

AFTER THE FIRE USA

Los Angeles Wildfire Recovery | July 2026

Los Angeles Recovery Update

Year Two, Quarter Two

Palisades Fire and Eaton Fire · 18 Months Post-Fire

Prepared by After the Fire USA, an initiative of Rebuild NorthBay Foundation

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This report is written for Los Angeles residents, funders, community leaders, and public sector partners. Homeowner handouts and technical tools travel separately so this report can stay focused on the state of the recovery and the decisions ahead.

A Note to the Los Angeles Community

On behalf of After the Fire USA, and as fellow survivors, we offer our deep respect to the communities navigating the aftermath of the Palisades and Eaton Fires. Thank you for allowing us into your community, for trusting us with your questions, and for continuing to lead in an incredibly difficult time.

At 18 months, the work of recovery is changing. The earliest crisis has passed for many people, yet the real complexity has arrived. Rebuilding decisions are more concrete. Insurance gaps are clearer. Additional living expenses and loss-of-use benefits begin to run down. Grief is quieter for some and heavier for others. This is a normal stage of long-term disaster recovery, and it deserves patience, clarity, and compassion.

Respectfully: Los Angeles, this is not the moment to back off from disaster aid and recovery. This is the time to dig in, become even more creative and collaborative, to coalesce efforts to ensure maximum impact.

We have been honored to walk alongside leaders in Altadena, the Palisades, Malibu, Pasadena, the City of Los Angeles, Los Angeles County, philanthropy, faith communities, nonprofit organizations, block captain networks, and survivor-led groups. Our role is to bring earned experience from prior megafires, translate systems that were never designed for survivors, and support local leaders as they build the recovery that fits Los Angeles.

We believe in Los Angeles. The region has extraordinary talent, civic capacity, philanthropy, creativity, and grit. The task now is coordination. Recovery is a group sport, and the communities that stay organized, curious, compassionate, and practical are the communities that get more people home.

OUR APPROACH

We offer recommendations, information, case studies, and field experience. Adapt more often than adopt. Every fire is its own fire, and every community has the right to write its own recovery story. The people of Los Angeles know their community; we know disaster, and it is our job to teach, guide, support, advise, and listen. We cannot be attached to the adoption of our advice.

With deep respect and partnership,

Jennifer Gray Thompson, MPA, Founder & CEO

Reva Feldman, Strategic Advisor

Valerie Brown, SBP Fellow, Wildfire SME

Natalie Minuzzo, Executive Assistant & Coordinator

OVERVIEW

Where We Stand at 18 Months

Los Angeles has the capacity to build a recovery model the country can learn from. The systems now need to meet the scale.

The Palisades and Eaton fires are two distinct recovery environments with shared urgency. They are moving, and they are also entering the period when systems either strengthen or begin to fail survivors who are finally ready to rebuild.

After the Fire USA has now logged 1,325 meetings and 12 delegations since January 2025. We have deployed 44 practitioners — survivors, local government leaders, funders, and recovery specialists from the Tubbs, Camp, Marshall, Lahaina, Santiam, Woolsey, and Alameda fires — into Los Angeles. What they bring is not prescription. It is experience, offered as a resource to a community that is writing its own story.



WHAT IS WORKING

- Community cooperation continues to deepen across fire footprints.
- Block captain networks remain essential communication and advocacy systems.
- Long-Term Recovery Groups established for Palisades, Eaton/Altadena and Pasadena, and Malibu/Palisades.
- Group builds, catalog homes, and architect collectives are genuine innovations covered nationally by national publications.
- Philanthropy remains engaged at a scale few prior fire communities have experienced.
- Workforce training through community colleges is moving in the right direction.
- Phase 2 debris is complete across all 9,664 eligible parcels.

WHAT REQUIRES URGENT ATTENTION

- Permit services must be built for the wave arriving in Year Three (2027–2028).
- Insurance, tax, and financing gaps are becoming the main drag on household recovery.
- CDBG-DR will arrive late, not before 2027, relative to real community needs.
- Altadena needs a specific equity lens for renters, insurance gaps, income, and claims navigation.
- Palisades and Eaton survivors need practical support and compassion in a different compensation landscape.
- Mental health needs intensify as public attention declines and decisions become more costly. Financial health is mental health in this phase.
- Permitting turnaround is too slow: Altadena families averaging 122 days to receive permits, Palisades families averaging 161 days as of 5.31.2026.

Recovery is organizational before it is technical. Permits, finance, insurance, housing, mental health, utilities, and public trust all depend on communication systems people can understand and leaders can use.

The Long Middle of Recovery

Year Two is the long middle. The adrenaline of the first year has faded, public attention slows, and survivors face decisions with real financial consequences. It is common for needs to rise just as funding, patience, and energy decline.

Behavioral health needs will increase as survivors encounter trigger events, anniversary reactions, and the exhaustion of repeated decisions. Rebuilding stress is practical and emotional at the same time. People need clear information and trauma-informed resources.

Funders should plan for Years Two and Three as bridge years. Local organizations, LTRGs, block captains, and mental health partners need operational support to keep serving people through this critical time.

We understand there are many competing needs in the larger spectrum of Los Angeles that are drawing funders away from the space of disaster recovery funding, however we strongly encourage the continuation of disaster funding for an additional three years, especially given the scope and complexity of these sister fires.

Years 2-5 is the time when fire rebuilders and leaders can experience profound loneliness when the world's attention has moved on, but their lots and lives have yet to be reborn, and funding is increasingly scarce. The delay in Federal Community Development Block Grant funds -- Disaster Relief (CDBG-DR) is hindering progress and as of this writing, has set a new record for delayed appropriation. The funds will come, but the fire survivors need to continue apace to get home and stabilize their lives. The needs will span from service-based NGOs, to direct rebuilding relief, to improvement of infrastructure.

Our plea is to the leaders and funders: do not step away now. Combine funds, use the coalition model (CAP-LA). Dig deeper. It is possible to have the majority home by the end of Year 5, but they cannot get there alone from here.

MENTAL HEALTH BELONGS IN THE MAIN RECOVERY PLAN

For the January 2025 fires, this window matters now. Mental health symptoms often intensify 12 to 24 months after disaster. Those symptoms are part of a human recovery cycle that leaders, funders, and institutions should anticipate and fund, not treat as a soft concern separate from the “real” work of recovery.

What Year Two Looks Like on the Ground

- **Relentless imperfect progress:** Avoid paralysis and perfectionism. Keep moving. Imperfect action beats perfect inaction.
- **Survivor leadership embedded in governance:** Outside expertise is valuable when used without centering outside voices. Survivors must shape strategy, not just be consulted.
- **Block captain networks as core infrastructure:** Two-way communication and advocacy that moves faster than rumor and slower than panic.
- **Longer-term investment (≥3 years):** Trauma-informed coaching to prevent burnout and fragmentation in community organizations.
- **Innovation and iteration:** Room to test new models. Los Angeles is generating nationally recognized innovations — group builds, catalog homes, architect collectives. These need defined pathways.
- **Recovery infrastructure grounded in real needs:** Filling individual rebuilding gaps; strengthening LTRGs; asset maps and needs assessments.

A Recovery Unlike Any Other

No prior megafire recovery has had what Los Angeles has. That must be commended, acknowledged and help shape strategy. Resources without organizational focus produce slow, inequitable outcomes.

A CRITICAL GOVERNANCE NOTE

Los Angeles County is better positioned than any single city jurisdiction to lead coordinated recovery across both footprints. The County has broader geographic authority, existing relationships with unincorporated Altadena, and the administrative capacity to coordinate across the multi-jurisdictional complexity that defines this recovery. Strong County leadership on permitting, equity, and recovery infrastructure is not just beneficial — it is structurally necessary.

ASSETS TO LEAN INTO

- Deepest construction labor market of any prior fire recovery.
- Access to private capital and philanthropic resources at an unprecedented scale.
- Design and architectural innovation: nationally recognized catalog homes, group builds, architect collectives.
- Both fires have established LTRGs with dedicated staff and centralized recovery spaces.
- Block captain programs active: Altogether (Eaton) and Team Palisades.
- LTRGs are active and Disaster Case Managers are trained.
- Community colleges actively training the rebuild workforce (LA Times, April 2026).
- FIFA World Cup and Olympic Games create direct federal attention leverage.
- State-level recovery frameworks and resources actively engaged.

COMPLEXITY TO RESPECT

- Multiple jurisdictions with no single recovery counter for every issue.
- Different utility and water systems across the Palisades and Eaton footprints.
- LADWP issues in the City of LA differ from Southern California Edison issues in Eaton.
- Different compensation pathways, household finances, and equity risks.
- Scale of loss — 16,251 structures — means percentage comparisons will always appear slow.
- Environmental testing (smoke/soil contamination) adds friction not as present in other megafires.
- Eaton’s demographic complexity requires equity-specific systems, not standard homeowner workflows.
- Tariffs continue to inflate material costs — refunds in progress; removal hoped for.
- CDBG-DR not expected before 2027 — philanthropy must bridge the gap.

The Palisades and Eaton fires are sisters, not twins. They can learn together and rise together while still requiring place-specific navigation, data, communication, and compassion.

Public sector leaders are increasingly calling on After the Fire USA to translate the stages of recovery, CDBG-DR, BRIC, HMGP, hazard mitigation programs, permitting, insurance, settlement questions, tax implications, and rebuilding realities. Translation has become a pillar of recovery infrastructure. *We acknowledge this unusual level of demand for our services will likely remain until the end of Year 3 post-fire. We are strategically planning how to meet the needs here and other fires simultaneously.*

The Ecosystem of Fire Recovery:

What You See and Cannot See

Fire recovery is not a single event with a beginning and an end. It is an ecosystem: interconnected, layered, and dependent on systems that are both visible and invisible. Permit counts and certificates of occupancy are only the surface.

