

AUGUST 2026



Eaton Fire Resident Listening Session Report



End Poverty in California (EPIC),
and A Resilient Tomorrow (ART)

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Executive Summary



On January 7, 2025, the Eaton Fire tore through Altadena, California, destroying over 9,000 structures and killing 19 people. Eighteen of those deaths occurred in West Altadena, one of the most historically significant Black middle-class communities in Southern California. Before the fire, 74 percent of Black Altadena residents were homeowners, more than double the national average, a legacy built over generations in a region where redlining had blocked Black families from most other neighborhoods. The fire did not just destroy homes. It threatened to complete what redlining started.

On April 11, 2026, fifteen months after the fire, EPIC and ART hosted a community listening session with 53 Altadena residents, who convened at six facilitated tables, including two conducted entirely in Spanish. Participants included homeowners and renters, longtime residents and community leaders, Black, Latino, and working-class Altadenans who are at the center of the fire's impact and at the margins of the recovery.

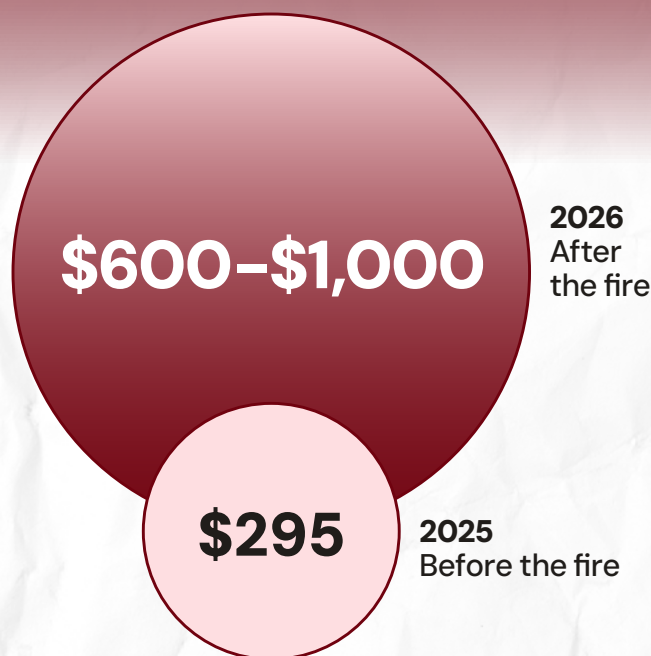
The Problem

Altadena's recovery is failing the people who most need it, and the reasons are not incidental but rooted in structural challenges that have remained unaddressed and escalating for decades.

Rebuild costs have escalated from \$295 per square foot at the time of the fire to \$600 to \$1,000 per square foot today. The gap between what insurance pays and what rebuilding costs is commonly \$200,000 to \$350,000. The median net loss among survivors is \$200,000, exceeding most households' annual income. One in five households earning under \$100,000 has had to forgo food.

Additional Living Expense (ALE) coverage, which funds temporary housing during rebuilding, is expiring for thousands of families, while the rebuild timeline stretches five to ten years. Six nonprofits are providing bridge gap financing, each serving 10 to 100 households. But with 6,900 impacted homes this has not been enough to satisfy the need.

Rebuild Costs per square foot



The gap between what insurance pays
and what rebuilding costs is commonly

\$200,000
to **\$350,000**



Survivor median net loss

\$200,000

Additional Living Expense
(ALE) coverage is

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of families

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6 in 10
remediated
homes 

remain uninhabitable
due to lead and asbestos levels.

The California FAIR Plan, the state-backed insurer of last resort that many residents relied on after private insurers left the market, rarely covered remediation costs for homes damaged but not destroyed. Over 93 percent of FAIR Plan policyholders reported negative claim experiences.

1 in 5 
households

earning under \$100,000 has had to
forgo food

Six in ten remediated homes remain uninhabitable due to lead and asbestos levels. More than one in three residents who believe their properties are contaminated have been unable to access testing.



These failures do not fall equally on all residents and former residents. Sixty-one percent of Black households in Altadena were within the fire perimeter, compared with 50 percent of non-Black households. Forty-eight percent of Black households were destroyed or sustained major damage. Long-term renters have lost affordable units that will not return. Elders cannot wait a decade to rebuild. Undocumented residents are locked out of relief programs entirely. Investors have purchased two-thirds of single-family homes sold with severe fire damage, signaling the threat that historical residents are quickly losing an opportunity to rebuild everything they lost.

What the Community is Asking For

Residents were direct about what recovery actually requires.

The community's core demands, stated across all tables, are:



Financial recovery at scale.



Bridge gap financing must be funded publicly and at a scale that matches 6,900 impacted homes, not hundreds. Grants and subsidies are preferred over loans, which add debt to devastation. Direct cash assistance must include renters, undocumented families, and households whose needs extend beyond food.

Infrastructure accountability.



SCE and water companies must be held accountable through legislative mandates that make non-compliance more expensive than compliance. Undergrounding and grid-hardening costs must not be passed to individual homeowners. Home hardening must be made affordable through income-scaled subsidies, not imposed as an unfunded mandate.

Environmental remediation.



Soil testing and contamination remediation must precede and run concurrently with rebuild permitting. AB 1642, which would establish statewide protocols for wildfire debris testing and cleanup, should be enacted.

Anti-displacement protections.



Rent control must survive the rebuild. A community land trust model is already being developed through the Altadena Earthseed Community Land Trust. Investor purchasing of fire-damaged lots must be regulated. Estate planning and legal resources must reach elders before more properties are lost.

A fixed FAIR Plan.



Remediation coverage must be automatically extended to non-destroyed properties. Claim processes must be simplified. The plan must work for the communities it was created to serve.

Transparent and equitable communication.



