

Leveraging Smart, Equitable Policy to Meet the Health, Housing, and Economic Needs of Southern Californians in the Face of Climate Change and Disaster Recovery

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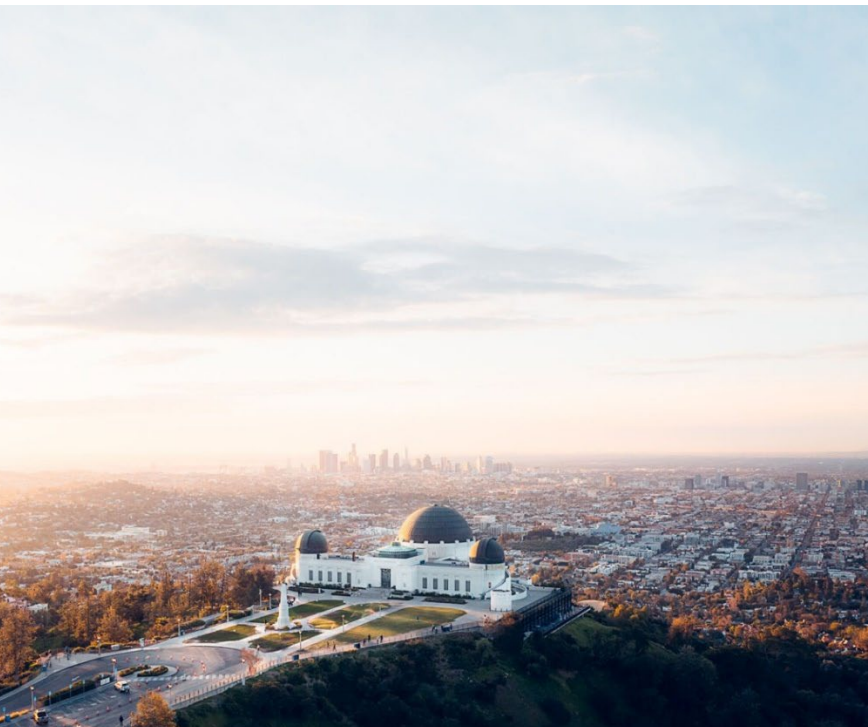


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Note: the actual content and policy proposal itself is approximately 29 pages. We apologize for any inconvenience this causes the reviewers, and we appreciate your time and consideration.

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Whitney Francis, originally from San Diego, CA, is a dedicated public servant with dual Master’s degrees in Public Health and City Planning, whose current work experience is focused on policy advocacy to advance racial justice and health equity as a Policy Advocate at Western Center on Law and Poverty. As a policy advocate, she has worked on a broad set of issues from improvements to Medi-Cal quality and access, food access, and advancing guaranteed income. Some of Whitney’s formative experiences include working in a clinic-based food-as-medicine program within the SF Department of Public Health, contributing to Alameda County’s All IN Eats Circular Food Economy initiative, and conducting research and evaluation on school meal reform in Oakland.



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Executive Summary

This policy proposal aims to reimagine a healthy, climate-resilient Southern California that is defined by affordable and sustainable housing, healthcare that considers the health-related social needs and a built environment in which people live and seek care, climate-resilient physical infrastructure, a thriving and equitable local economy, and collaborative and efficient wildfire prevention and recovery processes.

This policy proposal was informed by: 1) a thorough policy scan and literature review; 2) informant interviews including a pediatric anesthesiologist at CHLA, individuals involved in the LA wildfire cleanup, an Altadena resident who lost her home in the wildfires, the CEO of Rhino, a startup focused on connecting homeowners with home-hardening tax credits and insurance discounts, and a previous employee of PG&E; and; 3) attendance at webinars and conferences including the UCLA Luskin Center for Innovation's 2025 Summit: Guiding an Equitable Recovery in LA.

All policy goals and recommendations included in this proposal are feasible, equity-driven, and achievable in the next decade. While community engagement processes and public comment periods were not mentioned for every individual policy, California must center the unique needs and experiences of Southern California communities at every step from policy development to implementation. As a starting point, the Governor's Office of Land Use and Climate Innovation has a robust [Community Engagement and Outreach Guide](#), and many organizations and agencies use [racial equity impact assessments](#) prior to policy implementation. At a local level, this means organizing town halls, community meetings, public hearings, and events with churches and local businesses, and mapping key groups and stakeholders to proactively reach out to residents who are not represented (including by leveraging digital platforms like Nextdoor, Reddit, and Facebook neighborhood groups). Underrepresented residents should be compensated for time and participation, meeting times and platforms should allow hybrid participation with language translation services and multiple time options, ideally with childcare also provided. Including robust community engagement processes in grants and project budgets from the outset can help ensure accountability among all stakeholders. When developing a policy at the state level, Community Advisory Committees offer a constructive method of engaging community members, subject matter experts, universities, labor groups, program managers, and State officials. Community Advisory Committees can precede legislative change (e.g., passing a bill) or administrative change (e.g., an agency implementing a policy through programmatic changes and implementation).

The following policies are extremely intersectional, and while they may fall into one of the five categories for readability, they are designed to address issues across sectors. Funding and building Community Resilience Centers, for example, can bolster public health responses during a wildfire while also improving the climate resilience of a region. Wherever possible, this proposal points to existing or potential legislation from this year's session, and important co-sponsors and partners in the work. Non-duplication of efforts is crucial as Southern California begins to rebuild and plan for the future.

The views and opinions expressed in this report are those of the individual team members and do not necessarily reflect the views or positions of any organizations or entities they represent.

Summary of Select Recommendations

Focus Area	Policy Goals	Sample Intended Outcome
Infrastructure Recovery	<ol style="list-style-type: none"> 1. Prioritize directing resources to infrastructure defenses that protect against “urban fires.” 2. Ensure immediate access to potable water for residents, recover lost water infrastructure, and reconsider water systems’ roles in emergency responses. 3. Consider equitable and health-focused methods of soil remediation, a process of restoring contaminated soils to a safe condition to protect water quality, human and animal health, and reduce further pollution. 4. Fund and encourage the development of inter-organizational, community-level resilience hubs. 	<ul style="list-style-type: none"> ● Cities and counties include alternative materials in building codes within 2 years. ● Defensible space rules are followed by at least 75% of households within 5 years. ● 90% of households transition away from wells; restore all soil in LA to below 80 ppm lead using bioremediation. ● Maintain continuous funding for CRCs for the next 3 years; construct 5 more CRCs in SoCal in the next 5 years.
Wildfire Mitigation and Prevention	<ol style="list-style-type: none"> 1. Improve land management strategies to reduce wildfire risk by utilizing fuel breaks, cultural and prescribed burns, fire-resistant landscaping, and defensible space. 2. Increase public utilities safety by shifting to a performance-based model that funds infrastructure upgrades and victim relief and increases enforcement of wildfire mitigation plans. 3. Address the root causes of worsening wildfire conditions and prepare for future climate disasters by hitting state-level decarbonization goals, holding polluters accountable, and reducing dependence on fossil fuels across all sectors. 4. Improve disaster recovery coordination, especially during cleanup and remediation and emergency response. 	<ul style="list-style-type: none"> ● Prepare emergency response FAQs and evacuation plans for each county in SoCal by 2030. ● Hold utility companies accountable by incentivizing proactive wildfire mitigation practices by 2030, with a goal of 75% compliance. ● Meet California’s 2035 decarbonization goal and hold polluting companies accountable for climate damages by 2027.
Community Health	<ol style="list-style-type: none"> 1. Leverage innovative Medi-Cal initiatives and funding to address the climate- and environmental-related needs of communities and save money on healthcare expenses. 2. Bring health professionals and hospital systems into the fold to integrate climate data and experiences into patient care, increase the 	<ul style="list-style-type: none"> ● Add Climate Supports as a covered benefit for people enrolled in Medi-Cal in the new Section 1115 Waiver in 2027. (14.9 million Californians are enrolled in Medi-Cal) ● Prevent thousands of public benefit discontinuances after disasters by passing AB 1161.

	<p>sustainability of health systems, and utilize nonprofit hospital Community Benefit spending to address environmental conditions.</p> <p>3. Require Managed Care Plans (MCPs) to foster climate resilience by investing in community social and environmental needs and allowing administrative flexibility for patients and enrollees during and after disasters.</p>	<ul style="list-style-type: none"> ● Increase the number of hospitals with climate-integrated EHRs by 15% in the next 3 years. ● Mandate a minimum hospital Community Benefit spending level of 3% of profits.
Economic Recovery	<p>1. Ensure that especially vulnerable populations (e.g., foster youth, children with special health care needs) are supported in economic recovery.</p> <p>2. Support families and communities in navigating social services during and after a disaster.</p> <p>3. Stabilize California’s property insurance market to ensure continued coverage and economic mobility through property ownership and dynamic, competitive, and affordable insurance rates.</p> <p>4. Support local businesses in recovery efforts to prevent displacement, loss of culturally significant businesses, and gentrification.</p> <p>5. Leverage tax incentives and direct cash support to sustain long-term, equitable economic recovery and climate-resilient, sustainable rebuilding.</p>	<ul style="list-style-type: none"> ● Create a Child Welfare Disaster Response Fund by passing AB 689. ● Fund an emergency response childcare partnership for LA within the next 2 years. ● Expand reach of economic resources for the most vulnerable by providing childcare and leveraging block captains and mutual aid hubs. ● Insurance Commissioner to require insurers to account for wildfire mitigation measures within the next 3 years and introduce sliding scale FAIR plan premium subsidy within the next year.
Housing	<p>1. Implement equitable housing strategies to prevent displacement and promote inclusive recovery.</p> <p>2. Implement integrated land use strategies that promote resilient, sustainable development while preserving natural resources and minimizing climate risks.</p> <p>3. Streamline permitting and review processes and invest in innovative solutions to accelerate rebuilding.</p>	<ul style="list-style-type: none"> ● Increase housing supply by 500,000 units while ensuring affordability and cultural/community preservation, including 15% pre-fab/modular by 2035. ● Pilot one self-certification and AI tool program for code compliance to expedite plan review timelines within LA county. ● Implement a \$50 million government-funded buyout program within the highest disaster risk zones in LA County in collaboration with FEMA.

Section 1: Infrastructure Recovery

In the wake of the combined fires in January in the Los Angeles Region, communities across Southern California are grappling with the dual challenge of immediate disaster response and long-term infrastructure recovery. The combined fires across Southern California in January of 2025 saw over 37,000 acres burned and more than 16,000 structures destroyed,ⁱ including the displacement of 100,000 individuals and significant damage to historical and cultural infrastructure, roads, utilities, and critical public services. While these losses, in what is considered the second most destructive wildfire event in the history of California, have catalyzed immense pressures to rebuild and recover as soon as possible, infrastructure design, development, and recovery should inherently move at the speed of trust. Lessons from other urban fire recovery efforts, such as the Lahaina Fire recovery responses, will highlight a variety of needs, ranging from those uniquely parcel-based (re-establishment of cultural spaces, stricter building hardening requirements, defensible space) to broader regional needs (water infrastructure, emergency response systems, smarter land-use planning).

Goal 1: Existing infrastructure defenses that were developed to fight wildland fires are necessary but insufficient; stakeholders must prioritize directing resources to infrastructure defenses that protect against “urban fires.”

Today, the Cal FIRE agency enforces regulations related to defensible space (the area around a structure that is cleared of vegetation and other combustible materials) under the Public Resources Code (PRC) Section 4291. This code requires property owners in designated fire zones to maintain a defensible space that is free from excessive vegetation, dead trees, and other potential fire hazards.

There is a longstanding discourse on the importance of the wildland-urban interface (WUI) when it comes to planning against wildfires -- areas where homes and wildland vegetation meet -- and the importance of at least five feet of defensible space to eliminate vegetation that could act as ladder fuels in leading fires to overwhelm infrastructure. However, there is an overwhelming amount of evidence to suggest that in the case of the January 2025 Los Angeles fires, it was not vegetation that led to the burning of homes, buildings, and other public infrastructure. Rather, it was massive amounts of radiant heat (home to home) and flying embers that moved quickly due to wind conditions, miles ahead of the fire periphery, to land on homes.ⁱⁱ While not peer-reviewed, there has been preliminary research that within five seconds, between 4,000-7,000 firebrands (a piece of burning material that is airborne and capable of starting new fires) flew off a relatively small fire load from the Eaton Fire.ⁱⁱⁱ Under these conditions, defensible space alone cannot prevent fire from reaching the very infrastructure it is meant to protect. While defensible space remains a strong deterrent against moving fires, it is crucial to update this traditional framework of defensive infrastructure by:

1.1 - Prioritizing alternative building materials that are fire-resistant, sustainable, climate-friendly, and ecologically designed, as called for by thousands of Angelenos.^{iv} Innovations could include:

- Rammed natural materials such as straw bale, adobe, and cob as walls or insulation panels. Adobe, cob, and rammed earth are considered “noncombustible materials” with a three-hour and 45-minute to four-hour fire resistance rating (6’ to 10’ walls respectively), double that of traditional wood.^v Marialyce Pederson, a resident of Altadena, lost the entirety of her home save for her kitchen, which was made from cob and natural materials^{vii}. While heavy materials such as adobe or cob bring up questions around

seismic resilience, other earthquake-prone places, such as New Zealand, have adopted building guidelines for construction with these materials.