When the public or a funder, or a reporter, or a policymaker looks at wildfire recovery, they tend to see the hard infrastructure: homes being rebuilt, debris removed, permits issued. These are real and important factors to consider. But they represent only the visible layer of a far more complex system. After the Fire USA has spent eight years learning that what you cannot see is usually what determines whether recovery succeeds.

Hard Infrastructure: What Recovery Looks Like from the Outside

- Debris removal and environmental remediation is the foundation everything else rests on.
- Permitting systems: applications filed, permits issued, certificates of occupancy granted.
- Physical construction: foundations poured, frames raised, roofs installed.
- Utility restoration: gas, electricity, water, sewer; each with its own timeline and jurisdiction.
- Road systems, slope stabilization, flood control in burn scars.
- Code enforcement, inspection capacity, fire hardening requirements.

Hard infrastructure is measurable. It moves in charts and most external benchmarks, are largely measuring hard infrastructure. That is useful, but incomplete.

Soft Infrastructure: What Actually Moves People Through Recovery

- Community communication networks: block captains, LTRGs, faith communities, survivor-led groups.
- Information translation: making complex systems legible to survivors in real time.
- Trust: between survivors and institutions, between neighbors, between leaders and constituents.
- Case management: the human navigation that catches what automated systems miss.
- Mental health and grief support: the emotional infrastructure that keeps people in the process.
- Financial counseling: insurance, taxes, rebuilding budgeting, gap financing.
- Contractor accountability: preventing fraud, sequencing work, managing expectations.
- Peer networks: practitioners who have survived prior fires sharing what they learned.

Soft infrastructure is harder to count. It rarely appears on a dashboard. But it is the connective tissue of recovery. When it is strong, hard infrastructure moves faster. When it fails, hard infrastructure stalls, even when permits are available, and money is present.

Community Resilience: The Deepest Layer

Beneath both hard and soft infrastructure sits something harder still to measure yet essential to recovery: community resilience. This is the capacity of a community to absorb loss, adapt to disruption, and emerge with social cohesion intact. It is what determines whether a neighborhood reassembles or disperses.

Community resilience is not given. It is built. It requires intentional investment in relationships, institutions, and shared identity that hold communities together under pressure. In recovery, it shows up as:

- Neighbors who check on each other and share information across block captain networks.
- Long-Term Recovery Groups that coordinate resources and fill gaps government cannot reach.
- Survivors who stay engaged with the recovery process through multiple years of difficulty.
- Local leaders who remain trusted by the people they serve even when answers are imperfect.
- Cultural and institutional memory that helps communities avoid mistakes made in prior disasters.

HARD INFRASTRUCTURE

Visible · Measurable Permits, Construction, Utilities, Roads

SOFT INFRASTRUCTURE

Connective · Relational Communication, Trust, Navigation, Counseling

COMMUNITY RESILIENCE

Deepest · Generative Cohesion, Identity, Shared Purpose

WHY THIS FRAMEWORK MATTERS FOR LOS ANGELES

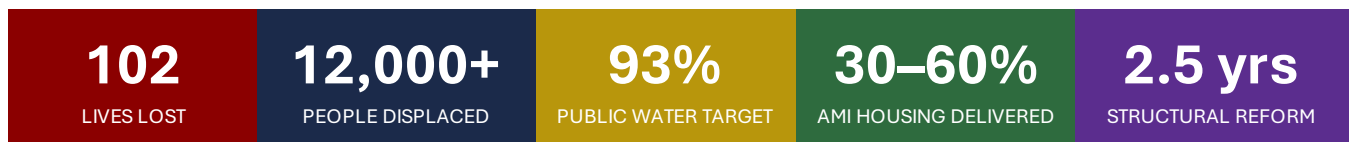
Los Angeles is the most resourced fire recovery in the nation. But resources without organizational focus produce slow, inequitable outcomes. The region can spend billions on hard infrastructure and still lose people to displacement, exhaustion, misinformation, and financial collapse if the soft infrastructure and community resilience systems are not equally resourced. *After the Fire USA's presence in Los Angeles is specifically designed to strengthen the layers, you cannot count.*



Maui at 2.5 Years: What 360° Recovery Really Looks Like

When you have seen one fire, you have seen one fire. Maui is not Los Angeles. But what Maui has done in 2.5 years offers Los Angeles a window into what recovery can become when leaders ask a harder question: not only how fast can we rebuild, but what kind of community comes back?

After the Fire USA has been present in Maui since December 2023, four months post-fire. We have deployed practitioners, led delegations, established and maintained ongoing partnerships with County leadership, philanthropic partners, and community organizations. What we have observed is not a finished recovery. It is a community that has made structural choices that most disaster-affected communities do not make, because those choices are hard, politically costly, and require leaders willing to be honest about what broke before the fire.



“We will do everything within our power to return our residents to their homes in Lahaina and Kula. We will not stop working until each and every survivor is returned to a place they can call home. While we know we will rebuild our structures, our ultimate goal is to restore the heart of our community.”

MAYOR RICHARD T. BISSEN, JR. · STATE OF THE COUNTY ADDRESS, MARCH 15, 2024

The Full Ecosystem of Recovery — Applied to Maui

Recovery is not visible only in homes above the ground. It lives in three interconnected layers. Maui’s most consequential work has been in the layers most people cannot see.

| HARD INFRASTRUCTURE <i>What You Can See</i> | SOFT INFRASTRUCTURE <i>What Makes It Work</i> | COMMUNITY RESILIENCE <i>What Cannot Be Seen</i> |
|--|--|--|
| <ul style="list-style-type: none"> • Debris removal and lot clearance • Roads, water, sewer restoration • Permits issued, homes built • Evacuation route improvements • Siren and alert system upgrades | <ul style="list-style-type: none"> • Lahaina Advisory Council: truth-tellers, not fans • Maui Recovers public dashboard • Anti-displacement fund and land trust • Maui Emergency Management Agency (MEMA) reformed: 9 → 25 positions • Financial navigation and case management | <ul style="list-style-type: none"> • Keep Lahaina in Lahaina’s hands • STR conversions to protect ‘Ohana housing • Water as sovereignty: 45% → 93% public • 30–60% AMI housing prioritizing survivors • Cultural restoration alongside physical rebuild |

Concerns Then. Structural Response Now.

After the Fire USA documented specific concerns beginning with our first delegation to Maui in December 2023. What follows is a direct crosswalk: what we saw, what Maui County did.

| EARLY CONCERN (ATF, DEC 2023) | STRUCTURAL RESPONSE (2024–2026) |
|---|--|
| Short-term rentals consuming housing stock; landlords raising rents on displaced survivors; investor pressure on fire-damaged lots. | Bill 9 (STR conversion) enacted. Minatoya exemption under legal review. Anonymous STR complaints now pursued. Rent stabilization legislation submitted. Lahaina Community Land Trust established. |
| Water largely privately held which created a structural inequity tied to colonial and plantation-era systems, compounding fire vulnerability. | County negotiating acquisition of major private ditch systems. Drinking water stewardship transitioning from 45% to 93% public, a generational water-rights shift. (State of the County 2026) |
| Emergency alert failures: sirens not activated, 3 of 4 Lahaina sirens non-operational, evacuation order unclear, communications breakdown. | MEMA rebuilt: 9 → 25 positions. RFP for independent after-action review issued. MEMA Integrated Preparedness Plan (2025–2027) published explicitly naming siren failures and committing to corrective plans. |
| Lack of public rebuild dashboard enabling misinformation; restricted burn zone limiting community ability to observe progress. | MauiRecovers.org Rebuild Dashboard provides public metrics on debris transfer, lot clearance, permits, and infrastructure projects. This is exactly the transparency infrastructure ATF recommended in April 2024. |

WHAT LOS ANGELES CAN LEARN FROM MAUI

Recovery is far more than boxes above the ground. If it were only about structure counts, every community with capital could rebuild quickly. But who lives in those boxes and whether the systems that surround them before the fire are better or worse after it is the actual measure of recovery.

Maui's recovery is not finished. There is deep grief, real difficulty, and work still ahead. But at 2.5 years, Maui County has done something rare: it has used a catastrophe as an opening to address the systems that were already failing its people before the fire: housing, water, land, and trust. Maui is committed to seeing their 'ohana all the way home.

Los Angeles has the same opportunity. The question is not whether to rebuild. The question is: rebuild for whom? And will the community that comes back be more equitable, more resilient, and more theirs than the one that was lost?

We understand fatigue. We've lived it and we've led it. We implore funders, leaders, and organizations to find the energy and will to stay with survivors. We understand competing perils and needs unrelated to the disaster, but we ask you to please remain fully engaged. It does get better.

Three Things Maui Did That Los Angeles Should Study

- **Water rights as recovery:** Maui is negotiating to transition drinking water stewardship from 45% to 93% public control. Water is not a background variable in fire recovery. It is infrastructure, sovereignty, and equity. The 2023 Lahaina fire was made worse by hydrant pressure failures. The subsequent policy response addresses the structural cause, not just the symptom.
- **Short-term rentals as a recovery lever:** Bill 9 is a generational housing policy wrapped inside a disaster recovery response. Before the fire, illegal and Minatoya-exempt short-term rentals were compressing the long-term housing market that 'ohana depended on. Maui County used the fire as an opening to pursue what had been politically difficult before August 8th. The goal is not to end tourism. It is to return housing to people who live there.
- **Transparency by design, not by pressure:** Mayor Bissen did not build his Maui Advisory Council from supporters. He selected people who would tell the truth. The online Maui Recovers site now functions as the kind of public-facing accountability tool, first recommended by the city of Santa Rosa and later encouraged for implementation by ATF USA. These actions reflect a theory of recovery: that trust, once broken, is rebuilt through accountability, not messaging.