Resources must be distributed equitably between the Palisades and Altadena, and that distribution must be publicly reported. Information must reach seniors, Spanish-speaking residents, and the unhoused through trusted community institutions, not just digital channels.

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.

The Eaton Fire

destroyed more than

9,000

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6,000

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19

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About This Report

This report is intended to serve three audiences:



Advocates

who need to understand why continued attention to Altadena is urgent;



Members of the California State Legislature

who have the power to act on the policy gaps this community has named;



Los Angeles County leadership,

particularly the office of the Supervisor representing this unincorporated community, which has only a town council and no mayor of its own.

Altadena's residents deserve decision-makers who understand these facts and govern accordingly.

This report reflects findings from a

two-hour

community listening session

co-designed with Altadena residents and Eaton Fire survivors Sam James and Savannah Bradley.

The session was held at the Eaton Fire Collaborative and brought together

53 residents

In the sections that follow, we outline some of the major insights that emerged during the listening session, organized thematically. You will find *quotes (italicized)* and **policy recommendations (bolded)** throughout the report, and a conclusion that previews what may come next.

To reflect the linguistic diversity of the Altadena community, two tables were conducted exclusively in Spanish, with small-group facilitation in Spanish and large-group discussion supported by live interpretation. Three tables were facilitated in English, and a fifth table was designated as a no-media space for participants who wished to contribute without being recorded. All voices gathered in that space are included in this report.

The session was intentionally designed to reduce barriers to participation. Food, live interpretation services, on-site childcare, and compensation were provided to ensure that students, workers, and caregivers could engage fully.



Participants were asked three questions, ordered by priority as chosen by residents, moving from present needs to long-term vision. Participants spent about 30 minutes answering each question, and uniformly wished we had had more time to continue the conversation.

1

Reimagine Altadena one to five years from now. What things do you hope will still be true about this community, and what do you hope will be different, culturally and practically?

2

What does it take for Altadena families, especially longtime residents, to stay, return, and build lasting stability here? What role does climate resilience play in that?

3

What do you want the government, the state, our elected officials, and lawmakers to understand about Altadena, and what actions would show they are truly committed to protecting and rebuilding communities like this one?



SESSION THEMES

The Community We're Trying to Protect

“One of the reasons why I moved to Altadena is because it was the one place that still felt like where folks from different backgrounds could live together, different income levels, and there was a place where we as a community could still engage with one another.”

To understand what is at stake in Altadena's recovery, it is essential to understand what Altadena was before the fire.

Altadena is an unincorporated community of roughly 42,000 people in the San Gabriel foothills, diverse in race, income, and age, and notable for something increasingly rare in the Los Angeles region: the feeling that people from different backgrounds can live in community with one another.² *“One of the reasons why I moved to Altadena is because it was the one place that still felt like where folks from different backgrounds could live together, different income levels, and there was a place where we as a community could still engage with one another.”*

2. Bradley and James, 2026.



For communities long excluded from homeownership, Altadena offered something different: a place to build roots, wealth, and legacy for generations.

Altadena flourished as a small town with a sometimes rural feel: few sidewalks, neighbors often seen walking their horses to the local arena or down to the Los Angeles National Forest. *"I can be a country girl, and Altadena lets me be that country girl."* Participants at the listening session described the community in terms that were specific and personal: fruit trees in the backyard, chickens next door, neighbors who knew each other by name, parks where kids played, churches where the congregations had gathered for generations, and small businesses where the owners also lived on the block.

This sense of Altadena as a specific and chosen community is not incidental. For many Black families, it is the result of a deliberate and historically constrained set of decisions about where it was possible to build a life.

"I can be a country girl, and Altadena lets me be that country girl."



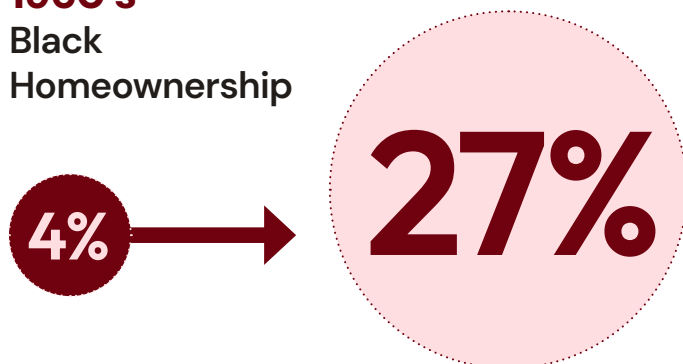
Black Homeownership and the Legacy of Redlining



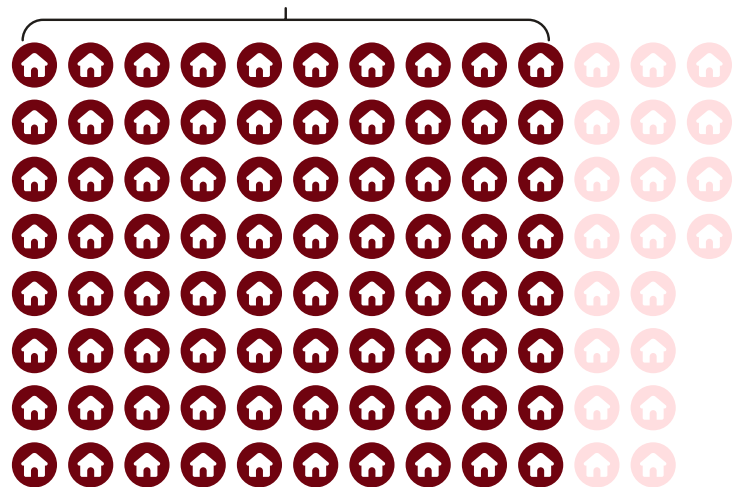
Altadena became one of the most significant Black middle-class communities in Southern California in part because many other communities were closed to Black families. Redlining and housing discrimination in neighboring cities limited where Black Angelenos could purchase property. In Altadena, which was unincorporated and governed differently, Black homeownership grew from 4% to 27% during the 1960s, with prominent Black figures including Octavia Butler, Sidney Poitier, and Charles White making their homes there.³ By the time of the Eaton Fire, at least 74% of Black Altadena residents were homeowners, more than double the national average.⁴

This statistic represents what happens when a community is given the conditions to build wealth across generations: the homes, the lots, the cultural institutions, and the relationships. It also represents what is now under acute threat.

