



# Community Voices: LA Fire Recovery Report

**October 2025**

Prepared by  
Embold Research for  
Department of Angels

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## Dear Friends and Partners,

Nine months ago, the LA fires changed everything for tens of thousands of families. The loss was swift and devastating. Recovery, however, is a long road.

Across the greater Los Angeles region, we've seen extraordinary dedication: neighbors sheltering neighbors, local organizations stretching to meet growing needs, public agencies working around the clock. Yet the data in this third *Community Voices: LA Fire Recovery Report* show that recovery has not gone far enough or fast enough. Too many families remain displaced, costs continue to climb, and mental-health strain is mounting.

This report is more than numbers — it is a window into the lives of survivors nine months after the fires. We hope it serves as a guide for leaders and partners to align decisions, direct resources, and design policies that meet families where they are. By listening to survivors' experiences and acting on what they tell us, we can ensure recovery efforts rise to the scale of their needs and determination to return home.

Survivors tell us again and again that they want to rebuild and return home. They want a future that is safer and more resilient for the next generation. To meet that call, every sector — government, philanthropy, insurers, builders, health and housing leaders, and neighbors — has a role to play in closing the divide between what survivors need and what support systems are delivering.

With the one-year mark approaching, this is a critical moment to come together, accelerate solutions that are working, try bold new ideas, and make sure no family is left behind. We believe it is possible. If we act courageously and in partnership, we can help families return home, rebuild stronger, and create a foundation of hope and stability for every survivor. The Department of Angels is committed to continuing surveys of this kind to ensure that survivors' needs are uplifted and prioritized.

The time is now, and together we can make this moment count.

With gratitude,

Evan Spiegel and Miguel Santana  
*Co-Founders, Department of Angels*



*On behalf of the Department of Angels, Embold Research surveyed 2,335 adults who were living in fire-impacted communities in January 2025 from September 8-17, 2025. This was the third quarterly survey of Eaton and Palisades fire survivors, and its goals were to assess experiences and areas of need, both globally and among specific individuals and groups within fire-impacted communities, and to identify longer-term priorities and areas of future need.<sup>1</sup>*

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## Introduction

The third quarterly surveys of fire survivors provided a nuanced, often harrowing look at some of the global and individual challenges survivors of the Eaton and Palisades Fires are facing. This survey built upon prior data: while some questions were repeated from earlier work, in order to assess the progress (or lack thereof) in survivors’ recovery paths, other questions were newly formulated to probe areas of concern or opportunity that surfaced in prior surveys.

The results highlight a widening gap between what survivors need and what support systems are delivering. They show that many survivors are being left behind, while others are spending much of their time and dwindling finances to fight for a sliver of what they lost—and often, coming up short.

Among some of the survey’s findings:

- Roughly 8 in 10 Altadena residents and 9 in 10 Pacific Palisades residents are not in their homes.
- While few who experienced total loss<sup>2</sup> are in truly stable housing, the plurality of total loss survivors are able to stay in their temporary homes for over a year. By contrast,

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<sup>1</sup> Full results from the first quarterly survey are [here](#), and results from the second, [here](#).

<sup>2</sup> Respondents were asked about the damage their home sustained. Throughout this report, “total loss” will be used to describe those who chose “Completely destroyed (total loss)” from this list. At other times, the term “standing homes” will be used to describe those who either indicated that their home sustained structural damage; smoke/ash intrusion; or both structural damage and smoke/ash intrusion.

more than 1 in 3 of those with damaged but standing homes will have to move in the next year.

- Similarly, those who experienced total loss are about 4 times as likely as those with standing homes to have over a year of remaining displacement coverage.
- Across all survivors, a looming crisis in displacement coverage continues to grow: well over half of survivors either have under a year of remaining coverage—or never had coverage at all.
- Customers of State Farm and California FAIR Plan—accounting for nearly a third of survivors—have had far worse experiences than customers of any other insurer, reporting much higher rates of claim denials, lowball estimates, poor communication, and multiple adjusters.
- In general, those with standing homes report far worse experiences with their insurers than those who experienced total loss, as they are likelier to have to fight to get information and to get claims approved.
- The majority of survivors are depleting their savings and taking on debt. The median net loss among survivors—accounting for all losses as well as all sources of incoming assistance—is \$200,000, while the mean is \$870,000. A majority of survivors have sustained net losses greater than their annual household income.
- Many of those with the lowest incomes face immediate financial danger: over 1 in 5 with household incomes under \$100,000 have had to cut back on food, and about 1 in 6 have had to skip medical care.
- Roughly 1 in 4 survivors want contamination testing, but have been unable to receive it. The vast majority of tests that *have* been performed on standing homes have found contaminants above acceptable levels.

## Housing Stability

*“We have been both unhoused, [couch] surfing, crashing with friends, and short term rent - we have no possessions and no plans to get any”*

*-White man, 65+, Pacific Palisades*

*“We have a house that survived, but is not habitable. We are being denied so many financial opportunities and being told that we can just live in our house again. But that is completely disregarding our health conditions and the mishandling of our [home’s] classification. ... We are a family of 6, and we are not going to make it.”*

*-White man, 35-49, Altadena*

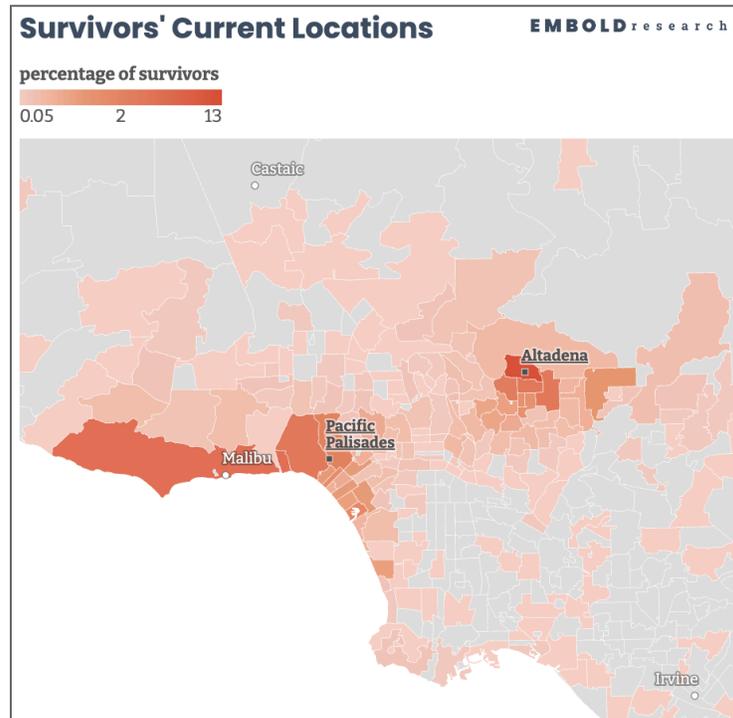
**The vast majority of residents of Altadena and Pacific Palisades, and a slim majority of Malibu residents, are not in their homes.** Overall, 22% of Altadena residents, 11% of Pacific Palisades residents, and 44% of Malibu residents are in their homes. These numbers are nearly identical to the numbers from June.

In both Altadena and Pacific Palisades, significant majorities of both homeowners and renters are in temporary housing. While a small number of renters in each community are in their pre-fire home, roughly 1 in 8 renters wrote in a response indicating they had permanently moved to a rental unit in a different area.

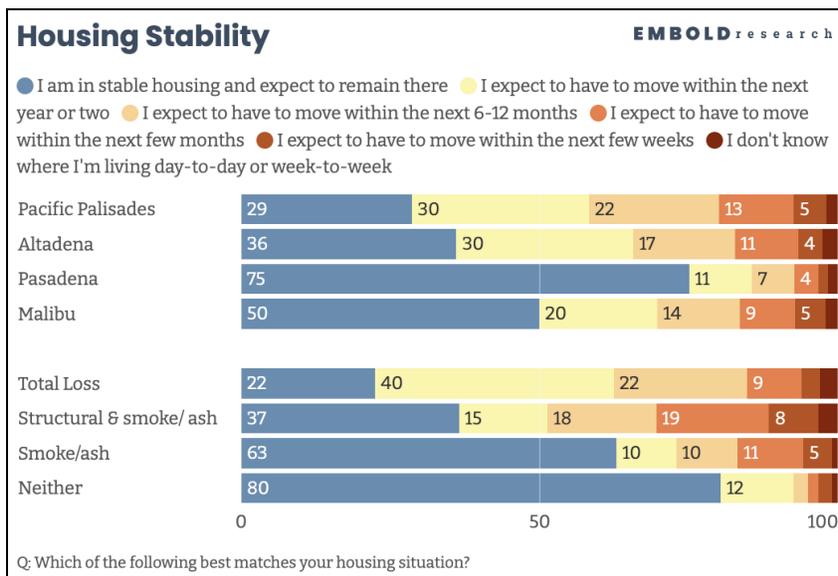
Current Housing Location		EMBOLD research			
	Pacific Palisades	Altadena	Pasadena	Malibu	
In pre-fire home, which was undamaged or repaired	8	16	66	40	
In pre-fire home while repairs are underway	3	6	9	4	
Temporary housing	75	67	15	43	
Unhoused or housing insecure	2	2	0	2	
Trailer, RV, or similar setup on or near my property	1	1	1	1	
Other (please describe)	14	11	9	11	

Q: What best describes your current housing situation? Select all that apply.

While the vast majority of survivors (88%) have stayed in Los Angeles County, and 96% have remained in California, there has been significant dispersal within the county. The largest numbers of survivors are currently in Pasadena (17%) or Altadena (12%), while notable numbers are in Malibu (6%) or Pacific Palisades (4%). Nearly half of all survivors—48%—are in LA County but outside the immediate fire-impacted areas.