- Fire-resistant spray-on for roofs, fences, etc. Hempcrete is a bio-composite building material made from a mixture of hemp hurds (the core of the hemp plant), lime, and water. Sprayed hempcrete has a fire resistance of one hour, and Ventura-based construction company, Renewal Revolution,^{viii} began to explore these materials after the Thomas Fire in 2017 and built six to seven hemp homes and an accessory dwelling unit (ADU) in Calexico that has already withstood a fire. Other products, such as NanoTech’s Wildfire Shield, can offer a low-lift alternative to entirely retrofitting large-scale infrastructure against fires.^{ix} The company has already “partnered with Caltrans to apply Wildfire Shield to wooden infrastructure such as timber lagging for bridges and roads ... to prevent collapses, maintain access routes, and reduce rebuilding costs.”^{xxi}

To successfully implement, in the mid-term, stakeholders should update LA County Building Codes and adopt the Natural Building Appendices that are already in the International Code Council. In the long term, stakeholders must fund academic institutions and alternative building suppliers to better understand alternative building structure efficacy and help companies scale for production. Lastly, stakeholders must provide incentives for Natural Building Materials for Homeowners: tax incentives, grants, and streamlined permitting for those considering using natural building materials (See Housing, Goal 3).

1.2 - Local level mapping and enforcement of defensible space requirements (a buffer zone between infrastructure and surrounding landscape, typically sorted into three zones (Zone 0 = zero to five feet from center, Zone 1 = five to thirty feet, Zone 2 = thirty to one hundred feet)) to manage vegetation and other high combustibles materials that surround infrastructure. Stakeholders need to prioritize:

- Local-Level Zone 0 Guidelines and Enforcement: Though AB 3074^{xii} has already mandated households in relevant fire hazard zones incorporate a five-foot ember-resistant zone (Zone 0) by 2023 on a state level, these efforts did not happen because CalFire had not drafted guidelines to enforce these Zone 0 rules. Governor Newsom has since re-mandated (EO N-18-25) CalFire to complete drafting its regulations by the end of 2025, and in the meantime, the agency has released nonbinding guidelines for homeowners to follow, before an official deadline of the end of 2028. Local agencies have the power to craft more tangible guidelines now and enforce these guidelines at the local level with a shorter timeline.
 - **Case Study:** Fire Aside is a software platform utilized by over 75 municipalities, 25 fire agencies, and 16 counties, covering more than 1 million residences across five states. The product helps agencies conduct Zone 0 evaluations by providing residents with property-specific reports and streamlines vegetation removal programs by allowing residents to schedule curbside pickups and share pile locations with local crews. Currently, over 1 million homes are using Fire Aside, and the Central Marin Fire Department Chief claims that “Our inspectors are now evaluating more than 30,000 properties annually and documenting measurable improvements...”^{xiii}
- Incorporating Fire Resistant Materials & Vegetation into the “Landscaping Element” of Local Design Standards: Today, design standards are minimum requirements, mainly at the architectural level, for all buildings within the geographic reach of these standards (standards include setbacks, height, visibility, etc.). While there is a landscaping element within these standards, they are mostly for zoning or aesthetic purposes. To create local enforcement for Zone 0 guidelines (see recommendation above), planning departments can include fire-resistant vegetation and landscaping materials within these

design standards to be reviewed during the permitting process, in addition to the annual reviews that Cal Fire completes. City planning departments can issue RFPs for landscape architecture firms to develop minimum requirements for these standards and regional “lookbooks” for what people can plant in different defensible zones.

- Mandating that Homeowners Associations (HOAs) adopt landscaping standards: Similar to the proposal above, many of these HOAs have influence over landscaping practices and can encourage residents to immediately adopt these techniques, lowering the risk of wildfires in these neighborhoods.

1.3 - Investigate smart sensors and automated fire defense technology as a first line of defense by:

- Encourage testing and use of automated/advanced sprinkler systems, such as Frontline Wildfire Defense, a venture-backed provider of advanced sprinkler systems to prevent fire damage. The company identified 4 clear saves, where the fire reached the property perimeter or came extremely close, and the sprinkler system had a significant impact^{xiv}. Public-private partnerships between insurance companies may offer to finance a portion of these sprinkler systems with new builds/retrofits before providing fire insurance.

1.4 - Infrastructure recovery will take an immense amount of resources to complete equitably. The federal, state, and local administrations need to provide creative financing solutions. General financing will be covered more in-depth in the “Economic Recovery” component of the memo, but financing opportunities for those parcel-based solutions proposed above include:

- Expanding programs like California's Fire Prevention Grant Program to include individual homeowners to help fund vegetation clearance and the installation of fire-resistant plants and materials. For example, Cal FIRE should partner with local nurseries, garden centers, and landscaping companies to offer discounts on fire-resistant plants and landscaping supplies.
- Tax deductions or credits for homeowners (on state and local levels) who make improvements that reduce fire risk, such as removing hazardous vegetation or installing non-combustible materials like gravel for paths and driveways. These incentives are sometimes offered by utility and insurance companies but are not universally available to Californians, especially low-income homeowners. This could be accomplished by passing [SB 616](#) (Rubio, Cortese, and Stern), which will develop an Insurance Community Hardening Commission to create statewide standards for wildfire mitigation across high-risk communities, and [SB 269](#) (Choi), which would create tax credits for half the cost of installing upgrades such as fire-resistant roofs and siding or for thinning vegetation.

Goal 2: Ensure immediate access to potable water for residents, recover lost water infrastructure, and reconsider water systems’ roles in emergency responses. Urban water systems do not exist for emergency fire management, and our existing supply of drinking water does not meet the flow rate (gallons per minute) of water supply for firefighting purposes. A fire department’s overall capacity (training, personnel, equipment, etc.) is a more critical factor of effective fire containment. Ultimately, there was no water being withheld during the LA Wildfires, and no urban water system could provide enough water to stop the largest and most extreme of wildfires (like the January 2025 LA fires).^{xv}

2.1 - Provision of immediate safe drinking water to areas that are still under advisory warnings: continue short-term aid for residents impacted by water advisories through aid centers, water vouchers, and tax write-offs.

- Greater coordination among water agencies. While Mayor Karen Bass lifted water advisories in the Palisades area on March 7th ^{xvi} and two Altadena Water Districts followed suit, clearing their jurisdictions' water safe to drink, there is still one water district with “do not drink” advisories spanning two Altadena water zones as of April 24, 2025, close to three months after full containment of the fires.
- Encourage the Los Angeles Department of Water and Power (LADWP) -- the water provider for the City of LA -- Lincoln Avenue Water Company, and Rubio Cañon Land & Water Association -- the other water providers for Altadena -- to pool resources immediately to aid water companies with fewer resources, e.g. Las Flores Water Company, which as of April 24, 2025, has yet not cleared advisories in two of its Altadena service zones. LADWP and other private agencies could contribute money or manpower to lower-capacity agencies to ensure that safe drinking water remains a priority for all residents impacted by fires, not just those living in well-resourced areas.

2.2 - Infrastructure repair, modernization, and coordination: fires can damage pipelines, contaminate water supplies with harmful chemicals, and compromise water pressure needed for firefighting and sanitation. Rapid and effective restoration of water infrastructure not only supports immediate emergency response but also lays the foundation for long-term recovery.

- Replace non-functional/exposed raw waterlines immediately and modernize old septic systems into main water lines during . Today, in the Altadena area, over 700 homes are still on septic systems, ^{xvii} which are significantly more vulnerable during wildfire events. Main lines offer critical advantages in fire suppression, reliability, and recovery because they are more connected to fire hydrants, have more consistent water pressure, and are less likely to suffer immediate contamination. If possible, water companies should expand these main water lines to recycled water sources to expand the water distribution infrastructure. These are currently the next steps for Maui, post-Lahaina fires as well ^{xviii}.
- As utility companies break ground to do repairs, they must coordinate to trench all utilities at the same time. Water agencies must also coordinate with power companies and assess the feasibility of creating more main water lines and underground power lines at the same time. While the City of LA owns both its water and power utilities, Altadena faces significant headwinds as several different private agencies offer utility services. The County must coordinate on a regional level and get both public and private utility services to the table, to take on a phased and coordinated approach to minimize disruptions to residents and keep the urgency on infrastructure rebuild.

Goal 3: Consider equitable methods of soil remediation, a process of restoring contaminated soils to a safe condition to protect water quality, human and animal health, and reduce further pollution.

3.1 - Equitable and natural soil remediation: One of the most common methods for initial remediation involves removing contaminated topsoil and transporting it to treatment sites, often located on tribal lands. These sovereign reservations, not subject to the same environmental regulations as U.S. land, host hazardous soils to generate revenue. ^{xix} However, these communities face significant economic disparities, with twice as many households living below the poverty line compared to the broader U.S. population. Dig-and-dump approaches cost millions of dollars, fail to truly remediate soil contamination, and exacerbate environmental injustice by spreading toxic dust along transportation routes, contributing to increased emissions, climate change, and adverse health outcomes. ^{xx}

- Stop moving contaminated topsoil to tribal lands through advocacy, education, and collaboration with tribal communities on environmental justice and public health, without infringing on tribal sovereignty.
- Lean into bio-remediation practices (fungi and plants) instead of the dig-and-dump method. Findings show that this method reduces all pollutants “in three months; by 12 months, they were pretty much not detectable.”^{xxi} Today, LA Railyard (Taylor Yard) is successfully using a combination of fungi and plants to pull metals out of the soil without relocating it. These plants can then be removed from the site without needing to excavate large volumes of contaminated soil. Policymakers need to incorporate bio-remediation practices into agency compliance standards and fund research for further testing.

3.2 - Further soil testing: Federal support for environmental remediation has stopped after initial debris removal and the excavation of topsoil, despite public backlash and a precedent of doing so after every major wildfire in California since 2007.^{xxii} However, further testing is needed as preliminary studies have found that within the Eaton Fire burn area, lead levels exceeded DTSC screening levels and EPA regional screening levels for residential soils.^{xxiii} LA County authorized a \$3 million program to support soil testing in the Eaton Fire burn area, and LA County DPH is offering free blood lead level testing.

- Fund and coordinate with community-driven programs to test for soil health: Public Exchange, a USC research and projects team, has launched a community-driven effort through the CLEAN (Contaminant Level Evaluation & Analysis for Neighborhoods) program, where LA County residents can submit soil samples from burn areas for free for analysis by USC to determine if lead levels pose a health risk and require further remediation.^{xxiv} The results from this testing are anonymized and posted on a public Google Sheet/interactive map. LA County should work to combine data, when possible, for an accessible overview of the region’s soil safety.
- When testing soil samples at sites where rebuilding is zoned to take place, soil sampling results should be reviewed for each property to ensure they meet accepted standards for various toxins, and a certificate of completion should be issued by CalEPA or the LA Department of Public Health to document that the standards have been met. The certificate of completion should be included in the building permit file for each property as a permanent record.

Goal 4: Fund and encourage the development of inter-organizational, community-level resilience hubs, which are community-serving spaces that contain backup batteries, refrigeration for food and medicine, overnight shelter, and other needs in case of a climate emergency.

This model of community-based resilience centers offers an alternative to how we typically consider emergency management. A recent simulation of the Camp Fire modeled an ideal scenario in which everyone evacuated promptly when ordered by authorities and found that communities would have needed two hours to evacuate, whereas the town was engulfed in just thirty minutes.^{xxv} While it is important to have more effective evacuation planning, community resilience centers offer an alternative in high-fire-risk neighborhoods in case evacuation fails. Pepperdine University used this method during the Franklin Fire, where 3,000 students and staff remained in the school’s library, which was intentionally designed with fire-resistant features.

The [California Strategic Growth Council’s Community Resilience Center \(CRC\) program](#) is a \$110 million state-wide grant program that funds the planning, development, and construction/retrofit of neighborhood-level

resilience centers to support households during emergencies. More than an immediate emergency shelter, these CRCs are also meant to offer long-term support for communities during the year, offering climate education, workforce development, health services, and more. Moreover, the grant requires that lead grantees be in coalitions of “collaborative stakeholder structures”, which are localized, place-based partnerships to ensure consistent buy-in and support; shared values and governance; and alleviation of existing power imbalances. Similar to other SGC Programs like Transformative Climate Communities (TCC) and Regional Climate Collaboratives (RCC), the CRC Program has guidelines that ensure the involvement of CBOs and community residents within the governance and decision-making processes, including selection and planning of the project and all subsequent phases of the project.

Case Study: St. John’s Community Health, a community health organization based in South LA, was awarded \$10 million to complete the construction of its proposed Avalon Health and Access Center. The proposed CRC will be close to its existing clinic, with facilities that incorporate a wide range of disaster relief, environmentally sustainable campus amenities, and services, including accessible spaces for cooling, emergency shelter, climate and community resilience classes and events, and a community garden. Physical infrastructure elements are integrated with year-round medical, dental, and behavioral health services, case management, peer support, workforce training, basic needs services, and other programs to address the lack of access to resources for low-income people of color. Integrating health services and trusted staff from community health centers or hospitals into a resilience hub can increase timely access to basic health programs and social services simultaneously.

Case Study: Greening the Church is a sustainability initiative designed to tap into the power and purpose of the Black Church Community and expand the role of churches as centers for environmental and economic resilience.^{xxvi} The initiative is active across California, Georgia, Louisiana, Florida, and more, and has worked with roughly 3,000 churches, regardless of denomination, from introducing recycling or composting to environmental justice organizing. In East Oakland, Allen Temple Baptist Church has installed 240 solar panels and backup battery storage that stores excess energy, with the help of Greening the Church and a grant fully funded by Tesla. These panels power the church’s classrooms, industrial kitchen, offices, and gym and have offered an estimated \$20,000 in utility savings annually. Allen Temple Church also serves as an emergency center during extreme weather events or power outages, providing a safe haven where local residents can stay connected and maintain life-sustaining medical equipment and treatment.