1960's Black Homeownership



By the time of the Eaton Fire,
at least **74% of Black Altadena**
residents were homeowners



more than **2x** the national average

"I hope that we do not lose, as African Americans, our blueprint, our footage, our history. There's a lot of Black generational wealth that is in Altadena, and many of those individuals have started to leave, sell their lots."

A thriving community that survived redlining, the 2008 recession, the pandemic, and decades of rising housing costs is now being asked to survive a disaster that wiped out, in a single night, the homes and assets it took generations to build.

“ I hope that we do not lose, as African Americans, our blueprint, our footage, our history. There’s a lot of Black generational wealth that is in Altadena, and many of those individuals have started to leave, sell their lots.”

- ALTADENA RESIDENT



The Texture of Community: What People Want Back



Participants across all tables described what “community” means in practical terms: parks, churches, local businesses, school continuity, and cultural institutions like the Altadena library and Loma Alta Equestrian Park. Underlying it all: neighbors who truly know and look out for one another.

Spanish-speaking participants named the need to restore Altadena’s green spaces and recreational centers for families, framing them as places for cultural expression and healing. Across all tables, participants expressed the strength of Black and Latino community connections and a desire to protect them.

One participant articulated the fear of gentrified substitutes: “The things that are emerging, they’re not the same; they’re things you might see in more gentrified communities. That’s not the welcoming space we had before the fire.”

What residents asked for here was not abstract. They named **restoration of community spaces, including parks, libraries, and recreational and cultural centers, as a recovery priority equal in importance to housing**, and they asked that any new development preserve rather than erase the architectural and cultural diversity that made Altadena distinct.



POLICY RECOMMENDATION

What residents asked for here was not abstract. They named **restoration of community spaces, including parks, libraries, and recreational and cultural centers, as a recovery priority equal in importance to housing**, and they asked that any new development preserve rather than erase the architectural and cultural diversity that made Altadena distinct.

Insurance and the Financial Gap

The most consistent and technically detailed conversation across listening session tables was about money: rebuilding costs, how far short insurance falls, and what happens in the gap.



Rebuilding Costs

2025

AT THE TIME OF THE FIRE:

\$295 – \$400

per square foot

2026

AT THE TIME OF THIS SESSION:

\$600 – \$1000

per square foot

MEDIAN NET LOSS
AMONG SURVIVORS:

\$200,000

PERMITS APPROVED:

44%

REBUILDS IN PROGRESS:

30%

“I started out by saying we have a great insurance policy. I had no idea what the square footage was going to cost to rebuild.”

Rebuilding costs were estimated at \$295 to \$400 per square foot at the time of the fire. Six months later, costs had escalated to \$600 per square foot. By the time of the listening session, some contractors were quoting \$1,000 per square foot for concrete construction. The gap between what insurance pays out and what rebuilding actually costs commonly reaches \$200,000 to \$350,000 or more. For a community that is largely middle-income, often elderly, and reliant on fixed assets and fixed insurance policies, that gap is catastrophic. The Department of Angels found that the median net loss among survivors is \$200,000, exceeding most households’ annual income.

Compounding this is the collapse of Additional Living Expense (ALE) coverage, which funds temporary housing during rebuilding but in most policies covers only one to two years.

The Altadena rebuild timeline is a five-to-ten-year project. Permitting alone averages five months, and as of February 2026, only 44% of permit applications had received approval and just 30% had broken ground.⁵ When ALE runs out before residents can return, many face impossible choices.

5. Barajas, Carmona, Ong, and Mukhija, 2026.

“I started out by saying we have a great insurance policy. I had no idea what the square footage was going to cost to rebuild. And so my daughter told me, you’re underinsured. You just don’t have the revelation of it.”

"There's no bridge funding. That's when folks have to make the tough decision: I've got to potentially sell, because how am I going to survive a year, two years of planning?"

Six organizations are currently providing bridge gap financing, but each can only serve 10 to 100 households. There are 6,900 impacted homes. *"Six organizations, each can only do 10 to 100 residents. We have 6,900 homes impacted. What does that mean?"* The math is brutal, and the answer is displacement.

Bridge gap financing must be funded publicly and scaled to match actual need, not 600 households served but 6,900. Participants expressed a strong preference for grants and direct subsidies over loans, which add debt to families who have already lost everything.

About one month after the listening session, Governor Newsom announced a \$100 million low-interest loan program for Altadena residents as part of the May Revise, providing construction and renovation funding through the General Fund and National Mortgage Settlement Funds. While this announcement came after the session, residents had already indicated that loans were their lowest financial priority. A strong preference was given to grant funding and subsidy programs that do not require residents to take on new debt during recovery.

POLICY RECOMMENDATION

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- ALTADENA RESIDENT

Renters: A Parallel Crisis



Renters are largely absent from institutional recovery frameworks and policy discussions about the rebuild, including Newsom's \$100 million proposal. FEMA and other state-based disaster recovery programs often exclude renters or provide them with very limited support. Renters also frequently lack adequate insurance coverage, since fire insurance is often an optional add-on rather than a default protection.