**About 2 in 3 residents of Altadena and Pacific Palisades, and 1 in 2 residents of Malibu, are in unstable housing situations.** Roughly 1 in 5 of those from Altadena or Pacific Palisades expect to need to move again in the next few months, and about 2 in 5 from these two communities will have to move in the next year.



The survey's question about housing stability also highlights the unique challenges of those who suffered total loss, compared to those whose homes were damaged but still stand.

Overall, the more damage a house sustained, the less likely members of that household are to be in stable housing. Only 22% of those who experienced total loss are in stable

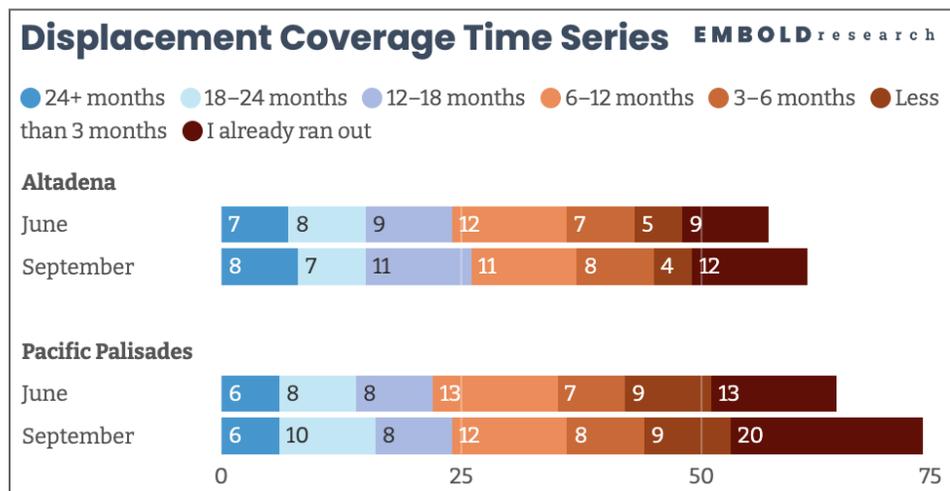
housing—the lowest of any group. Fewer than half of those with both structural and smoke or ash damage (37%) are stably housed, compared to 63% of those whose homes sustained only smoke or ash damage.

While total loss survivors are the least likely to have stable housing overall, those with both structural and smoke or ash damage have to move most frequently: half of them expect to relocate at least once within the next year—more than any other group. By comparison, about 40% of total loss survivors expect to move within the next year, and another 40% anticipate having to move “within the next year or two.” This difference reflects how total loss survivors are more often able to secure longer-term leases, while those with standing but damaged homes are more likely to rely on costly, short-term rentals.

### Displacement Coverage<sup>3</sup>

**Many Altadena and Pacific Palisades residents have run out of displacement coverage since June.** The percentage of Altadena residents who have run out of displacement coverage is up to 12%, from 9% in June, while the share in Pacific Palisades is up to 20%, from 13% in June.

And many more survivors are set to run out in the coming months: 23% of Altadena residents and 29% of Pacific Palisades residents will run out of displacement coverage in the next year. (Not pictured in the above graph are the 38% of Altadena residents and 27% of Pacific Palisades residents who never had any displacement coverage, or who are not sure how much they have remaining.)



**Those with standing homes are set to run out of displacement coverage far sooner than total loss survivors, on average.** While 35% of those who experienced total loss have over one year of remaining coverage (as boxed in red box below), fewer than 10% of those suffering structural and smoke or ash damage have more than a year remaining.

<sup>3</sup> Standard homeowners’ insurance policies include displacement coverage—commonly referred to as either “Loss of Use” or “Additional Living Expenses” coverage, depending on the insurer. This coverage pays for temporary housing and living costs if the policyholder becomes displaced because their home becomes uninhabitable.

## Displacement Coverage, by Type of Loss EMBOLD research



Q: If relying on insurance to pay for temporary housing, how many months of Loss of Use (LOU), Additional Living Expense (ALE), or Fair Rental Value (FRV) coverage do you estimate you have left?

Open-ended responses reveal the pervasiveness of housing instability and difficult choices caused by insufficient or lapsing displacement coverage. One Altadena woman said, “I have moved 5 times this year and can’t do it anymore.” An elderly woman in Malibu said she was “forced to return” to her still smoke-damaged home after her insurer ended her loss-of-use coverage. A woman in Pacific Palisades said she was “[p]aying our ALE for our rent month to month even though we had to sign yearlong leases.”

For many of those with structural and smoke or ash damage, the end of coverage has already arrived (20%, versus 14% of those who suffered total loss). For many more, it is around the corner: 23% of those with structural and smoke or ash damage have under 6 months of remaining coverage, more than double the 10% of total loss survivors with under 6 months remaining. Thus, while there is a looming displacement coverage crisis for all survivors, it is much more likely to be coming quickly for those with standing homes.

## Insurance Access

*"Insurance companies are the worst organizations in dealing with your claim. They are slow and always trying to cut what your claim is worth. They nickel and dime you in all areas."*

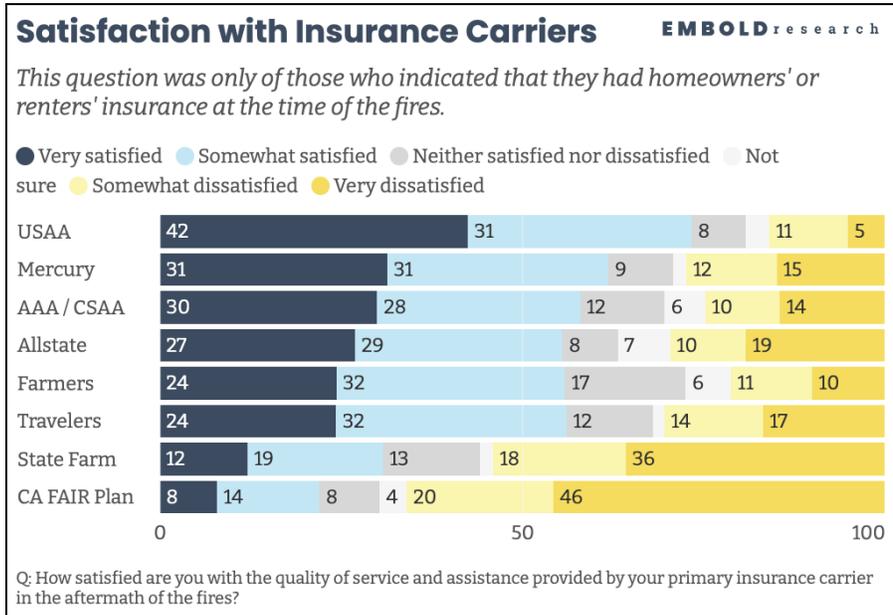
*-Black man, 65+, Altadena*

*"We paid our premiums for over 20 years. We expected to be protected and supported in a time of loss and that did not happen without extra efforts and having to buy the services of a public claim adjuster. It's a terrible system that makes you beg for resources that you paid to receive, and that are denied or delayed without cause."*

*-White man, 65+, Pacific Palisades*

### Survivors insured by State Farm and the California FAIR Plan report much higher rates of claim denials, lowball estimates, poor communication, and overall dissatisfaction than customers of any other insurance carrier.

More survivors are covered by State Farm (18%) or the FAIR Plan (11%) than any other insurer. Of those covered by these two insurers, the majority have been dissatisfied with their experience, with strong pluralities being very dissatisfied<sup>4</sup>. By contrast, majorities of every other major carrier's customers are satisfied, while no more than 31% are dissatisfied with any other carrier.



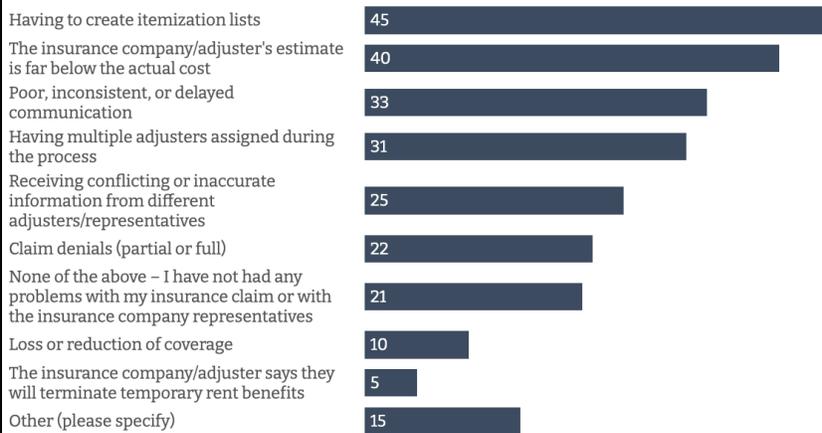
A follow-up question clarifies some of the reasons for the dissatisfaction with State Farm and the FAIR Plan: their customers have been more likely to experience a broad range of challenges than any other company's customers. The top challenges overall include itemization lists, lowball estimates, poor communication, and multiple adjusters.

<sup>4</sup> The June survey asked about insurance carriers in an open-ended question. Due to the two surveys' different question formats and wordings, the results of each cannot be compared directly.

## Insurance Challenges Across All Carriers

EMBOLDresearch

This question was only asked of those who indicated that they had homeowners' or renters' insurance at the time of the fires.



Q: Which of the following challenges have you experienced with your insurance company since the fires? Please select all that apply.

Open-ended responses help illustrate some of the challenges State Farm and FAIR Plan policyholders have faced. For example, a Pacific Palisades resident said, “State Farm insurance has been negligent and uncooperative in processing claims and reimbursing expenses,” and an Altadena woman said they are not paying out what they should. Another Palisades woman indicated that she had to hire independent adjusters to deal with State Farm. As for the FAIR Plan, a woman from the Palisades said they should be held accountable for “their illegal behavior blatantly denying claims, which is the main thing preventing people from being able to repair, remediate, or rebuild.”