Policymakers must consider the aggregated benefits of faith-based, community-serving spaces that could also be activated during emergencies (and provide services year-round) and fund appropriate construction/retrofits of these spaces as a long-term infrastructure recovery solution. Of the funds made available by Section 92500 of Proposition 4, the climate bond which passed in November 2024, up to \$60 million is set to be allocated to the Strategic Growth Council for funding community resilience centers.^{xxvii} Programs like CRC, TCC, and RCC are crucial to community resilience and recovery and should remain funded to best serve the needs of various California communities.

Section 2: Wildfire Mitigation and Prevention, Environmental Restoration, and Climate Change Adaptation

Climate change increases the frequency and severity of catastrophic wildfires by creating warmer, drier conditions and longer fire seasons, higher frequency of fires, and larger areas burned. While the reduction of greenhouse gas emissions is paramount to curb more severe global warming and associated natural disasters, climate adaptation planning, environmental restoration, and wildfire prevention strategies are also necessary to support resilience in communities facing the now inevitable impacts of climate change.

Central to any work on wildfire prevention and mitigation is the integration of Indigenous voices and Traditional Ecological Knowledge (TEK). Indigenous people have always been the original caretakers of the land and have experienced some of the greatest harm from climate change. Equitable and meaningful partnerships with Tribal nations are essential for tackling shared problems, not just by checking a box for stakeholder engagement purposes, but by incorporating Tribal perspectives into every planning document, California Climate Change Assessment, and policy. As part of a first-in-the-nation effort to address historical wrongs committed against California Native American tribes, California has awarded more than \$100 million for 33 tribal land projects as part of the CalFIRE Climate and Energy Programs.^{xxviii} The funding will be used for ancestral land return, implementation of TEK and tribal expertise, habitat restoration, climate and wildfire resilience projects, and more. It is imperative that across all adaptation policy areas, California continues to engage and center Indigenous and marginalized voices in policy development and implementation.

When California's tribes were forced off the ancestral lands they had been carefully maintaining with cultural and planned burns for decades, forests were logged and then replanted in extremely dense groves. While existing "preservationist" land practice centers the environment without human intervention, it also laid down roots for overcrowded forests that eventually led to massive, uncontrolled wildfires. This overplanting, combined with massive population growth in previously rural areas, has led to extremely vulnerable wildfire risk zones. Reducing wildfire risk in vulnerable areas of California requires a combination of strategies that address the root causes of wildfires, mitigate their spread, and help communities adapt to increasing risks.

Goal 1: Improve land management strategies to reduce wildfire risk by utilizing fuel breaks, cultural and prescribed burns, fire-resistant landscaping, and defensible space. Opportunities to use existing land to reduce wildfire risk include tree thinning, vegetation clearing, large fuel breaks/buffers, and community-defensible spaces.

1.1 - Incorporate topographical fuel breaks in high fire-hazard communities. Regional land-use planners should consider incorporating fuel breaks in the planning of high-fire-hazard communities. Topographical fuel breaks can help prevent and mitigate wildfires by creating "buffer zones" between existing fires and areas that fires have not reached. These include roads, water features/waterways, brown strips, and more. Incorporating more roads will not only break up the vegetation but also offer more emergency routes for firefighters and evacuation routes for residents.

1.2 - Invest in fuel management strategies to reduce wildfire severity. Creating shaded fuel breaks by

eliminating dried tall grass and removing select trees in certain patterns will reduce the amount of combustible material, which will slow down wildfire intensity and spread, while also helping to preserve wildlife habitat and maintain soil health by maintaining lower burn temperatures, resulting in less debris contamination in our water systems for better water quality post-burn. Research shows these interventions, coupled with prescribed burns, could reduce western U.S. wildfire severity by more than 60% relative to untreated areas.^{xxix} Implementation – recognizing that any solution that is not parcel-based in scale will be challenging for private landowners to implement – will require several components, including State lawmakers establishing long-term maintenance funding for vegetation management and fuel breaks; CalFIRE and the U.S. Forest Service training landowners (especially those in the Wildland Urban Interface, or WUI) on how to access prescribed fire funding and conduct their thinning; and coordinating local and regional “tree thinning days” or “fuel management week”, with volunteers and regional firefighters. Cal FIRE must also update its “Fuel Reduction Map” with information on fuel breaks established by private landowners, the Natural Resources Agency, and Cal FIRE grant recipients like local and non-profit organizations to provide the most accurate data possible.

1.3 - Provide funding for and require fire agencies to enter into inter-organizational agreements to facilitate ongoing prescribed and cultural burns. Cultural burns are slow, low-intensity burns, long been used by indigenous nations to promote sustainable growth and resilient landscapes by reducing competition for sunlight and water and improving soil quality. They are primarily aimed at producing healthy new growth for food, medicine, and fibrous plants that can be made into baskets, but also have the added benefit of reduced incendiary material for future wildfires. **Prescribed burns** by agencies usually focus on acreage and fuel reduction, relying upon natural features or previous fires to control potential spread. While tribes tend to think about cultural burns in terms of lifetimes and generations, state agencies are confined by budget cycles and bureaucratic red tape.

Land agreements are often tenuous, and state agencies are still working to delegate stewardship of the land and its burning to tribes. Cultural and prescribed burns are much more cost-effective than fire suppression, but grants are time and resource-limited. California recently recognized tribal authority for cultural burns by enacting SB 310 (Dodd, 2024), righting a historically wrongful history of fire suppression and the criminalization of Indigenous burning. The bill authorizes the secretary of the California Natural Resources Agency (CNRA) and local air districts to coordinate agreements with federally recognized tribes for cultural burns without the burden of securing permits for each fire, thereby acknowledging and supporting tribal sovereignty and using fire as a tool for wildfire prevention. Therefore, California should require fire agencies to enter into inter-organizational agreements with landowners, community members, tribes, and prescribed burning organizations and fund such partnerships consistently, across multiple years.

1.4 - California should go a step further by requiring outreach from CRNA and local air districts in the next update of “California’s Strategic Plan for Expanding the Use of Beneficial Fire” to coordinate cultural and prescribed burns in high-risk wildfire zones and mapping cultural burns through the Prescribed Fire Information Reporting System (PFIRS).

1.5 - Protect California’s forests at the federal level. There is currently a concerning bill moving through Congress, in part thanks to Senator Padilla of California and pressure from Governor Newsom, called the “Fix Our Forests Act.” As EarthJustice and hundreds of other environmental justice organizations point out in a [joint](#)

[letter to Congress](#), this bill has an alarming number of problematic provisions that would open millions of acres of federal land to industry logging without scientific review or community input. It paves the way for increasing the number of miles of permanent logging roads and removing large old trees that naturally confer fire resilience and that also store a disproportionately high amount of carbon, mitigating against climate change that fuels fires. Logging roads also fragment forest habitats and are sources of chronic sediment that harm water quality in rivers and streams—this bill will harm forests, communities, the climate, and biodiversity, and California elected officials should withdraw support immediately. Congress should support smart solutions, like the [Community Protection and Wildfire Resiliency Act](#), that prioritize communities over timber industry profits.

Goal 2: Increase public utilities safety by shifting to a performance-based model that funds infrastructure upgrades and victim relief and increases enforcement of wildfire mitigation plans.

Fires attributed to power lines make up roughly half of the most destructive fires in California history.^{xxx} Most utility-caused wildfires occur when falling trees or dead branches brush up against power lines, or when power lines blow over onto dry ground. The cause of the Eaton fire is still unclear, but Southern California Edison is being sued by LA County, alleging that one of Edison’s idle, unconnected lines was re-energized and started the blaze.^{xxxi} The Office of Energy Infrastructure Safety is the primary agency responsible for reducing the chance of utility-involved wildfires by reviewing, approving, and overseeing compliance with Wildfire Mitigation Plans (WMPs). The California Public Utilities Commission (CPUC) evaluates the financial feasibility of WMPs and has enforcement authority concerning utilities’ performance of their WMPs and utility-caused wildfires. Edison, PG&E, and SDG&E spend approximately \$3 billion per year on fire prevention.^{xxxii}

Public utilities can leverage several tactics to avoid igniting a wildfire, including: 1) pro-actively shutting off the power at certain times and in particular locations when weather and fuel conditions increase the risk that equipment failure will lead to a fire; 2) adjusting the safety settings on the protective equipment on their power lines (e.g. circuit breakers, reclosers, covered conductors, fuses) to shut off faster if there is a problem detected like vegetation or a foreign object hitting a power line; 3) insulating power lines or burying them underground; and 4) hiring in-house meteorologists who can provide advanced fire modeling or deploying sensors across their grids to identify risky areas. Some utility companies like Edison also fund helitankers, which can limit the damage from fires and, subsequently, inflict less damage on their bottom line.

While these are all important tactics for preventing wildfires, they come at an enormous cost to consumers who have to pay for the infrastructure upgrades, also called “capital investments” through rate hikes, often with around a 10% profit margin for shareholders.^{xxxiii} High utility bills disproportionately burden low-income and middle-class families, and financing climate-resilient utility systems through rate hikes is not sustainable, as residential rates have increased between 73% and 133% between 2012 and 2021.^{xxxiv} California’s legal system currently allows utilities to be held liable for wildfire damages even if they weren’t directly negligent, under the doctrine of “inverse condemnation.” While this helps ensure utilities remain accountable and allows parties to sue utilities involved in fires, it has also led to financial instability for utilities, including bankruptcy, and the inability to pay to upgrade physical infrastructure. California’s large investor-owned utility, PG&E, filed for bankruptcy in 2019 after being faced with \$30 billion in damages related to a series of deadly fires, and the State bailed the company out.^{xxxv}

2.1 - In the long term (e.g., next decade), California’s utilities can, and perhaps should, be reconstituted to be publicly owned and managed. California could take over companies like PG&E and Edison, with any profit reinvested back into the grid and the community rather than given to shareholders. State-owned regional grid operators could manage the energy throughout different regions of California, focusing on keeping the grid safe, investing in modernization, and accelerating the clean energy transition. This proposal is likely not feasible in the near future, given the political resistance to shifting from private to public ownership because of concerns about the potential cost of transitioning and the challenges of managing large-scale infrastructure.

2.2- In the near term (e.g. next three to five years), and perhaps more realistically, California should shift to a performance-based model that holds utilities accountable for wildfire risk reduction through specific performance metrics. In this system, utilities that demonstrate proactive wildfire mitigation efforts (e.g., regular infrastructure upgrades, vegetation management, fire-resistant technologies) would be eligible for reduced liability or penalties, while those that fail to meet standards would face harsher penalties. These penalties would fund 1) **future wildfire mitigation infrastructure upgrades** and 2) a **state-managed wildfire victim fund** to compensate people affected by wildfires caused by utilities, instead of relying on the inverse condemnation doctrine to make utilities pay directly. The victim fund would be designed to pay for fire-related damages, including property and business loss, cleanup, medical costs, and environmental restoration.

- CPUC should work to set clear climate resilience performance standards for utilities through Wildfire Mitigation Plans and implement sanctions/penalties that public utilities must pay if they don't meet them (i.e. burying X miles of power lines underground, Y number of transmission line removals, Z tree inspections). This is similar to how many state-administered health programs, e.g. Covered California, impose sanctions on Managed Care Plans that don't meet quality improvement metrics. Utilities will receive evaluations on a quarterly basis to determine their compliance. Under this model, utilities that fail to meet safety standards, maintain infrastructure, or implement their WMPs could face significant fines, penalties, and higher insurance premiums. This could be accomplished through administrative action by CPUC or through legislative advocacy by elected officials and/or sponsor organizations.
- This would ensure that utilities are directly investing in reducing wildfire risks, rather than relying on reactive measures after a disaster and increasing costs for consumers. They would be incentivized to meet their wildfire prevention metrics and goals, and all utilities would share the cost of prevention with the state, rather than overburdening certain ratepayers in higher-risk areas of the state.
- Utilities with lower wildfire risks would pay less into compensation or insurance funds. By shifting from the inverse condemnation doctrine to a performance-based model, this policy would help utilities avoid bankruptcy and prevent utilities from passing on the costs to ratepayers, creating a more climate-resilient utilities system and safer Southern California.

Goal 3: Address the root causes of worsening wildfire conditions and prepare for future climate disasters by hitting state-level decarbonization goals, holding polluters accountable, and reducing dependence on fossil fuels across all sectors.

From 1980-2025, there have been 46 confirmed weather/climate disaster events like atmospheric rivers, unprecedented winters, and wildfires with losses exceeding \$1 billion each to affect California.^{xxxvi} As was revealed last fall, California’s biggest oil companies predicted the climate risks of burning fossil fuels in 1954, and since then they have perpetuated false narratives and climate denialism in their advertising and business

practices, exposing our homes, jobs, and health to more frequent and destructive wildfires, extreme heat, drought, and floods caused by climate change.^{xxxvii} While California has long been at the forefront of climate policy for decades, passing the nation’s first low-carbon fuel standard for vehicles and economy-wide cap and trade system, and committing to decarbonize the electrical grid by 2045, it has yet to hold oil and gas companies accountable for their damages. This proposal does not attempt to address all aspects of California’s clean energy transition, which is enormously complex, but it is crucial to hold fossil fuel companies accountable for their damages as the state transitions away from its reliance on them. There is one ambitious piece of legislation this year that could help hold polluters accountable, SB 684/AB 1243.