The measure of Maui's recovery is not square footage. It is 'ohana home. That is a harder standard than a permit count. It is also the right one.

Sources: County of Maui State of the County Address, March 15, 2024 (Mayor Richard T. Bissen, Jr.); After the Fire USA Maui Delegation After-Action Reports, December 2023, April 2024, February 2026; Maui County MEMA Integrated Preparedness Plan 2025–2027; Lahaina Long-Term Recovery Plan, December 2024; MauiRecovers.org Rebuild Dashboard; Hawai'i Community Lending Kānaka Anti-Displacement Fund.



"Buge" Shaun Saribay at Ka La'i Ola, Interim Housing Village, Lahaina

False Comps and the LA Denominator

Bringing data from previous fires into a comparative framework is genuinely needed. The attempt to synthesize multiple recovery environments is useful. However, the comparison set by many news outlets and studies is an ongoing problem, and the conclusions drawn from it will mislead leaders if accepted as benchmarks.

Recent articles and studies have framed Los Angeles' housing recovery primarily as a throughput problem: remove "decelerators," deploy "accelerators," and hit benchmark targets drawn from prior wildfire recoveries, including Paradise after the Camp Fire, Tubbs and Sonoma County, Shasta and the Carr Fire, and Marshall and Boulder County. That framing has value for capacity planning. Coordination, information flow, permitting capacity, one-stop permit centers, e-permitting, pre-approved catalog plans, and stronger survivor navigation all matter.

We agree Year Two is often when inequality becomes more visible, including underinsurance, homeowner economics, renter displacement, and the need for survivor-centered, equity-first governance. Community cohesion is also a real driver of recovery.

Standard benchmarks in Recovery: True across all fires

- Coordination and information flow as decisive for recovery speed.
- Streamlining permitting and increasing plan review capacity.
- Recognition that Year Two is when inequality becomes visible, including homeowner economics, underinsurance, survivor-centered and equity-first governance.
- Community cohesion as a driver of recovery is well-founded and consistent with our field experience.
- The need for one-stop permit centers, e-permitting, and pre-approved catalog plans is shared.

False benchmarks in Recovery: Percentages

Percentage-based benchmarks can flatten the truth. They collapse crucial differences in scale, geography, infrastructure, household economics, governance, construction capacity, philanthropy, insurance realities, and local culture into a single line on a chart. The Marshall Fire is often cited as a comparison point because of its strong rebuilding percentages by Year Three. But the actual denominator matters. *An 85% rebuild rate against roughly 1,108 destroyed homes equals about 942 homes rebuilt. By contrast, the Eaton and Palisades Fires destroyed more than 16,000 structures. Applying that same 85% benchmark to Los Angeles would mean more than 13,800 structures rebuilt.* That is a different scale of permitting, financing, insurance, labor, infrastructure, debris removal, household displacement, and survivor navigation.

This is why Marshall is not a true comp for Los Angeles. It may offer lessons, and Los Angeles should absolutely learn from every prior megafire. *But the Eaton and Palisades Fires together represent almost fifteen times the destroyed-structure count of the Marshall Fire home-loss comparison.* A percentage may look clean on a chart, but the lived reality behind the percentage is not clean at all. A recovery involving approximately 942 completed homes is not the same administrative, construction, financing, or human puzzle as a recovery that would require more than 13,800 completed structures to reach the same percentage.

We deeply value storytellers, journalists, researchers, and investigators who are trying to document what happened, especially when they elevate the voices of fire survivors, expose barriers to getting home, identify injustice, and also tell the true stories of hope, humanity, and neighbors showing up for one another. At the same time, many people reporting on megafire recovery are new to the field, and they are working inside a system that loves comparisons, rankings, and simple measures of success. Megafire recovery is not simple. Unfortunately, they are often getting it wrong and we assert that this unnecessarily demoralizes fire survivors and defeats leaders.

QUICK MATH

Scale Matters: LA Fires vs. Marshall Fire

| 16,251 Combined Eaton + Palisades structures destroyed | 1,108 Marshall Fire homes destroyed | 14.7x LA scale compared with Marshall |
|---|--|---|
| Comparison | Number | What it means |
| Eaton Fire destroyed structures | 9,414 | LA County official count |
| Palisades Fire destroyed structures | 6,837 | LA County official count |
| Combined Eaton + Palisades | 16,251 | Official combined structure loss |
| Marshall Fire destroyed homes | 1,108 | Working comparison number |
| LA compared with Marshall | 14.7x larger | Roughly 15 times larger |
| Percent difference | 1,366.7% more | LA's combined destroyed-structure count is about 1,367% higher than Marshall's destroyed-home count |
| 85% of 1,108 homes | 942 homes | The actual number behind an 85% Marshall rebuild benchmark |
| 85% of LA's 16,251 structures | 13,813 structures | What the same percentage would mean at LA's scale |

KEY POINT
An 85% rebuild rate in Marshall represents roughly 942 homes. Applied to the Eaton and Palisades scale, that same percentage would represent roughly 13,813 structures. That is not a comparable administrative, construction, financing, or human puzzle.

THE DENOMINATOR EFFECT



After the Fire USA - Los Angeles Wildfire Recovery - 18 Months Post-Fire

The first question for Los Angeles is not whether it is matching another fire’s percentage curve. The first question is: what does Los Angeles define as success? In Maui, one measure of success has been whether the original people of Lahaina, the ‘ohana who were there before the fire, can return home.

Los Angeles will have to define its own measure. We have yet to see a vision for success amongst the many leaders navigating the robust and constant attention economy. It is documented that anger and upset gets far more clicks and likes than hope and progress in inches, but it is hope and relentless progress that brings people home, maintains morale, and inspires the reimagining of a community post-disaster. Do not sleep on hope.

For some communities, it may be homes rebuilt. For others, it may be renters protected, original residents retained by schools stabilized, small businesses reopened, culture preserved, or neighborhoods made safer without becoming inaccessible to the people who built them.

There is already a tremendous amount of progress in Los Angeles, even if that progress is not fully visible through certificates of occupancy or a narrow housing dashboard. Recovery is shaped by the conditions that existed before the fire: the scale of the disaster, the number of homes and structures affected, infrastructure complexity, local governance, construction access, insurance coverage, household wealth, nonprofit and philanthropic capacity, and the personality of the place itself.

These fires may be sisters, but they are not twins. Across megafires, we see familiar traits: grief, exhaustion, bureaucracy, underinsurance, misinformation, and fierce determination to get home. But every place has its own terrain, politics, resources, inequities, and strengths.

We urge Los Angeles not to take any single report, article, benchmark, or comparison as gospel. Take it into the bank of information. Learn from it. Use the best practices. But do not allow an imperfect comparison to define the recovery or inadvertently demoralize survivors. The effect of premature judgment can be deeply harmful, even when unintentional. Los Angeles is not failing because it does not look like Paradise, Sonoma, Shasta, or Marshall. Los Angeles is facing its own megafire recovery, at its own scale, with its own people, and its success should be measured first by the people of Los Angeles.

Additional Analysis to Consider

The central critique is this: percentage benchmarks collapse scale, denominator effects, and feasibility into an apparently simple comparison that is, in practice, misleading.

| Fire | Homes Destroyed | AMI Context | Recovery Context | ATF Assessment |
|----------------------|-----------------|--|---|--|
| Marshall / Boulder | ~1,108 | Louisville: \$147K Superior: \$159K | High-income metro; suburban PUD; grid-form rebuilds; deep insurance penetration; strong local government. | POOR COMP. Small denominator inflates % rates. High AMI, suburban grid, one-state government, 6M-person state. Nothing about this translates to LA at scale. |
| Camp Fire / Paradise | ~14,400 | Paradise: \$67K | Rural; septic systems; low insurance rates; elderly, lower-income population; rebuilding a town from scratch. | POOR COMP. Rural constraints, septic infrastructure, workforce shortage, and demographics bear no resemblance to LA. Paradise is building a new town, not rebuilding a suburb. |
| Carr / Shasta | ~800–1,000 | Shasta Co: \$71K | Lower incomes; limited community organizing; heavy government distrust; mixed city/county geography. | AMBIGUOUS COMP. McKinsey never specifies exact incident boundary. Low community cohesion, lower AMI, and rural geography are not LA variables. |
| Tubbs / Sonoma | ~5,000 | Santa Rosa: \$99K | Urban/suburban; strong block captain culture; aggressive permitting reform; multi-fire learning. | BEST COMP: with discipline. Sonoma is a case study in what early institutional decisions can accomplish. Not a measuring stick to flatten against LA's scale. |

THE CORE ATF DISAGREEMENT ON MARSHALL FIRE AS COMP FOR LOS ANGELES FIRES

Boulder lost 1,108 homes and has one of the highest area median incomes of any fire in our cross-fire record. The primary losses were in suburban planned unit developments, which allowed mass rebuilds in grid form. Incomes largely matched land values, insurance penetration was high, the electorate is highly organized and views government as a customer service provider, which indeed established a grant

program to help Marshall Fire survivors cover rebuilding gaps. Colorado is a state of 6 million people, not 40 million like California. Using the Marshall Fire as a benchmark for Los Angeles is not merely imprecise; it is a category error that will set LA leaders up for misplaced expectations and misplaced blame.