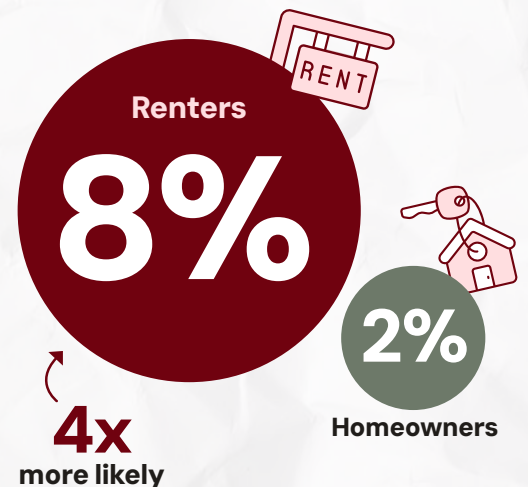
Altadena had a rich community of long-term renters who felt the charm and uniqueness of the area as deeply as homeowners did. Some tenants had lived in the same affordable units for one to two decades. When those properties are eventually rebuilt, they will likely not return to rental use, or will reset at market rates, erasing a considerable portion of the affordable rental market.

The displacement crisis facing Altadena renters and lower-income homeowners mirrors documented patterns from the broader January 2025 wildfire recovery. A UCLA Luskin policy report found that in the Eaton Fire area, renters were nearly four times more likely than homeowners to experience homelessness in the aftermath of the fires (8% versus 2%). Critically, the same report found that almost a third (31.7%) of rental units lost in the Eaton Fire had assessed values below \$250,000 per unit, meaning the most affordable housing stock bore the greatest losses. Tenants and tenant advocates also described landlords delaying remediation and repairs to push renters out of affordable housing, with new leases then signed at higher rates once a unit is vacant.



31.7% of rental units
lost in the Eaton Fire had
assessed values below
\$250,000

**Likelihood to experience
homelessness:**



“Altadena does have some pretty solid rent control. Unfortunately, though, the rent control is attached to the tenant, not to the unit. So when a unit is destroyed, that affordable housing is just gone.”

- ALTADENA RESIDENT

POLICY RECOMMENDATION

Rent control protections must be explicitly extended to survive the rebuild process, rather than assumed to apply automatically when, in practice, they may not.

Rent control protections must be explicitly extended to survive the rebuild process, rather than assumed to apply automatically when, in practice, they may not.

Residents see a path forward through community land banking and land trusts, as the Altadena Earthseed Community Land Trust is pursuing, having purchased multiple lots for affordable rebuilding. This approach was named specifically by multiple participants as a mechanism to protect displaced renters and lower-income homeowners alike. *“All of this, homeowners who didn’t have insurance, renters who lost their affordable housing, the land trust, it all interlocks so much.”*

State support should accelerate and protect community land trust models like the Altadena Earthseed Community Land Trust, which can prevent speculative lot purchases and ensure the community that rebuilds Altadena is the community that already lived there.

POLICY RECOMMENDATION

State support should accelerate and protect community land trust models like the Altadena Earthseed Community Land Trust, which can prevent speculative lot purchases and ensure the community that rebuilds Altadena is the community that already lived there.

“There were so many renters in Altadena who had lived there for 10, 20 years. They were paying affordable rents because we actually do have some decent rent control in Altadena. That’s all disappeared.”

Displacement and Long-Term Housing Instability

BACKGROUND PHOTO BY JEFF GRITCHEN, ORANGE COUNTY REGISTER/SCNG

What has not been adequately tracked is where displaced residents actually went. Los Angeles County did not establish a comprehensive tracking system for displaced residents; some are still in shelters, and others have left the region entirely. This invisibility is itself a policy failure.

Investor purchasing has accelerated dramatically in the absence of community-protective policy. According to UCLA's "Who's Coming Home?" report, investors have purchased two-thirds of the single-family homes sold with severe fire damage. Most of these homes were previously owned by white households, with relatively few sales from Black, Latino, or Asian homeowners. Investor acquisition at this scale does not only reshape the housing market; it changes who gets to decide what Altadena becomes; no longer a community shaped by families, but one shaped by what generates the most return for outside capital. For residents watching lots once owned by families change hands to investors, the open question is not only whether they will be able to return, but whether the place they return to will retain the beauty and rural character that existed before the fire.

Disaggregated tracking of displaced residents, by race, income, tenure, and documentation status, should be mandated to establish accountability and inform more equitable recovery planning. Investor and corporate purchasing of fire-damaged lots should be regulated, including through community or first-right-of-purchase mechanisms that prioritize returning residents.

POLICY RECOMMENDATION

Disaggregated tracking of displaced residents, by race, income, tenure, and documentation status, should be mandated to **establish accountability and inform more equitable recovery planning.** Investor and corporate purchasing of fire-damaged lots should be regulated, including through community or first-right-of-purchase mechanisms that prioritize returning residents.

Elders and Estate Planning

Displacement and long-term housing instability place undue pressure on Altadena's elders, who cannot wait five to ten years to rebuild their homes. "Seniors who are in their mid-70s are saying, I don't have five years." Some have already left, simply because the process is too overwhelming to manage alone. For those who remain, the destabilizing effects of the fire are felt acutely, with some residents expressing concern about the health of their elderly neighbors.

Participants also raised the insufficient tracking of displaced residents as a disproportionate harm to elders, who are largely cut off from the WhatsApp groups and social media that have become the community's essential channels for information sharing. Without proper tracking of where elders have temporarily landed, more accessible information-sharing methods, such as community health workers or written mailers, are not reaching them.

POLICY RECOMMENDATION

Estate planning education and legal resources should be made available to elders to help families understand their properties as assets to hold, not burdens to sell, and to clear the technical hurdles, including incomplete wills and delayed deed transfers, that currently block the next generation from accessing assistance.