## Those whose homes are still standing have had far worse experiences with insurers than those who experienced total loss.

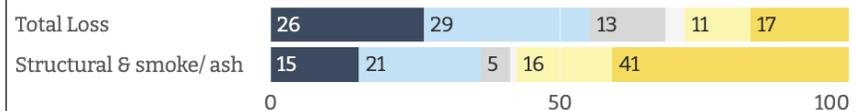
While 55% of those who experienced total loss are satisfied with their insurer and 28% are dissatisfied, the numbers are essentially reversed among those who sustained both structural and smoke or ash damage, but whose homes are still standing: just 36% are satisfied, while 57% are dissatisfied, including a large plurality, 41%, who are very dissatisfied.

## Satisfaction with Insurers, by Type of Loss

EMBOLDresearch

This question was only of those who indicated that they had homeowners' or renters' insurance at the time of the fires.

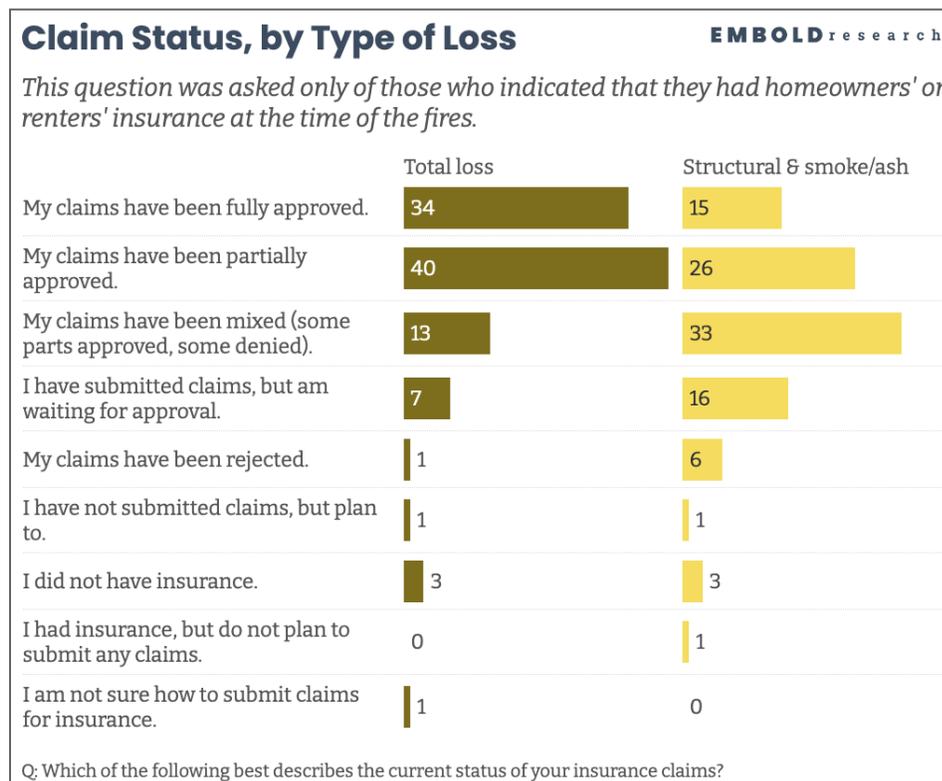
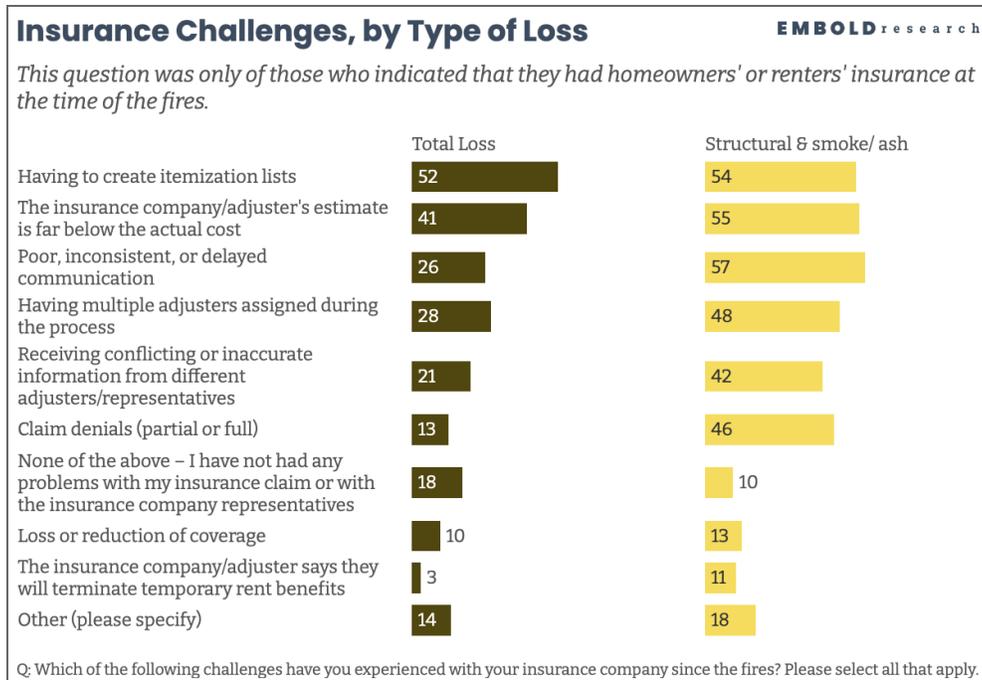
● Very satisfied ● Somewhat satisfied ● Neither satisfied nor dissatisfied ● Not sure ● Somewhat dissatisfied ● Very dissatisfied



Q: How satisfied are you with the quality of service and assistance provided by your primary insurance carrier in the aftermath of the fires?

Once again, the follow-up question about specific challenges helps to explain the discrepancy. Those who have suffered both structural and smoke or ash damage are about four times as likely to have experienced claim denials (46%) as those who experienced total

loss (13%). They are twice as likely to have received conflicting or inaccurate information, more than twice as likely to have received poor communication, nearly twice as likely to have experienced multiple adjusters, and they are significantly more likely to have experienced lowball estimates.



Overall, those who experienced both structural and smoke or ash damage have been about half as likely to have their claims fully or partially approved as those who experienced total loss, and have been more than twice as likely to have had a mix of approvals and rejections—and six times as likely to have had all claims rejected.

## Financial Impacts

*"The mobile home I lost was supposed to be my retirement money. I lived there for 35 years and will lose everything (approx. \$650,000)."*

*-White woman, 65+, Pacific Palisades*

*"I was a renter and lost many belongings, which was an emotional and financial hardship. I won't be given the same amount of assistance as the millionaires who lost their homes."*

*-White woman, 18-34, Pacific Palisades*

*"Paying both mortgage and rent at the same time is going to make me and my family homeless. Supposedly, I make too much money to qualify, but don't make enough money to survive."*

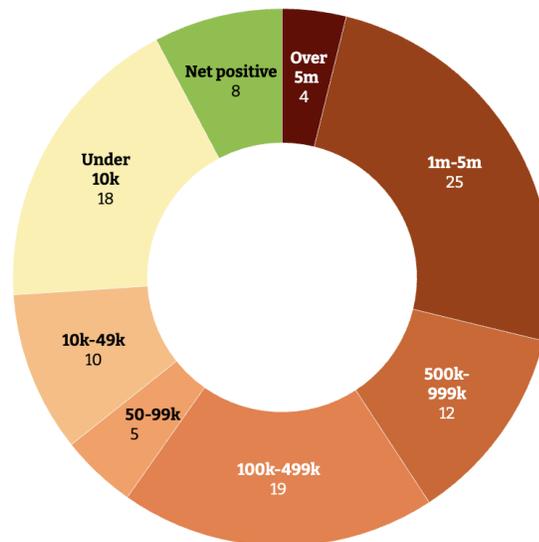
*-Black man, 50-64, Altadena*

**For 6 in 10 survivors, the delta between the assets they lost and what they received is over \$100,000.** The median loss is \$200,000—meaning that half of survivors have net losses greater than \$200,000. The average net loss is roughly \$870,000. (The average is much higher than the median because a great deal of survivors have experienced such large losses that it pulls the average loss up significantly.)

The magnitude of net losses is far greater for those who experienced total loss than for those who experienced damage, but whose homes are still standing. More than half of those who experienced total loss (56%) have net losses of \$2 million or more, while 16% of those

with both structural and smoke or ash damage have experienced similarly high net losses. Overall, the median net loss for those who experienced total loss is \$750,000. The median loss for those who sustained structural and smoke or ash damage is \$170,000.

**Net Loss: Total Assets Lost vs. Received** EMBOLD research



Q1: Thinking about all of the assets your household may have lost as a result of the fires— including your home, personal property, temporary housing, lost wages, etc.— how much would you estimate your household has lost in total? (Please include all losses, even if some have been reimbursed.)

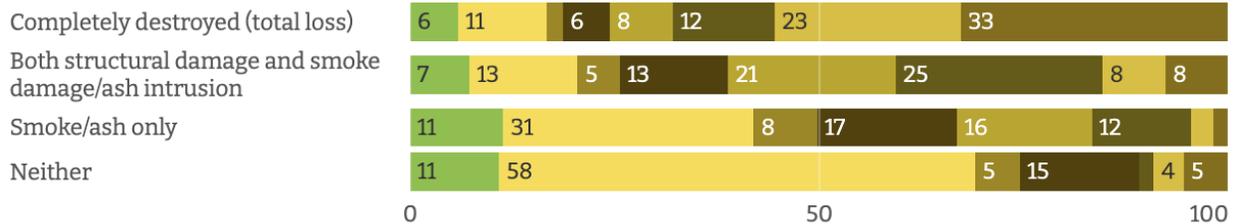
Q2: About how much has your household already received to date in payments from insurance, FEMA, or other sources to pay for your fire-related losses?