THE CORE ATF DISAGREEMENT ON CAMP FIRE / PARADISE AS A COMP FOR LOS ANGELES FIRES

When the Camp Fire ravaged Paradise and surrounding areas, the subsequent recovery was dependent upon pre-existing conditions, as is always true everywhere. Paradise is a town fully on septic tanks, with previous low rates of insurance, a pre-fire population that was predominantly lower-income and elderly, and a labor market with severe contractor shortages. Paradise is building a new city, a new downtown with a new sewer system, and new evacuation routes, in addition to rebuilding post fire. The town of Paradise is attracting an entirely new population of younger families looking for quality of life and affordable homeownership. These conditions do not exist in Los Angeles. Using Paradise as a speed benchmark is to misunderstand what the town of Paradise actually faced and the progress they have made.

What LA Leaders Should Take From This

Percentages can hide the real workload. Small denominators move quickly. Large denominators require a system that can move thousands of homes through permits, financing, construction, inspections, and certificates of occupancy without burning out residents or staff.

After the Fire USA urges all leaders and researchers studying the Los Angeles recovery to visit our cross-fire Recovery Matrix at www.afterthefireusa.org. We have tracked megafire recovery across Tubbs (2017), Camp (2018), Alameda (2020), Marshall (2021), Lahaina (2023), Palisades, and Eaton fires across multiple dimensions — emergency response, water infrastructure, school district response, lead contamination, rate of recovery, and community organizing. Context is everything. We are here to serve leaders who want to go deeper. We are happy to provide additional context and conversation around these issues.

We fully appreciate how difficult it is to navigate the nuances of a crisis that is only a decade old.

“Every prior fire offers information. Los Angeles must build its own model from the field, the data, the people, and the capacity it actually has.”

AFTER THE FIRE USA — CROSS-FIRE RECOVERY FRAMEWORK

What We See: After the Fire USA Assessment

Los Angeles is not Sonoma County. It is not Paradise. It is not Boulder County. And more importantly, Altadena is not the Palisades. Comparison must be disciplined. Scale, demographics, governance, compensation pathways, and the complexity of simultaneous fires across two jurisdictions explain everything that raw percentages obscure.

WHAT IS WORKING

- Community cooperation is deepening. Fewer elbows, more shared tables. Block captain programs active in both communities.
- Group builds and catalog homes are genuine innovations. The Altadena Collective, Foothill Catalogue with SGV Habitat, Hope Crisis Response Network and Sunset Mesa group build represent models the nation will study.
- Phase 2 debris was completed on 9,673 eligible residential properties by September 2025.
- Philanthropic engagement remains high at a scale few prior fire communities have experienced.
- LTRGs are established for both fires, with dedicated staff and centralized recovery spaces.
- SCE's Compensation Program reflects actual rebuilding costs and provides a pathway for renters to become homeowners. This is the most robust offer we have seen in the era of megafires.
- Multi-level government coordination is happening. ATF USA helped Department of Angels establish a monthly meeting of community leaders across city, county, state, and federal levels, now led by Team Palisades.
- Community colleges are answering the call. California community colleges have launched dedicated programs to train the LA rebuilding workforce (LA Times, April 21, 2026).
- Tariff relief is in progress. Federal tariff refunds are moving; we remain hopeful they are ultimately removed.

WHAT REQUIRES URGENT ATTENTION

- Permitting turnaround is far too slow. Altadena families report an average of 5 months to receive permits (LA Times). No published turnaround standard, no dedicated rebuild center, no third-party review pipeline. Santa Rosa had all three within four months of the Tubbs Fire.
- The finance gap is not closed. Insurance shortfalls, material costs, and limited federal housing support mean many households face a gap between what they can finance and what it costs to rebuild.
- FEMA is behind on disaster payments. The agency is billions behind in disaster payments to states, directly slowing recovery infrastructure (NPR).
- Federal response has been limited, notably the lack of a housing mission for Los Angeles. CDBG-DR will not arrive at scale until 2027.
- Altadena's equity challenge is distinct and under-resourced. Renter displacement, insurance gaps, and claims complexity fall hardest on less-resourced households.
- The 2027–2028 rebuilding uptick will occur as survivors resolving insurance and legal disputes will arrive at the permit counter in large numbers. The system must be built now.
- Funder fatigue is very evident at 18 months post-disaster. While we anticipated some attrition, it is beyond our expectations. We suspect this is in part due to the confusion around FireAid. We understand, however, we do not believe those who cannibalized the recovery fund for their own clicks fully appreciate the harm they've done to the entire recovery. We continue to confidently assert FireAid did nothing wrong and wish the misinformation campaign against FireAid did not have this effect. It is tragic.

The Marshall Fire destroyed 1,084 structures. Los Angeles lost 16,251. Those are not the same recovery. Tubbs is a case study in what early institutional decisions can accomplish, but not a benchmark to match. Learn across fires. Do not flatten them. Adapt more often than adopt.

Where Each Fire Stands — Rebuild Pipeline

The Palisades and Eaton fires are two distinct recovery environments. Both deserve equal attention and equal accountability. Both are moving — and both face the same systemic permit bottleneck that will become acute in 2027–2028.

As of 6.1.2026:

| Stage | Palisades Fire (City of LA / LADBS) 11,125 | Eaton Fire (LA County /Altadena) 6,571 | What This Means |
|---------------------------|--|--|---|
| Phase 2 Debris | ✓ Complete | ✓ Complete | Every eligible parcel cleared. Rebuild systems now carry the burden. |
| Permit Applications SFRs | 5,160 (for 1,964 unique addresses) | 2,718 countywide | Group/collective applications increasing in both areas. |
| Permits Issued | 3,148 (for 1,277 unique addresses) | 3,083 countywide | Turnaround time is the critical public service metric. |
| Avg Days to Issue Permit | 51 | 122 | Permit applications will speed up as Y2 ends. Jurisdictions must prepare for to avoid bottlenecks |
| Under Construction | 340+ | 1,511 | NYT: “A surge of experimentation”: group builds, catalog homes, architect collectives. |
| Certificates of Occupancy | 17 (for 16 unique addresses) (6.1.2026) | 60 COs issued countywide (6.1.2026) | CO volume expected to rise sharply in 2026 if plan check backlogs are addressed. |

Malibu and Pasadena are tracked by their individual building departments. Malibu: 217 planning approved, 50 permits issued, 223 average days to issue permit, 0 COs. Pasadena: 99 submitted, 11 approved, 62 permits issued, 130 average days, 5 COs.

Rebuild Innovation — Los Angeles Is Writing New Chapters

Rebuilding efforts have sparked a significant shift toward innovative, fire-resistant construction materials and methods. Fiber cement siding which combines cement, sand, and cellulose fibers has emerged as a leading exterior material. Insulated Concrete Forms (ICF) are also gaining traction, as concrete absorbs and dissipates radiant heat rather than conducting it indoors, eliminating the vulnerable cavities found in traditional wood-frame construction. Beyond individual materials, entirely new construction methods are reshaping the rebuild including 3D-printed structures with exterior walls made from fiberglass and recycled plastic, printed in approximately one day using methods described as 70% faster than traditional construction. LA County hosted a modular housing showcase in Altadena featuring container, solar, and prefab home models installed on county land in just four weeks. Together, these approaches reflect a broader mandate, articulated by Governor Newsom, to rebuild not just faster, but fundamentally differently with climate and fire resilience built into every material choice

ALTADENA COLLECTIVE

- ~78 homes · ~\$500/sqf
- Architect collective sharing design cost and staff to make rebuilding accessible across the Eaton footprint.
- Nationally recognized model that reduces cost and compresses timelines.

FOOTHILL CATALOGUE / SGV HABITAT

- ~30 homes for elderly uninsured/underinsured senior Eaton survivors.
- Recognized by Architectural Digest. Reaches survivors that standard rebuild pathways are not designed to serve.
- Should be studied, replicated, and funded.

HOPE CRISIS RESPONSE NETWORK

- Rebuilding homes for fire survivors who were uninsured or underinsured at the time of the fire.
- Using a mix of volunteer labor and trade subcontractors to complete homes.

SUNSET MESA GROUP BUILD

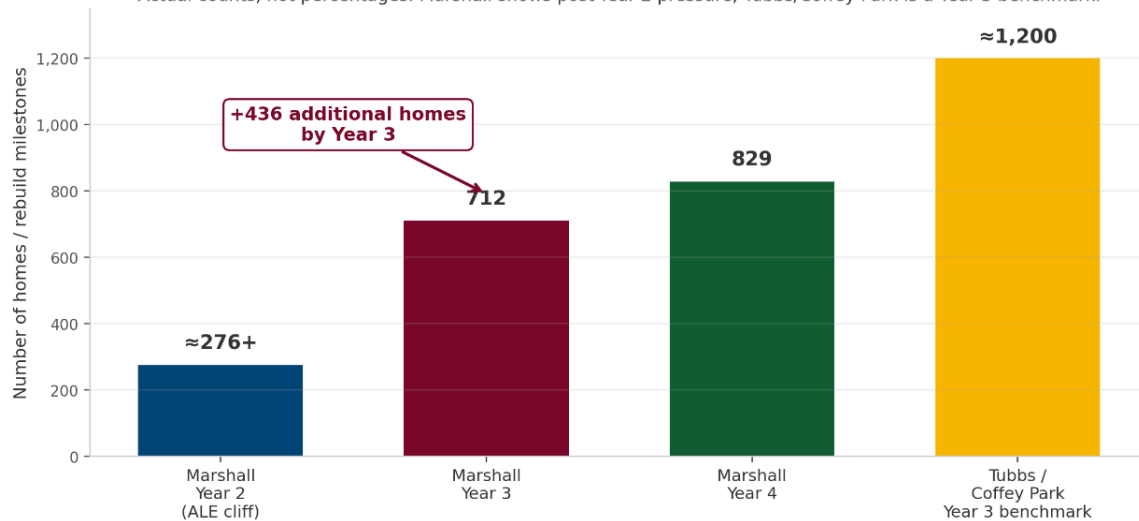
- ~21 families · ~\$500/sf
- Palisades group build reducing per-unit cost and streamlining permitting through collective application.
- Demonstrates that production-style models can work in LA's complex rebuild environment.

