

When You've Seen One Fire, You've Seen One Fire.

A FRAMEWORK FOR DISCIPLINED CROSS-FIRE ANALYSIS

That doesn't make comparison useless — it makes comparison a discipline. Two fires can each destroy 1,500 homes and follow radically different paths, because what drives recovery goes far beyond unit loss. **Sixteen fires. Four states. Nine dimensions. Eight years.** The record shows not a hierarchy of fires but a landscape of contexts.

16
FIRES ANALYZED

85K
STRUCTURES

4
STATES

8
YEARS OF DATA

The Six Dimensions We Compare

A Physical & Land Use

What burned — homes, businesses, civic facilities, infrastructure? Lot sizes, topography, access. Is infrastructure modern and expandable, or outdated and fragile? Septic or sewer?

B Housing & Economic

What share of the housing stock was lost, and what types? How much multifamily? What was the commercial and employment loss, and what happened to the local tax base?

C Population & Social

Income, tenure, language, and age of the households who lived there — and who was already vulnerable before the fire.

D Governance

How many jurisdictions are involved? What staff capacity and permitting frameworks existed before the fire?

E Compensation

Settlement, utility fund, insurance — or nothing at all. Claimant and non-claimant fires recover on different trajectories.

F Market Conditions

Labor supply, material costs, tariffs, interest rates, and federal declaration timing. These are active recovery variables, particularly now.

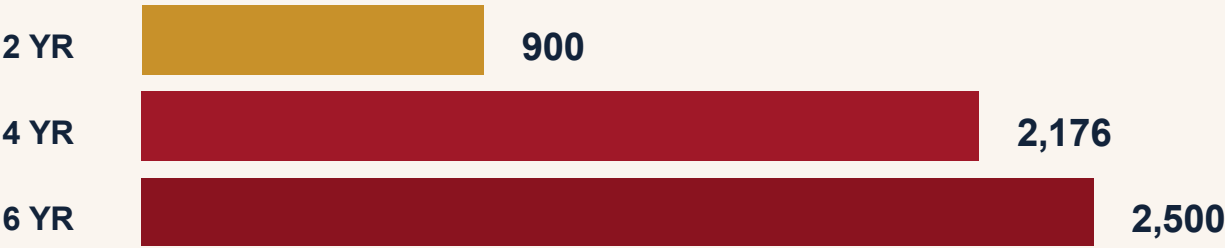
HOW TO READ THIS

Every fire is analyzed the same way: what happened, why it matters, what recovery looked like, what actually worked, and the policy implications that follow.

Count Explains Almost Nothing

Tubbs / Santa Rosa 2017

3,000+ HOUSING UNITS LOST · FIRE VICTIM TRUST



North Bay Complex 2017

8,900 STRUCTURES · FIRE VICTIM TRUST



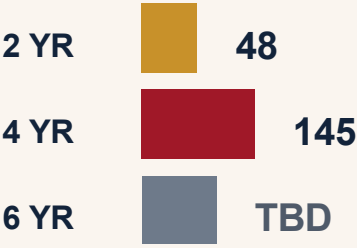
Camp Fire / Paradise 2018

18,804 STRUCTURES · FIRE VICTIM TRUST



Dixie / Greenville 2021

1,311 STRUCTURES · PG&E



A NOTE FOR REPORTERS AND EDITORS

Structure Count Is Not a Recovery Story.

The number of homes lost tells readers almost nothing about how long a community will take to come home. Context and nuance do; compensation pathway, local government capacity, community type, and who lived there. Ask those four questions before comparing one fire to another.

Four Contexts, Four Recoveries

Where a fire burned, and who lived there, changes the recovery more than how many structures burned. Four contexts, read across two axes:

DENSE, VISIBLE, HIGH-PRESSURE

REMOTE, THIN-CAPACITY

Urban

Dense housing · renter exposure · code complexity · political pressure · media glare

EATON / ALTADENA '25 PALISADES '25 · SPOKANE '26
ALMEDA '20

Suburban

Standard parcels · familiar permitting · steep replacement costs · insurance disputes

TUBBS / SANTA ROSA '17 MARSHALL '21

Rural

Few contractors · sparse services · septic and well dependencies · thin philanthropy

CAMP FIRE '18 SANTIAM CANYON '20

Frontier

Distance · sparse governance · tiny labor markets · little visibility · state anchoring needed

DIXIE / GREENVILLE '21 HOLIDAY FARM '20

NEWEST TO THE MATRIX · IN PROGRESS

Spokane Fires, WA — 2026

700+ structures lost. Urban conflagration. Recovery in progress. Entered as the matrix's newest urban case — rebuild counts at two, four, and six years still to come.

Four Questions Before You Compare

01 Compensation pathway?	02 Local government capacity?	03 Which community type?	04 Who actually lived there?
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TWO THINGS THE RECORD KEEPS SHOWING

Infrastructure age changes everything, and commercial loss is almost always underweighted. Compensation pathway matters just as much: claimant fires — with a settlement or utility fund behind them — consistently recover on a different trajectory than non-claimant fires, where no clear pathway exists at all.

