

Community Voices:
LA Fire Recovery Report

October 2026

Prepared by
Embold Research *for*
Department of Angels

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Dear Friends and Partners,

Nearly two years after the January 2025 fires, Los Angeles is beginning to look different. But beneath that visible progress, many survivors remain far from home and continue to face the financial, practical, and emotional consequences of a recovery that has been uneven and, for many, painfully slow.

The latest *Community Voices: LA Fire Recovery Report* offers a deeper look at those experiences. Among those who lost their homes entirely, just 1% have returned. Nearly 80% have experienced financial difficulties as a result of the fires, while survivors with standing homes continue to confront unresolved damage and contamination. Resources intended to help survivors are often going unused—not because the need has diminished, but because barriers to accessing them persist. And as more survivors face difficult decisions about whether they can afford to rebuild, more are choosing to sell.

Survivors still need a path home that is financially possible, safe, and practical for their families and communities. Creating that path will require leaders and partners to make decisions, direct resources, and design solutions more responsive to the people living through recovery.

The Department of Angels is using what survivors tell us to help drive that work. This data has already helped expand access to aid through programs like the CalAssist mortgage fund and FEMA individual assistance, informed reporting on insurance, environmental health, and housing stability, and helped bring survivors' stories into the halls of Congress. We continue to advocate for federal recovery funding, push for greater accountability and access to insurance, expand environmental testing and cleanup, and partner with communities to ensure resources reach the people who need them.

Survivors have shown extraordinary perseverance. They are still working with urgency to rebuild their homes and communities. By listening deeply and acting on what they tell us, we can help ensure that every family has a fair opportunity to return home and rebuild a future on their own terms.

With gratitude,

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

On behalf of the Department of Angels, Embold Research surveyed 2,150 adults between August 25-September 8, 2026 who were living in fire-impacted communities in January 2025. This was the seventh survey of Eaton and Palisades fire survivors, and its goals were to assess experiences and areas of current need, both globally and among specific individuals and groups within fire-impacted communities, and to identify longer-term priorities and areas of future need.[1]

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The seventh quarterly survey of survivors of the Eaton and Palisades fires finds that recovery is moving slowly. Though a small number of those whose homes remained standing after the fires have been able to return home each month, the vast majority of those who experienced total loss of their homes are still working their way through the many hurdles—financial, bureaucratic, and otherwise—of rebuilding. And they are returning to communities that have lost much of what made them feel like home, where a neighborhood in progress brings a whole set of new challenges.

Though each household is facing its own path forward, the challenges faced by survivors across Los Angeles County look more similar than different: from insurance disputes, to dwindling finances, to the strain on time and mental health caused by continuously navigating recovery, the Eaton and Palisades fires took similar tolls on survivors of all backgrounds.

[1] Full results from the first quarterly survey are here; results from the second, here; results from the third, here; results from the fourth, here; results from the fifth, here; and results from the sixth, here.

Despite all of the challenges they face, survivors remain quite resilient and are even confident about the future. Though they are clear about what they want from their leaders—insurance reform, financial relief, and a faster path to rebuilding—they are not waiting passively for help. They are pursuing various funding solutions to overcome the gap between their costs and their insurance coverage, and working overtime to overcome bureaucratic hurdles. And even as they grapple with the effect of the fires on their mental health, three in four remain hopeful or confident about their recovery, expressing an optimism that has remained steady across our surveys.

Some of the key findings from this survey:

- While overall, 2 in 3 survivors are either displaced or have permanently moved, 1 in 4 of those who were living in Altadena, 1 in 5 of those who were living in Pacific Palisades, and 2 in 5 of those who were living in Malibu at the time of the fires are now living in their pre-fire homes.
- About 1 in 4 in Altadena, Pacific Palisades, and Malibu have permanently moved.
- 1% of those who experienced total loss of their homes have returned home.
- Nearly 80% of survivors have experienced financial difficulties as a result of the fires, with nearly 30% of those facing dire financial consequences, such as evictions, wage garnishments, or debts sent to collections.
- 1 in 5 survivors with standing homes say they need remediation to address contamination, but have not received it.
- Many free recovery resources have gone unused by the majority of survivors, largely due to lack of awareness or eligibility.
- 80% of homeowners with damaged homes plan to rebuild or repair their homes, with many of these homeowners' plans being contingent on finding funding to do so.
- The share of survivors who have sold, are in the process of selling, or plan to sell their homes has risen to 11%, up from 7% in June.
- While most survivors who are rebuilding or repairing are in the process of completing that work, 31% have either not started, or have become stalled or paused.
- The most common causes of rebuilding/repairing being stalled, paused, or delayed are financial, such as insufficient insurance payouts or costs being too high.
- The typical homeowner still needs up to $500,000 to repair or rebuild their home, on top of what insurance is covering. The typical renter has a shortfall of $100,000.
- Nearly half of survivors with incomes under $100,000 do not have a way to cover their recovery costs that won't be covered by insurance or other assistance.
- The percentage of survivors who have run out of displacement coverage has continued to increase, and currently stands at 28% of all survivors.
- Mental health and long-term financial impacts are the most urgent issues facing survivors; their reported mental health has not improved throughout 2026.
- Survivors face many challenges as their communities rebuild, with over 4 in 10 struggling with fewer neighbors and a reduced sense of community, environmental safety concerns, construction noise, safety concerns, and few open businesses.
- As the November election approaches, survivors want elected officials to focus most on financial and tax relief, as well as insurance availability and affordability.

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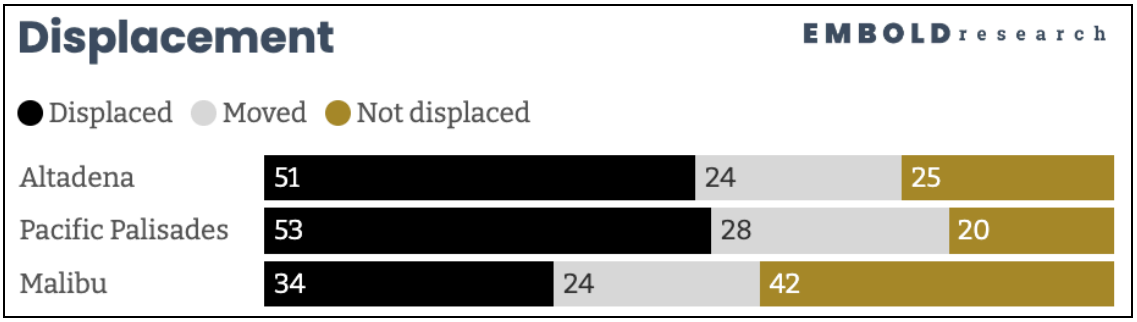
New Findings