YEAR 3 WARNING: THE WAVE IS SCHEDULED

- Survivors who have successfully navigated insurance claims, legal disputes, and financing will arrive at the permit counter in large numbers in 2027–2028.
- Santa Rosa built its parallel permitting capacity in Year One, and it held through the Kincade Fire (2019).
- The decisions made in the next 90 days determine whether Los Angeles handles that wave or fails the people who are finally ready to rebuild.

Rebuild demand rises after the Year-2 cliff

Actual counts, not percentages. Marshall shows post-Year-2 pressure; Tubbs/Coffey Park is a Year-3 benchmark.



LA takeaway: Clear permitting, utilities, debris closeout, financing, and insurance-navigation bottlenecks before the Year-2 ALE/loss-of-use cliff.

Note: approximate counts are marked "≈". Data sources: Boulder Reporting Lab, Boulder County, Reuters/Inc.

FIELD-TESTED

Rebuild Accelerators: What Block Captains Learned

Following the Tubbs Fire, After the Fire USA documented practical, field-tested accelerators through Block Captains in the Coffey Park and Fountaingrove neighborhoods. These insights are not theoretical. They are offered as experience that can be adapted to the LA context. With deep thanks to Paul Lowenthal, Steve Rahmn, Bradley Sherwood, and Jeff Okrepkie.

1. Early Design Decisions Compress Timelines: Shifting from pier-and-beam to slab-on-grade saved ~\$5,000, cut build time by ~3 weeks, and improved accessibility. Early, decisive design choices, even when they require short-term cost adjustments, significantly compress timelines.

2. Builders Control Pace and Reduce Their Friction: Municipalities had limited control over construction timelines. Builders dictated pace. City influence was most effective when focused on enabling conditions: relaxed parking, curbside material staging. Design policy for builders, not schedules.

3. Informal Material Staging as Logistical Asset: Builders leveraged neighbor relationships to use underutilized lots for lumber staging. Social capital becomes a logistical resource. Block Captains played a critical role facilitating these agreements.

4. Production Builders Are Faster: Production builders operated on fixed schedules with pre-planned pour sequences providing higher efficiency and predictability. Aggregating demand toward production-style models can accelerate neighborhood-wide recovery.

5. Concrete Is a Critical Path Constraint: Concrete must be sourced locally with limited scheduling windows. Early pours (as early as 5:00 AM) with advance neighbor notification helped avoid delays. Flexibility and communication are essential.

6. Foundation Type Is a Timeline Decision: Slab-on-grade: faster, less expensive, minimal excavation. Raised foundation: higher cost, better for uneven terrain. Pier and beam: most engineering-intensive. Foundation decisions shape schedules as much as structures.

7. Micro-Scheduling Awareness Matters: Avoiding foundation pours on garbage collection or street sweeping days reduced conflicts. Seemingly minor municipal schedules create hidden bottlenecks. Awareness and coordination prevents avoidable delays.

8. Managing Expectations Is as Important as Managing Construction: Homeowners experienced stress when neighboring homes progressed faster. Block Captains who normalized staggered progress and reinforced that sequencing differences are typical have helped maintain community cohesion. Rebuilding is deeply emotional, not only logistical.

CORE PRINCIPLES FOR ACCELERATED REBUILDING

Slow, deliberate starts lead to faster builds, and front-end planning reduces downstream delays. Production builders are typically faster, and this standardization enables efficiency. Neighbor cooperation unlocks critical logistics advantages. Not all delays are systemic. Many are builder-specific operational differences. Recovery is fastest when systems, builders, and communities align around pragmatism, trust, and shared momentum. Use the Block Captain system to identify and remove barriers to rebuilding whenever possible.

FOR: Media · Policymakers · Philanthropy · Nonprofit Programming

Block / Zone Captain System

RECOVER. REBUILD. REIMAGINE.™

How Communities Organize the Local Wildfire Recovery

| | | | |
|----------------|---------------------|--------|--------------|
| FIRES DEPLOYED | STRUCTURES AFFECTED | STATES | YEARS ACTIVE |
| 8+ | 50,000+ | 4 | 2017–2026 |

01 ABOUT

The Block / Zone Captain System

A structured, community-led organizing framework that creates a reliable channel for information, advocacy, and power to move between fire survivors and government officials, institutions, and systems making decisions about recovery. Volunteer captains cover defined geographic zones — checking in with households, surfacing common problems, routing questions to the right agencies, and returning answers back to survivors — reducing the burden on overstretched local government to ensure no household navigates alone.

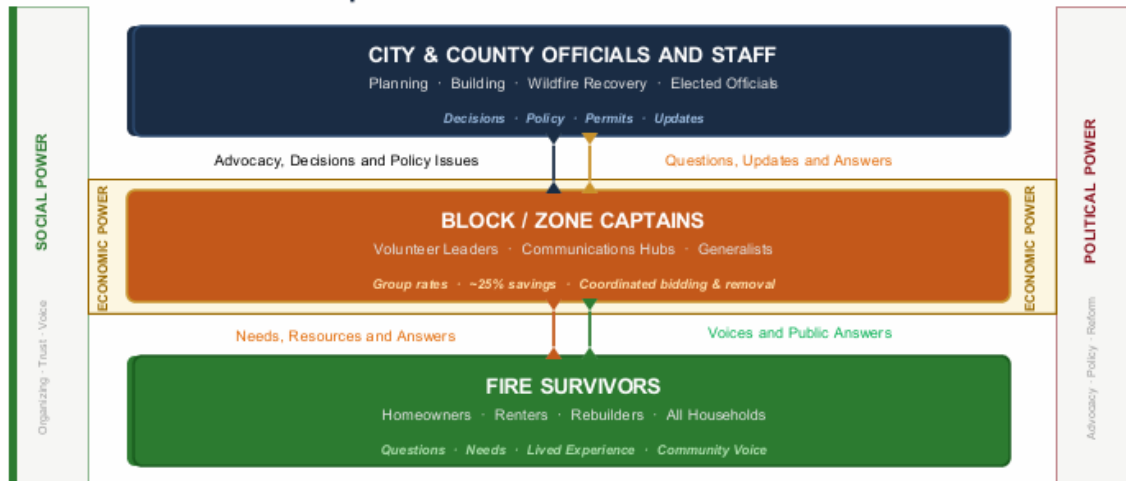
02 COMMUNITY POWER

Three Dimensions Activated Simultaneously



03 INFORMATION & POWER FLOW

Information Moves Both Up and Down



Insurance Ready Homes and Workforce Development

The Los Angeles fires are a warning and an opportunity. Affordable home hardening done right can keep homes insurable and survivable. After the Fire USA has commissioned a new program to make that real.

The Program

After the Fire USA has commissioned the Insurance Ready Homes pilot project, a practical insurance access program that translates specific, affordable home-hardening actions into insurance-recognized risk reduction. We are partnering with IBHS (Insurance Institute for Business and Home Safety) and are in direct conversations with insurance companies about the systemic gaps that leave homeowners unprotected.

The core insight from our field work: understanding is the obstacle, not resources. Zone Zero and defensible space are seen as ugly, expensive, and something for rebuilds, not existing homes. We are changing that narrative. Beautiful, affordable, insurable homes are possible. The Gravel Grant program in Paradise proves it works.



ZONE ZERO — FIRST 5 FEET

- The zone immediately around the home is the highest-risk and most actionable mitigation area.
- Gravel, pavers, non-combustible materials, hardiplank or metal gates.
- Affordable. Fast to install. Insurer-recognized.

DEFENSIBLE SPACE

- Gravel, pavers and non-combustible materials extending beyond Zone Zero.
- Community-scale implementation through grant programs like the Gravel Grant.
- \$15K/home grant model being piloted in multiple counties.

OUR PHILOSOPHY

Zone Zero is not a moonscape. It is a beautiful, safe, and livable yard. The emphasis must be on beauty and livability, not sacrifice. Gravel and non-combustible materials can look extraordinary. The bonus: available, affordable homeowner insurance. We are redefining curb appeal for the era of megafires.

Workforce Development: Community Colleges Answer the Call

California’s community colleges have launched dedicated programs to train the Los Angeles rebuilding workforce — directly addressing one of the most documented constraints on recovery speed. This is exactly the kind of institutional response the scale of LA’s rebuild requires. The pipeline must be funded, expanded, and connected to the permit and construction system. (LA Times, April 21, 2026)

The Systems Must Be Built Now

Survivors face a compounding stack: insurance shortfalls, tariff-inflated materials, labor shortages, stricter codes. When every other system is under strain, permits must be fast and frictionless. Building this part of the system is basic to every post-disaster rebuild success and a transparent process cuts down on friction between the local government and survivors.