## Net Asset Loss, by Type of Loss

EMBOLD research

Numbers below show the percentage of people in each group whose deficit (payouts received minus assets lost) falls in each range.

● Net Positive ● -\$10,000 to \$0 ● -\$25,000 to -\$10,000 ● -\$100,000 to -\$25,000 ● -\$250,000 to -\$100,000 ● -\$750,000 to -\$250,000 ● -\$2,000,000 to -\$750,000 ● over \$2,000,000



Q1: Thinking about all of the assets your household may have lost as a result of the fires—including your home, personal property, temporary housing, lost wages, etc.—how much would you estimate your household has lost in total? (Please include all losses, even if some have been reimbursed.)

Q2: About how much has your household already received to date in payments from insurance, FEMA, or other sources to pay for your fire-related losses?

**Over half of survivors' net losses exceed their annual income.** Survivors at the lowest end of the income spectrum are especially likely to report net losses exceeding their annual household incomes:

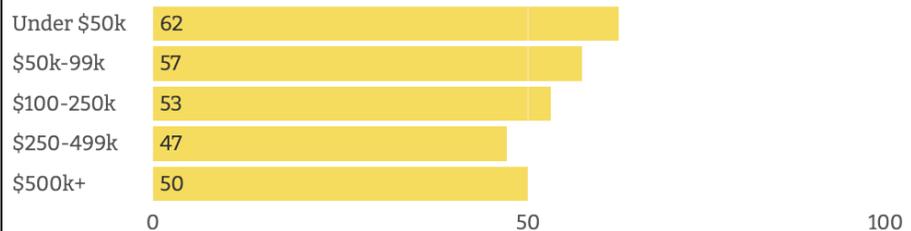
62% of those making under \$50,000, and 57% of those in the \$50-\$99,000 annual income range. This net-loss-to-income ratio underscores the depth of the financial hole in which most survivors find themselves—a hole that, regardless of income level, many survivors will need years to dig out of without significant financial assistance.

## Net Asset Loss Compared to Income

EMBOLD research

Numbers below show the percentage of people in each group whose net losses exceed their annual income

● Net loss > annual income



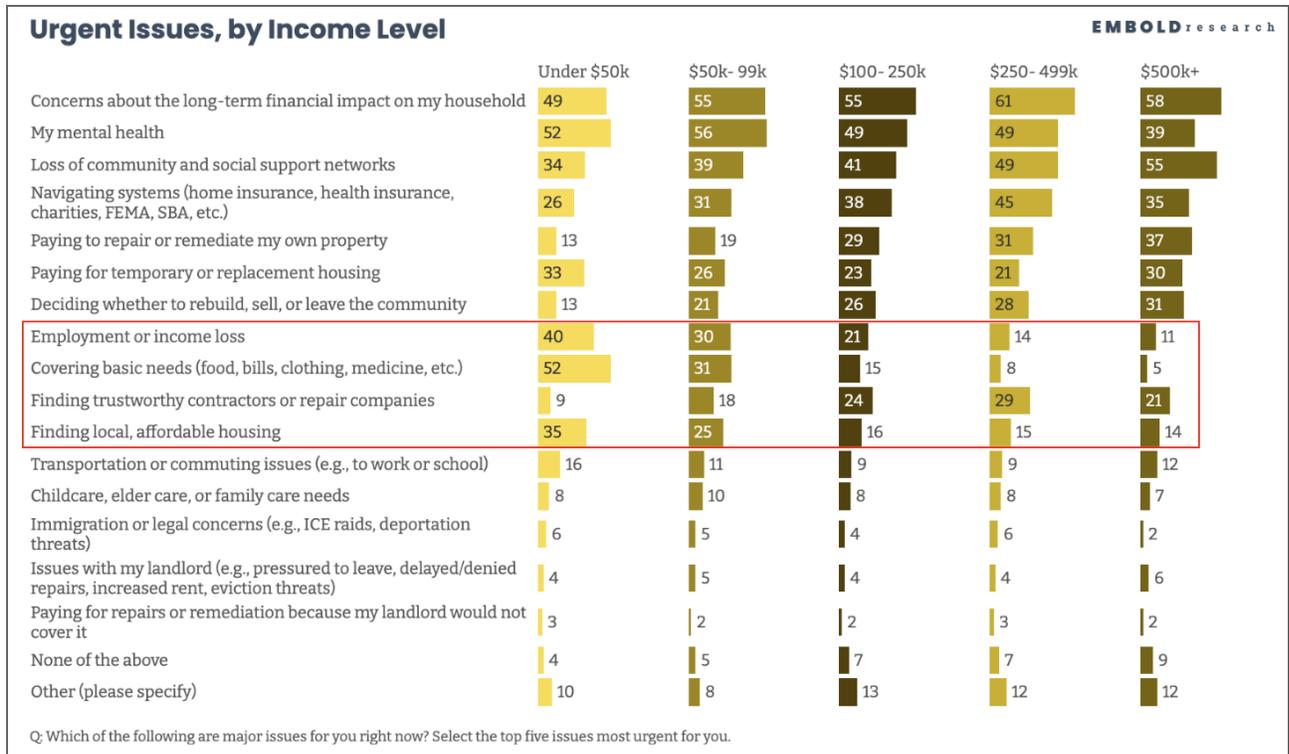
Q1: Thinking about all of the assets your household may have lost as a result of the fires—including your home, personal property, temporary housing, lost wages, etc.—how much would you estimate your household has lost in total? (Please include all losses, even if some have been reimbursed.)

Q2: About how much has your household already received to date in payments from insurance, FEMA, or other sources to pay for your fire-related losses?

**While the financial impacts are among the most urgent issues for all survivors, lower-income survivors face far greater strain when it comes to covering basic needs, income loss, and affordable housing.** Overall, the financial aftermath of the fires are survivors' most pressing concern: 55% of all survivors rank it in their top 5, just above mental health (49%) and loss of community (43%).

Lower-income households are far more likely than higher-income households to face trouble affording the bare essentials: 52% of households with annual incomes under

\$50,000, and 31% of those with incomes between \$50,000 and \$99,999 are having trouble covering basic needs, while no more than 15% of any higher-income group has similar trouble. Lower-income groups are also much more likely to be struggling with employment or income loss, as well as finding affordable housing.



**Many households of all income levels are depleting their savings and taking on debt, and many of those earning under \$100,000 are also going without food, medicine, utilities, or dealing with homelessness.** Overall, 43% of survivors say that their household has depleted a significant portion or all of their savings, and 41% have taken on debt—both of which are experienced fairly uniformly across income brackets.

But once again, lower-income households are much likelier to report the types of challenges that put them in immediate danger: 27% of those with incomes under \$50,000, and 22% of those earning between \$50,000 and \$99,999 say they’ve had to cut back on food. One Altadena woman says she is “[w]orrying about making sure my 7 year old grandson has a place to sleep and food to eat!” and a man from Malibu says the fire has “affected my work terribly but nobody wants to help with rent or food.” About 1 in 6 of those earning under \$100,000 have also cut back on medical needs. Many have also relied on food assistance, fallen behind on utilities, and gone without internet. And 10% of those with incomes under \$50,000, as well as 5% of those with incomes between \$50,000 and \$99,999, have experienced homelessness as a result of the fires.

## Financial Challenges, by Income

EMBOLD research

	Under \$50k	\$50k- 99k	\$100- 250k	\$250- 499k	\$500k+
Depleting a significant portion or all of my savings	47	46	42	38	47
Taking on debt (e.g., SBA loan, bank loan, credit cards, personal loans)	31	43	43	45	41
My household has not experienced significant financial hardship as a result of the fires	10	22	26	29	31
Relying on financial assistance from friends and family	40	26	22	17	10
Experiencing unstable housing (frequent moves, couch surfing, etc.)	27	21	16	15	19
Cutting back on food (skipping/reducing meals)	27	22	10	7	4
Taking on extra jobs or side work	21	19	12	9	6
Going without healthcare or delaying medical needs	18	14	10	9	7
Falling behind or underpaying rent or mortgage	12	9	10	9	10
Missing work or school due to inability to afford/find family care or transportation	12	11	9	5	9
Falling behind or underpaying utility bills (gas, electricity, water)	17	11	7	7	3
Relying on food assistance (e.g. SNAP, CalFresh, WIC)	27	10	3	2	3
Going without technology or internet access	11	6	6	4	4
Experiencing homelessness	10	5	2	1	2
Other (please specify)	7	8	8	5	6

Q: Many families are facing tough financial choices after the fires. Which of the following have you or your household experienced? Please select all that apply.