Displacement & Returns

> *"We have been back in our pre-fire home after being displaced for 20 months. Being displaced meant being frozen in time or partially frozen. Couldn't do anything but deal with the loss: remediation, inventories, insurance, trying to acquire living items in the displaced home, paying thousands of dollars for needed items."*
> *- White woman, 65+, Altadena*
>
> *"This is such a long road. Nobody who isn't here understands. Every day there's a new problem or obstacle. It's like getting hit over the head with a frying pan every day. Who wants to even deal with this?"*
> *- White woman, 35–49, Pacific Palisades*

One in four residents of Altadena, Pacific Palisades, and Malibu have permanently moved. Just over half of Altadena and Palisades residents, and one in three Malibu residents, are displaced and attempting to return to their homes.

As in previous surveys, we found that roughly one in four Altadena residents and one in five Pacific Palisades residents are back in their homes. Overall, two in three survivors are either displaced or have permanently moved[2].



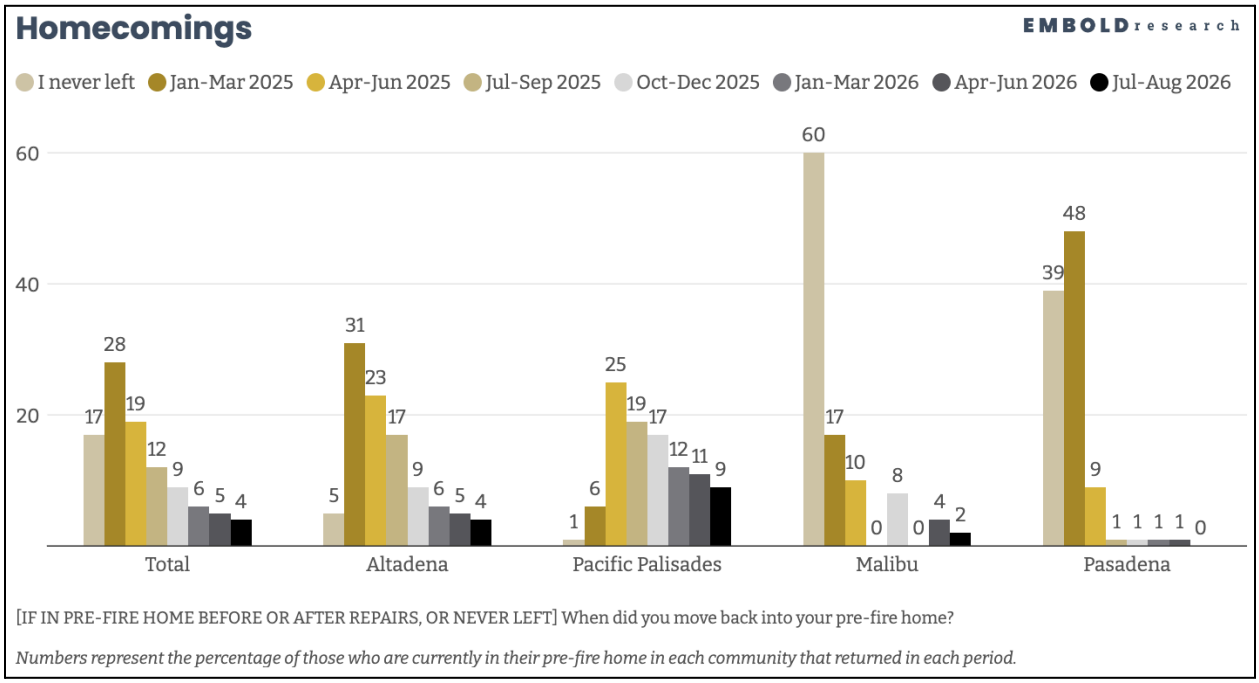
Just 1% of those who experienced total loss of their homes have returned home. Those who have returned home over the 21 months since the fires are nearly exclusively those whose homes were damaged but still standing.

Altadena residents were far more likely than Pacific Palisades residents to return in the months immediately after the fires: of Altadena residents who are currently home, 36%

[2] The question in this survey about current housing status included some answer choices that had not appeared in prior surveys; thus, the results of this question cannot be directly compared to similar questions from those surveys.

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were back by March 2025, compared to only 7% of Palisades returnees. A significant number of those who returned home in those early months have not completed remediation of their homes even now, suggesting that some survivors returned to contaminated homes.[3]



Financial Impacts

> *"We've been living in limbo for 18 months. We can't rebuild before settling with SCE [Southern California Edison]. We've almost reached the end of our loss of use funds and will have to start paying rent and the mortgage on our destroyed home."*
> *- White man, 65+, Altadena*
>
> *"I bought my house 4 months before the fires for close to $2.5 mill and my insurance only covered $400k to rebuild but we had our land taken from us :(I spent all of that insurance money already on rent only"*
> *- White woman, 50-64, Pacific Palisades*

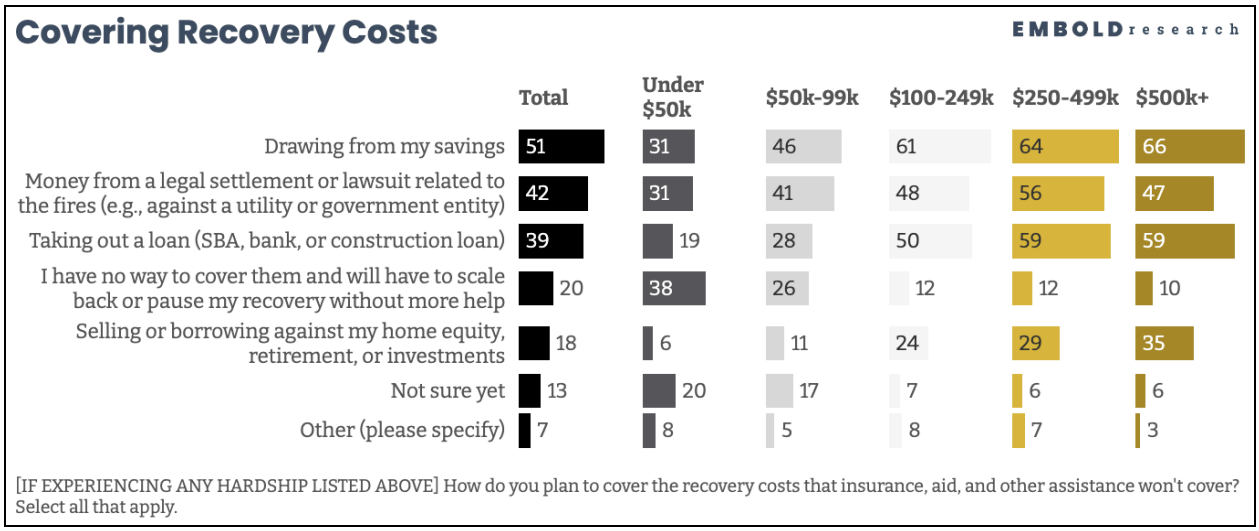
The majority of those with household incomes under $50,000, and more than 4 in 10 of those with incomes between $50,000 and $99,999, say that they have no way to cover their financial shortfalls, or that they aren't sure how they'll cover them. Survivors of all income levels plan to cover at least some of their costs through a combination of savings, legal