According to UCLA Newsroom,⁶ with 57% of Black homeowners in Altadena over age 65, many face unique barriers to recovery, including the possibility of insufficient insurance and risks of financial exploitation related to rebuilding or restoring their homes.

Participants also raised concerns about legacies of homeownership. Some elders worry about the financial literacy challenges a post-fire rebuild now presents. Residents are facing incomplete wills, delayed deed transfers, and other technical hurdles that prevent the next generation from claiming necessary state assistance and insurance funds to rebuild.

6. Kacey Boner, UCLA Newsroom.

“Seniors who are in their mid-70s are saying, I don't have five years.”

Spanish-Speaking Residents: Additional Economic Pressures



Spanish-speaking participants, through interpreters, named economic needs that are distinct: urgent financial assistance for families who lost jobs, working multiple jobs to survive, a need for housing cost support beyond food assistance, and financial help with childcare and daycare. Undocumented residents face additional barriers created by fear: A fear of accessing resources; of being visible in a political climate marked by anti-immigrant sentiment and a reckless ICE; and that applying for help will create records that can later be used against them.

Facilitator Erin LaFargue noted that participants described significant inequality in access to resources: some people receive substantial support while others receive nothing, often divided along lines of documentation status and language.

Mental health needs were also deemed urgent by Spanish-speaking participants, particularly for children who have lost their schools, friendships, and routines due to displacement. At one table, a facilitator offered to connect participants with free mental health therapy and counseling available through the Eaton Fire Collaborative.

POLICY RECOMMENDATION

Direct financial assistance must be structured to reach renters, undocumented families, and households whose needs extend beyond food, including housing costs and childcare. Mental health services must be accessible regardless of documentation status or insurance, and should be actively offered rather than left for residents to seek out on their own.

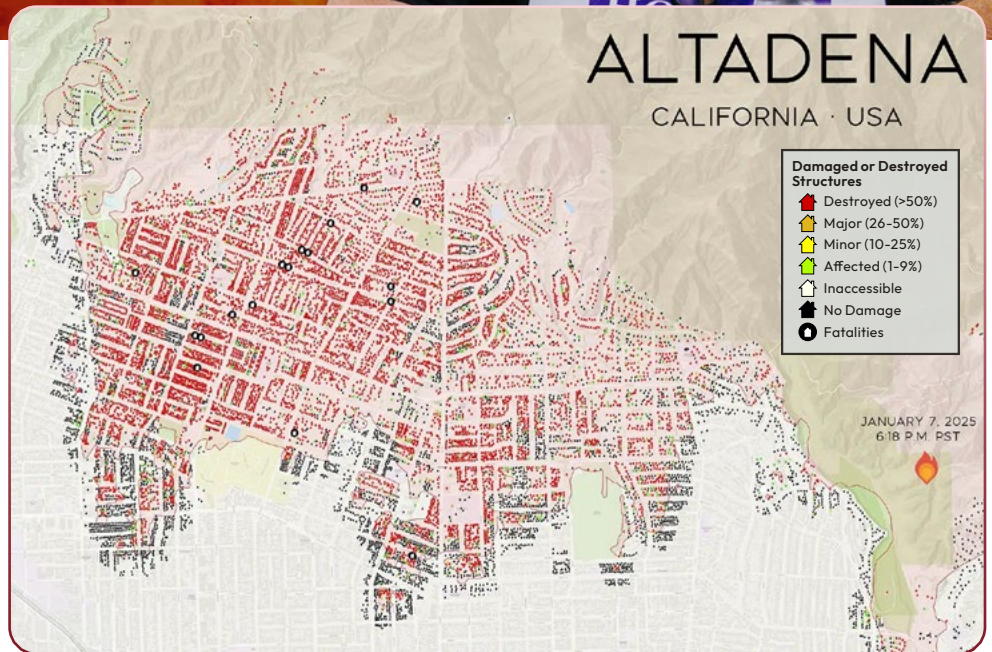


THE INFRASTRUCTURE FAILURE BEHIND THE FIRE

At every table, participants pushed back on a framing common in public discourse about fire resilience:

that this is primarily a problem for individual homeowners to solve. It is not.

The Eaton Fire was sparked by a decommissioned Southern California Edison electrical tower.⁷ It spread because water infrastructure failed. Fire departments could not get water because water management had failed, and the crisis was compounded by firefighters splitting resources between Altadena and the simultaneous Palisades fire across the county. First evacuation orders were not received in West Altadena until 3:35 a.m., despite the first radio report of the fire coming in at 10:51 p.m., a nearly five-hour gap.⁸ Eighteen of the nineteen people who died were from West Altadena's historically Black neighborhood. That is not a coincidence. It is the predictable consequence of systems that were already failing communities that had been historically under-protected. Victims of the Eaton Fire were also disproportionately older and disabled; the delayed response and reliance on modern emergency communication systems made these populations particularly vulnerable.



"Red home-shaped symbols, resembling Monopoly houses, represent homes destroyed in the Eaton Fire. (Noel McCarthy)." Retrieved from [Governing.com](https://www.governing.com)

Participants at the listening session named this with precision and anger.

"The reason that many of our communities have burned down is because our infrastructure is broken. If our water system is broken, fire departments can't get water because management has failed. City managers have failed. Mayors have failed. Boards have failed to penalize."

"The fire jumped for miles. How do you have a whole neighborhood burnt up and there's only one house standing? It wasn't because of a five-foot setback. It wasn't because they had fire sprinklers. There are businesses that have fire sprinklers and they're gone."

7, 8. Bradley and James, 2026.

Utilities like SCE operate under a regulatory framework that allows them to pay relatively small fines rather than replace aging equipment; the towers suspected of igniting the Eaton Fire were known by SCE to be fire risks in need of maintenance. The math is straightforward: a \$20,000 penalty is cheaper than \$20 million in infrastructure replacement. Without regulatory mandates that change that calculus, the same outcome is predictable in the next fire season, and the one after that.

