

Why This Matters Beyond Altadena

Altadena is not an exception. Between 2020 and 2024, there were 115 billion-dollar disasters across the United States. Urban conflagrations are accelerating. The communities most exposed to climate disasters are the same communities that have been most systematically excluded from the wealth and infrastructure that would allow them to absorb these shocks. The policy failures visible in Altadena, including inadequate insurance, deferred infrastructure maintenance, an underresourced safety net, and a disaster recovery system that does not reach the most vulnerable, are the policy failures that will repeat in every fire-affected community in California. We believe that what the legislature does for Altadena, it does for all of them, and all the disaster-impacted communities across the country, for whom California's policies can establish a precedent.

1. Bradley and James, 2026.

Introduction

On April 11, 2026, End Poverty in California (EPIC) and A Resilient Tomorrow (ART), formerly the Altadena Recovery Team, convened a community listening session in Altadena, California, at the Eaton Fire Collaborative. The session brought together longtime residents, renters, homeowners, multigenerational families, and community leaders, including Black, Latino, and working-class Altadenans who are at the center of the fire's impact and at the margins of the recovery.

The session was not a town hall. It was a structured opportunity to listen and build power, grounded in the proposition that the people most affected by a disaster are best positioned to describe it, design solutions, and identify priorities for their community.

This report summarizes the outcomes of this session.

This listening session comes fifteen months after the Eaton Fire destroyed more than 9,000 structures, including over 6,000 homes, and killed 19 people, 18 of whom were from West Altadena's historically Black neighborhoods.¹ It comes as Additional Living Expense (ALE) insurance coverage is running out for thousands of families. And it comes as rebuild costs have escalated far beyond what any insurance policy was designed to cover. All while lots are being sold to real estate investors and community anchors continue to disappear, including churches, small businesses, and neighbors who have known each other for decades.

Altadena is a specific and irreplaceable kind of community: racially diverse, multigenerational, historically Black and, as many residents described, bound together by relationships that took decades to build. What is at stake in Altadena's recovery is not only whether homes are rebuilt, but whether the community that made Altadena what it was can survive the process required to rebuild it.

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SUMMARY OF FINDINGS

The following recommendations are drawn directly from what participants said during the listening session and are presented here in the order they appear in the report above. They reflect the community's agenda, organized for quick reference.

Community and Cultural Infrastructure

- Restoration of community spaces, including parks, libraries, and recreational and cultural centers, should be treated as a recovery priority equal in importance to housing.

Financial Recovery and Bridge Funding

- Bridge gap financing must be funded publicly and scaled to match actual need: 6,900 impacted homes, not the few hundred currently served.
- Direct cash assistance should extend beyond food support to housing costs, childcare, and other essential needs, with the flexibility for families to determine their own priorities.
- Grants and direct subsidies should be prioritized over loans.

Anti-Displacement and Housing

- Rent control protections must be explicitly extended to survive the rebuild process.
- State support should accelerate and protect community land trust models like the Altadena Earthseed Community Land Trust.
- Disaggregated tracking of displaced residents, by race, income, tenure, and documentation status, should be mandated.
- Investor and corporate purchasing of fire-damaged lots should be regulated, including through community or first-right-of-purchase mechanisms for returning residents.
- Estate planning education and legal resources should be made available to elders, including support to resolve incomplete wills and delayed deed transfers.

Direct Support for the Most Vulnerable

- Direct financial assistance must reach renters, undocumented families, and households with needs beyond food, including housing costs and childcare.
- Mental health services must be accessible regardless of documentation status or insurance, and proactively offered.

Infrastructure and Utility Accountability

- Legislative mandates should hold SCE and water companies accountable for deferred infrastructure maintenance, structured so that non-compliance costs more than compliance.
- The cost of undergrounding and grid hardening should be treated as public infrastructure investment, not assessed as an individual homeowner fee.

Home Hardening and Climate Resilience

- Home hardening should be supported through income-scaled subsidies rather than imposed as an unfunded mandate.
- The California Earthquake Authority's Brace & Bolt infrastructure should be expanded to fund income-scaled climate resilience retrofitting.
- Climate resilience standards should be integrated into rebuild permitting in ways that are affordable and enforceable.
- Proposition 4: Climate resilience funding should be prioritized for communities with documented histories of redlining-driven fire vulnerability.

FAIR Plan Reform

- Remediation coverage should be extended to properties damaged but not destroyed.
- Claim processes should be simplified and made accessible across languages, with standardized remediation thresholds and clear timelines.

Environmental Remediation

- Soil testing and contamination remediation must precede or run concurrently with rebuild permitting.
- AB 1642, the Wildfire Environmental Safety and Testing Act, should be enacted.
- Publicly supported rebuilding should require non-flammable and fire-resistant materials.



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