[3] The precise number of survivors returning to contaminated homes cannot be quantified, since the number of respondents in this group is too small to break down further with high confidence.

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settlements, and loans, with each source being far more prevalent among those with higher incomes.

It should be noted that Altadena residents are far more likely to be relying on legal settlement money than those in other locations: 54% of Altadena residents who are experiencing any hardship are relying on legal settlement money, twice as high as residents of the other three communities. In fact, in Altadena, survivors are more likely to be relying on legal settlements than any other source of money, while in other localities, savings are the most common source.

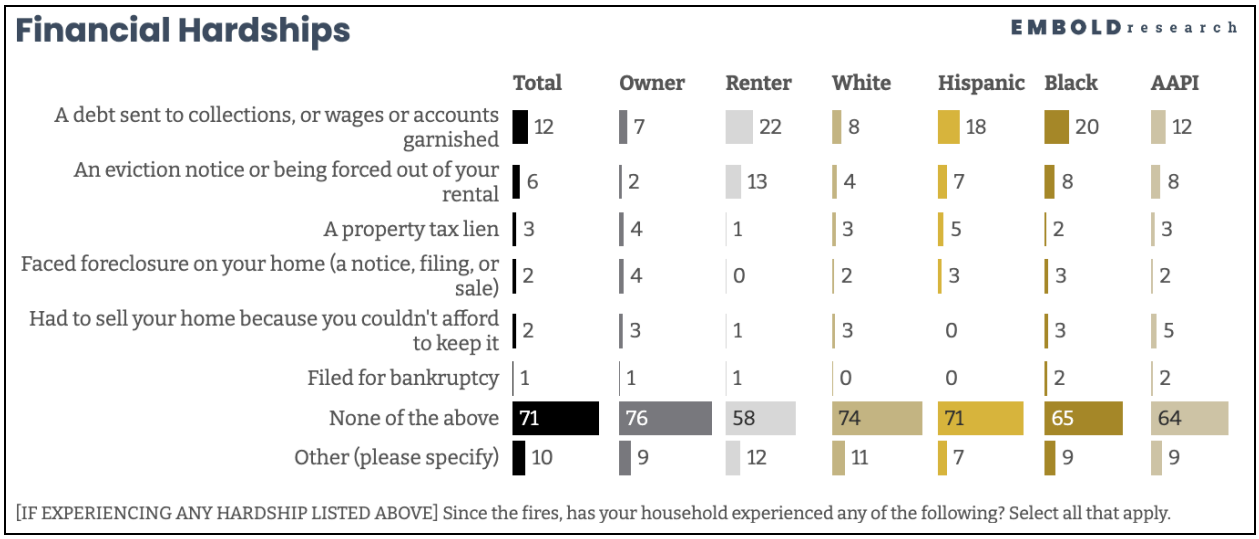


Of the 79% of survivors who have experienced any financial difficulties as a result of the fires, 29% have experienced a dire financial consequence. This includes 12% who have had debts sent to collections or wages garnished, and 6% who are being evicted. These consequences have fallen most heavily on renters, lower-income survivors, and people of color.

Of renters who've experienced any financial challenges, 22% have had debts sent to collections or wages garnished, and 13% have been evicted. Among homeowners who've experienced some challenges, 4% have faced foreclosure, another 4% have faced a property tax lien, and 3% have had to sell their home because they couldn't afford to keep it.

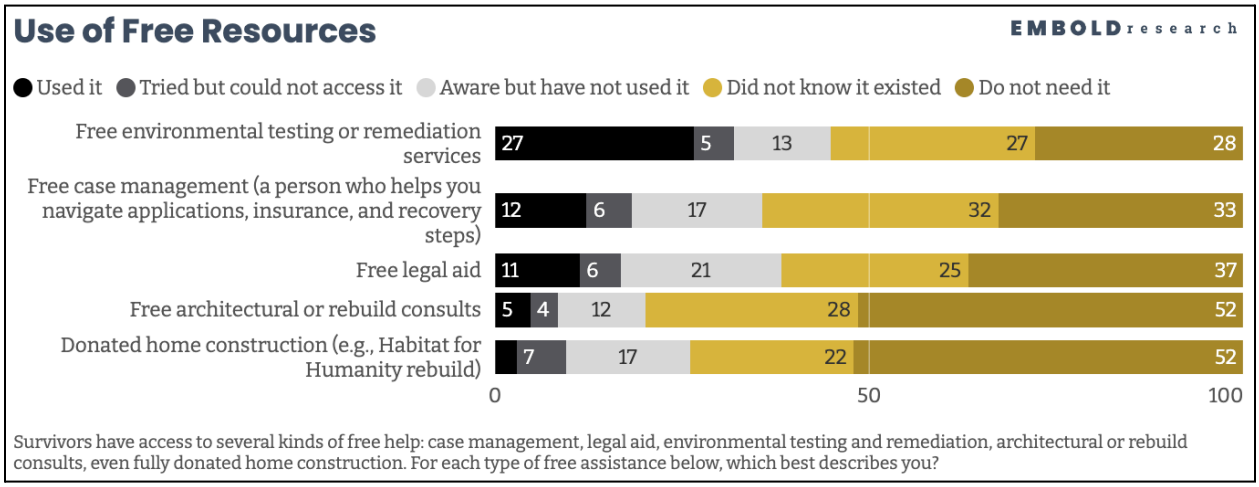
Latino and Black survivors are more than twice as likely to have experienced collections or wage-garnishing than white survivors, with both close to 20%; 7-8% of Latino and Black survivors have also faced eviction notices.