The Pipeline Is Moving. Not Fast Enough.

16,251

STRUCTURES LOST

100%

PHASE 2 DEBRIS DONE

4,020

PERMIT APPLICATIONS

Dec '25

FIRST CO ISSUED

Santa Rosa after Tubbs is the closest institutional comparison to the Palisades — similar urban neighborhood character, strong infrastructure, established homeowner base. The difference in early outcomes traces to decisions made in the first six months.

METRIC	SANTA ROSA '17	PALISADES / LA '25
Permit center	Dedicated, 4 months post-fire	Standard LADBS workflow
Plan check	5 business days, published	No published target
Dashboard	Applied, issued, CO — public	COs not aggregated
Group permits	Multi-parcel built in	No dedicated process
COs within ~1 year	Many — tracked publicly	1 confirmed (Nov 21, 2025)

Rebuild Pipeline — April 2026

PIPELINE STAGE	PALISADES (CITY OF LA)	EATON / ALTADENA (COUNTY)
Phase 2 debris	Complete — 9,664 / 9,664	Complete
Permits issued	~758 (est. ~1,070 late '25)	~568 county / 470+ Oct '25
Under construction	340+ projects	Group builds rising
Certificates of occupancy	1 confirmed Nov 21, 2025	First CO December 2025

THE 2027—2028 WAVE

Survivors Finishing Insurance, Legal, and Financing Fights Will Reach the Permit Counter All at Once. Build Parallel Capacity Before They Arrive.

Equity Is the Central Challenge

Altadena is the most demographically complex fire in recent U.S. history — cutting across income and racial lines, with significant Black, Latino, and lower-income households alongside higher-income residents. Equity here is not a background variable.

RENTER DISPLACEMENT Track stable rehousing vs. permanent displacement. Renters need different systems than homeowners.	INSURANCE GAPS Track payout vs. replacement cost by income level. Underinsurance is a documented primary barrier.
SCE CLAIMS NAVIGATION Filed, negotiating, settled. Compensation clarity predicts rebuild speed.	LANGUAGES SERVED Navigation and notices in the languages households actually spoken.
AFFORDABILITY OF REBUILD Whether rebuilding is within reach for the households who lived there before.	NAVIGATION FIRST Community-based one-on-one navigation beat office-based programs. People need a trusted person, not a website.

Accelerators From the Field

- 01

Early design decisions. Pier-and-beam to slab-on-grade saved ~\$5,000, cut ~3 weeks, improved accessibility.
- 02

Builder-controlled scheduling. Cities had limited control over pace; influence worked best on enabling conditions.
- 03

Informal material staging. Neighbor relationships opened underutilized lots for staging.
- 04

Production vs. custom builders. The mix shaped speed and price across an entire block.
- 05

Group processing. Pre-approved plans and multi-parcel permitting moved whole streets at once.
- 06

Emotional dynamics. Managing expectations matters as much as managing construction.

What Communities Can Do

- 01 Report housing loss separately from total structures — percent of housing stock lost tells a truer story.
- 02 Run an early standardized recovery baseline assessment: housing by type, commercial loss, infrastructure, demographics.
- 03 Address infrastructure gaps early — septic, site prep, water, utilities.
- 04 Report commercial loss separately; it is routinely underweighted and it drives the tax base.
- 05 Build permanent, reusable recovery infrastructure instead of ad hoc systems each fire.
- 06 Design for renters specifically: displacement stabilization, affordable unit replacement, legal protections.
- 07 Disaggregate outcomes by income, tenure, and language to see who recovery is actually reaching.
- 08 Map philanthropy as a resource to fill, not a given to assume.
- 09 Build workforce and supply conditions into recovery planning explicitly.
- 10 Identify, fund, and integrate community-led structures — block captains and neighborhood leaders — into official systems.

We Don't Come With Answers. We Come With Evidence.

The communities that recover best are the ones that ask the best questions — early, specifically, and honestly about what they are actually dealing with. Recovery is organizational before it is technical: the systems, the trust, and the communication infrastructure matter more than any single policy intervention.

Los Angeles is not Sonoma County. It is not Paradise. Even within itself, Altadena and the Palisades are different recovery environments requiring different approaches.

DATA SOURCES

ICMA Santa Rosa Tubbs case study · socoemergency.org · Town of Paradise / Butte County weekly rebuild report · Plumas County Dixie documentation · Boulder County Marshall dashboard · LADBS rebuild-la · LA County Recovers · ca.gov/lafires · SCE Wildfire Recovery · Jackson County ArcGIS · NorCal Public Media (Oct 2025) · ATF USA Cross-Fire Recovery Matrix 2017–2025. All use of data with attribution to After the Fire USA.