The Santa Rosa Benchmark

| Metric | Santa Rosa — After Tubbs (2017) ~3,098 Structures Lost | Los Angeles — Both Fires (2025) 16,251 Structures Lost |
|---------------------------------|---|---|
| Dedicated rebuild permit center | ✓ Resiliency Permit Center established 4 months post-fire | ✓ One-stop permit centers established for Eaton and Palisades |
| Plan check turnaround | ✓ 5 business days — published and enforced | ✗ No published target — Altadena avg. 5 months (LA Times, April 2026) |
| Third-party plan review | ✓ Outside consultants — decoupled from normal queue | ✗ Largely internal staff — minimal systematic outsourcing |
| Public rebuild and CO dashboard | ✓ All stages public: applied, issued, CO, not started | ✗ No combined dashboard — COs not aggregated publicly |
| Group/collective permit process | ✓ Multi-parcel coordination built in from year one | ✗ Emerging need — no published process |
| Year 3 pipeline preparedness | ✓ System held through Kincade Fire (2019) | ✗ Year 3 peak is predictable — no evidence of surge capacity |

Recommendations

- 1. Publish turnaround target: under 10 business days.** Under 10 days for standard plans. Under 21 for custom. Publish weekly progress. Both City and County.
- 2. Contract third-party plan review now.** HMGP funding is directly applicable. Do not wait for 2027–2028 to overwhelm internal capacity.
- 3. Define a process for group/collective applications.** Group builds and catalog homes need a dedicated pathway. “A lot of innovation dies in plan check.” (NYT April 2026).
- 4. Pre-approve catalog home plans.** Pre-approved designs reduce plan-check burden and make rebuilding accessible to households with less financial cushion for delays.
- 5. A note on AI permitting tools.** Archistar is useful. It is not a substitute for capacity. AI accelerates document review, but it cannot replace the trauma-informed staffing and organizational structure a parallel permit center requires

Eaton Is Different And Must Be Treated That Way

Altadena is not the Palisades. The population, insurance coverage, income levels, and pathway to financing are fundamentally different. The Eaton Fire cut across income and racial lines in a community with significant Black, Latino, and lower-income households alongside higher-income residents. Equity is not a background variable. It is the central recovery challenge.

The 2020 Alameda Fire in Oregon is the clearest prior example of what happens when standard homeowner-centric systems are applied to a community with high renter density and lower incomes. What worked: community-based organizations providing one-on-one navigation. What did not: standard programs designed for homeowners with strong insurance.

Equity Indicators to Track: Altadena

- **Renter Displacement:** Track stable housing vs. permanent displacement. Renters require different systems, not homeowner rebuild permitting.
- **Insurance Gaps:** Track the gap between insurance payouts and actual replacement costs at different income levels. Underinsurance is documented as a primary barrier.
- **SCE Claims Navigation:** Track claim status including filed, resolved, distributed as a parallel pipeline to permits. Navigation complexity falls hardest on less-resourced households.
- **Income Disaggregation:** Track permit applications and certificates of occupancy by income level vs. pre-fire demographics. Aggregate metrics mask equity gaps.

Federal Landscape: What It Is and What It Must Become

FEMA is billions of dollars behind on disaster payments to states, directly constraining recovery infrastructure funding nationwide. (NPR) The federal response to the 2025 LA fires has been limited. CDBG-DR will not arrive at meaningful scale before 2027. **Philanthropy must bridge Years 1–3.**

| Program | Status |
|------------------------|---|
| FEMA Public Assistance | Active. Funds moving but not delivered. |
| FEMA HMGP | LA County: \$27M · Regional Planning: \$21M · Malibu: \$14.6M · Pasadena: \$4.6M. Moving now. |
| FEMA BRIC | Restored. Pursue for large-scale infrastructure in FY2026. July 23, 2026 deadline for FY24-25, invitation only. See Appendix B. |
| CDBG-DR (HUD) | Not before January 2027. Bridge now with philanthropy. |
| HR 5366 — URGENT | Tax relief for Eaton survivors. Time-sensitive. ATF USA advocating in Washington DC. |

FEDERAL ADVOCACY PRIORITIES

Pass HR 5366 immediately — ATF multi-state delegation to DC, January 2026. Begin CDBG-DR Action Plan unmet-needs assessment now. Deploy HMGP funds to expand permitting capacity in both jurisdictions. Hold FEMA accountable on disaster payment backlog (NPR). Maintain federal pressure through FIFA/Olympic leverage.

Financial Recovery, Mental Health, and Compassion

Finances and rebuilding become more urgent in Year Two. Survivors are weighing insurance settlements, taxes, loans, replacement costs, contractor choices, permit timing, and whether they can stay in the rebuild process at all.

FINANCIAL MANAGEMENT IS RECOVERY WORK

- Taxes, insurance, rebuild budgets, settlement timing, and gap financing now shape who gets home.
- After the Fire USA is increasing support around disaster financial recovery, housing counseling, insurance, and tax-related navigation.
- Kate Bulger of Money Management International (www.moneymanagement.org) adds a critical disaster financial recovery and housing counseling lens to this work.
- Funders should treat financial counseling and rebuild feasibility as direct recovery infrastructure.

MENTAL HEALTH BELONGS HERE TOO

- Practical rebuilding rooms should also be trauma-informed rooms.
- ATF USA brought Didi Hirsch disaster mental health expertise to Palisades community work.
- Dr. Adrienne Heinz brings deep clinical research expertise in traumatic stress, climate grief, disaster recovery, and the lived reality of loss.
- Survivors should be able to ask practical questions without checking their grief at the door.

COMPASSION ACROSS BOTH FOOTPRINTS

We are seeing a compassion deficit around Palisades survivors. Wealth, zip code, or assumptions about insurance do not remove trauma. Everyone needs compassion and support after disaster. Palisades survivors also appear unlikely to have a settlement pathway comparable to Eaton, while Eaton survivors are navigating claims and settlement environment where misinformation is already circulating. Both communities deserve clear information, patience, and care.



a

What We See Now

| Observation | Field Read |
|---|---|
| 1. The recovery is becoming more complex, not less. | Residents are moving from immediate needs into permits, finance, taxes, insurance, utilities, contractors, and long-term decisions. Leaders need translation capacity as much as technical capacity. |
| 2. The two LA fire footprints require place-specific systems. | The Palisades and Eaton recoveries are sisters, not twins. Jurisdiction, utilities, compensation, insurance, household finances, and community infrastructure differ. |
| 3. Avoid comparisons to other fires while embracing best practices. | Prior fires should inform LA. Turning them into benchmarks will misinform leaders, however well intentioned. Marshall, Camp, Carr/Shasta, Tubbs, and any other fire must be read with denominator, governance, and household context in view. |
| 4. Permit demand will ramp up before many systems are ready. | ALE and loss-of-use timelines, insurance decisions, legal disputes, and financing will push more people to apply in Year Three. The surge can be planned for now. |
| 5. Financial recovery is now a central barrier. | Underinsurance, tax questions, settlement timing, rebuild gaps, and financing decisions will determine who can remain in the process long enough to return. Financial decision-making support is essential. |
| 6. Compassion is an operational requirement. | Survivors in both footprints need accurate information, patience, and care. Palisades survivors deserve support even when outsiders assume resources solve trauma. Eaton survivors deserve clear navigation through settlement and claims complexity. |
| 7. Mental health support must be paired with practical guidance. | Year Two brings grief, decision fatigue, frustration, and anniversary reactions. The best rooms will hold both rebuilding information and emotional reality. |
| 8. LA can outperform prior recoveries if it coordinates talent. | The region has unmatched talent and resources. The risk is fragmentation, attention without follow-through, and underinvestment in the quiet systems that get people home. |
| 9. Philanthropy is pulling back from Disaster Relief | Funders have competing issues, such as increased cost of living and homelessness, however, this disaster will not find stabilized momentum until at least end of Year 3 and will continue intensively into Year 6. We implore funders to remain with survivors. |

RECOMMENDATIONS

Build the System Before the Wave

| Recommendation | Action |
|--|---|
| 1. Publish permit service standards. | Every affected jurisdiction should publish and adhere to turnaround targets and weekly progress for complete rebuild applications, corrections, inspections, and certificates of occupancy. |
| 2. Target under 30 days, then 15 days. | Complete standard rebuild applications should move in under 30 days now, with 15 days as the target for standard pathways where documents are complete. |
| 3. Contract surge capacity now. | Third-party plan review, inspection support, and dedicated rebuild staff should be in place before Year Three demand arrives. |
| 4. Create pathways for group builds. | Catalog homes, shared plans, group building, group buying, and production-style models need clear rules that reduce cost and time. |
| 5. Fund financial recovery navigation. | Insurance counseling, tax guidance, housing counseling, disaster financial recovery, rebuild budgeting, and gap financing should be funded as core recovery services. |
| 6. Fund mental health through Years Two and Three. | Support trauma-informed care, grief recovery, youth supports, peer support, and community healing that can continue after headlines fade. |
| 7. Resource trusted community infrastructure. | Block captains, LTRGs, faith communities, survivor-led groups, and community hubs are communication systems. Fund their staff, data, convening, and translation capacity. |
| 8. Track equity directly. | Track renters, income levels, languages served, insurance gaps, claims status, permit applications, COs, and who is actually returning. Data holds everyone accountable for recovery and drives it. |
| 9. Prepare CDBG-DR now. | Start unmet-needs assessment, asset mapping, resident engagement, dashboard planning, and public input before federal dollars arrive. |
| 10. Coordinate the attention economy. | Direct attention toward practical systems: calculators, permit capacity, finance tools, trusted meetings, group buying, and rebuilding pathways. |

Los Angeles Can Do This

Los Angeles can do this. It may have the most concentrated amount of talent on the planet. The talent is here. The capital is here. The creativity is here. The civic muscle is here. What has to improve is coordination, focus, and the willingness to keep doing the unglamorous work of recovery after the cameras move on.

Attention can be a beautiful tool. It can keep a disaster visible, unlock resources, and remind the country that recovery does not end when debris is removed. Attention also needs discipline. The work that gets people home is often quiet: rebuild calculators, permit counters, plan review, group building, group buying, insurance education, tax guidance, contractor sequencing, trusted meetings, and grief support.