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Free Resources

Many free resources have gone unused by the vast majority of fire survivors. There is significant interest in each of these resources. For free environmental testing and remediation services, only 28% say they would not need it, yet only 27% have used it. Another 27% were unaware it existed; others were aware, but have not used it. A similar story emerges with free case management, legal aid, architectural consultations, and home construction. With each of these, a large percentage of survivors might be interested, but the number of survivors who were unaware of the programs' existence is far greater than the number who have actually used it.

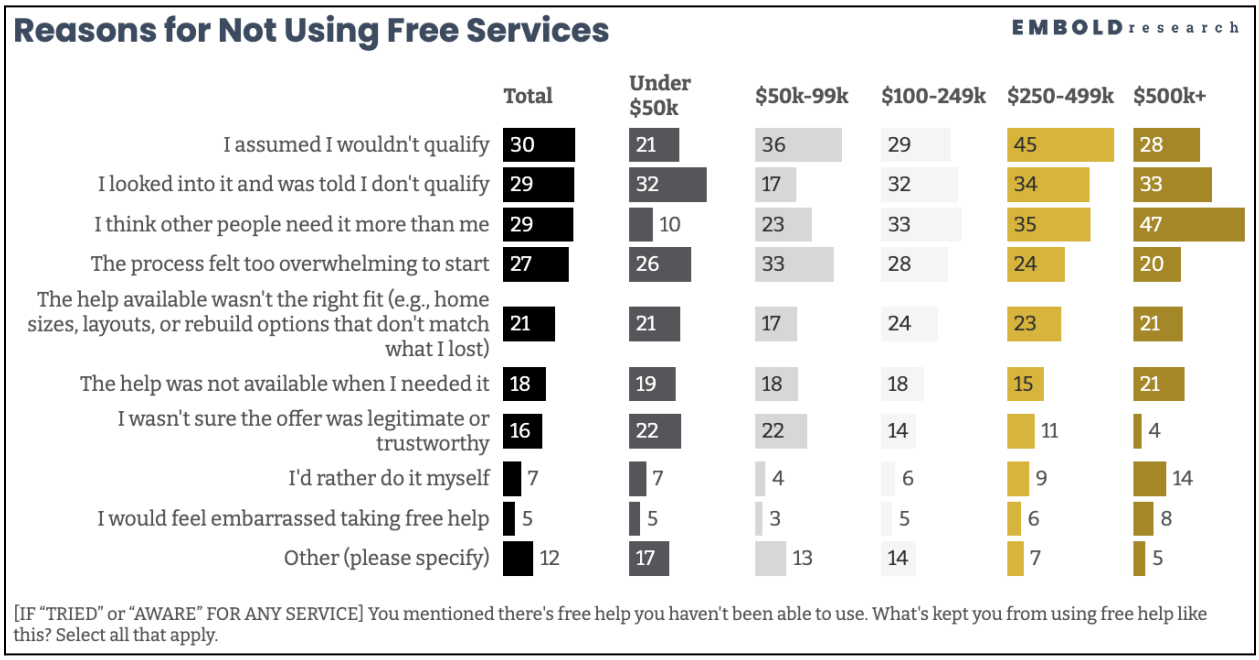


Respondents who indicated that they had tried but were unable to use one of these services, or who were aware but had not used them, were asked about why they did not use them. The most common obstacles were assuming or being told they wouldn't qualify, thinking that others needed it more, and feeling overwhelmed with the process. Though there are discrepancies between the answers among those in different income brackets, these

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differences are not massive. For example, 21% of those with household incomes under $50,000 assumed they would not qualify—just slightly below the 28% of those earning $500,000 or more. And even among those earning $50,000-$99,999, 23% thought that others needed help more than they did.

Taken together with the previous question, these findings make it clear that there are a host of hurdles preventing these resources from reaching people who could use them–and that there is not a lack of need. Instead, the findings suggest that substantially more resources are needed to make survivors aware of these services and to ensure that the resources reach those who could benefit from them, regardless of whether they feel that others might need it more.



Priorities for Elected Leaders

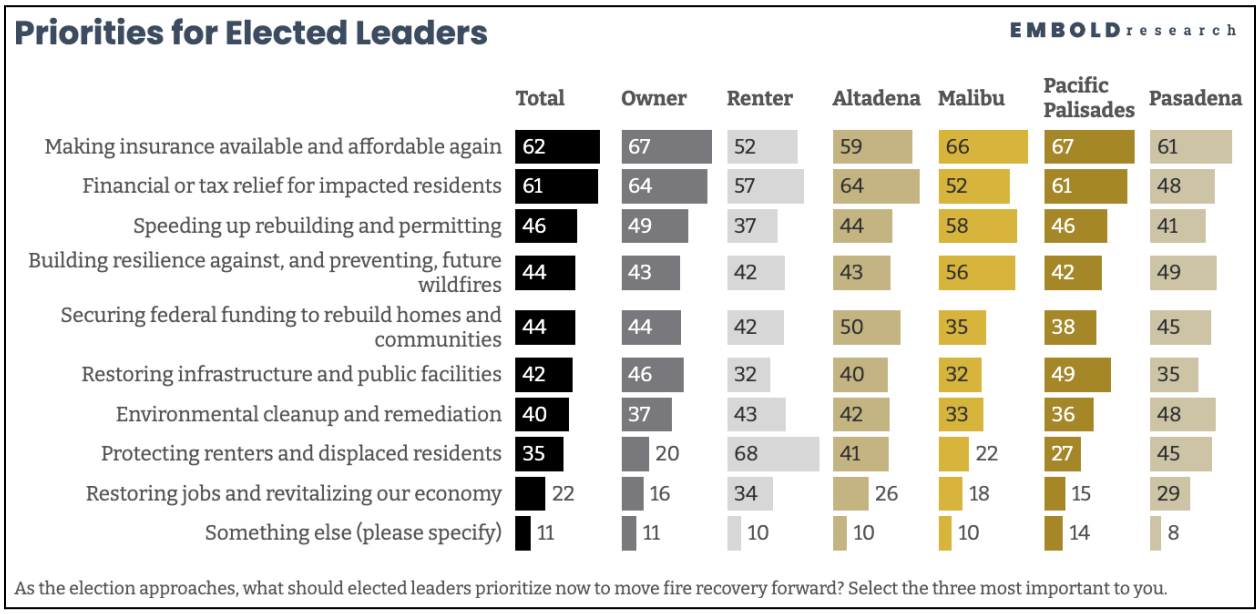
> *"Government entities, especially the city and county of LA, should be way more aggressive at holding the insurance companies liable and accountable for their delay and denial tactics."*
> *- White man, 50-64, Pacific Palisades*
>
> *"We need financial assistance, for anything, in any form other than another loan."*
> *- White woman, 18-34, Altadena*