## Mental Health

*"I'm on edge and very nervous, can't focus or concentrate. I keep reliving our escape from the house and smell smoke and see embers like I did back then, can't focus or remember things, forget to pay bills, return phone calls, etc., feel tired, exhausted, and overwhelmed all the time. I keep thinking of the last thing I saw in the home we had lived in almost 30 years as we ran out of the house for our lives."*

*-Black woman, 65+, Altadena*

*"I recently suffered a small stroke last week and I think partly due to underlying stressors I haven't been managing properly"*

*-AAPI woman, 35-49, Altadena*

*"I've started having panic attacks, and taking lorazepam. I've withdrawn from social interaction and am very depressed, wondering why I should put in the effort to go on"*

*-White woman, 50-64, Pacific Palisades*

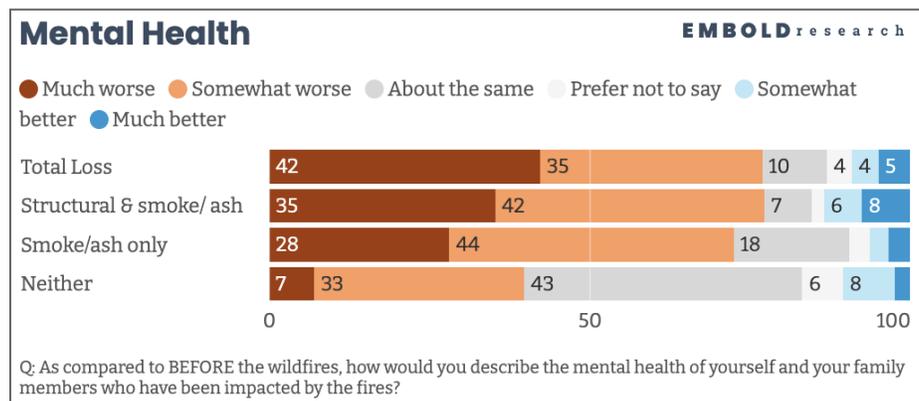
*"My 12 year old daughter died in a house fire 26 years [ago] and I relive her loss everyday and the Pali fires just made my loss unbearable"*

*-White man, 65+, Pacific Palisades*

**Overall, 73% of survivors say their mental health has gotten worse, with 36% saying it has gotten much worse.** While those who experienced total loss are slightly more likely to say their mental health is much worse compared to those with standing homes, the differences are small. Generally, survivors of every demographic group, location, and income level report similarly high levels of suffering.

Open-ended responses paint the picture much more vividly. Many respondents describe severe depression and anxiety, as well as the manifestations of their deteriorating mental health: one middle-aged respondent believes her stress caused a stroke; many others describe

themselves or their loved ones having conditions that worsened significantly due to the strain. Overall, 14% of responses mention depression, 5% mention increased alcohol or drug use, 4% mention PTSD, 10% mention anxiety, and 1% mention suicidal ideation.



The responses make clear that mental health struggles do not discriminate by demographics, income, or any other variable: the vast majority of every group in every community who suffered from the fires are experiencing mental health struggles, and no amount of money is inoculating them.

That said, the open-ended responses also describe the steps many are taking to improve their mental health: for example, 8% mention therapy, and 8% mention exercise.

A few respondents do mention that they have turned a corner after many months of deteriorating mental health. And indeed, the overall picture has brightened very slightly since June: in that survey, 77% said their mental health was worse than it was before the fires and 6% said it was better. Now, 73% say their mental health is worse, while 9% say it is better.

## Environmental Contamination & Health

*"We do not know what is safe in our contaminated homes. We are getting conflicting information from insurance companies, remediation companies, and industrial hygienists. We do not know who to listen to. We do not know when our homes are safe. We do not know what we can throw away versus clean and every company gives a different answer. We feel all alone and we do not have anybody taking care of us for the ultimate scientific answers."*

*-White woman, 50-64, Pacific Palisades*

*"The government abandoned testing and left us on our own. We have each had to find out what is the best route to test and remediate but without standardization and consistency, we are a giant experiment."*

*-AAPI woman, 35-49, Pacific Palisades*

*"[O]ur landlord refused to remediate and threatened to sue [us] for 6.5 months rent when we told him we had to move out after the environmental testing we paid for out of pocket showed elevated lead levels all over the property. [I]n the end, we had to walk away from both the back-rent that was owed us for the months that the house was uninhabitable and from our entire security deposit."*

*-White woman, 35-49, Altadena*

### As in June, large percentages of each community wish to have their homes or properties tested for contamination, but have not been able to do so.

In both Pacific Palisades and Altadena, roughly 1 in 4 respondents want testing but have been unable to receive it. Additionally, 1 in 4 respondents in each community say they are not sure, suggesting that many survivors may have more nuanced situations, or lack clarity around the environmental safety of their homes. Since the June survey, the percentage of survivors who have had their homes or properties tested has increased only slightly in Altadena, and decreased slightly in Pacific Palisades—with both changes being within the margin of error. This suggests that considerable progress still needs to be made to perform testing for those who need it.

#### Time Series: Testing for Contamination EMBOLDresearch

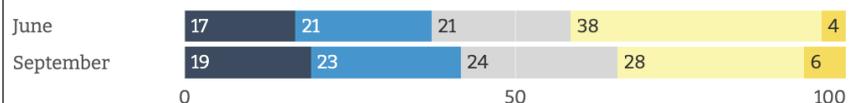
*The September survey included separate options "Yes, I arranged a private testing, and insurance paid for it" and "Yes, I arranged a private testing, and I paid for it out of pocket." Those responses are combined below.*

● Yes, by a government agency ● Yes, I arranged a private testing ● Not sure ● No, but I want it to be tested ● No, and I don't think it's necessary

##### Pacific Palisades



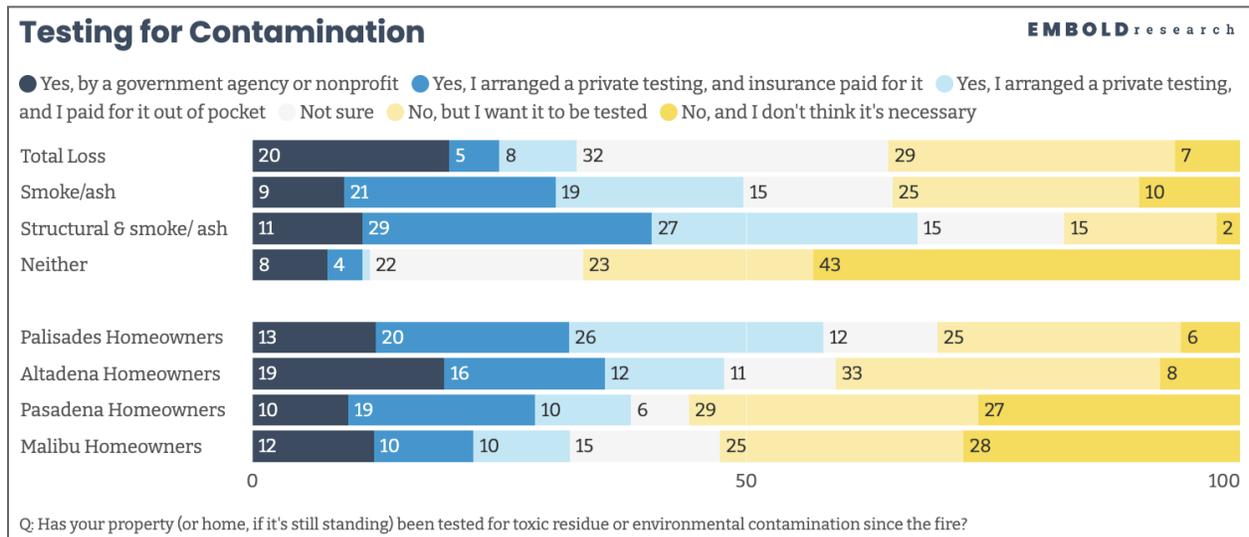
##### Altadena



Q: Has your property (or home, if it's still standing) been tested for toxic residue or environmental contamination since the fire?

**Survivors with standing homes and residents of Pacific Palisades more broadly have been more likely to have tested for contamination than those with total loss or those in Altadena.** Those with structural and smoke or ash damage are much more likely (29%) than total loss survivors (5%) to have received insurance-funded testing. However, they are also much likelier (27%) than total loss survivors (8%) to have paid out of pocket. This highlights a significant expense that is borne by some insurance policyholders, but not others.

While homeowners in Pacific Palisades are likelier (58%) than Altadena homeowners (48%) to have had their homes tested, the difference is primarily because homeowners in Pacific Palisades are more than twice as likely as Altadena homeowners to have paid out of pocket—likely a byproduct of the much higher average incomes of Palisades homeowners.

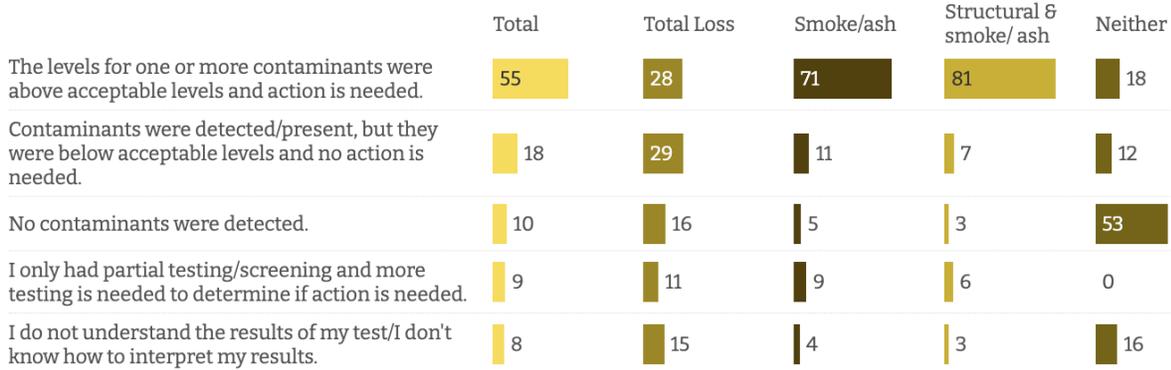


**Among the partially damaged homes tested, most were found to have contaminant levels above acceptable levels.** This underscores the large number of survivors with standing homes who are working to remediate their homes while shouldering the costs with dwindling resources. With over 30% of these survivors either untested for contaminants or unsure of their status, it further highlights the urgent need for every survivor to have access to testing.

## Contamination Test Results

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This question was only of those who indicated that their homes or properties have been tested for contamination.