3.1 - The Polluters Pay Climate Superfund Act (SB 684/AB 1243), by Sen. Caroline Menjivar and Asm. Dawn Addis would create a program under California’s Environmental Protection Agency to assess fees on the largest historical producers of climate-heating pollution. It would force these companies to pay for their increasingly devastating and costly damage to the state as California experiences intensified wildfires, cycles of flooding and drought, heatwaves, superstorms, and sea-level rise. Under SB 684/AB 1243, the state would calculate climate damages through 2045 and assess compensatory fees from fossil fuel producers or refiners responsible for more than 1 billion tons of greenhouse gas pollution between 1990 and 2024. The fees would be proportional to polluters’ emissions during this period, and will be paid into a new “Polluters Pay Climate Fund” to remedy the damage polluters have caused the state while profiting off their products and extractive business. The fund would support projects such as community resilience and hardening against wildfire risk, solar panels and energy storage installation in low-income communities, and assistance for firefighters and other essential workers in climate disaster response.

- In passing this bill, California would join New York and Vermont, which have already enacted a Polluters Pay policy, along with Massachusetts and Maryland, which have similar bills moving through the legislature this year. While implementation of these bills are challenging because of relatively limited information on how to determine the relative share of climate-related loss over a time period, this bill would be bolstered by a new landmark study release in April 2025 on “attribution science”, an approach which links one particular emitter/fossil fuel company to one particular climate-related event and, subsequently, a specific damage or economic loss.^{xxxviii} This framework functions similarly to other damage and loss scenarios, like tobacco companies and lung cancer, or pharmaceutical companies and opiate addiction.

3.2 - Transitioning to a fossil-free future will require creating better, cleaner transportation options for everyone in California, decarbonizing buildings and transitioning to heat pumps and away from gas-powered heating and cooling, and building energy-efficient housing quickly. While switching from gas to electric can save homeowners between \$7,000 and \$10,000 and would drastically reduce climate-warming emissions, it requires technical assistance and support, especially for homeowners who want to rebuild quickly after the fires.^{xxxix} Every sector must consider how to integrate sustainability with accessibility and affordability. Without large-scale action to reduce our dependence on oil and gas, climate change threatens to radically undermine life as we know it, including our ability to breathe clean air, drink clean water, enjoy time outside, and live free of climate-related illnesses and economic loss.

Goal 4: Improve disaster recovery coordination, especially during cleanup and remediation, and emergency response.

The EPA was ordered by President Donald Trump to complete one of the most complex wildfire cleanup efforts in U.S. history at warp speed—under 30 days. Federal and state Environmental Protection Agency crews, working alongside state Department of Toxic Substances Control (DTSC) personnel, successfully completed wildfire hazardous debris cleanup for the Eaton and Palisades fires within this time frame, making it the fastest-ever hazardous cleanup effort in the nation. For comparison, it took the EPA over three months to remove hazardous debris from the 2023 Lahaina wildfire in Hawaii. LA had nearly 10 times the number of destroyed structures and at least five times as many potentially explosive electric vehicles abandoned in fire zones that had to be disarmed.^{xl} This does not even include the hundreds of thousands of pounds of pesticides, paints, asbestos, fuel tanks, and other toxic household items that had to be located amid the rubble.

The tight timeline and intense pressure undermined public health agencies' ability to craft localized messaging and coordinate effectively with the EPA. While the EPA and public health agencies work under Incident Command Structure during wildfires and natural disasters, a chain of command system that allows fast-paced work to move more smoothly, it was difficult to develop unified public health messaging with the LA Department of Public Health (LADPH) and the EPA under this timeline. [GIS maps](#) showed parcel by parcel which houses had been visited by the EPA, but there was widespread confusion about what responsibilities were delegated to the EPA, LADPH, or U.S. Army Corps of Engineers (which was tasked with larger debris/structure cleanup). The public had questions about air quality, safety of staying in their homes, testing the soil for lead and contaminants, cancer risks, etc. but due to the speed of the operation, the public health agencies who would normally answer these questions were not able to develop evidence-based messaging and resources in time for the EPA visits.

Not only was the response rushed, but it was also disjointed at times. Residents who wanted to know about the air quality in the neighborhood and whether they could return home or swim in the ocean had to check multiple agency websites. Los Angeles Mayor Karen Bass appointed a “chief recovery officer,” Steve Soboroff, and then proceeded to hire an outside consulting firm, Hagerty Consulting, to coordinate all of the different private and public entities. The city council created an ad-hoc recovery committee, two members of the county Board of Supervisors launched separate commissions, and Governor Newsom announced a state investigation of the local response, as well as a private-sector fundraising effort. LA is unusual in that the region's system of governance is intentionally decentralized, rather than vesting power in a single mayoral office. Each of the county's five supervisors represents about 2 million people, and a large-scale disaster highlights these silos.

Residents in the four neighborhoods that were slated to temporarily house toxic materials protested due to fears of harm to their health and the environment. As expressed in heated community meetings, residents felt targeted, since the waste was housed near Black and Latino working-class communities, and outraged because they were not notified that waste would be placed there. In a densely populated city with varying topography, the EPA was extremely limited in staging site options; other potential sites closer to the Eaton Fire burn zone, including the Rose Bowl and Santa Anita Park, were being used for fire crews and relief efforts, and agency officials were under extreme pressure to finish the work in time while quelling concerns about environmental safety since staging sites are highly controlled and do not pose a risk to the community.

In looking forward to future disaster recoveries, several opportunities for process improvement and coordination emerge:

4.1 - The EPA should be allowed to set its own timeline for cleanup proportional to the scale of the disaster, allowing adequate time to build trusted relationships with community members and provide coordinated, consistent information in a culturally salient and linguistically accessible manner. While timely, accurate information is crucial, rushing such a complex cleanup jeopardizes livelihoods and public health. Allowing such EPA discretion could be accomplished through Congressional action/legislation, although that is unlikely prior to the midterms while Republicans control both chambers. California EPA could set its own timeline protocols for cleanup, allowing for more robust community engagement and outreach.

4.2- Los Angeles, as well as other large counties in Southern California, like Riverside, San Diego, etc., need a centralized, authoritative source to communicate and coordinate evacuation plans and environmental safety during disasters. Counties and cities should be able to distill and preserve the wealth of community resources, practical advice, and expertise coming from town halls and websites, and pre-package it into easily distributed explainers ahead of the next disaster. The LAist prepared a series of “[cheat sheets](#)” and communication guides with frequently asked questions and explainers about what different alerts and terms meant, including information on environmental health and social services available. It is especially important that renters are informed and aware of their state and local rights in the face of rental unit damage and evictions (such as the right to counsel during an eviction, rent-increase caps, and how to report discrimination), and post-disaster protections (such as eviction moratoriums). In future disasters, municipalities should have such resources prepared, which could be accomplished by establishing mutual aid or intergovernmental agreements with nearby jurisdictions for emergency resource sharing, which can strengthen response capacity.

- LA Mayor Karen Bass is proposing to eliminate the city’s climate action office, the Climate Emergency Mobilization Office (CEMO), which would also include cutting the city’s first chief heat officer, Marta Segura, who directs the office.^{xi} CEMO helps transition buildings to cleaner energy, creates heat action plans, and coordinates climate resilience across departments. **These cuts must be avoided at all costs.**

4.3- California should task the Recovery Directorate within the California Governor’s Office of Emergency Services (Cal OES) to develop debris removal plans to speed up recovery from future disasters. This entails 1) conducting detailed risk assessments prior to wildfires and disasters, which could identify potential hazards and areas most likely to be affected; and 2) establishing trusting partnerships ahead of time with experienced local cleanup contractors, emergency responders, and environmental specialists in preparation for future fires.

- Evacuation plans and routes, which proved difficult to develop during the fire, can be established by the Directorate ahead of the next disaster for each major metropolitan area, and strategies put in place for potential flooding and erosion in burn areas. Commonly asked questions about urban fires and environmentally hazardous materials could be prepared ahead of time by the EPA and each local health department in Southern California, with contact information for pre-determined community liaisons at each agency and a clear delineation of duties.

Section 3: Community Health

While media attention has been largely focused on the property loss experienced by homeowners and businesses, climate change is also exacerbating health inequities and costing California’s health care system

and economy billions of dollars each year in avoidable climate-related health outcomes. Climate events lead to preventable illnesses and deaths, missed medical appointments and school, and hindered economic growth. According to a recent report by the California Department of Insurance, extreme heat events in California over the past decade resulted in at least \$7.7 billion in hidden costs related to health, which will only increase as temperatures continue to rise.^{xlii} According to a recent survey by Stanford University, about a quarter (23%) of California parents have experienced at least one extreme weather event in the past two years, and more than half of California parents (55%) report being worried about extreme weather and the impact it may have on their children.^{xliii}

Not all Californians feel the burden of climate change equally. Racially and ethnically marginalized groups and low-income Californians are more likely than white, affluent communities to live near freeways and coal plants that pollute the air, and in urban heat islands with less shade. Climate change compounds social and economic conditions and results in higher rates of health problems like asthma, anxiety, diabetes, hypertension, low birth weight, cardiovascular disease, and maternal mortality. Wildfires, especially urban fires, which release high-risk chemicals and toxins into the air, water, and soil, disproportionately harm the physical health of children and pregnant individuals. For example, each 1°C increase in average temperature is associated with a 1% increase in preterm birth rate.^{xliv} Preterm birth may lead to serious and lifelong health complications like breathing difficulty, developmental delays, vision and hearing loss, and increased infant mortality.

Climate change is of particular concern for pregnant individuals, children and youth, and people with chronic illnesses or disabilities because they may have a hard time getting to safety, accessing medical care, keeping medication cool, or receiving accessible alerts and instructions during climate events. Many older adults and individuals with disabilities use durable medical equipment that requires electricity for use, and people with disabilities are two to four times more likely to die or be injured in climate emergencies.^{xlv} Children are especially impacted because their immune systems and organs are still developing, they have higher respiratory rates and inhale more pollutants relative to their lung size, and are more vulnerable to dehydration and heat stress.

Nearly 13% of children in Los Angeles have been diagnosed with asthma, and Black and Latino children are more likely to have asthma than White children.^{xlvi} While the air quality index (AQI) decreases as fires are contained, the measure does not reflect the high levels of oxides, nitrates, pesticides, and heavy metals released that are carcinogenic and cause asthma and respiratory illness flare-ups in children. Children may also miss critical developmental screenings and health checkups due to a lack of transportation, being displaced from their homes, or health facility closures.

Additionally, disasters hinder a child's ability to cope with trauma, loss, and crisis. This is especially acute for children and youth, whose brain development is highly impacted by stress and trauma. Approximately 50 percent of children who experience a disaster report post-traumatic stress symptoms, including recurring thoughts about the disaster, depression, hypervigilance, or difficulty sleeping and concentrating.^{xlvii}

We appreciate the Department of Health Care Services' [inquiry into administrative flexibilities](#) to better support those who are Medicaid eligible and impacted by the fires; these flexibilities will remain an important part of the recovery efforts and should become a fixture of California's disaster planning. However, these fires

are likely to be one of many future disasters impacting the health of Southern Californians, and we urge the state to direct funds to the following services and implement the following policies across 1) Medi-Cal and Commercial Insurance; 2) Health professionals and hospitals; and 3) Managed Care Plans to help the overall health and wellbeing of children and youth as they recover from this disaster.

Goal 1: Leverage Medi-Cal and State Medicaid funding and flexibilities to address the climate- and environmental-related needs of communities and save money on healthcare expenses. California’s Medicaid system (Medi-Cal) and commercial health insurance system have an enormous and as-yet unrealized role to play in addressing the climate-related health and social needs of California’s kids, especially as climate change disrupts the health system’s ability to deliver safe and affordable care. The health care sector is also responsible for as much as 8.5% of greenhouse gas emissions in the United States.^{xlviii}

Nearly 5.4 million, or about half of all California’s kids, are enrolled in Medi-Cal. Medi-Cal enrollees are disproportionately harmed by climate change and environmental racism at a significant cost to the State and health plans. Through a series of transformational initiatives called “CalAIM,” California is reforming Medi-Cal (the State’s Medicaid program) to better address all of the physical, mental, and social needs of its most vulnerable patients. Medi-Cal offers a unique set of levers for advancing climate equity and environmental justice through federal waivers (called Section 1115 Medicaid demonstration waivers), creative payment structures and quality measures, and community-based partnerships.^{xlix}

California’s current Section 1115 waiver includes a program intended to promote health equity called Community Supports. Community Supports are services provided by MCPs in lieu of costlier clinical care to address health-related social needs like housing navigation and deposits, medically supportive food, environmental accessibility adaptation for enrollees’ homes, and asthma remediation services. California can and should continue to protect enrollees from climate risks and address existing environmental injustices that are harming patients. In updating the current Section 1115 Waiver guidance and preparing for the new waiver request in 2027, California’s Department of Health Care Services (DHCS), which oversees Medi-Cal, should:

1.1 - Add Climate Supports like air purifiers, air conditioning devices, portable fridges, and backup power supplies to the list of [Community Supports](#) under California’s Medi-Cal Section 1115 Waiver. These supports should be available to vulnerable populations such as pregnant individuals, children and youth, and individuals with disabilities. In 2024, the federal Centers for Medicare and Medicaid Services approved Oregon’s request for climate supports to address social drivers of health, and the Oregon Medicaid director issued protocol guidance.^{lii} Because California receives federal matching dollars for Medicaid, this addition would be cost-effective and save countless lives and emergency room visits.