Legislative mandates should hold SCE and water companies accountable for deferred infrastructure maintenance, structured so that non-compliance costs more than compliance.

Now, as the rebuilding process unfolds, the burden of infrastructure failure is being transferred onto individual homeowners. Requirements to underground electrical connections are being assessed as homeowner fees, ranging from \$20,000 to \$40,000,, and homeowners whose properties survived the fire are also being charged. Requirements that every home be “solar ready,” while stopping short of mandating solar itself, add further costs. Participants were direct about the equity implications.

“The reason that many of our communities have burned down is because our infrastructure is broken. If our water system is broken, fire departments can’t get water because management has failed. City managers have failed. Mayors have failed. Boards have failed to penalize.”

- ALTADENA RESIDENT

“The fire jumped for miles. How do you have a whole neighborhood burnt up and there’s only one house standing? It wasn’t because of a five-foot setback. It wasn’t because they had fire sprinklers. There are businesses that have fire sprinklers and they’re gone.”

POLICY RECOMMENDATION

Legislative mandates should hold SCE and water companies accountable for deferred infrastructure maintenance, structured so that non-compliance costs more than compliance.

"It should not just be on residents to do the home hardening, to zero-scape their land. That's not the problem. The problem is structural investment in water infrastructure, in the services that we all require to keep our communities safe. That's the responsibility of government."

“It should not just be on residents to do the home hardening, to zero-scape their land. That's not the problem. The problem is structural investment in water infrastructure, in the services that we all require to keep our communities safe. That's the responsibility of government.”

The cost of undergrounding electrical connections and hardening the grid should be treated as a public infrastructure investment rather than assessed as an individual homeowner fee.

Climate-resilient rebuilding is an increasing priority area across the United States. Between 2020 and 2024, there were 115 billion-dollar disasters nationwide, totaling \$746.7 billion in costs.⁹ Altadena is not exceptional. It is a preview.

Home hardening costs present a formidable barrier for Altadena residents already navigating an enormous financial gap between insurance payouts and rebuild costs. Research cited in a 2026 UCLA/LAEDC wildfire risk report found that even lower-end retrofitting for a single home can cost between \$2,000 and \$15,000 to over \$50,000 to reach top resiliency standards.¹⁰ Additional research from Headwaters Economics indicates these prices spiked in Altadena specifically after the Eaton Fire.

Market forces and individual capacity, rather than policy, will determine how much of the rebuilt community is actually fire-resistant. City officials across LA County have made clear that community-wide adoption — not individual action — is what meaningfully reduces fire spread.

**Between 2020 and 2024,
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\$746.7
billion
in costs

POLICY RECOMMENDATION

The cost of undergrounding electrical connections and hardening the grid should be treated as a public infrastructure investment rather than assessed as an individual homeowner fee.

9. Bradley and James, 2026.

10. Avendaño-Cuevas et al., Mitigating Wildfire Risk in Los Angeles County, UCLA/LAEDC, 2026.

Home hardening should be supported through income-scaled subsidies rather than imposed as an unfunded mandate. AB 888 (2025) provides one avenue for subsidized home hardening through the California Safe Homes initiative under the California Department of Insurance. The California Earthquake Authority's retrofitting program, Brace & Bolt, could similarly be expanded to support climate-resilient home hardening. **The Earthquake Authority's existing Brace & Bolt infrastructure should be expanded to fund income-scaled climate resilience retrofitting,** a concrete and immediately actionable mechanism. Substantial investment in this space could significantly reduce repeated wildfire risk across the Altadena burn scar; research shows that every \$1 spent on wildfire prevention saves \$3.75. If home hardening is made financially viable through grants and income-scalable subsidies, this report finds clear community buy-in to implement resilient construction.

Even lower-end retrofitting for a single home can cost between

\$2,000 and
\$15,000
to over
\$50,000

POLICY RECOMMENDATION

Home hardening should be supported through income-scaled subsidies rather than imposed as an unfunded mandate.

Research shows
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POLICY RECOMMENDATION

The Earthquake Authority's existing Brace & Bolt infrastructure should be **expanded to fund income-scaled climate resilience retrofitting.**



The California FAIR Plan and Why It Exists

POLICY RECOMMENDATION

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.

Over the past decade, private insurers have steadily withdrawn from California's residential market, citing the state's deteriorating infrastructure as risks they could not absorb. The FAIR Plan was established as an insurer of last resort: a publicly backed safety net designed to ensure that homeowners in high-risk areas could still obtain coverage even when the private market abandoned them. In theory, this is exactly what a well-functioning state does. It recognizes a market failure, steps in, and protects people who would otherwise be left without options. However, in practice, the FAIR Plan has become another example of a state investment that does not reach the people it was designed to serve.

In a survey conducted by the Department of Angels following the Eaton Fire, 93 percent of California FAIR Plan policyholders reported negative claim experiences, compared to 82 percent positive experiences reported by customers of higher-performing carriers. FAIR Plan customers reported higher rates of claim complications, including denials, communication failures, and claim timelines so protracted that families were forced to sell or abandon their properties before resolution arrived.

Most consequentially for Altadena, the FAIR Plan rarely covers remediation costs for homes that were damaged but not destroyed. Across the burn zone, ash and smoke settled on properties that are still standing, contaminating soil, penetrating walls, and making structures uninhabitable. Six in ten remediated homes remain uninhabitable due

to lead and asbestos levels, and more than one in three residents who believe their properties are contaminated have been unable to access testing. For these homeowners, the FAIR Plan often provides no relief. They are left to pay for remediation out of pocket, navigate a maze of programs with narrow eligibility windows, or walk away from homes they spent their lives building.