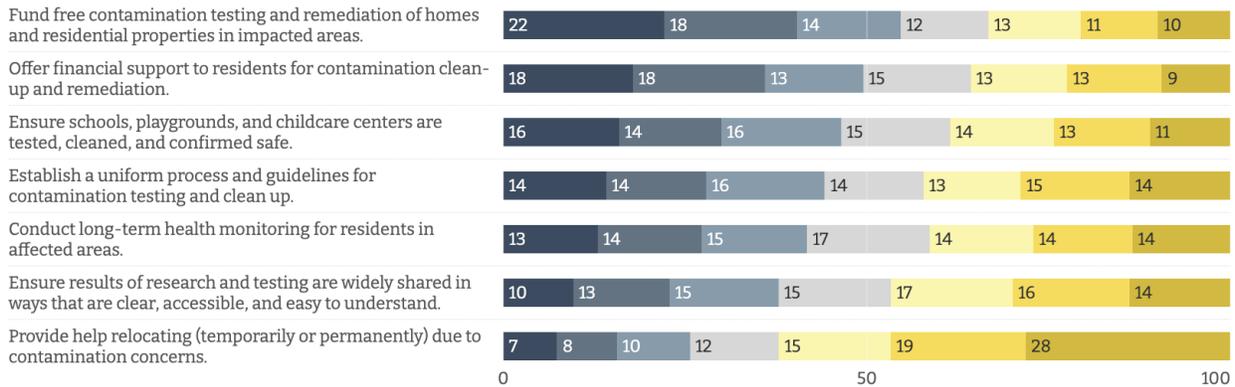
Q: What were the results of your test for metals like lead, chromium, etc., ash/soot/char, VOCs, or other harmful contaminants like asbestos?

**Funding free testing and remediation is the most popular contamination-related action that the government could take—though others are nearly as popular.** Respondents were asked to rank 7 actions, and though funding free testing and remediation outperformed other actions, its average ranking was 3.47 out of 7, barely higher than financial support to residents for clean-up and remediation (average: 3.64). The next-most popular items included ensuring that public spaces are safe, establishing uniform guidelines for testing and remediation, and long-term health monitoring.

## Ranking Contamination Policies

EMBOLDresearch

● 1 ● 2 ● 3 ● 4 ● 5 ● 6 ● 7



Q1: Below are actions the local or state government could take to address contamination concerns after the fires. Please rank these in order of importance, with 1 = most important to you and your household, and 7 = least important.

## Rebuilding

*"I know many people who were ready to rebuild with plans in hand only to later realize the cost has gone up soooo much they need to leave the state entirely. How can we rebuild our community if it's not even remotely financially possible. Extremely heartbreaking for people in our community to have to leave when all they want is to rebuild and stay.*

*Horrible."*

*-White woman, 35-49, Altadena*

*"This entire process has been concerning and filled with bureaucratic red tape. The city is wrong if they think thousands of people who lose everything are going to tolerate this process for several years to come and rebuild. As a community we are on the tilt of a serious crisis. There is no faith in the city or its leaders to guide and solve these problems!*

*Change must come and quickly!" -White woman, 50-64, Pacific Palisades*

*"Making the decision whether to return or not is very difficult, and rebuilding takes a lot of time, money, and requires attention—all of which are in short supply after the fires."*

*-White woman, 50-64, Altadena*

*"I'm concerned I'll rebuild my house only to return and find that there are no people, utilities, businesses, or recreation that made it feel like home."*

*-Black man, 35-49, Altadena*

**The vast majority of survivors want to rebuild—but affordability is a much greater obstacle for those who suffered total loss.** Among those who suffered total loss, 37% said they'd rebuild no matter what, while 44% conditioned rebuilding on finding a pathway to affordability. Among those who suffered damages but not total loss, about 2 in 3 plan to repair, remediate, or rebuild no matter what, while only about 1 in 4 condition their plans on affordability. And although the vast majority of those who suffered total loss want to rebuild, the 19% who plan to sell or have already sold is more than 3 times higher than those whose homes are standing.

## Rebuilding vs. Selling, by Type of Loss EMBOLDresearch

This question was asked only of those who suffered total loss or damage.

● Rebuild/repair/remediate no matter what 
 ● Rebuild/repair/remediate if affordable 
 ● Sell to highest bidder 
 ● Sell as quickly as I can 
 ● Sell to someone from the community 
 ● Sell to a community land trust or community org 
 ● Already sold or in the process of selling

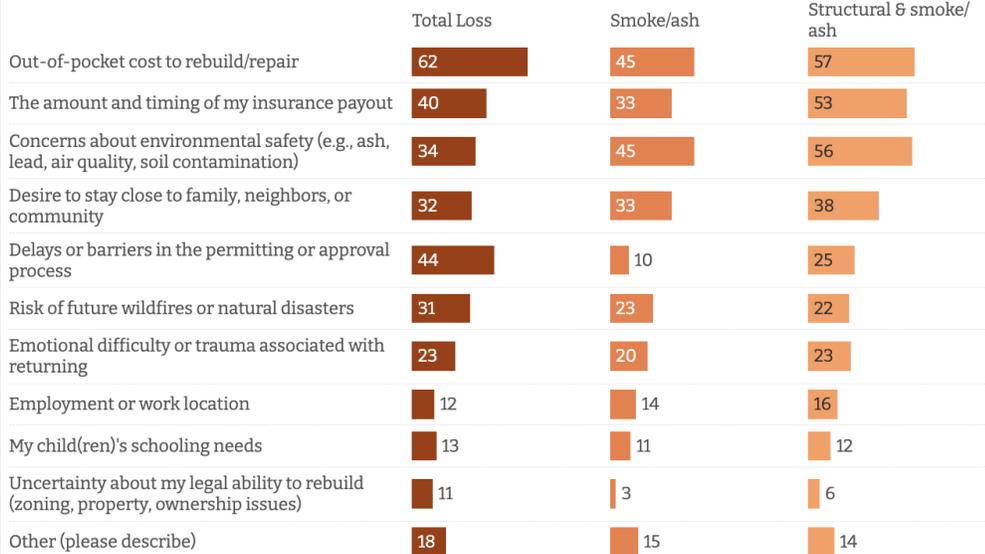


Q: You mentioned that your home burned down or was damaged. Which do you plan to do? (If you have already done one of these, please indicate which.)

**Though the top barrier to rebuilding is out-of-pocket cost, there are significant barriers faced mainly by those with total loss and those with both structural and smoke or ash damage.** Out-of-pocket costs are the top barrier for each group. Permitting and approval

## Obstacles to Rebuilding EMBOLDresearch

This question was asked only of those who suffered total loss or damage.



Q: What are the most important factors influencing your decision about whether or how to rebuild your home? Select all that apply.

challenges are the second biggest hurdle for survivors who experienced total loss, but far less so for those with standing homes. By contrast, concerns about environmental safety are tied for the greatest barrier for those with standing homes, but are significantly less salient for those who experienced total loss.

**Most of those who suffered total loss have completed cleanup, and are working on financing and designing—but most are not yet at the point of permits or hiring contractors, and very few have begun construction.** Among those with structural and smoke or ash damage, by contrast, most are still in the process of remediating (and 24% have not yet started), and 40% have begun construction or rebuilding/repair.

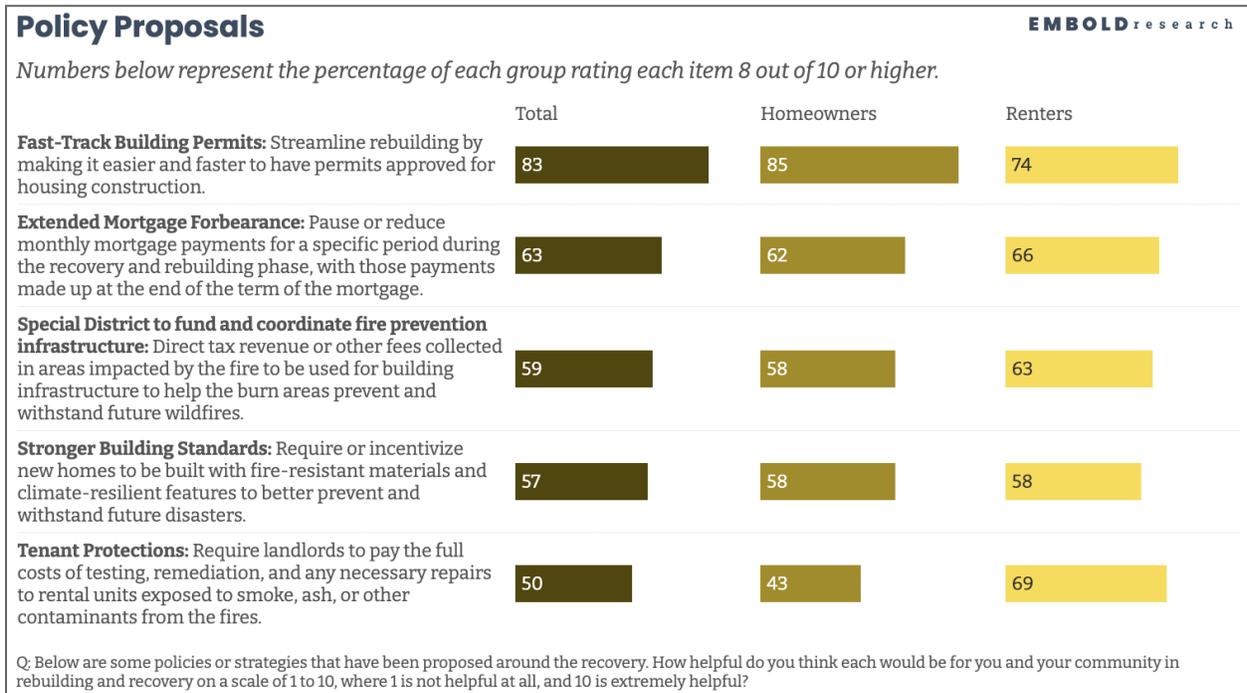
## Fire Recovery Progress by Damage Type

This question was asked only of those who suffered total loss or damage.