As the election approaches, survivors most want elected leaders to focus on insurance availability/affordability and financial/tax relief. Each of these was among the top three items for more than 6 in 10 survivors, and they were the top two choices in both Altadena

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and Pacific Palisades. Altadena residents also prioritize the securing of federal funding for rebuilding. Among those in Pacific Palisades, the next highest priorities are restoring infrastructure and public facilities as well as speeding up rebuilding and permitting. Malibu residents prioritize speeding up rebuilding and permitting above even financial and tax relief; Malibu residents also place higher precedence on fire prevention and resilience than any other community.

The difference between homeowners and renters is also notable: 68% of renters ranked "protecting renters and displaced residents" in their top three, making that by far the top choice among this group.



Rebuilding

"We were prepared to get to rebuilding a few months after the fires, but we still do not have all of the money owed us to know how much of a house we can build"
- White man, 50-64, Pacific Palisades

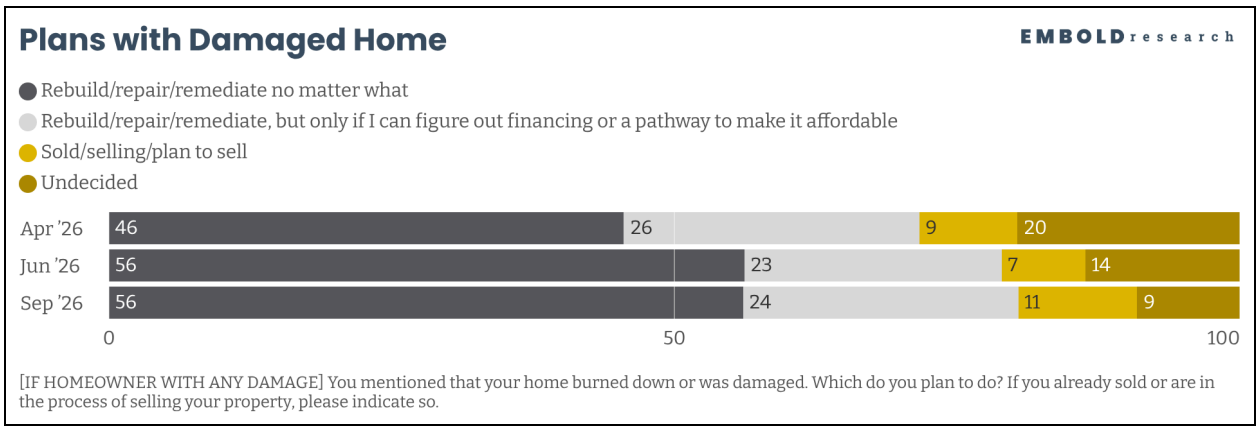
"Very stressful starting over at 68 years old. I want my home back but I am afraid it will cost more than I can afford to rebuild."
- White man, 65+, Malibu

"The rebuild itself is highly stressful and overwhelming. The amount of work and attention required is mind boggling and in the back of your mind, you realize a bad decision can cost you significantly more money or even worse, delay your ability to return home..... OUR #1 GOAL!!!"

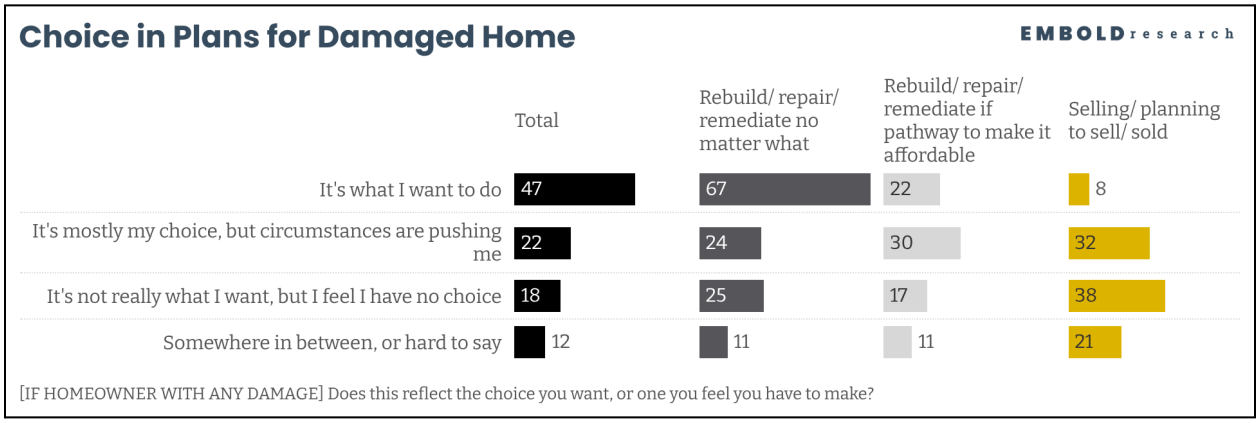
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- Black man, 65+, Altadena

Survivors' plans for their damaged or destroyed homes have largely settled, with fewer than one in ten still undecided. Over half (56%) say they will rebuild, repair, or remediate no matter what, and another 24% will do so if they can find a financial path, both figures virtually unchanged from June. What has moved is the share who have sold, are in the process of selling, or plan to sell their property, now 11% compared to 7% in June. The share of survivors who are undecided on what to do with their property has fallen for a third straight survey, to 9% from 14% in June and 20% in April, leaving a small number still weighing their options.



However, having settled on a plan for what to do with their damaged or destroyed home does not mean survivors are satisfied with it. Fewer than half (47%) say their plans for their home reflect what they want to do. Another 22% say it is mostly their choice, but that circumstances are pushing them in a particular direction, and 18% say it is not really what they want to do but they feel they have no choice. The remaining 12% land somewhere in between or are unsure.



