Mayor of the City of Los Angeles, the Los Angeles City Council, and the Los Angeles County Board of Supervisors have uniformly recognized this imperative through Executive Orders and decrees. On April 23, 2025, Mayor Karen Bass issued two new Executive Orders to shorten the extended, often years-long permitting process to a period of 30 days or less. In doing so, the City is moving forward aggressively to implement a streamlined and fully integrated professionally “self-certified” building permit program that can meet the stated 30-day goal for permitting new homes and businesses. The “self-certified” program can serve as the critical catalyst for the Palisades community to recover and rebuild rapidly and effectively, while maintaining rigorous professional accountability, regulatory standards and integrity. Innovative and creative solutions will be needed to meet the challenge.

How do you see your work contributing to long-term urban resilience in cities like Los Angeles?

MANCINI: In a digital-first world, urban resilience depends on secure, scalable tech infrastructure. We help LA businesses stay operational through disasters, cyberattacks and other disruptions. Our MSP work ensures critical services — from healthcare to logistics — don’t grind to a halt when the unexpected strikes. Resilience starts with IT that’s ready.

What are some key provisions of the insurance reforms in SB 824 that help ensure residents in wildfire-prone areas maintain access to necessary insurance coverage?

FISET: There are several provisions to note, including: Moratorium on Non-Renewals After Disasters: After a declared state of emergency, insurers are prohibited from canceling or refusing to renew residential property insurance policies for one year; Insurers’ Withdrawal from Market:

Cox Castle is Committed to Los Angeles' Wildfire Recovery Efforts

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Hear from Cox Castle Experts

Recover, Rebuild, Revitalize

*A LAHQ Event Hosted by David Waite
05/15/25 – California Club, LA*

We are excited to invite you to this important event for our City and County to discuss the progress in the wake of the fires and what will happen next.

REGISTER

www.laheadquarters.org/event-6147684

Connect Los Angeles 2025

*Panel Speaker | David Waite
06/18/25 – InterContinental DTLA*

Join industry experts as they share insights and forecasts for today's CRE market and discuss building back LA, capital markets, how deals are getting done in today's economic climate, and more.

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REBUILDING LA: CONSIDERATIONS FOR THE FUTURE

Insurers must report to the CDI when planning to non-renew or withdraw from writing policies in specific geographic areas; Public Disclosure: To enhance transparency in the homeowners' insurance market, the CDI is required to publish data annually about insurer activity, including non-renewals, new policies written, and market concentration; and Data Reporting by Insurers: Insurers must submit detailed data broken down by ZIP code, helping regulators identify areas where coverage is becoming scarce.

What's a leadership lesson that's emerged from managing through uncertainty or disruption?

WAITE: Shortly after the wildfires, the Urban Land Institute, the UCLA Ziman Center and the USC Lusk Center convened public, private industry and academic experts to create a response plan of specific action-oriented recommendations to present to the City of Los Angeles and the County of Los Angeles. Approximately 60 volunteers, divided into eight different subject matter areas, devoted substantial volunteer time, resources and expertise throughout the months of January and February to research, analyze and study the many challenges posed by the wildfire recovery and rebuilding. Subject matter areas included building permit streamlining and professional self-certification, labor and supply chain challenges, expanding and stabilizing California's insurance markets, vertical rebuilding of homes and commercial structures, and infrastructure and public financing challenges. The result was the publication and delivery to the City and County of the "Project Recovery" report in late March 2025. In his April 10, 2025, report to the Mayor, Chief Recovery Officer Steve Soboroff stated that the core recommendations in the Project Recovery should be viewed as the City's "playbook" going forward. The "Project Recovery" leadership lesson can be distilled to assembling an outstanding team of experts with visionary leadership and a clear organizational structure within which the experts function as a team to make recommendations.

How are you investing in your people — not just for retention, but for long-term adaptability?

MANCINI: We view learning as essential infrastructure. Our team regularly upskills on evolving technologies — from cloud security to AI workflows. We cover certifications, encourage experimentation and build a culture where curiosity drives service excellence. It keeps us agile and makes our team a long-term asset for clients.

What does rebuilding in Altadena look like in the aftermath of the Eaton Fire?

FISET: In Altadena, the area most severely affected by the Eaton Fire, the Los Angeles County Board of Supervisors has adopted zoning restrictions to limit development in Altadena's high fire hazard zones. The plan directs development away from the foothills, aiming to reduce future wildfire risks and preserve the natural landscape. While some property owners have expressed concerns about reduced development potential, many residents support these measures for long-term safety and environmental preservation. California officials have also released new wildfire hazard maps that expand the areas where wildfire building codes apply. In Altadena, this expansion includes over 500 additional homes in the Eaton Fire footprint effective from late July 2025, requiring the use of fire-resistant materials and designs.

How can managed services help LA businesses build more resilient operations post-crisis?

MANCINI: Managed services take the burden off internal teams and provide expert-driven, always-on support. Whether it's remote access, disaster recovery, or real-time threat mitigation, an MSP like ours enables businesses to recover faster, stay

compliant and operate with peace of mind — even amid chaos.

How about the rebuilding process in Pasadena? How is that progressing?

FISET: Pasadena has developed a multi-faceted approach to assist residents in rebuilding after the Eaton Fire. This includes assigning dedicated staff planners to each damaged property and creating a team of "community connectors" to guide homeowners through the recovery process. The city has also approved temporary orders that exceed state emergency provisions. Property owners are allowed to rebuild structures in different locations on the lot, provided they meet setback requirements. Smaller homes are eligible for a minimum of 150 square feet or 10% additional space, whichever is larger. Recognizing potential delays due to regional impacts on labor and materials, Pasadena has requested an additional year for approval periods of entitlements and building permits. The city is also exploring fee reductions for both temporary uses and building permits to alleviate financial burdens on residents.

What does it mean to be a mission-driven or purpose-led business in your industry today?

WAITE: At Cox Castle, we are passionate about the built environment. We are problem solvers who welcome and embrace difficult challenges. We love our city, and we are committed to making it a better place to live and work. We thrive on collaboration with industry clients, peers, colleagues and friends. When the wildfires struck our communities in January, we immediately assessed the difficult problems and challenges ahead, and the resources and expertise we could mobilize to meet the moment. We immediately engaged with our clients and our industry peers and colleagues to begin the process of "building back better." We are proud and honored to play a role in the recovery effort. We look forward to celebrating each success, however large or small, along the way.



Let us help you Rebuild and Recover.

Our attorneys have litigated hundreds of California wildfire cases, and have worked on behalf of both Plaintiffs and major utility company defendants. Our experience on both sides provides us with an unparalleled ability to achieve remarkable results for our clients.



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