1.2 - To achieve safe indoor air temperatures for the most vulnerable Medi-Cal patients in Southern California, DHCS should update the guidance on the Environmental Accessibility Adaptation (EAA or Home Modification) Community Support to (1) explicitly state that the purchase and installation of air conditioning or other cooling technology is an eligible service and (2) to expand eligibility to anyone on Medi-Cal with a health condition that makes them vulnerable to extreme heat. The Department of Housing and Community Development released its recommended [maximum indoor air temperature and related policy recommendations](#), and set the recommended maximum indoor air temperature at 82 degrees Fahrenheit for

residential dwelling units. EAAs are physical adaptations to a home that are necessary to ensure the health, welfare, and safety of the individual, and DHCS has engaged advocacy partners like Children Now and Regional Asthma Management and Prevention (RAMP) in updating the guidance and expressed interest in this policy.

1.3 - Coordinate with CDPH, the California Healthy Housing Coalition, and Managed Care Plans to increase rates of Blood Lead Level testing for children, especially low-income children and children of color in Medi-Cal who may live in lower quality housing that leaches lead during climate events or in neighborhoods with higher lead content in soil on playgrounds, parks, etc. This could be accomplished by passing a universal lead testing mandate, similar to other states, or by incentivizing pediatricians and providers to increase screening rates with payment programs and point-of-care devices. More recommendations on increasing the screening rate can be found in the Legislative Analyst's Office's audit.ⁱⁱⁱ

1.4 - DHCS should consider ways to advance decarbonization through healthcare, e.g., by weatherizing homes and providing low or no-emission devices like air filters and air conditioners through Community Supports. Telemedicine, which is also a tool for improving health access, decreases the use of transportation and reduces up to 25% of emissions associated with care and the burden on patients to travel to appointments. Some Cal-AIM initiatives currently require a certain number of in-person appointments, which makes it difficult for providers and families alike. This policy from DHCS should be altered to reflect telemedicine opportunities.

Broadly speaking, California should continue to prioritize community health through Medi-Cal and health insurance by:

1.5 - Defending and protecting Medicaid funding in the face of federal cuts by backfilling any funding cuts due to per-capita caps, work requirements, or loss of Federal Medical Assistance Percentage (FMAP) state-matching. Health care advocates and labor unions must continue to mobilize against proposed cuts, pressuring swing-district California Republicans – Rep. Young Kim (CA-40), Rep. Ken Calvert (CA-41), and Rep. David Valadao (CA-22) – with protests, ads, and town halls. Medi-Cal is a lifeline for community health all the time, but especially during disasters.

1.6 - Continue to prohibit manual discontinuances of Medi-Cal and public benefits eligibility for enrollees in Los Angeles and Ventura counties and provide benefits beyond the certification period for enrollees who have been displaced. In the aftermath of disasters, low-income households, especially older adults and residents with disabilities, rely on these programs more than ever. During ordinary times, people can check their mail and return information needed to keep their benefits active, but during times of disaster, as seen during the recent Los Angeles County wildfires, mail service was stopped, mailboxes were inaccessible or even incinerated, and survivors needed to shift attention to immediate safety needs. California could proactively ensure that low-income Californians impacted by disasters remain eligible for public benefit programs for at least 90 days by passing [AB 1161 \(Harabedian\)](#), sponsored by Western Center on Law and Poverty. This bill would require the State Department of Social Services, for purposes of CalWORKs, CalFresh, California Food Assistance Program, and Cash Assistance Program for Immigrants, and the Department of Health Care Services, for Medi-Cal purposes, to provide continuous eligibility for the programs to residents who are displaced or affected by a disaster, so they can still access lifesaving and crucial public benefits.

Goal 2: Bring health professionals and hospital systems into the fold to integrate climate data and experiences into patient care, increase the sustainability of health systems, and utilize nonprofit hospital Community Benefit spending to address environmental conditions. Health professionals like pediatricians, school nurses, and community health workers are extremely well-positioned to engage children and families about their environments.

2.1- A comprehensive climate-integrated electronic health record (EHR) would help identify at-risk patients and tailor care while allowing providers to share location-specific climate risk information with patients (e.g., predictions of heat, wildfire smoke, vector-borne disease outbreaks, and floods). Climate-integrated EHRs could reduce exposure in real time to a variety of risk factors, e.g., by enabling prescriptions for air filters or cooling devices, or referring members to Community Supports. Climate-integrated health records and early warning and alert systems could also raise patient awareness of increased risk during and after events.

- **Case Study:** The largest provider of hospital care for children in California, Children’s Hospital Los Angeles, is already working towards a climate-integrated EHR. CHLA partnered with USC and AccuWeather, integrating AccuWeather’s high-resolution data on factors such as air quality, UV index, humidity, temperature, and other environmental determinants of health with data from patients’ EHRs^{liii}. CHLA providers and researchers can now analyze key patterns and risks for children based on air quality data. [Dr. Jonathan Tan](#), pediatric anesthesiologist and Vice Chair of Analytics and Clinical Effectiveness at CHLA, says that because breathing problems under anesthesia are the number one issue for healthy children going through surgery, patient-level air quality data can be lifesaving if used for interventions like albuterol or air purifiers prior to surgery. Dr. Tan remarked that “providers and health systems are trusted messengers, so there’s an opportunity to communicate about extreme weather and risks using patient portals,” before kids are even at risk. Dr. Tan and the CHLA team have created a roadmap for a national network of hospitals to study pediatric climate health across the U.S.

2.2 - Even without an EHR, pediatricians can practice environmental justice and trauma-informed care by identifying and supporting children who have experienced climate-related harms. For example, pediatricians can use toolkits like the one developed by the [Western States Pediatric Environmental Health Specialty Unit](#) to assess environmental risks and consider factors when screening for and addressing social determinants of health like energy, food, and housing quality. Pediatricians can play a crucial role in identifying and addressing the mental health needs of children after a disaster and help families with preparedness planning, and connect them to local resources. Pediatricians should advise local disaster planners and hospital/health system administrators on the needs of children and families and develop plans for their practice in case of a disaster.

2.3 - Another opportunity for hospitals to function as anchor institutions is through Community Benefits. Nonprofit hospitals in California are exempt from paying federal and state taxes if they meet certain standards, which include an obligation to finance a set of community-focused, charitable activities known as **Community Benefits**. Hospitals must also complete a Community Health Needs Assessment and Community Benefit Plan every three years, which offers an opportunity to identify and address environmental justice issues that affect community health. In 2020, spending on “Community Building”—addressing the “upstream” factors and social determinants that impact health, such as education, air quality, and access to nutritious food—constituted only 0.4%. Hospitals should prioritize upstream solutions that help people stay healthy in the first place, like

investing in active transportation and subsidized public transit, creating more green space for park/exercise facilities, expanding school health asthma programs, and building healthy, sustainable food systems.

There is currently no minimum amount of Community Benefit funding to be allocated specifically to social determinants, which results in varying levels of investment. The State should implement a policy to set a minimum for spending on community building/social needs projects, similar to the MCP community reinvestment minimum discussed below, which could be achieved through administrative or legislative action.

Goal 3: Require Managed Care Plans (MCPs) to foster climate resilience by investing in community social and environmental needs and allowing administrative flexibility for patients and enrollees during and after disasters. Similar to the Community Benefits program, beginning in 2024, California’s DHCS will require MCPs to contribute a minimum percentage of annual net income to their communities in addressing unmet health-related social needs through **Community Reinvestments**. According to the draft policy released in September 2024, permissible reinvestment activities (which are to begin in 2026) include:

- Planting a community farm to support access to nutritious fruits and vegetables.
- Installing new bike lanes and/or walking paths
- Installing a rain garden to prevent contaminated runoff from reaching community water sources
- Providing blood lead analyzer equipment and testing kits to community-based organizations, schools, day care facilities, and other non-traditional blood lead testing settings for point-of-service testing

3.1 - MCPs should partner and contract with schools, churches, and community-based organizations in the planning and implementation of Community Reinvestment funds. According to DHCS, Community Reinvestment activities must be directly informed by the Community Health Assessment (CHA), led by Local Health Jurisdictions (LHJs) with meaningful participation by MCPs. We strongly support and encourage DHCS to promote shared governance structures for these funding allocations and recommend exploring the existing shared structures operating in Oregon, which ensure equitable partnership in planning and allocation of funds.

- DHCS should explicitly call out wildfire prevention and cleanup activities (e.g., soil contamination testing, provision of air filters and air conditioners, creation of defensible space, etc.) as permissible uses of Community Reinvestment money.

Given the downstream health impacts of climate change and environmental injustice on California communities, hospitals and MCPs have both an obligation to protect patients from further harm and an opportunity to invest their resources more efficiently and equitably to improve population health. In recognizing the role of MCPs in community health, the State and its agencies, DMHC and DHCS, should also:

3.2 - Require Managed Care Plans to implement administrative flexibility during disasters, including 1) suspending prior authorization requirements, 2) extending timely filing requirements and timeframes to dispute payments, 3) allowing services in alternative settings like Community Resilience Centers or churches, and more. While DMHC issued an All Plan Letter ([APL 25-001](#)) directing health plans to ensure that patients have access to medically necessary care and prescription drugs, it only “encouraged” them to implement additional administrative flexibilities, and many plans did not implement such measures. The California Medical Association filed a [request letter](#) in February 2025 detailing this policy opportunity.

3.3 - Pass [AB 1032 \(Harabedian and Rivas\)](#), which would require MCPs to cover up to 12 behavioral health visits for enrollees in counties where an emergency has been declared due to wildfires.

Section 4: Economic Recovery

While estimates of the total economic loss from the LA fires range from approximately \$50 million to \$275 billion,^{liv} it is important to ground the conversation around “who has lost.” Altadena was developed as a uniquely integrated community in LA County, formed through various rounds of displacement from redlining and discrimination by neighboring cities (Los Angeles, Pasadena, etc.). The West Altadena area became a primarily Black residential area, where Black homeownership rates were twice those of the national average (pre-fire) at 75%^{lv}. It is one of the greatest examples of generational wealth building and intergenerational wealth passing among priority communities. These communities face unique financial headwinds as certain leases may have never been transferred over; the Director of Altadena Recovery estimates that 15% of Altadena homes are not insured, without any mortgages^{lvi}, thus making their losses unprotected. The Palisades is similarly not homogenous, as 22% of the areas burned were occupied by renters.^{lvii} Small businesses, too, are particularly vulnerable and disproportionately burdened in times of disaster, while other industries like property development and construction supply companies may thrive on the disaster economy and stand to gain.

Finally, it is important to ensure continued financial support and services post-emergency response. California has authorized \$2.5 billion in relief and requested an additional \$40 billion from Congress (which has gone unfulfilled). Unfortunately, however, major financial lending institutions have withdrawn services and raised prices to profit post-disaster, thereby disproportionately impacting low-income communities and communities of color. People of color are already more likely to live in urban heat islands, flood zones, low-quality homes that are less resilient in extreme weather events, and struggle to access aid and resources after a disaster. Stakeholders must ensure that traditionally racist patterns (redlining, underinsurance) do not repeat themselves, and that California prioritizes anchor institutions like schools, healthcare, and churches.

Goal 1: Ensure that especially vulnerable populations (e.g., foster youth, children with special health care needs) are supported in economic recovery. While everyone struggles in the face of natural disasters, children and youth in foster care and people with complex medical conditions deal with a unique set of economic challenges after a fire, flood, or earthquake. When foster families are evacuated or displaced, it becomes extremely challenging to create stability and minimize further disruptions for children in foster care. Similarly, individuals with complex medical needs or chronic conditions experience greater financial hardship after disasters due to disruption of transportation and health systems, exacerbated symptoms, job losses or reduced work hours, and inability to access medication. We urge policymakers in California to:

1.1 - Create a Child Welfare Disaster Response Fund within the [CWS Disaster Planning and Response Unit](#) to provide immediate resources to meet the urgent and immediate needs of children, youth, and families in foster care after a wildfire or another natural disaster. Wildfires are especially hard on transition-age foster youth who rarely have savings and may struggle with immediate needs and have difficulties connecting with trusted adults. Disaster-impacted children and youth rarely receive the additional funding needed to cover extra, unexpected costs like replacing lost belongings, securing temporary housing, or traveling to and from a

temporary home to appointments and school. California could change this by passing [AB 689 \(Rubio\)](#) and its related \$2 million budget ask, sponsored by Children Now, this legislative session. There is no opposition to this bill, and it has passed out of all committees with unanimous support so far.

1.2 - Provide utility assistance for low-income and medically vulnerable households in California to afford their utility bills by passing [SB 636 \(Menjivar\)](#). This bill establishes an Electric Utility Hardship Deferment Plan to provide financial relief for California ratepayers facing unexpected hardships, including after a wildfire or other natural disaster. Under this bill, eligible residents experiencing job loss, medical expenses, or major home repairs can defer up to six months of utility payments without the risk of disconnection, which is especially important for individuals with life-threatening illnesses who rely on adequate heating and cooling. While this bill is opposed by the utility companies, it has no fiscal impact on the state and is expected to pass.

Goal 2: Support families and marginalized communities in navigating social services during and after a disaster.

2.1 - Supporting families with childcare: When a disaster strikes, many parents experience a loss of income, home, or belongings, and difficulty finding childcare. Children are often kept home from school due to air quality concerns, public safety concerns, or loss of school buildings, leaving parents to scramble to find childcare. It is also difficult to accommodate children with special needs in emergency shelters because of inadequate space, lack of professional support, and difficulty in physically reaching the shelters.