This is a pattern Altadena residents recognized because they have encountered it before. The administrative burden of navigating California's safety net is not new. Researchers and advocates have long documented how Californians, particularly those with low incomes, limited English proficiency, limited digital access, or mixed immigration status, must fight through complicated eligibility rules, lengthy verification processes, paper-heavy applications, and understaffed agencies just to receive benefits they are legally entitled to. The programs are often designed in ways that treat applicants as obstacles to be cleared rather than neighbors to be helped. The FAIR Plan in Altadena is this same failure in a new form.

The Altadena community has made clear that the FAIR Plan must be reformed immediately.

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. These changes would not require inventing new programs or new funding streams. They would require fixing a program that already exists, and that Californians already pay into.

Health and Environmental Safety



Residents across the listening session consistently raised environmental safety and health as a critical and unresolved concern, with monolingual Spanish-speaking participants among those who most urgently named health impacts as a priority. Their concerns spanned the full arc of disaster: chemical contamination affecting air and soil quality during and after the fire, the need for non-flammable materials in rebuilding, and what many described as land remediation moving too slowly relative to the pace of permitting.

The Eaton Fire was a wildland-urban interface (WUI) fire, meaning it began as a wildland burn but quickly entered an urban conflagration, burning through vehicles, electronics, appliances, and plastics, and releasing carcinogens including asbestos, arsenic, chromium-6, dioxins, PAHs, and VOCs into the smoke and ash that settled across the community and surrounding areas.¹¹

Residents fear that testing has not kept pace with the scale of contamination. According to a Department of Angels survey, 84% of respondents believe their homes or properties may be contaminated by fire residue, yet more than one in three have been unable to access testing.¹²

Most testing that has occurred was arranged privately, at high personal cost, or conducted through the UCLA soil testing project; according to many residents, UCLA has done more to address their concerns than any LA County or state department.

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11. Eaton Fire Residents United, 2025.

12. Department of Angels, 2026.

Remediation tracking conducted by Eaton Fire Residents United found that of 222 homes tested for lead, 100% tested positive—as much as 100 to 1000 times higher than EPA thresholds; of 171 homes tested for wildfire debris, 100% tested positive. Post-remediation, six in ten remediated homes remain uninhabitable due to lead and/or asbestos levels, 96% of homes tested for lead were still positive, and 36% of homes tested for asbestos were positive.

These contamination findings are not abstract. They describe homes that families are being asked to return to, and that the state's recovery infrastructure has not adequately verified as safe, particularly for residents with disabilities, chronic health conditions, or limited resources to pursue private testing.

Soil testing and contamination remediation must be required to precede or run concurrent with rebuild permitting. AB 1642, the Wildfire Environmental Safety and Testing Act, supported by Eaton Fire Residents United, has cleared the Assembly Committee on Environmental Safety and Toxic Materials and would establish statewide protocols for testing and cleanup; AB 1642 should be enacted. Also, publicly supported rebuilding should require the use of non-flammable and fire-resistant materials.

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Post-remediation,

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Out of:

222
homes tested
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100%
tested positive



as much as

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PRE-REMEDIATION MAP



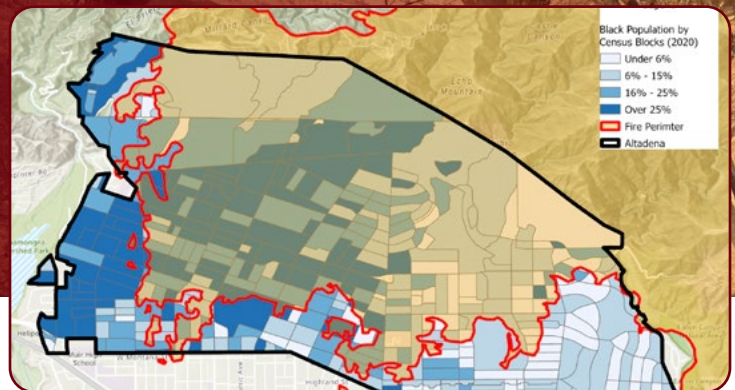
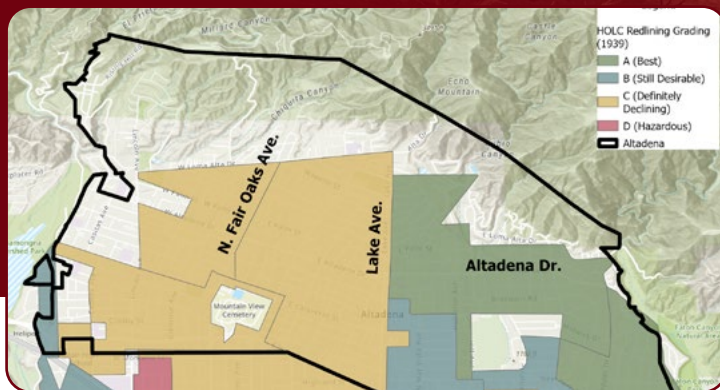
Pre and Post Remediation Map¹³

POST-REMEDIATION MAP



13. Eaton Fire Residents United, 2025.

CLIMATE RESILIENCE IS AN EQUITY ISSUE



Redlining and housing discrimination did not just determine where Black Angelenos were allowed to live. They determined where Black Angelenos could afford to live, which meant they determined which communities were pushed toward the urban-wildland interface, the foothill zones most vulnerable to fire. Altadena is one of those communities. Its beauty is real. So is its vulnerability. And that vulnerability was compounded for decades by disinvestment in the public infrastructure that was supposed to protect it.

According to the UCLA Bunche Center, 61% of Black households in Altadena were located within the fire perimeter, compared with 50% of non-Black households. Nearly half (48%) of Black households were destroyed or sustained major damage, compared with 37% of non-Black households.