Los Angeles is doing difficult work in a complicated landscape. It can do even better because the region is just that talented. The best outcome will come from matching LA ambition with survivor leadership, practical systems, equity, compassion, and speed where speed is humane.

After the Fire USA expects its services to remain as in demand in Year Two and Year Three as they were in Year One albeit in different forms. We anticipate fewer in-person delegations over the next 18 months and the same level, if not more, remote consulting, rapid response guidance, policy translation, meeting support, and coaching through the completion of Year Three.

We will continue to show up, answer questions, bring experienced practitioners, translate what can be translated, and support the people of Los Angeles as they recover, rebuild, and reimagine. Compete against the disaster, not one another. Stay curious. Stay coordinated. Keep people moving toward home. We will walk alongside of you.



Team After the Fire USA

June 1, 2026

Recover. Rebuild. Reimagine.™

Federal Funding Landscape: FEMA Individual Assistance, HMGP, BRIC, and CDBG-DR

This appendix summarizes the major federal programs relevant to Los Angeles wildfire recovery including what each program does, what survivors and jurisdictions can access, and the current status as of May–July 2026.

FEMA Individual Assistance (DR-4856-CA)

The January 2025 Los Angeles fires disaster declaration authorized Individual Assistance. The following programs were activated:

| Program | Plain Name | End Date / Status |
|----------------------------------|--|--|
| IHP / Other Needs Assistance | Grants for non-housing expenses (up to \$43,600) | CLOSED — Application deadline March 31, 2025 |
| Disaster Unemployment Assistance | Temporary income for job loss | CLOSED — Deadline extended to June 10, 2025 |
| Serious Needs Assistance | Emergency cash (\$770, first 30 days only) | CLOSED — Window: Jan 8 – Feb 7, 2025 |
| Crisis Counseling (CCP) | Free mental health support | LIKELY EXPIRED as of May 2026 (9-month RSP) |
| Disaster Case Management | Personal recovery navigator | ACTIVE — potentially through January 8, 2027 (dependent on FEMA funding) |
| Disaster Legal Services | Free legal help (low-income) | ACTIVE — until no longer needed |
| IHP Appeals | Challenge a FEMA denial | ONGOING — 60 days from each determination letter |

HOUSING MISSION — WHY LA DOES NOT HAVE ONE

A Housing Mission is a specific federal authorization that allows FEMA to directly provide housing including FEMA trailers, direct leases, multi-family lease and repair, or permanent construction. This was NOT authorized for DR-4856-CA. FEMA gave survivors money to find housing but cannot place them in a home. In LA’s low-vacancy, high-cost rental market, this is a critical gap. Rental Assistance and CTHA expire July 8, 2026. Advocacy for a retroactive Housing Mission would need to go through FEMA’s Individual Assistance directorate and the White House via congressional channels.

FEMA HMGP — Hazard Mitigation Grant Program

HMGP funding is already in motion following the wildfire disaster declarations. Approximately \$76M has been applied for across LA jurisdictions. This funding supports the systems required to deliver safe, compliant rebuilding — building safety, code enforcement, planning and coordination capacity, and program delivery.

| Jurisdiction | Application / Focus |
|---------------------|--|
| City of Los Angeles | ~\$9M — post-wildfire code enforcement |
| Los Angeles County | ~\$27M — building safety |
| Regional Planning | ~\$21M — includes match |
| Malibu | ~\$14.6M |
| Pasadena | ~\$4.6M |

HMGP is a capacity investment, not a construction grant. It funds the systems that make rebuilding possible. When those systems are strong, recovery moves faster and more equitably.

CDBG-DR — Community Development Block Grant Disaster Recovery

CDBG-DR is HUD’s primary long-term recovery grant. It is the most flexible and potentially largest federal recovery resource — and it will not arrive at meaningful scale before 2027. This gap is not a surprise; it is a structural feature of the CDBG-DR program that must be planned for now.

- **What CDBG-DR covers:** Housing rehabilitation and reconstruction, infrastructure repair, economic revitalization, and unmet needs that other programs do not address.
- **Timeline reality:** HUD must publish a Federal Register notice, LA must develop an Action Plan, public comment period required, and HUD must approve. This process typically takes 18–24 months from disaster declaration.
- **What to do now:** Start unmet-needs assessment, asset mapping, resident engagement, dashboard planning, and public input processes immediately. Do not wait for the funding to arrive before building the systems to deploy it.
- **Equity requirement:** CDBG-DR requires that at least 70% of funds benefit low- and moderate-income persons. This is an opportunity and an obligation for Altadena’s equity priorities.

Philanthropy must bridge the gap between now and CDBG-DR deployment. Funders treating their investments as short-term commitments will leave communities exposed during the most critical window.

BRIC Funding Briefing: Building Resilient Infrastructure and Communities

| | | | |
|---|---|--|---|
| <h2 style="margin: 0;">\$1B</h2> <p style="margin: 0; font-size: 0.8em;">FEDERAL POOL AVAILABLE</p> | <h2 style="margin: 0;">\$20M</h2> <p style="margin: 0; font-size: 0.8em;">PER-APPLICATION CAP</p> | <h2 style="margin: 0;">25%</h2> <p style="margin: 0; font-size: 0.8em;">NON-FEDERAL MATCH REQUIRED</p> | <h2 style="margin: 0;">July 23</h2> <p style="margin: 0; font-size: 0.8em;">2026 APPLICATION DEADLINE</p> |
|---|---|--|---|

Building Resilient Infrastructure and Communities (BRIC) is FEMA’s pre-disaster mitigation grant program. It funds permanent, engineered hazard mitigation infrastructure before a disaster strikes, reducing future losses and federal recovery costs.

BRIC IS NOT RECOVERY FUNDING

BRIC is investment in systems that reduce what the next disaster destroys. The Palisades and Eaton Fires exposed the vulnerabilities BRIC is designed to address: grid infrastructure in fire corridors, water systems that failed under demand, evacuation routes without resilience margin, and community facilities without hardening.

Priority Project Areas for Los Angeles

| Priority Area | Potential LA Project | California Precedent |
|---------------------|---|---|
| Grid Hardening | Underground high fire-threat zone corridors — Pacific Palisades, Altadena, Topanga | Anaheim: 7 segments undergrounded, FEMA-funded, complete Winter 2026 |
| Water Resilience | Backup power, pressure systems, emergency storage in burn zones | Sonoma County: \$5.7M BRIC award toward \$37M wildfire resilience program |
| Evacuation Routes | Slope stabilization, vegetation management, utility mitigation — Topanga, Mulholland, PCH | Paradise: secondary evacuation routes through green spaces; re-marked main thoroughfare to accommodate 2 ways out, 1 in for emergency personnel. San Diego: aligned bike paths to serve as 2nd lane out for evacuation in Scripps Ranch |
| Debris and Flood | Burn-scar debris barriers, flood control in Eaton/Palisades drainages | Santa Cruz County: Atkins study, debris flow mitigation efforts |
| Critical Facilities | Fire stations, emergency operations centers, community resilience hubs | — |
| Building Codes | Wildfire code upgrades; retrofit programs for existing structures | BRIC FY2026 explicitly prioritizes code adoption as a standalone funded activity |

How BRIC Works

- **Cal OES coordination:** BRIC is state-administered. LA City and County engage with Cal OES on eligible sub applications. State-level deadlines precede the federal July 23, 2026 date for FY24-25.
- **Project scoping and engineering:** BRIC rewards projects that are designed, benefit-cost analyzed, and construction-ready. Projects must have at least a conceptual design to be eligible.
- **Match:** Non-federal match of 25% is required. Eligible sources include city/county capital funds, utility contributions, and documented philanthropic match.
- **Benefit-Cost Ratio:** Every application must demonstrate a BCR of 1.0 or greater. FEMA-approved BCR consultants are typically engaged well in advance.

STRENGTHS / OPPORTUNITIES

- California precedent: Anaheim and Sonoma County have won BRIC awards for comparable infrastructure.
- Political momentum: Mayor Bass and Supervisor Barger engagement at the White House signals alignment.
- Post-fire project scoping is already forming in LA's recovery pipeline.
- FY2026 BRIC rewards construction and infrastructure over planning studies.

RISKS / CAUTIONS

- BRIC is reimbursement-based — jurisdictions spend first, recover costs later.
- Benefit-Cost Ratio analysis is highly technical; requires specialist support.
- National competition: high-capacity states file early and file well.
- 25% non-federal match must be secured and documented at application.
- July 23, 2026 deadline — approximately 90 days from this briefing.

Tax Reporting After a Wildfire

Key takeaways for Eaton Fire survivors from John Trapani, CPA, a disaster tax reporting specialist with 30+ years of experience and licensing in California, Hawaii, and Colorado. Prepared by After the Fire USA, May 2026. Not legal, tax, financial, or accounting advice.

THE ESSENTIAL PRINCIPLE

Reportable does not always mean taxable. Do not rush to claim a casualty loss before your facts, insurance, property-sale, and litigation issues are settled. The IRS could view the loss as a tax gain.