- **Case Study:** In the Summer of 2022, Project: Camp, a nonprofit, responded to two wildfires in Siskiyou County, CA, by working with the principal of Weed Elementary School to stand up free, trauma-informed childcare while families were evacuated by the wildfires. This provided a unique space for kids to be kids while enabling parents to go back to work, process paperwork, or have space to process the disaster. Working directly with the schools and the Siskiyou County Office of Emergency Services, Project:Camp was able to provide a camp for kids for two weeks during evacuations in the cities of Weed and Yreka, CA. Since then, Siskiyou County has worked with Project:Camp to create emergency response plans, train youth professionals to volunteer with kids in the community, and identify potential campsites and community partners for future responses.^{lviii}

2.2- Formalize and financially support mutual aid hubs in already trusted community spaces: Mutual aid is an organizing model where community members voluntarily offer shared resources to address common needs. These efforts are often grass-roots-led, aiming to center equity in the way they address social vulnerability and economic needs. In the days and weeks following the fires, the broader LA community came together to provide mutual aid for neighbors, so much so that volunteers were getting turned away from spaces offering food, health kits, resources, and mental health services to community members. Local and state agencies have an opportunity to support this work by eventually integrating mutual aid into existing public ecosystems. Government agencies can and should consult with aid networks to learn from their work, involve them in grants and programs where possible, and collaborate with community groups on outreach efforts. As public resources become more available, mutual aid groups can redirect folks to state-run services, to reduce their own strain and contribute to long-term community resource awareness.

- **Case Study:** Octavia's Bookshelf is an independently owned bookstore located just two miles from areas that burned in the Eaton Fire. Initially offering only Wi-Fi services to neighbors, the bookstore

eventually became the place where people dropped off and received food, water, toiletries, health kits, games, and more. Families impacted by the fire have attributed Octavia's to being what has kept them going, and the store has been an example of community-led economic recovery.

- **Case Study:** A study on a mutual aid network integrating public resources, Bed-Stuy Strong (BSS) supported 28,000 people in Brooklyn during the COVID-19 pandemic and eventually incorporated NYC's emergency home delivery program into its operations.^{lix} NYC has empowered residents by creating city-funded community boards to support more responsive, community-driven solutions. While mutual aid is inherently not government-funded, LA can also set aside local funding to provide organizations or residents on the ground with resources to more nimbly respond to community needs, an effort that aligns with the mutual aid ethos.

2.3 - Provide funding for local CBOs to formalize block captain programs. In an interview with Altadena resident (Deisey Surez-Giles)^{lx} who lost her home due to the Eaton Fire, it was revealed that her family never received an evacuation alert from the county. She and her husband decided to leave after someone from her son's school formed a group chat and announced that evacuations were already happening. According to residents, it has been immensely challenging to navigate misinformation and find appropriate resources for those impacted by the fires. While there are informal social structures like school and neighborhood group chats, there are also ways to support these informal structures, such as by funding CBOs who have trusted folks on the ground (usually impacted residents themselves), owning certain blocks in neighborhoods as "captains".

- **Case Study:** On February 6, 2025, the California Community Foundation announced the start of "The Department of Angels", an initiative designed to provide communities impacted by both fires direct resources and staffing. The initiative is beginning its support programs in partnership with other CBOs, such as the Pasadena Community Foundation, funding people to organize full-time through a block captain program to bridge existing gaps between resources and need. Block captains will be able to reach those residents who are not digitally connected and provide information on deadlines and giveaways while simultaneously offering capacity to CBOs and philanthropy organizations on what problems are under- or over-reported, better channeling financial aid efforts.

Goal 3: Stabilize California's property insurance market to ensure continued coverage and economic mobility through property ownership and dynamic, competitive, and affordable insurance rates. California is experiencing a home insurance crisis, where increased wildfire risk and losses have led to skyrocketing premiums, widespread policy non-renewals by companies, and a shrinking pool of coverage options for property and business owners in high-risk areas. The California Fair Access to Insurance Requirements (FAIR) Plan, the state's insurer of last resort for fire insurance, has seen the number of policyholders double in just five years. The state's largest insurer, State Farm, received provisional approval to hike rates by 17% for homeowners, 15% for condo owners, and 38% for renters, and recovery has only just begun.^{lxi} If approved, the average State Farm policyholder in California will pay \$845 more for homeowners' insurance in 2025 than they did in 2023. More frequent and destructive climate disasters will only cause home insurance rates to skyrocket even more, with Californians paying an estimated \$1,000 to \$10,000 more each year.

While there is no state-level law in California that requires homeowners to have fire insurance, most mortgage lenders do require it as a condition of the loan. For homeowners who get dropped by private insurance or

can't afford the increasingly high premiums, they are left with few options: risk financial ruin, leave their homes behind, or pay exorbitant premiums for minimal coverage and face economic instability in other areas of their lives. Without affordable insurance, communities of color and low-income communities will be priced out of homeownership, as these homes go back onto the market, where those without enough cash to buy without a mortgage can purchase. This kicks off patterns of displacement and gentrification. In reforming and stabilizing the insurance market, California should:

3.1 - Allow private insurers to adjust rates based on risk, but require insurers to account for proven climate mitigation measures that reduce the risk of loss during a wildfire or disaster. Insurers can increase premiums for those in high fire risk zones (capped increase), but must also lower premiums for those investing in home hardening and defensible space practices as well. This could be accomplished by passing a state law to codify mitigation best practices in underwriting algorithms (writing and renewing insurance), which some (not all) insurers already do. Furthermore, the Insurance Commissioner should require “rate segmentation” – a practice that categorizes policyholders based on factors including location and mitigation efforts taken to assess risk – to offer tailored premium pricing. This allows insurers to better manage risk, while businesses and consumers receive better and more accurate coverage for their needs, lowering under- or uninsured rates.

3.2 - Introduce a sliding scale premium subsidy for low- and moderate-income households to access insurance through the FAIR Plan, which will reduce over-reliance on state-backed insurance and ensure that these vulnerable populations maintain necessary coverage.

3.3 - Reduce underinsurance by requiring insurers to provide a replacement cost calculation every time a policy is written/renewed, so that homeowners know how much insurance they need to replace their home.

3.4- Prohibit insurers from further investing in and underwriting the fossil fuel industry whose emissions drive climate-related disasters. Insurers have collectively invested over half a trillion dollars in the fossil fuel industry while also providing it with coverage.^{lxii} This contradiction could be addressed through state legislation or by implementing regulations to require insurers to divest from the fossil fuel industry as a condition of approving climate-catastrophe-fueled rate increases.

3.5- Perhaps the most ambitious and unlikely proposal: pass [SB 222 \(Wiener\)](#), the Affordable Insurance and Climate Recovery Act. This bill would create a private right of action for individuals injured by climate disasters and extreme weather events to recover their losses from harmful products mis-advertised by oil and gas companies. SB 222 will also create a direct cause of action for insurers to recover damages to their business that result from climate-related damages and increase insurance costs for Californians. It would help save the FAIR Plan from insolvency, stop costly rate hikes for Californians who have no other insurance options, and limit long-term state subsidies or bonding that will saddle taxpayers with costs for decades by requiring the FAIR Plan to exercise its right of subrogation to recover claims paid for large climate-driven events such as catastrophic wildfires. Instead of just raising rates and exiting risky markets, insurers could exercise their right to bring subrogation claims against fossil fuel companies, in which the insurer files lawsuits against the third parties that caused the damage to recover what it paid out to its customers.

- Unfortunately, the bill failed to advance out of the California Senate Judiciary Committee in April of 2025, due to heavy industry opposition and concerns from elected officials and labor groups that the

cost of housing and gasoline prices would increase as oil companies passed the litigation costs on to consumers. However, it will now become a two-year bill, and authors and sponsors should consider amending it to prohibit oil companies from passing on the costs to consumers when it returns next session.

Goal 4: Support local businesses in recovery efforts to prevent displacement, loss of culturally significant businesses, and gentrification.

While the final loss count is still incomplete, nearly 1,900 small businesses were within the fire burn zones and were likely affected, according to an estimate from the L.A. County Economic Development Corp.^{lxiii} Those businesses supported roughly 11,400 jobs. California and entities within LA County must continue to provide emergency grants and low-interest loans for local businesses affected by the fires. Supporting displaced workers through grants, training programs, and small business recovery initiatives is essential.

The state created a Disaster Relief Loan Guarantee Program, which will help lenders and small businesses by providing loan guarantees of up to \$1 million for small business borrowers in declared disaster areas, and a Jump Start Loan Program which offers loans from \$500 to \$10,000 to low-wealth entrepreneurs in the declared disaster and emergency areas, but more help is needed. The state also created three state loan programs to support small businesses with funds as low as \$500 and up to \$5 million through a network of private lending partners, banks, and mission-based nonprofit lenders like Community Development Financial Institutions (CDFIs). Some local nonprofits have also stepped up; for example, the nonprofit Inclusive Action launched an emergency fund to help outdoor workers – street vendors, landscapers, and recyclers – impacted by the fires by distributing one-time cash assistance of \$500 to impacted outdoor workers.^{lxiv} In continuing to distribute these kinds of funds, the state should:

4.1 - Set aside a pool of funds or provide staggered distribution of funds for applications that do not require identity verification via government-issued IDs. While these funds are intended for immediate relief, they require a government-issued ID to verify business ownership or a worker’s status. The City and County have allowed for a wide range of acceptable (current and expired) IDs, which speaks to their understanding of the diverse groups in need of relief. However, in today’s extremely volatile political climate, a request for identification may close the door for the estimated 900,000 undocumented people living or working in LA County^{lxv}. Moreover, studies have shown that undocumented immigrants who work are more likely to do so in those sectors that are disproportionately impacted in times of disaster.^{lxvi} California already allows enrollment in Medi-Cal regardless of citizenship status, and city and county officials should consider set-aside relief funds for those who cannot provide identification but can provide documentation demonstrating loss. Public officials should collaborate with organizations such as 805 UndocuFund, an organization that provides immediate relief to undocumented residents, and model intake processes similar to their needs assessment-based model, or fund these organizations to ensure that the diverse needs of the Los Angeles Region are being met.

4.2 - Create business recovery centers to assist business owners with insurance claims and federal aid applications during disasters, and transition those centers into community business hubs in the years following. These centers should be staffed with public agency administrators, insurance representatives, and accounting/technical professionals to aid in both broader and business-specific questions. In the short term,

business owners will have one place to not only receive critical information for recovery but also submit detailed financial documents, communicate with insurers about business needs, and make plans for commercial rebuilds. In the mid-term, LA City or County should consider creating or converting available spaces into a business center, similar to the West Maui Business Center, that would empower the local business community by providing personalized support, essential tools, and access to vital recovery resources. In partnership with county departments, private organizations, and nonprofits, key program offerings at the center will transition away from immediate relief and towards resources and services to help re-established businesses thrive. Services could eventually include business coaching, workshops and training, networking opportunities, and centralized access to grants, loans, and market research^{lxvii}. This could be accomplished through the Governor’s Office of Business and Economic Development, which also stood up a [business resource guide](#) with low-interest loan information and advisory services for businesses.

Goal 5: Leverage tax incentives and direct cash support to sustain long-term, equitable economic recovery and climate-resilient, sustainable rebuilding. In the wake of the recent wildfires, the state is offering taxpayers in Los Angeles County a [postponement on filing 2024 tax](#) returns and making tax payments. There have also been other efforts to provide financial relief to individual Southern California residents, including protections from price gouging on housing, gas, and food, and waiving the one-week waiting period for unemployment insurance benefits. However, more is needed at the individual level in a city overwhelmed by hardship.

5.1- Pass SB 268 to assist homeowners struggling to recover from property and asset losses due to wildfires. [Senate Bill 268](#) would exempt wildfire-related settlement payments from state income tax for individuals in designated disaster areas. Under SB 268, financial compensation received by wildfire victims—such as insurance payouts, legal settlements, and other damage-related reimbursements—would not be considered taxable income in California. This exemption aims to assist homeowners struggling to recover from property and asset losses due to wildfires.

5.2 -Provide cash assistance and guaranteed income to residents affected by natural disasters. We have seen the transformative power of direct cash aid to reduce poverty and deliver economic stability amid disaster. Federal pandemic-era stimulus checks and tax credits are a great example of economic interventions that helped keep millions out of poverty during a time of unprecedented financial hardship, leading to a 67% drop in poverty nationwide in 2021 - the largest and most effective reduction in poverty in the past 50 years.^{lxviii} Furthermore, as part of the Fiscal Year 2021-22 budget, California invested \$35 million in the nation’s first statewide Guaranteed Income (GI) Pilot Program. Unlike traditional public benefits, guaranteed income provides unrestricted cash, allowing recipients to address their most urgent needs, from rent to childcare to transportation, without facing typical bureaucratic barriers.

When it comes to housing, guaranteed income programs (GI) offer more flexibility and autonomy in how participants use their resources. Research analyzing the relationship between cash-based assistance and housing stability using data from GI demonstrations found that cash-based housing support programs can:

- Create better housing stability for renters facing one-time or intermittent housing shocks;
- Offer more choice and dignity for all renters;
- Reduce voucher discrimination and offer more housing choices for marginalized groups;

- Increase housing access for excluded groups; and
- Offer greater efficiency and cost-effective housing solutions to those in urgent need.^{lxi}

In the context of supporting local residents impacted by disasters, whether it be due to a loss of work/income, destruction of housing, loss of transportation, etc., GI can offer a way to bridge the gap between when short-term disaster assistance ends and long-term recovery funds (like Community Development Block Grant Disaster Recovery funds) start.^{lxx} Building on this and other key findings from guaranteed income programs funded through public and private investment, [AB 661 \(Lee\)](#) proposes a comprehensive study on the needed infrastructure, funding mechanisms, program design, and population prioritization for a permanent, statewide guaranteed income (GI) program to alleviate poverty and promote economic empowerment. The research would result in policy recommendations on how to create a sustainable, statewide GI program.