Maps from the [UCLA Center for Neighborhood Knowledge](#) compare historical redlining of Altadena (left) with the Eaton Fire burn scar and Altadena's Black population from the 2020 census. West Altadena, commonly understood as the communities west of Lake Avenue, was a grade C, definitely declining area in 1939. As of 2020, it holds the majority of Altadena's Black population and represents more than half of the total loss burn zone, including 18 of the 19 lives that perished in the fire.

"This is one of the things we care about, in part because of how redlining continues to play a role in communities where Black and brown communities tend to move when they are migrating. Altadena was always vulnerable, and there could have been protections in place that could have mitigated the scale of what happened."

POLICY RECOMMENDATION

Climate resilience standards should be integrated into rebuild permitting in ways that are affordable and enforceable, with public subsidies for lower-income homeowners who cannot bear those costs alone. Proposition 4's 2026 spending plan allocates \$314 million to wildfire and forest resilience, and Governor Newsom has announced an additional \$30 million through the new Regional Wildfire and Landscape Resiliency Grant Program. **State climate resilience funding under Proposition 4 should be prioritized for communities like Altadena with documented histories of redlining-driven fire vulnerability.**

This is the climate equity argument: it is not just that climate change makes fires worse. It is that the communities least responsible for climate change, and least able to absorb its costs, are the communities most exposed to its consequences, precisely because of historical decisions about where those communities were permitted to build wealth. When a fire destroys the homeownership that a community spent generations building, it is not just a natural disaster. It is the culmination of a series of institutional decisions: where to permit Black homeownership, where to defer infrastructure maintenance, where to let insurance markets fail, and where to send evacuation notices at 3 a.m.

Climate resilience standards should be integrated into rebuild permitting in ways that are affordable and enforceable, with public subsidies for lower-income homeowners who cannot bear those costs alone. Proposition 4's 2026 spending plan allocates \$314 million to wildfire and forest resilience, and Governor Newsom has announced an additional \$30 million through the new Regional Wildfire and Landscape Resiliency Grant Program. State climate resilience funding under Proposition 4 should be prioritized for communities like Altadena with documented histories of redlining-driven fire vulnerability.

What residents described, table after table, was not a wish list disconnected from feasibility. It was a set of specific, fundable, and in several cases already partially funded mechanisms, the Earthquake Authority, Proposition 4, AB 888, AB 1642, that simply need to be expanded, enforced, or directed toward the communities that need them most.

“This is one of the things we care about, in part because of how redlining continues to play a role in communities where Black and brown communities tend to move when they are migrating. Altadena was always vulnerable, and there could have been protections in place that could have mitigated the scale of what happened.”



CONCLUSION:

“Don’t Build Around Us. Build With Us.”

“Altadena is a historical, multigenerational community that deserves more than recovery on paper. Leaders must understand that this is not just about rebuilding our homes, but protecting our people, our legacy. Real community means direct support for families, anti-displacement protection, fast rebuilding accountability, and community-led investment. Don’t build around us. Build with us.”

During the listening session, residents were asked what they wanted government leaders to understand as recovery efforts move forward. Their answers were immediate, unequivocal, and can be summarized as “Don’t build around us. Build with us.” In many ways, this captures the central finding of this report. Residents are not asking to be consulted after decisions have already been made. They are asking to be recognized as partners in shaping the future of the place they call home. As Altadena moves into long-term recovery, that principle should serve as the standard against which every policy, investment, and decision is measured. More than a year after the Eaton Fire, many of the most consequential decisions are still unfolding.

Questions about who can afford to return, which families will be displaced, what housing will be built, and who will ultimately benefit from recovery investments remain unanswered. The future of the community is being shaped right now.

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Call to Action

For advocates,



this reality demands continued engagement. Recovery does not end when media attention fades. The residents who participated in this listening session were clear about what they need. The challenge now is whether advocacy organizations, community leaders, and institutional partners will carry those priorities into the rooms where decisions are being made and ensure that community voices remain at the center of recovery efforts.

For state legislators,



the lessons from Altadena also carry implications far beyond its borders. As an unincorporated community, Altadena lacks many of the political structures that often attract legislative attention. Yet the challenges documented in this report—including insurance market failures, inadequate infrastructure accountability, barriers to rebuilding, insufficient bridge financing, and the threat of displacement—are not unique to Altadena. They are challenges increasingly faced by disaster-affected communities across California.

As climate-driven disasters become more frequent and more severe, the questions raised here will emerge again in communities throughout the state. The policies developed for Altadena will establish precedents that shape recovery efforts for communities in all 58 counties.

For Los Angeles County leadership,



and particularly the Supervisor's Office, this moment carries both unique responsibility and unique opportunity. Because Altadena is unincorporated, county government functions as the closest equivalent to local government. There is no competing municipal authority and no fragmented city structure through which responsibility can be diffused. Residents know where decisions are being made, and they are paying attention.

Community members have repeatedly noted the differences they perceive between the responses to the fires in Altadena and Pacific Palisades including resources, attention, visibility, and urgency. Whether those perceptions are fully reflected in the data or not, they are shaping public trust. Closing those gaps requires more than coordination. It requires visible leadership, transparent communication, and a demonstrated commitment to equitable recovery.

Residents are not asking for charity. They are asking the government to fulfill its obligations. They are asking for accountability from institutions responsible for infrastructure failures, transparency in decision-making, meaningful protection against displacement, and investment commensurate with the significance of the community being rebuilt. Altadena wants equitable support and follow-through on the commitments made in the immediate aftermath of the fire.



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 automatically 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.





References & Acknowledgments

Photography

Photographs from the listening session featured throughout this report were taken by:

Sydney Cattouse,
CRTSYOFSC
CRTSYOFSC.com

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