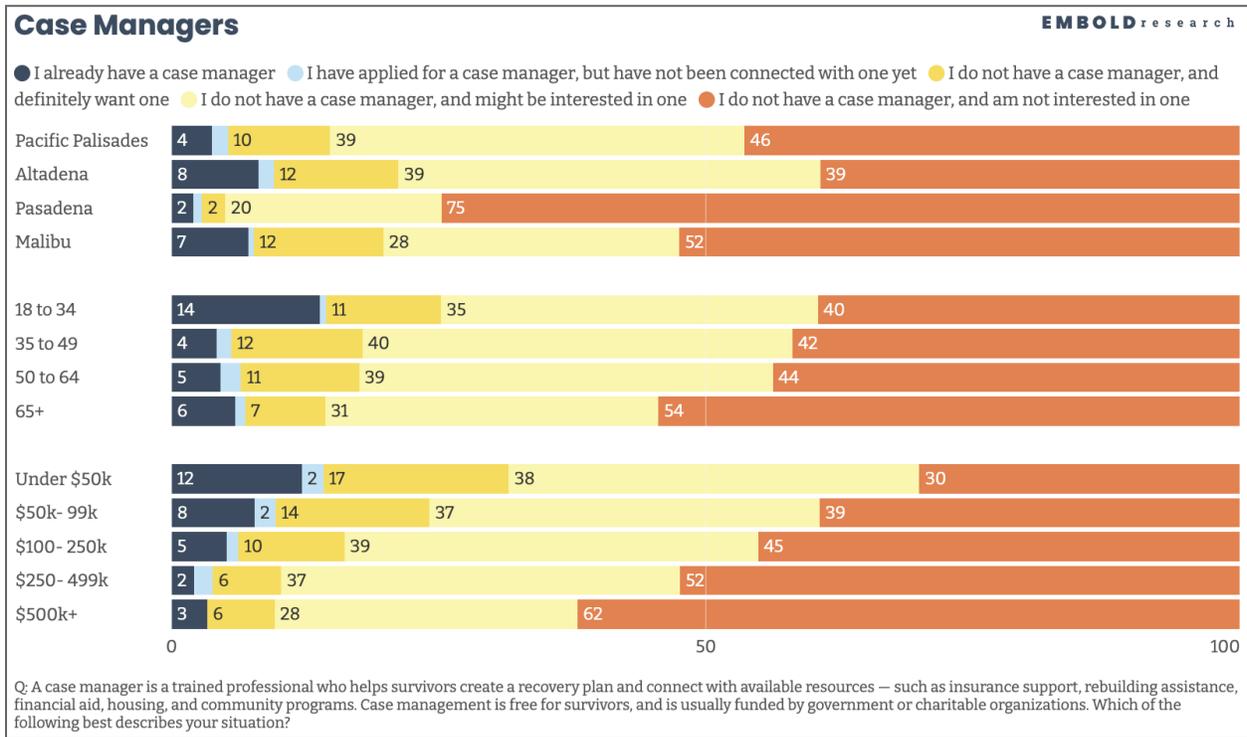
Q: Where are you in the recovery process? We know that everyone's path looks different. Some steps may be behind you, some may be underway, and others may not apply at all. Please let us know where you are with each of the following:

**Fast-tracked permitting is the most popular of all tested policy proposals among both homeowners and renters.** Renters see tenant protections as nearly as beneficial as fast-tracked permits for themselves and their communities. Other policies—including mortgage forbearance, fire-prevention districts, and stronger building standards—are widely supported by both homeowners and renters.



## Additional Findings

**Just over half of survivors want a case manager, but only 6% have one.** There is interest across the board—in different areas, income levels, demographic groups, etc.



**Survivors are very interested in several upgrades and improvements—and they are not any more interested when an incentive is involved.** The survey split the sample in half, mentioning incentives to only one group, and the response rates were nearly identical. While real-world adoption might rise with incentives, initial interest does not depend on them.

As far as the actual upgrades, the most popular include underground power lines, fire-hardening, updated evacuation systems, and upgraded community infrastructure—all of which attract the interest of well over 80% of survivors, and strong interest from a majority of survivors. Zone 0, which would keep a 5-foot radius around a home free of plants, wood, or other flammable items, is also quite popular, appealing to 3 in 4 respondents, whether with or without an incentive.

## Upgrades and improvements

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Numbers below represent the percentage who indicate that they would be very or somewhat likely to look into it.

	With incentive	Without incentive
<b>Underground power lines</b> - Putting power lines underground to reduce wildfire risk from above-ground lines.	89	86
<b>Fire-hardening</b> - Building or retrofitting a home to better resist fire (roof, vents, windows, materials).	88	87
<b>Updated evacuation systems and routes</b> - Better warning systems and safer, faster ways to leave in an emergency.	87	87
<b>Upgraded community infrastructure</b> - Stronger community systems (like water supply, internet, or communications) that keep working during disasters.	86	86
<b>Community-level fire hardening</b> - A fire resilience strategy that goes beyond protecting individual homes (like defensible space or fire-resistant roofs) and instead looks at reducing risk across an entire neighborhood or town.	81	82
<b>Battery backup systems</b> - Home or community batteries that keep lights and power on when the grid goes down.	78	75
<b>Zone 0 (Ember-Resistant Zone)</b> - Keeping the first 5 feet around a home free of plants, wood, or anything flammable.	75	76
<b>Water capture</b> - Systems that collect and reuse rainwater or gray water to save water.	72	69
<b>Passive housing</b> - Super-efficient home design that stays comfortable with very little energy use.	62	58
<b>All-electrification</b> - Homes that run only on electricity instead of gas or propane.	45	43

Q: [50% saw version A] Below are some programs and approaches that could be recommended for homeowners. Incentives (e.g. rebates, insurance discounts) may be available to lower costs for homeowners. For each, please indicate how likely you would be to look into it for your home:

[50% saw version B] Below are some programs and approaches that could be recommended for homeowners. For each, please indicate how likely you would be to look into it for your home:

**Survivors rely on neighbors, family and friends, and private chats and channels as their most useful information sources.** Those in Altadena have also been especially reliant on community-based organizations and local/state government officials and agencies.

## Reliable Information Sources

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	Pacific Palisades	Altadena	Pasadena	Malibu
Neighbors	63	63	54	57
Friends and family	51	55	51	54
Private chats & invite-only social media channels (e.g., Eaton Fire Survivors Network, other Discord & WhatsApp groups)	53	45	27	35
Community-based organizations (local or national nonprofits)	37	47	50	31
Local/county government officials and agencies	33	40	52	35
Local news outlets (such as KTLA, KCRW, LAist)	26	33	36	35
Social media (e.g., TikTok / Instagram / Snapchat)	27	32	33	37
Neighborhood block captains (e.g., Altgether, Team Palisades)	26	25	10	21
National news outlets (Los Angeles Times, New York Times)	23	21	27	20
Faith community	12	20	21	13
School community	9	12	7	7

Q: Which of the following have been reliable sources of useful information about efforts to recover from the megafires? Select all that apply.

**Red Cross, FEMA, SBA, and GoFundMe have been among the most valued groups assisting people.** But there is considerable variation among groups. For example, among African Americans, faith groups are second only to the Red Cross; and GoFundMe, World Central Kitchen, and CORE have also been very valuable. There are also large differences by income, with higher-income survivors relying more on SBA, while lower-income survivors rely more on GoFundMe, World Central Kitchen, and government assistance programs.

<b>Helpful Organizations</b>		<b>EMBOLD</b> research				
	Under \$50k	\$50k- 99k	\$100- 250k	\$250- 499k	\$500k+	
Red Cross	62	64	56	50	39	
Federal Emergency Management Administration (FEMA)	50	44	39	36	45	
Small Business Administration (SBA)	15	25	38	49	45	
GoFundMe	38	47	34	32	14	
World Central Kitchen	30	37	31	26	13	
Church, synagogue, mosque, or temple	24	30	30	27	24	
My employer or workplace union	14	21	27	26	19	
Community Organized Relief Effort (CORE)	24	17	12	3	0	
Salvation Army	10	16	12	9	8	
Government Assistance Programs (WIC, SNAP, CalFresh, etc.)	28	15	5	3	5	
American Legion	3	6	7	9	15	
Boys & Girls Club	4	5	7	5	5	
Tenant unions/housing justice groups	1	2	2	0	0	
Other (please specify)	15	15	19	14	13	

Q: Below is a list of groups that have been assisting people since the fires. Please select any that have been very helpful to you, and enter any additional groups in the text box at the bottom of the list.