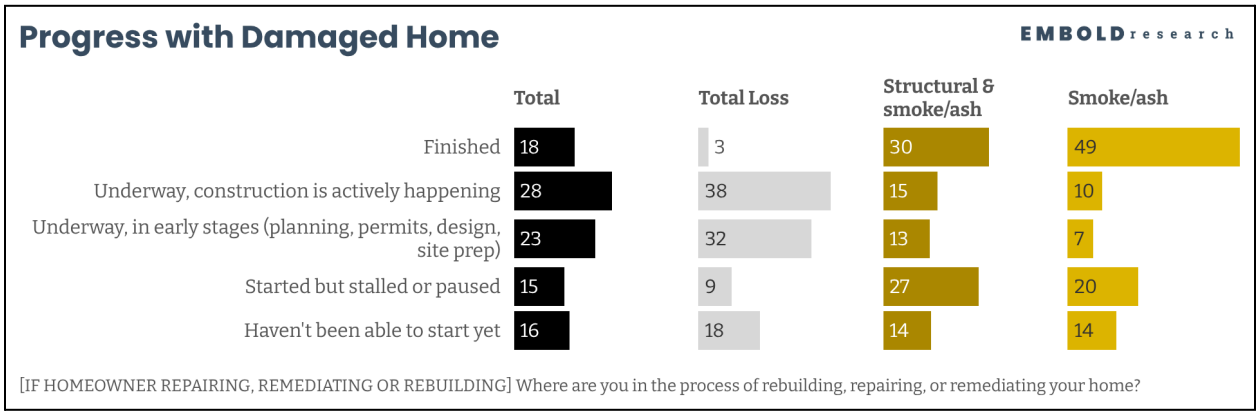
Survivors who plan to rebuild no matter what are the only group who largely describe their plan as their own, with two in three (67%) saying it is what they want to do. Among those who will rebuild only if they can afford it, just 24% say the same, meaning roughly three in four

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describe their plan as not fully their own choice. Survivors who have sold or are selling look similar, with 25% calling it what they want and the remaining 75% saying it is not fully their choice.

There are no major differences by income; that is, among those who plan to rebuild no matter what, those with lower incomes are as likely as those with higher incomes to say they are doing so because they want to.

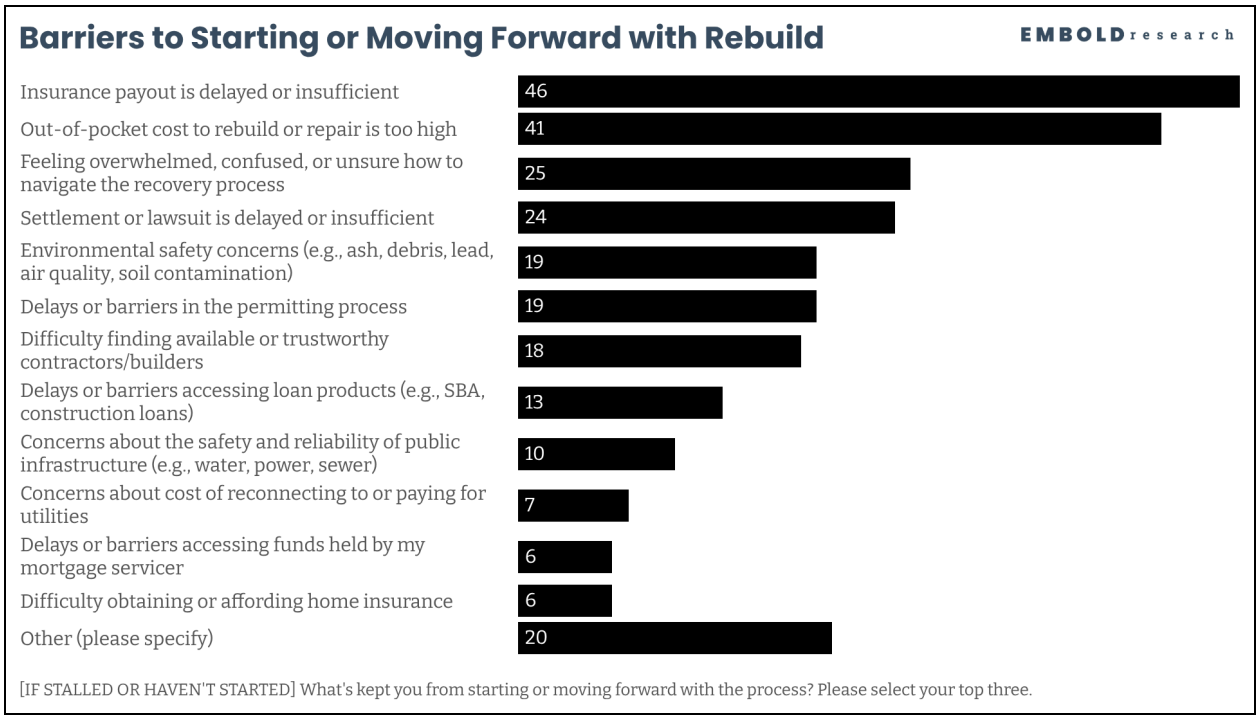
For survivors who plan to stay and fix their homes, progress remains uneven, with more stalled or not yet started than finished. The process has not been smooth for three in ten (31%), including 15% whose construction has stalled or paused and 16% who have not been able to start. Only 18% are finished, while just over half are underway, with 28% in active construction and 23% in early stages such as planning, permits, design, or site prep.



Where survivors stand in their rebuild depends heavily on what kind of damage they experienced. Almost none of those who lost their homes entirely are finished with the rebuild (3%), but they are most likely to be actively moving forward, with 70% currently underway. Survivors with smoke or ash damage are far more likely to have finished repairs (49%), as are those with smoke or ash intrusion plus structural damage (30%). These two groups, however, are also more likely to have stalled or not yet started, at 41% among those with smoke or ash intrusion plus structural damage and 34% among those with smoke or ash damage alone, compared to 27% of those who experienced total loss.

The most common obstacles for survivors who have stalled or not yet been able to start are financial. Nearly half say their insurance payout has been delayed or is insufficient (46%), and 41% say the out-of-pocket cost is too high. Another one in four (24%) cite a delayed or insufficient settlement or lawsuit. Beyond money, other common barriers include feeling overwhelmed, confused, or unsure how to proceed (25%), environmental safety concerns (19%), delays or barriers in permitting process (19%), or difficulty finding contractors or builders (18%).