Guaranteed income and other cash transfer programs should complement existing public benefits and serve as critical tools for addressing systemic inequities. When targeted toward historically marginalized individuals, these programs can provide critical support during pivotal moments in their lives, such as in times of disaster, helping people to meet their basic needs and disrupt cycles of poverty and set individuals on a path toward stability and opportunity.

5.3 - To administer recovery grants and disaster-related guaranteed income programs effectively and to reach those in need, local jurisdictions should partner with community-based organizations that are most in tune with the needs of the community. This can ensure that the grants reach those in need while also reducing administrative barriers, such as language barriers, ensuring that residents have established trust, etc.

Section 5: Housing

In the wake of catastrophic structural damage from the 2025 Palisades and Eaton fires, approximately 13,000 households were displaced, alongside the loss of critical community anchors like schools, churches, and small businesses.^{lxxi} These fires struck in the context of California’s deepening housing and homelessness crisis, compounding already severe pressures in Southern California. Even before the fires, the region was grappling with rising housing costs, stagnant wages, and persistent racial and economic disparities. Over half of renters in Los Angeles County were considered rent-burdened, with Black and Latino renters disproportionately affected.^{lxxii} Further complicating the devastating losses, the impacts have and will continue to be unevenly felt. Low and middle-income households, Black, Indigenous, and people of color (BIPOC) communities, immigrant communities, renters, and those who are underinsured or uninsured face the greatest hurdles for both immediate displacement and long-term recovery. Furthermore, while gentrification pressures were already displacing long-time residents before the fires,^{lxxiii} the destruction now threatens to accelerate those trends, creating the conditions for a new wave of speculative development and community fragmentation.

UCLA Luskin’s Annual Summit 2025 addressed the urgent questions of recovery and resilience in the aftermath of the January wildfires. Drawing on over 600 resident surveys and a partnership between the Urban Land Institute, the UCLA Ziman Center for Real Estate, and USC’s Lusk Center for Real Estate, the Summit highlighted several critical findings:

1. A majority of residents who lost their homes, businesses, and properties want to rebuild and remain in their communities.

2. However, if rebuilding is not feasible within 2–3 years, many residents indicated they will explore relocating to other areas.
3. The total cost of rebuilding is estimated at \$25 billion, but insurance payouts alone will not cover it. There's a projected funding gap of \$3-\$7 billion, depending on the source.
4. At least 40% of affected homeowners will require some form of financial assistance to rebuild.

The obstacles to rebuilding fire-impacted communities are immense. For homeowners, insurance payouts and access to alternative financing will be critical in determining whether and how they can rebuild. For developers and local governments, there's an urgent need to shorten the time it takes to design, permit, construct, and inspect new housing and find ways to substantially reduce redevelopment costs. However, in the race to build quickly and affordably, solutions that offer relief for immediate challenges may also risk replicating or even exacerbating existing inequities. Communities with fewer financial resources or less political influence may be left behind in the recovery process, while wealthier areas are better positioned to navigate systems and access aid. To address the challenges of rebuilding in response to the 2025 wildfires and future climate disasters, Southern California must pursue recovery and development processes that are streamlined but also equity-driven. That means embedding meaningful public engagement, inclusive decision-making, and community-led ownership models into every step of the rebuilding process.

Goal 1: Swiftly implement equity-focused housing strategies to prevent displacement and promote inclusive recovery. Recovery must not only rebuild what was lost but also begin to confront the underlying disparities that made certain communities more vulnerable to natural disaster to begin with. Short-term interventions are essential to keep residents housed and communities intact during the critical early stages of recovery. These measures not only address immediate needs but also lay the groundwork for long-term, equitable redevelopment and more resilient and inclusive communities.

1.1 - Provide unrestricted grants to jumpstart recovery efforts. Direct cash aid could be used for people to meet their immediate needs, such as short-term housing, repairs, or rebuilding. This can take the form of one-time lump sum grants, expansion of tax credits, or monthly recurring payments (see Economic Recovery section 5.3). State and local programs are essential as federal recovery programs and aid often exclude individuals and households based on immigration status.

- **Recovery and repair grants:** Implementation could look like tiered Area Median Income-based grants for households that submit a damage assessment, including but not limited to roof repairs, foundation stabilization, and water damage remediation. Grant amounts would scale according to household income levels, with additional support for seniors, disabled residents, and families with children. Mobile homeowners, who are more likely to live on fixed incomes and experience higher levels of poverty,^{lxxiv} should also be included in homeowner recovery and repair programs to repair, maintain, or replace mobile homes so that these residents can afford to stay put and harden their homes against future natural disasters. **Language support** is essential for this type of work, especially to ensure that residents are not being restricted or exploited by management or vendors. This includes translated materials in community languages, bilingual caseworkers, and interpretation services throughout the application and implementation process. Regular monitoring of contractor performance and pricing can help prevent predatory practices in vulnerable communities.

1.2 - Set up robust renter protections to ensure safe and affordable rental options remain post-disaster. In California, an estimated 44% of households are renters, and nearly 30% of renters are severely cost-burdened, meaning half or more of their income goes towards housing costs.^{lxxv} Displaced renters are especially vulnerable in the aftermath of natural disasters to issues such as price gouging and facing removal from their homes, and are often left out of recovery aid programs. For example, following Hurricane Katrina, 62% of homeowners received disaster recovery assistance while only 18% of renters got similar aid.^{lxxvi} Furthermore, strong tenant protections are important to help maintain social ties and networks in the community, which help increase community resilience.^{lxxvii}

- **Track price gouging across rental platforms and enforce existing rent control laws with legal action to stabilize rents and keep people housed.** Following the recent wildfires in Los Angeles, advocates began to track those landlords significantly increasing rents, exploiting the surge in demand for housing, also referred to as rent gouging, and found that landlords were illegally overcharging by \$7.7 million per month.^{lxxviii} While Governor Newsom issued [Executive Order N-17-25](#) (EO) to formalize a 10% cap on price increases and has extended the EO to July 1, 2025, to fight against price gouging,^{lxxix} compliance and enforcement continue to be challenging. Local advocacy organizations such as [Strategic Actions for a Just Economy \(SAJE\)](#) have begun a citizen-led tracking effort to highlight any price gouging on the market. Local public agencies must consider formalizing these accountability mechanisms, and city attorneys must take legal action against those who violate the order.
- **Right to return policies ensure renters can affordably return to their communities.** Local jurisdictions can enact right-to-return policies that allow displaced renters an opportunity to return to rebuilt units at similar pre-disaster rents, ensuring that these vital residents have a chance to stay and continue to be a part of the community.^{lxxx} These policies must extend to properties undergoing bankruptcy or foreclosure. Maintaining affordability covenants in such scenarios ensures that new ownership structures honor existing commitments to affordable housing. Without this policy, long-standing residents are at risk of permanent displacement from redevelopment pressures and rising housing costs post-disaster.
- **Eviction moratoriums, extended eviction noticing requirements, and rental assistance programs can help tenants in both residential and commercial properties remain in place while navigating post-disaster challenges.** Counties and other local jurisdictions should put eviction moratoriums in place for qualified tenants with clearly defined terms for renters and landlords. During the COVID-19 pandemic, eviction moratoriums were enacted locally, statewide, and nationally in 2020 and further extended statewide via AB 2179 in 2022 for certain tenants. One challenge is that renters continued to face financial uncertainty as they waited for the processing of applications for rent relief and disbursement of payments, as flaws in the program implementation persisted.^{lxxxi} This highlights the need for pursuing other strategies to strengthen renter protections in tandem with improved local, state, and federal coordination and implementation of eviction moratorium and rent assistance/relief programs.
- **Tie recovery aid to the enforcement of tenant protection efforts.** In order to ensure that renters are protected amidst the recovery efforts, one way to enforce rental protections is to design recovery programs where property owners and developers receiving disaster aid to rebuild must commit to specific tenant protection measures, such as a minimum number of set-asides or deed-restricted affordable units. For example, the ReCoverCA Single Family Reconstruction program administered by the California Department of Housing and Community Development (HCD) offered reconstruction

assistance to landlords impacted by the 2021 Dixie fire willing to maintain rental unit affordability.^{lxxxii}

1.3 - Enact strategies that help preserve rather than disperse existing communities. In times of disaster, lower-income communities and communities of color are especially vulnerable to displacement and gentrification as opportunistic investors come into the community to profit off lower-than-usual prices. Strong social networks and community institutions can often determine whether communities can rebuild effectively or face permanent displacement.^{lxxxiii} Research consistently shows that "social capital" – the connections, relationships, and shared resources within communities – functions as an essential but often overlooked recovery resource after disasters.^{lxxxiv} Social infrastructure, or physical sites that help facilitate social capital, includes churches and places of worship, community centers, and local businesses. For marginalized populations, especially Black, Indigenous, and other communities of color, social infrastructure plays an even more vital role in disaster resilience, as these communities often face historic disinvestment in local infrastructure, barriers to accessing disaster assistance programs, and higher rates of underinsurance and uninsurance. Faced with limited financial resources, residents rely on community institutions to serve as anchors that help them weather crises while preserving neighborhood cohesion and social capital. Therefore, to minimize the risk of displacement, decision-makers should consider the following community-centered policies, even before disasters strike.

- **Develop partnerships with Community Land Trusts (CLTs) to ensure land remains in community ownership and homes are kept affordable in perpetuity.** CLTs are nonprofit, community-led organizations that acquire and steward land for the long term, keeping homes permanently affordable while preventing displacement.^{lxxxv} By keeping land and homes off the speculative market, CLTs stabilize communities and ensure that affordability is preserved across generations. Greenline Housing Foundation in Pasadena purchased a 6,800 square foot parcel in Altadena to take as many parcels off the market as possible, away from developers who may not be community-minded.^{lxxxvi} Further, some CLTs have developed shared equity homeownership models, which allow residents to build wealth through homeownership while maintaining affordability for future buyers. In addition to housing, CLTs can also support community development by creating spaces for small businesses, urban agriculture, and cultural preservation, all while ensuring local residents have a voice in how land is used.
- **Adopt Tenant and Community Opportunity to Purchase policies to preserve existing affordable housing supply and curb displacement.** Tenant and Community Opportunity to Purchase policies (TOPA & COPA) allow tenants and qualified community organizations to receive advance notice and clear timelines to take action ("right of first offer" or "right of first refusal") when a landlord intends to sell a building.^{lxxxvii} These policies help preserve housing for low-income residents, especially in areas where the real estate market moves quickly and neighborhoods are under threat of gentrification. To ensure the success of opportunity to purchase policies (OPA), local jurisdictions should consider taking complementary actions, including: providing resources for tenant and community education so that residents understand their rights, establishing or expanding access to major funding sources such as bond measures or tapping into state funding, and offering technical assistance for buyers to navigate the complex processes.^{lxxxviii} Washington D.C., San Francisco, and Berkeley have successfully enacted OPA policies, modeling the way for Southern California cities looking to implement similarly successful strategies to maintain housing stability for renters.
- **Invest in public housing, both by maintaining the existing housing stock and building new units, to ensure renters have access to safe, affordable homes post-disaster.** Without this investment,

communities risk losing critical low-income housing stock at a time when demand is highest. Preserving current public housing through regular maintenance and resiliency upgrades can help prevent deterioration or uninhabitability during emergencies. At the same time, expanding the supply of public housing ensures that displaced renters, especially those with the lowest incomes, have stable options for long-term recovery. A strong public housing infrastructure supports equitable disaster response and helps prevent mass displacement in the aftermath of future crises.

- **Pass [AB 801](#), which will establish new obligations for state-chartered banks, credit unions, mortgage lenders, and fintech firms to combat the racial wealth gap.** The federal Community Reinvestment Act (CRA) is currently under attack at the federal level, as the current administration plans to rescind the 2023 rule. AB 801 will codify the CRA and give additional credit and high ratings to entities that support community stabilization, anti-speculation measures, and the right of return in disaster zones.

Goal 2: Implement integrated land use strategies that promote resilient, sustainable development while preserving natural resources and minimizing climate risks. To address California’s housing crisis and increasing climate vulnerability, long-term recovery demands policy solutions that simultaneously address both challenges. Simply put by Attorney General Rob Bonta, “...environmental protection and housing go hand in hand, [and we must aim to]... create more resilient, sustainable homes while reducing wildfire risk and protecting our environment”^{lxxxix}.