- 1. What Needs Tax Attention** Insurance payments for real property and contents coverage, ALE, settlements, property/lot sale proceeds, personal property purchases after the fire, and rebuilding or replacement costs all matter. The tax outcome depends on cost basis, compensation, and what you replace. Reporting something does not automatically mean you owe tax, in most disaster circumstances, reporting eliminates current taxes.
- 2. Biggest Pitfall: Deducting Too Early** A casualty loss generally cannot be claimed until it is sustained, meaning the event occurred and all claims are settled. Open insurance claims, possible land sale proceeds, or litigation can mean the case is not settled. A premature deduction can create expensive tax problems later.
- 3. Gain Deferral and Replacement Rules** If proceeds exceed basis, you may have a gain; some or all of the gain may be deferred under involuntary conversion rules if replacement rules are met. For a primary residence, the replacement period extends four years after the first year a gain is realized. Extension requests should be addressed before the deadline whenever possible.
- 4. What to Do Now** Keep insurance statements, claim correspondence, settlement notices, appraisals, property sale records, contents lists, rebuild receipts, and prior returns. Ask a CPA about Form 4684, casualty loss, IRC 1033 gain deferral, IRC 121 gain exclusion, and deadline extensions. Use a tax professional experienced in disasters before filing, amending, selling land, or accepting settlement funds.

| Term | Plain Meaning |
|------------------------|---|
| Cost basis | Your investment in the property, usually purchase price plus qualifying improvements and adjustments. |
| ALE | Additional living expense coverage. Keep separate records for temporary housing and related payments. |
| Casualty loss | Possible disaster-loss deduction; fact-specific and often not available until claims are settled. |
| Involuntary conversion | Tax rule for destroyed property; may allow gain deferral when replacement rules are met. |
| Replacement period | Deadline to buy or rebuild qualified replacement property. Primary residences may have a longer period. |

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Recovery Practitioners and Delegates

After the Fire USA is a network of survivors and practitioners who carry lived experience and technical expertise forward. All individuals below participated in After the Fire USA's Los Angeles delegations and working sessions since January 2025. Delegates serve as advisors, not spokespersons for their organizations or agencies.

| Name | Role / Organization | Focus |
|--------------------------------|--|--|
| Adrienne Heinz, Ph.D. | Clinical Research Scientist, VA National Center for PTSD / Stanford University | Traumatic stress, climate grief, disaster recovery |
| Allison Block | Sr. Company Giving and Industry Development Manager, Simpson Strong-Tie | Industry partnerships |
| Brad Sherwood | Asst. Director, Sonoma Water Agency; Founder, Larkfield Rising | Block captain leadership, rebuilding, advocacy |
| Brooke Troxmondo | Planning and Policy Specialist, Smart Home America | Resilience policy |
| Casey Taylor | Superintendent and Founder, Achieve Charter Schools | Camp Fire survivor leadership |
| Chris Smith | Senior Advisor, IEM | Recovery systems |
| Cynthia Lallo | Chief of Staff, County of Maui | Maui / Lahaina recovery |
| David Venables | Technical Advisor, Federal Alliance for Safe Homes | Home safety and mitigation |
| David Westley | Residential Sales Manager, Schneider Electric | Residential systems |
| Isabella Ka'ihikapulani Bissen | Maui recovery delegate | Maui / Lahaina recovery |
| Jack Enzminger | Donation Intake and Placement Manager, Good360 | Donations and logistics |
| Jeff Okrepkie | Councilmember, City of Santa Rosa; Co-Founder, Coffey Strong | Tubbs total loss, block captain leadership |
| Jenn Kaaoush | Councilmember, Town of Superior; Co-Founder, Superior Rising | Marshall Fire recovery |
| Jenni Goodlin | Executive Director, Rebuild Paradise Foundation | Camp Fire recovery |

| Name | Role / Organization | Focus |
|------------------------|---|---|
| Jennielynn Holmes | CEO, Catholic Charities of Northwest California | LTRG and disaster case management |
| Jennifer Gray Thompson | Founder and CEO, After the Fire USA | Community recovery landscapes and leadership coaching |
| John Smith | Office of Recovery Administrator, County of Maui | Maui / Lahaina recovery |
| Jolie Wills | CEO, Hummingly | Recovery leadership and organizational resilience |
| Josiah Nishita | Managing Director, County of Maui | Maui / Lahaina recovery |
| Julie Shiyou-Woodard | President and CEO, Smart Home America | Resilience and mitigation |
| Kate Bulger | VP, Business Development, Money Management International | Disaster financial recovery, housing and financial counseling |
| Katie Arrington | Resiliency & Recovery Program Manager, Boulder County | Marshall Fire recovery |
| Katie Simmons | Deputy Chief Administrative Officer, Butte County | Camp Fire recovery systems |
| Keanu Lau Hee | VP, Community Resilience, Hawaii Community Foundation | Maui / Lahaina recovery philanthropy |
| Laksmi Abraham | Dir. of Communications and Government Affairs, County of Maui | Maui / Lahaina recovery |
| Laura Blaul | Senior Wildfire Fellow, IBHS | Insurance and home hardening |
| Lorez Bailey | Consultant, Lorez Bailey Consulting | North Bay recovery |
| Maddie Pennie | Senior Manager of Development, Good360 | Donations and partnerships |
| Margaret Van Vliet | Principal, Trillium Advisors, LLC | Housing and recovery |
| Maria Evans | VP of Community Impact, Fannie Mae | Housing finance |
| Marianna Thomas | Disaster Response / Mass Care Chief, American Red Cross National HQ | Mass care and disaster response |
| Melissa Baurer | Integrated Health and Outreach Director, Santiam Hospital and Clinics | Santiam Canyon recovery |
| Mike Holdner | Mechanical Engineer / Block Captain | Tubbs total loss, block captain leadership |

| Name | Role / Organization | Focus |
|-----------------|--|---|
| Natalie Minuzzo | Executive Assistant and Coordinator, After the Fire USA | Operations and coordination |
| Nicole Huguenin | Co-Director and Founder, Maui Rapid Response | Maui / Lahaina recovery |
| Paul Lowenthal | Division Chief, Fire Marshal, City of Santa Rosa | Tubbs total loss, permitting and fire marshal leadership |
| Reina Pomeroy | Senior Director of Community, Good Inside | Marshall total loss survivor leadership |
| Reva Feldman | Consultant; Former City Manager, Malibu | Woolsey Fire, local government and coastal recovery |
| Richard Bissen | Mayor, County of Maui | Maui / Lahaina recovery |
| Sidra Goldwater | Advisor, Industry and Community Impact, Fannie Mae | Housing finance |
| Steve Rahmn | Chief Operating Officer, Firebrand Electric | Block captain leadership, community organizing, rebuilding |
| Tennis Wick | Former Director, Permit Sonoma (now in private practice) | Permitting and rebuild systems |
| Tim Carpenter | Senior Director, Industry and Community Impact, Fannie Mae | Housing finance |
| Valerie Brown | SBP Fellow; Chair, California VOAD | Witch Creek Fire, LTRG, VOAD, insurance, disaster case management |

Organizations Engaged and Source Materials

| Organization / Group | Engagement |
|--|--|
| NASA Jet Propulsion Laboratory | Ask Me Anything support for JPL/NASA families affected by the fires. More than 200 families connected. |
| Eaton Fire Collaborative / Altogether | Ask Me Anything sessions and field learning in Altadena. Primary block captain program for Eaton/Altadena footprint. |
| Didi Hirsch | Disaster mental health expertise and support for community leadership conversations. |
| Team Palisades | Bi-monthly practical rebuilding and recovery support with Team Palisades. |
| City of Los Angeles | Meetings with infrastructure and recovery leadership. |
| Kehillat Israel | Ask me Anything sessions, Palisades faith community visit and recovery discussion. |
| Pali Hub / Pacific Palisades LTRG / PCRC | Community recovery hub and LTRG coordination. |
| Staff of elected officials | Coordination with staff from City Council, County, Assembly, Senate and federal offices. |
| Money Management International | Financial recovery, housing counseling, and disaster financial counseling expertise. |
| Department of Angels | Cross-government coordination and community recovery support. |
| Eaton Fire Survivors Network | Critical navigation and community cohesion work in the Eaton footprint. |
| Eaton Fire Recovery United | Community advocacy and cohesion work complementing the Eaton LTRG. |

Source Materials

- After the Fire USA Los Angeles Recovery Report: Year Two, Quarter One, April 2026.
- After the Fire USA Los Angeles Megafires Recovery 2025 Year-End Report.
- After the Fire USA Funders Briefing: Years 2–3.
- Comparing McKinsey’s LA Recovery Benchmarks to After the Fire USA’s Year Two Priorities. Jennifer Gray Thompson, MPA.
- McKinsey & Company. “How Los Angeles can accelerate recovery after the 2025 wildfires.” January 22, 2026.
- Urban Institute. “When Will Los Angeles Rebuild? Comparing Housing Recovery Timelines after Four Recent Wildfires.” February 19, 2025.

- ULI/UCLA/USC. Project Recovery: Rebuilding Los Angeles after the January 2025 Wildfires. March 2025.
- LADBS — ladbs.org/community/rebuild-la
- LA County Recovers Dashboard — lacounty.gov/emergency/wildfire
- ca.gov/lafires — Debris & Recovery Tracking
- Lubell, Sam. “As Los Angeles Rebuilds, a Surge of Experimentation.” New York Times, April 2026.
- “For Altadena families trying to rebuild, 5 months is average time to get permits.” Los Angeles Times, 2026.
- “Community colleges train LA construction workers after Jan. 7 fires.” Los Angeles Times, April 21, 2026.
- “FEMA is behind on billions in disaster payments to states.” NPR, 2026.
- Trapani, John, CPA. Wildfire Recovery: Income Tax Reporting Responsibilities. February 18, 2026.
- FEMA BRIC Program — fema.gov/grants/mitigation/bric
- HUD CDBG-DR Toolkit (2023); GAO Disaster Recovery (2022); Congressional Research Service CDBG-DR Overview (2022).
- After the Fire USA — Cross-Fire Recovery Matrix 2017–2025 (afterthefireusa.org).
- After the Fire USA — National Wildfire Recovery Report 2025.

SEPARATE RESOURCES

Related homeowner handouts and technical tools, including Insurance Ready Homes and Zone Zero materials, can be distributed separately from this public report.