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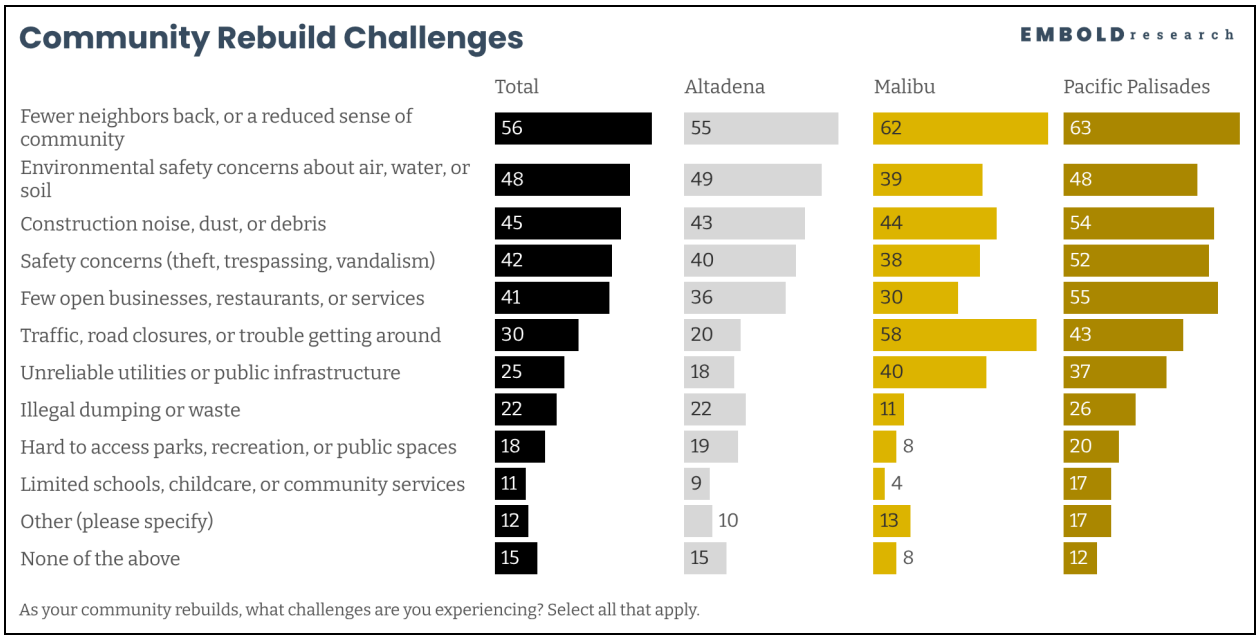


Which barriers survivors face depends on the damage they experienced. Insurance delays or shortfalls are the dominant obstacle for survivors whose homes were damaged but not destroyed, cited by 63% of those with smoke or ash damage plus structural damage and 54% of those with smoke or ash damage alone, compared to 34% of those who experienced total loss. Survivors who experienced total loss instead point more often to permitting challenges (30%) and to a delayed or insufficient settlement or lawsuit (30%), while environmental safety concerns are more common among those whose homes were damaged but not destroyed, at roughly one in four.

Those insured by State Farm or the California FAIR Plan have also faced more delays than those with other insurers: 22% of State Farm customers and 16% of FAIR Plan customers have been stalled or paused, versus 11% of those with other insurers. And of those who have been stalled or paused, 53% of State Farm customers and 55% of FAIR Plan customers blame delayed or insufficient insurance payouts, compared to 41% of those with other insurers.

Rebuilding is not only a matter of individual properties. Even as communities physically rebuild, the most widely felt challenge is a lost sense of community. Across all impacted areas, more than half (56%) report there are fewer neighbors back or a reduced sense of community. Other shared challenges include concerns around environmental safety (48%), construction noise, dust, or debris (45%), safety concerns such as theft or vandalism (42%), and few open businesses or services (41%).

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While the broad community challenges are shared, their intensity varies by community. Survivors from Pacific Palisades report the most disruption overall, leading on most items, including few businesses, restaurants, or services open (55%, compared to 36% in Altadena and 30% in Malibu) and safety concerns (52% compared to 40% in Altadena and 38% in Malibu). The two coastal communities also share problems that are far less common in Altadena. Nearly six in ten (58%) Malibu survivors and 43% of those in Pacific Palisades cite traffic, road closures, or trouble getting around, compared to just 20% of Altadena survivors. Survivors in Malibu and Pacific Palisades are also twice as likely to report unreliable utilities or infrastructure, 40% and 37% respectively, than those in Altadena (18%).

Longitudinal Data

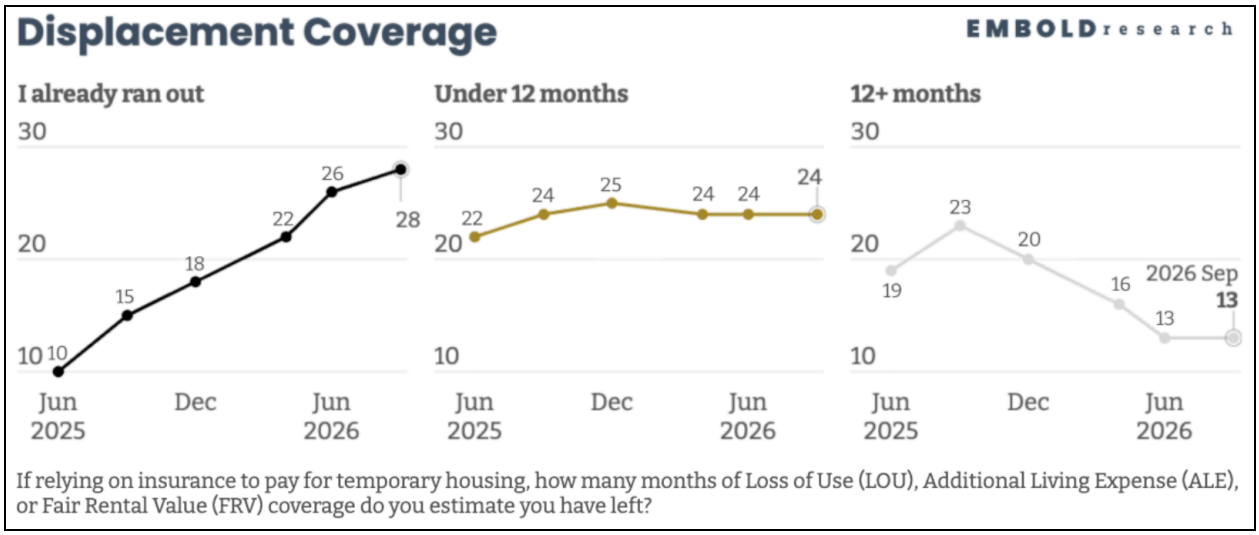
The following sections include data from questions that have been tracked across multiple surveys.