## Challenges for Parents, Seniors, and Renters

### Parents

*"I have 4 children, 3 that live with me. I lost my job due to being unstable and bouncing around from place to place with my children. It took months to get my rental back in order, the kids were out of school for 2 months. Everything became a lot harder as a single mom[.] I assisted my parents with all their needs getting assistance and so forth that it almost became a job. I applied for unemployment (affected by natural disasters) got denied after multiple attempts. After the Eaton fires nothing has been the same, I'm trying so hard to get back on my feet. Any help would be good help."*

*-Latina woman, 35-49, Altadena*

*"My husband and I are getting divorce[d]. I'm a single mother, my son is 2 and was recently diagnosed with autism. I received 0 government help. My husband received a little over \$1k from Red Cross but neglected our FEMA case till it closed down. We are really struggling. My husband doesn't agree to pay child support and alimony while I'm struggling to create home, stable environment, provide best care for our son while never healed myself after loosing [sic] our dog, all our sentimental and material position [sic].*

*Needs all the help possible."*

*-White woman, 35-49, Pacific Palisades*

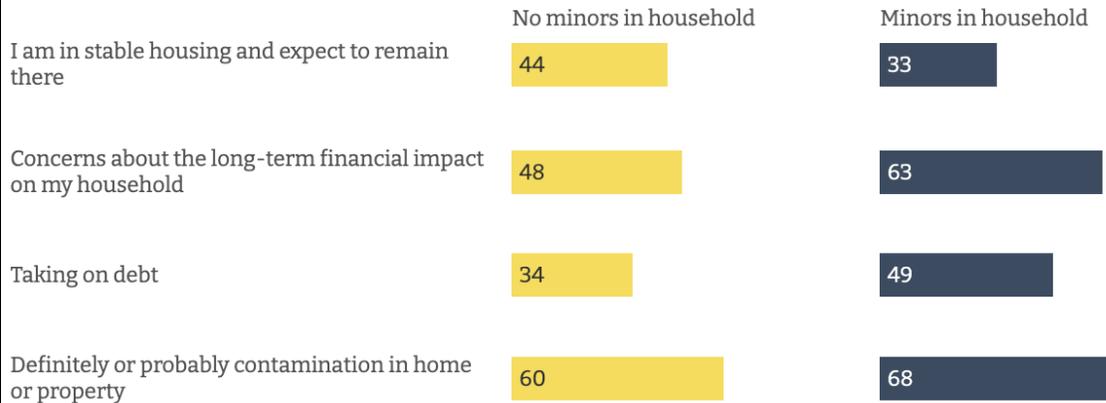
*"Our school district has drastically lost a lot of funding for educational support, and emotional/social support at a time that our children and communities needed the most."*

*-AAPI woman, 35-49, Altadena*

Parents of minors are significantly less likely (33%) to be in stable housing than those without children in the household (44%). What's more, parents of minors are significantly likelier (63%) to have concerns about their finances than those without children under 18 (48%), and to have taken on debt (49% among parents of minors, compared to 34% among those without children under 18).

## Experiences of Those With Minor Children vs. Those Without Minor Children

EMBOLDresearch



An alarming share of parents with young children have also had to skip meals or cut back on food (13%), forgo healthcare (11%), or rely on food assistance (8%). Though those without minor children in the household are similarly likely to have experienced each of these, insufficient food or medicine present a uniquely urgent situation when there are children involved.

Compounding these health stressors, parents of minors are also likelier (68%) to say there is definitely or probably contamination in their home than those without minor children (60%).

### Seniors

The fires have left many seniors with unique challenges that are not faced by younger survivors. These challenges are best illuminated through open-ended responses, but they include losing a lifetime's worth of memories and possessions; being too old to start over; and the physical challenges of being displaced.

*"After all these months, we're still struggling in various ways, and virtually no one cares. We have had to suck it up. We're in our 80s; this is one of the most unhinging experiences of our lives."*

*-White woman, Altadena*

*"Losing everything you own, especially when you are at an advanced age, is very devastating. The more financial help, the more secure I would feel about the future. I have had to rent furnished places because I would use all of my available funds to start a new household. Also, it would be too difficult to have to move a lot of possessions when housing will continue to be temporary. Additionally, having enormous anxiety, causing lack of sleep, and increased back pain, and having to continue to work at a very advanced age is very difficult."*

*-White woman, Pacific Palisades*

*"No one cares about seniors losing their homes of many decades and depleting their retirement funds to survive. All the \$ go to kids, artists, musicians, parks and new technology. No caring for the generation that made the Palisades so nice to live in."*

*-White woman, Pacific Palisades*

*"Mas attention [sic] a los gastos que tienen que enfrentar los inquilinos deshabilitados [sic] y ancianos. Gastos de Aplicar para nuevo vivienda, chequeo de credito cada vez, deposito, primera y segunda renta, gastos de mudanza: ie: \$-para mudaos [sic], y \$-alquilar camion para mudanza. Vivimos en un mundo material y para TODO se necesita dinero. Despues de tradejia [sic] del encendio nuestros ahorros no son enhautos!!!! [sic] \$\$\$ Para ancianos deshabilitados [sic] y personal con recursos fijos no es facil recobrar su vida a lo de antes del encendio!!!!!!!!!"*

*-Latina woman, Altadena*

## **Renters**

*"As renters - we had essentially no support after we lost our housing. We had no choice but to leave the area and we don't have any path to come back."*

*-Latina woman, 18-34, Altadena*

*"I was a renter and lost many belongings which was an emotional and financial hardship. I won't be given the same amount of assistance as the millionaires who lost their homes. I had to make do and find a place to rent in an area I would not have chosen to live."*

*-White woman, 18-34, Pacific Palisades*

*"There are absolutely no rights for renters. We list [sic] everything and cannot ever go home."*

*-White woman, 50-64, Altadena*

*"My renters insurance coverage was very low and didn't even begin to cover my lost personal property. But because I had insurance (amount didn't matter) FEMA has not approved me for any financial aid."*

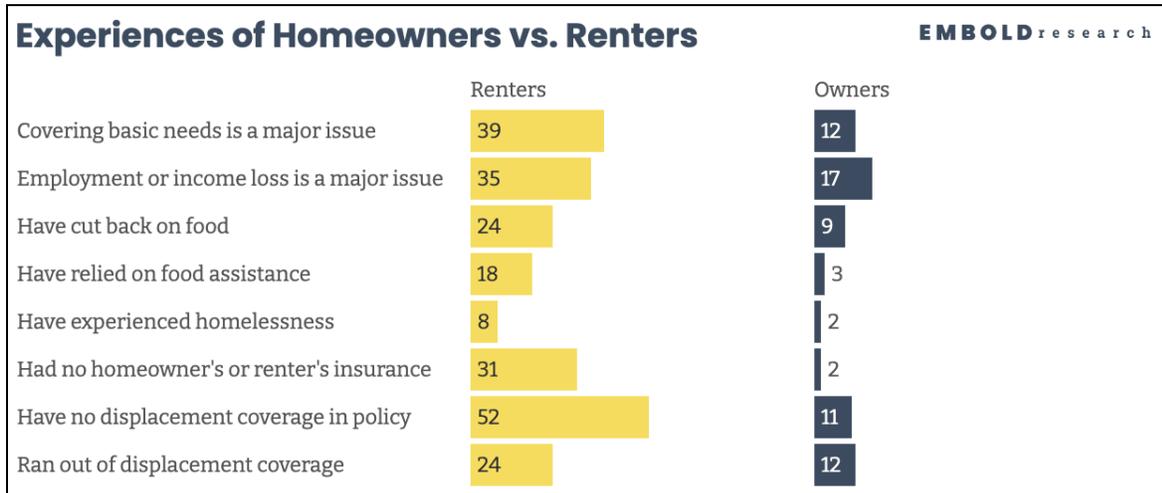
*-White woman, 18-34, Pacific Palisades*

Renters face a unique set of challenges, many financial, which require different solutions from local leaders and organizations. Among these challenges:

- Renters (39%) are more than three times as likely as homeowners (12%) to still have trouble covering basic needs like food, clothing and medicine.
- Renters are also far likelier to cut back on food (24% of renters), rely on food assistance (18%), and experience homelessness (8%).
- Renters (35%) are twice as likely as homeowners (17%) to be struggling with employment or income loss.

Additionally, while virtually all homeowners had insurance, 31% of renters did not. As a result, in addition to receiving no insurance money to replace their belongings, 52% of

renters never had any insurance money to pay for temporary housing. Even of those who did have displacement coverage, renters (24%) are twice as likely as homeowners (12%) to have already run out of this coverage.



Combined, these challenges place a great deal of strain on renters—whose incomes are far lower, on average, than homeowners’, meaning that they had less financial leeway to begin with.

## Conclusions

The Department of Angels was founded to stand with survivors through moments like this — translating their lived experience into real change and bridging gaps between needs and support systems. Over the last nine months, we've worked alongside local leaders and partners to help families navigate insurance issues, access free soil testing and remediation, lift survivor voices in decision-making, and ensure survivors are more connected. That work continues with urgency and focus.

We continue to act on the priorities that survivors have told us matter most:

- **Unlocking Federal Support:** Lifting up survivor voices to demonstrate why federal resources are essential for recovery both in Los Angeles and other disaster-impacted communities nationwide. We are working with congressional offices to accelerate the release of disaster recovery funds and coordinating with local and state partners to ensure resources reach survivors.
- **Strengthening Insurance Accountability & Accessibility:** Supporting community-led efforts aimed at ensuring survivor policyholders are made whole, and convening an expert Finance & Insurance Solutions Working Group to recommend longer-term reforms that make fire insurance more sustainable, fair, and accessible.
- **Expanding Environmental Testing & Remediation:** Coordinating free soil testing for families in need and advocating for uniform standards and public funding to cover testing and cleanup.
- **Stabilizing Housing:** Supporting local government and nonprofit initiatives to expand temporary housing assistance and prevent further displacement for vulnerable families.
- **Building Community Capacity:** Providing grants, coordination, and subject-matter expertise to trusted community-based organizations that survivors rely on for day-to-day recovery help.

These efforts reflect our core belief: recovery succeeds when survivors are centered and local organizations have the resources to meet them where they are.



## Recommendations

Recovery at this scale requires a united effort from every sector. Based on survivors' experiences and insights, we urge leaders to prioritize:

- **Accelerate Relief:** Expedite the release of federal disaster recovery funds and ensure those resources are distributed swiftly and effectively at the local level.
- **Fair Insurance Practices:** Strengthen oversight of carriers, enforce timely claims processing, and ensure survivors can access full payouts for rebuilding, repairing, and remediation.
- **Housing Stability Now:** Extend and expand rental assistance and mortgage relief programs to prevent a surge in homelessness as insurance coverage for temporary housing runs out.
- **Environmental Safety for All:** Expand the availability of no-cost environmental and indoor contamination testing and fund remediation so that no family is left living in uncertain or unsafe conditions.

Survivors have shown remarkable perseverance in the face of compounding challenges. They are ready to return, rebuild, and strengthen their communities. With bold, coordinated action, we can help close the recovery gap and build lasting resilience.

Together, we can deliver not just a return to what was lost, but build a foundation of safety, dignity, and hope for years to come.

With care and commitment,

The Department of Angels