2.1 - Align housing production with sustainability goals by encouraging higher-density development. To effectively address California's intertwined housing shortage and climate crisis, local and state officials should align housing production goals with sustainability objectives by promoting higher-density developments. Encouraging affordable, high-density housing near transit hubs can significantly reduce vehicle miles traveled (VMT), thereby lowering greenhouse gas emissions (GHGs).^{xc} Additionally, supporting infill housing in existing neighborhoods curbs urban sprawl, preserves greenfield sites, and reduces the risk of future wildfire destruction.^{xcⁱ} Los Angeles’ Transit Oriented Communities (TOC) Incentive Program prioritizes funding in areas designated as High-Quality Transit Areas (HQTAs) is an example of incentivizing affordable housing development near transit stations.^{xcⁱⁱ} These goals can be bolstered by promoting mixed-use zoning, strengthening anti-displacement measures (see Housing goal 1.3), and promoting economic development strategies around transit corridors. These strategies are supported by Angelinos. A March 2025 poll conducted by the UC Berkeley Institute of Governmental Studies, cosponsored by the Los Angeles Times, revealed that 70% of Los Angeles County respondents were in favor of imposing greater restrictions on building homes in high fire-risk areas and that 80% support implementing stricter building codes to enhance fire resistance even if it adds to building costs, reflecting a strong public mandate for policies that prioritize safety and climate resilience in the aftermath of wildfires.^{xcⁱⁱⁱ}

2.2 - Limit development in high fire-hazard zones and explore the possibility of government-funded buyout programs. Given the increasing frequency and severity of climate-driven disasters in California, policymakers must face reality and adopt policy solutions that mitigate risk in disaster-prone areas. One policy strategy is to develop and implement a voluntary regional or state-level property buyout program where public (with federal matching) funds are used to acquire properties in areas with a history of natural disasters.^{xc^{iv}} Although it would require public buy-in, financial investment, and multi-government and agency coordination with FEMA’s Hazard Mitigation Grant Program,^{xc^v} an analysis by the National Institute of Building Sciences found that they

can “ultimately save \$6 for every \$1 spent on up-front mitigation cost”.^{xcvi} Local communities nationwide have already turned to this “incentivized relocation” strategy, including in California. For example, following the 2018 Camp Fire, the City of Paradise developed a buyout program, although the data suggest stronger incentives are necessary to increase uptake.^{xcvii} It is also crucial to design with equity in mind, considering that buyout programs could disproportionately target low-income (especially Black and Brown) homeowners while wealthier homeowners who can afford to harden their properties remain, widening the wealth gap.^{xcviii} Another policy strategy is to limit development in high-hazard areas and reduce development on greenfield sites to mitigate future damage and preserve natural buffers (see Wildfire Mitigation goal 1.1).

Goal 3: Streamline permitting and review processes and invest in innovative solutions to accelerate rebuilding efforts.

- **Case Study: Santa Rosa’s Innovative Permitting Approach After the 2017 Tubbs Fire.** Following the devastating 2017 Tubbs Fire in Santa Rosa, California, that destroyed nearly 7,000 structures (including over 3,000 homes, representing 5% of Santa Rosa’s housing stock), the city implemented a recovery system centered around the creation of the *Resilient City Permit Center*. This streamlined permitting hub dramatically accelerated rebuilding efforts through multiple innovative approaches. The center’s key elements included dedicated staffing with 30 new positions, significantly reduced permit fees for all rebuilding projects, and ambitious processing timelines for plan reviews (5 days) and inspections (24 hours). Officials also implemented reforms that enabled faster construction of accessory dwelling units to expand housing. Within just three years of the disaster, over 80% of destroyed neighborhood homes had been rebuilt, and families returned.

Santa Rosa’s model demonstrates how targeted permitting reforms and resource allocation can transform post-disaster recovery timelines from decades to years, helping communities maintain their social fabric during rebuilding. This approach offers a valuable template for addressing the urgent 2-3 year rebuilding window for the Palisades Fire and Eaton Fire recovery and for subsequent disasters.

3.1 - Fast-track permit processing timelines by consolidating agency decision-making. The City of LA has implemented an accelerated permitting pathway for homeowners rebuilding fire-damaged properties to original specifications with resilience upgrades like solar energy and battery readiness. Mayor Bass has expressed an ambitious goal of completing any permitting process within 30 days, rather than the status quo one-year-plus. Both LA City and County have attempted to consolidate their permitting and licensing agencies to create more efficient processing systems, though different jurisdictional structures present challenges.

3.2 - Implement self-certification for licensed professionals to bypass traditional plan review. Self-certification programs empower registered professionals, such as architects and engineers, to verify code compliance. This approach allows qualified professionals to accept full responsibility in assuring that building plans and certifications are up to local, state, and federal building codes and standards, bypassing the normal plan review process and shortening the approval timeline for permits and inspections.^{xcix} Eligible projects could include exact rebuilds, accessory dwelling units (ADUs), small commercial rebuilds, and more, while excluding more complex projects in challenging areas like hillsides. Today, the City of LA has already begun exploring self-certification as an option, with Councilmember Nithya Raman recently adopting a motion to implement self-certification. This solution draws on successful models from the City of Bellflower, San Diego County, and cities

in Arizona, Colorado, and New York.

3.3 - Adopt AI-powered code compliance tools to dramatically reduce plan review timelines. Emerging artificial intelligence (AI) technologies offer transformative potential to accelerate building plan reviews and inspections. AI tools like "eCheck" can analyze design files against comprehensive code requirements and verify compliance within seconds rather than months. The City of Austin recently entered into a 5-year contract with AI-driven property and planning solutions company Archistar to implement the eCheck tool in the permit review process and eventually expand its use to automate International Building Code review.^c While these tools may expedite building plan reviews, it is important to carefully consider the potential risks. AI may incorrectly flag compliant designs (false positives), overlook actual violations (false negatives), and risk perpetuating inequities if trained on historical data reflecting systemic biases, such as a history of permits denied at disproportionately higher rates in certain neighborhoods. Furthermore, regardless of the use of AI tools, it is important to ensure transparency in the decision-making process; applicants should have clear insights into why a permit was denied or flagged, so they can correct their error or appeal the decision.

3.4 - Private-public partnerships and coalition building are key to lowering construction costs. LA City officials have just unveiled a collaborative effort with developers to streamline reconstruction and a "Buildings Alliance", a coalition aimed at expediting rebuilding efforts while reducing costs.^{ci} The coalition aims to provide a single-source supplier (builder) for all home development needs affected by the wildfires. The vision is to include a series of volume builders, semi-custom builders, and a small group of custom builders to collectively assemble and offer several pre-approved floor plans, bulk purchasing to lower material and labor costs, and pledge to keep fees below market rate. The unified front would provide for lower supply costs and more predictable demand stats for labor and suppliers, which will alleviate many challenges that could come from the supply chain. Homeowners can use a portal to select their builder, floor plan, and cost structure moving forward, enter into a contract, and initiate building. This streamlined approach, in partnership with the city, would provide dedicated resources to expedite the permitting and certification process.

3.5 - Standardize building codes to allow implementation of innovative construction techniques that could lower the cost of producing more resilient housing.^{cii} Nationwide, on-site stick-built construction remains overwhelmingly popular despite its many inefficiencies. However, factory-built (also referred to as pre-fabricated or pre-fab) housing, where all or part of a house is built in a factory and then shipped to a site for installation, can reduce building costs and time to meet housing production needs, especially post-disaster. Factory-built housing also has the potential to reduce the traffic, congestion, and GHG emissions that would otherwise result from thousands of homes being built on-site, because installation of pre-fab housing takes far fewer trips. Modular homes are considered more sustainable and climate resilient because they are constructed using fewer, higher-quality materials and advanced engineering techniques, making them highly resistant to extreme weather conditions.^{ciii}

However, varying state and local building codes and land use regulations are one of the barriers to the wider adoption of modular construction. The California Department of Housing and Community Development (HCD) should develop uniform statewide building code standards for modular construction, which would enable manufacturers to streamline production and reduce costs throughout the state.^{civ} Simultaneously, local governments across California should reform their zoning ordinances and streamline planning approval processes to facilitate the adoption of modular construction, particularly for affordable housing projects and

during post-disaster reconstruction. Furthermore, the Regional Council of Governments can include pre-fab requirements within Regional Housing Needs Allocations for local jurisdictions to adopt. Finally, state and local governments can support modular construction opportunities by making a wider array of financial resources available, such as offering grants specifically for modular affordable housing that meet specific density and sustainability requirements, akin to the Strategic Growth Council's Factory-Built Housing Pre-Development Pilot Program.^{cv}

Conclusion

The scale of the rebuilding effort in Los Angeles represents an unprecedented challenge, but also an opportunity to rethink everything in Southern California, from housing density laws to the role of hospitals and insurance companies in combating the climate crisis. As such, many of the recommendations in this proposal are innovative and ambitious, while others can be implemented immediately. In the rush to rebuild, partnerships between community stakeholders, including residents, government, nonprofits, health professionals, architects, city planners, and more, will help craft a shared vision of sustainable land use, resilient housing, and strengthened communities.

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Appendix: Interview with Deisy Suarez-Giles, Altadena Resident and Day Spa Manager

Can you give me some background about yourself?

We moved to Altadena in 2021, and it's funny how we ended up there. I wanted to build my business downtown and bought a condo but the riots started happening and they were going to burn down the building! I was there with a 3 month old, and 1.5 month old, so we ended up going as far as we could. That's how I ended up in Altadena. I had to fight these developers for \$100K and get out of the original downtown contract. It's kind of ironic because we moved to Altadena because the CVS underneath us was burning.

Altadena seemed low-key, and crime rates were low, schools were great, and there was a magnet, so everything was beautiful. We fell in love with the community.

How did you find out that your house burned down?

We left close to 2AM. The fires were too close, so I knew it was going to happen. There wasn't any part of me that didn't believe it wasn't going to happen. By the time we had left, other houses were burning. Around 4:30 AM, we got an alert from my husband's vehicle, that there was a break-in in the vehicle, and the smoke alarm went off. The community was so close, that the principal had contacted some of the parents to see if there was a room for a French teacher, and he was living with us. We thought he left because he didn't answer the knock, but around 5AM, he left because the fire was coming through the window and he had to escape. My husband went the next day around 8AM and it was still burning.

Did you guys receive any evacuation warnings or alerts?

No, nothing. We didn't get any warnings. My husband was really resistant to leave because we didn't get an evacuation warning. They sent messages for high winds and turning power off around 6-7PM, but our power didn't go off until 10:30PM -- around 11PM we got another message about utilities.

One of my friends that's a movie producer, told her that the evacuation is already starting and that they had to leave. She didn't have a strong sense to leave before communicating with her friends. The county really let us down in that.

We live in the unincorporated Altadena area.

What were the first two days like?

We went to the Western Bonaventure. I lived through 9-11 in NY, so I was having some trigger from that, so I put a bunch of pillows and bedding in my car when I was in NY. I actually thought I was under attack, but we luckily got a room because of my relationship with the hotel. When my husband brought photos and showed

me, I was completely numb. It's like the pain of the grief -- I've been through the grief of death and miscarriages, but it was a different type of pain. It's not like you lost somebody, it's different because your home, and everything in your comfort zone, your happy place... it's all gone!

Were you offered any services during that time?

We got an Airbnb voucher that we used afterwards. It got us through for like 10 days.

How did you hear about that?

There was a lot of information going through emails and social media. I have a big network because of my job and a lot of resources being sent to me.

What were some of the biggest challenges?

I was opening my fourth location in Santa Cruz. I have two boys, and they had gifts shipped over here and they were waiting to open. They wanted to come home and they didn't understand that the house was burned. They kept asking "when are we going to go home mom". The little one insisted that he wanted to go and see the house, and I said the house is not there, and he saw the videos and that's when my friend Susan from FOX wanted to interview me too. It was so hard to see my child narrating the night, and everything he knew and was familiar with was gone.

Then I had to send my kids to Florida for a bit so that I could figure out what we were going to do here, when they needed me the most. Then business was really bad -- I got a little scared, but I'm guessing the whole state and mindset was not spa. Of course!

The hotel didn't have a room for us for more than seven days, so we needed to leave for two nights and then come back. They had a teacher conference so it was sold out. We were bouncing from place to place.

Where are you now?

Glendale rental. They're asking for 15K but the regular price is 7K. The three of us moved in there so we can afford it. My niece is here, and their house burned too. The whole family is in that Glendale rental now. We all lost our home so it's not like we can stay with one another.

What's the plan?

We were going to rebuild, but that seems to be ... I don't know how that'll look. We didn't qualify for SPA because we had insurance. However, our insurance gave us the money and the mortgage company kept their piece. The house was insured for \$1mn, but the mortgage company can legally keep the money. They need to endorse it. We sent them the check, and they sold our mortgage. Our new mortgage company raised our interest rate from 2.99% to the current interest rate. To make matters worse, a lot of my furniture for my business in Santa Cruz, burned down. We had storage containers -- all my equipment, tables, all burned, and

I've been trying to get on SPA... insurance says those lots weren't insured and we were trying to recover all of the loss of equipment but the SPA closed our claim and we don't know why we have to reopen it!

They don't make it easy. That's why I'm scattered all over the place. This is a whole job, and it's taken a lot.

We have a law firm because there's a lot of claim that the fires was started by negligence of the power company, and they want a lot from us too, so it's just a lot. All the work you have to do, it's worse than... it's easier to have happened my business.

What do you wish could be easier?

I honestly don't know. The insurance company covers up to 200K, they'll give us 100K now but then proof of burden for the other 100K. They make you revisit your home and itemize and see where you bought it and it's just not an easy process. So that could be easier, maybe a generic spreadsheet? It's still a lot. You go room by room. Toothpaste, toothbrush, towels, go to your kitchen and see everything in there.

How is the community support aspect?

The school community has been really good -- everyone has been helping one another. The Altadena community hasn't gotten enough support as the Palisades, which is more affluent, so we had it hard. I think we've gotten less support and if the process could be made easier... SPA wouldn't give me a loan to build because of insurance but the mortgage company kept the money.

If this were easier, would you rebuild?

Yeah! I wanted to rebuild, but if FCA would lend me money to rebuild, but because I had insurance they wouldn't talk to me. There's just so many catches. I'm just trying to keep going to stay sane, you know? Also horrible to feel that landlords are taking advantage of you when you're at your lowest.

I haven't really grieved, because as soon as the house burned, I didn't want to think about it so I worked.

I don't think you really get over this; I don't think you get past this.

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