Housing Stability

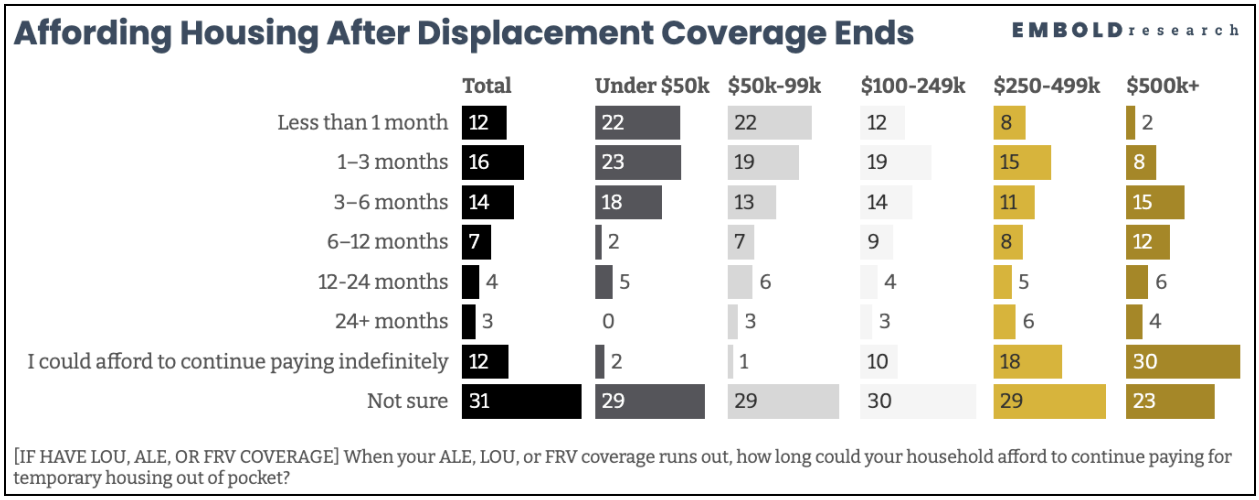
The percentage of survivors who have run out of displacement coverage has continued to increase, and will continue to rise as coverage runs out. 28% have now run out of displacement coverage, up from 26% in June 2026 and from 10% in June 2025. Just 13% have over a year of coverage remaining, while 24% are poised to run out of coverage in the next 12 months.

These numbers are especially dire for the 11% of survivors who were covered by the California FAIR Plan at the time of the fires: 56% of FAIR Plan customers have run out of coverage, up from 47% from April.

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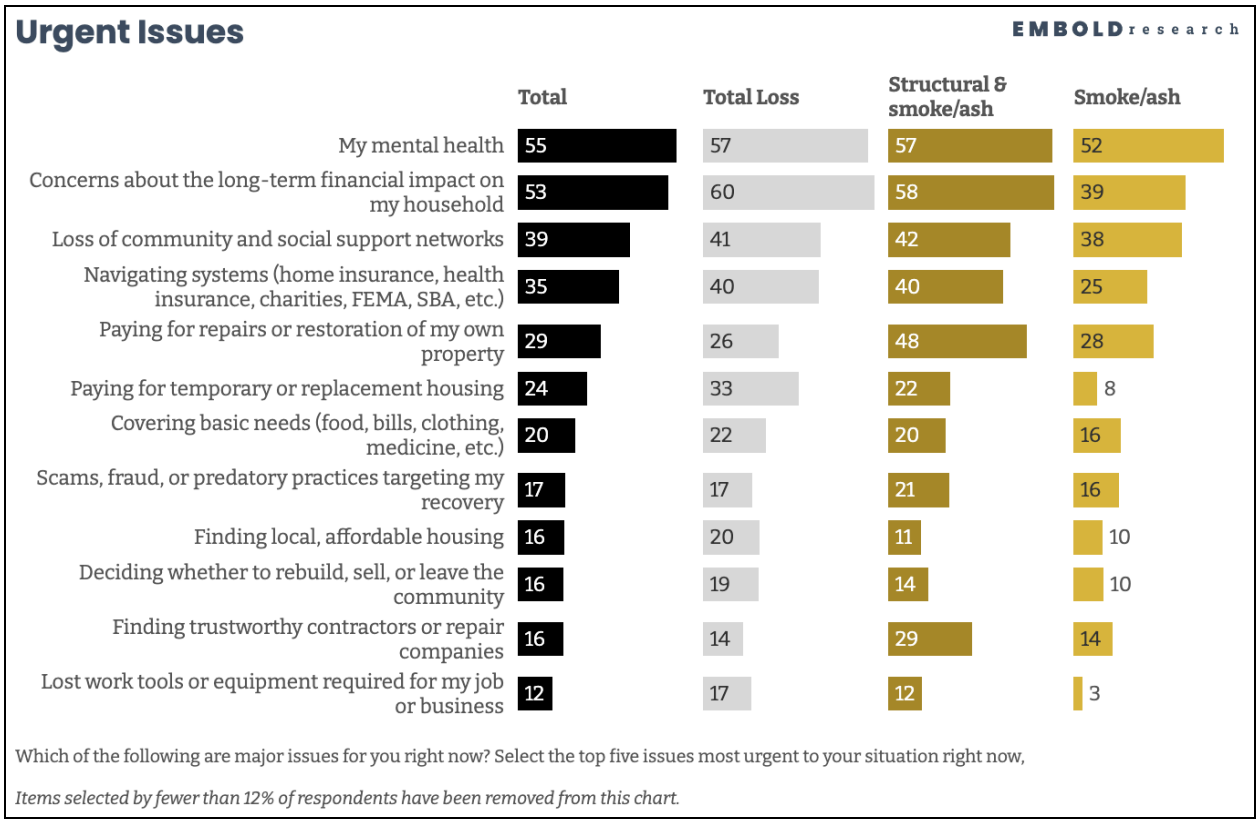
Among all groups with incomes under $250,000, the majority believe they could pay for housing out of pocket for less than a year after their displacement coverage runs out. Among those with incomes under $100,000, the majority believe they could afford less than 6 months.



Individual Survivor Needs

Survivors' most pressing concerns continue to be mental health and finances. Mental health and finances are equally pressing to both those who suffered total loss and those who suffered structural and smoke/ash damage. This is a shift from the April and June surveys, in which mental health superseded financial concerns among those with standing homes.

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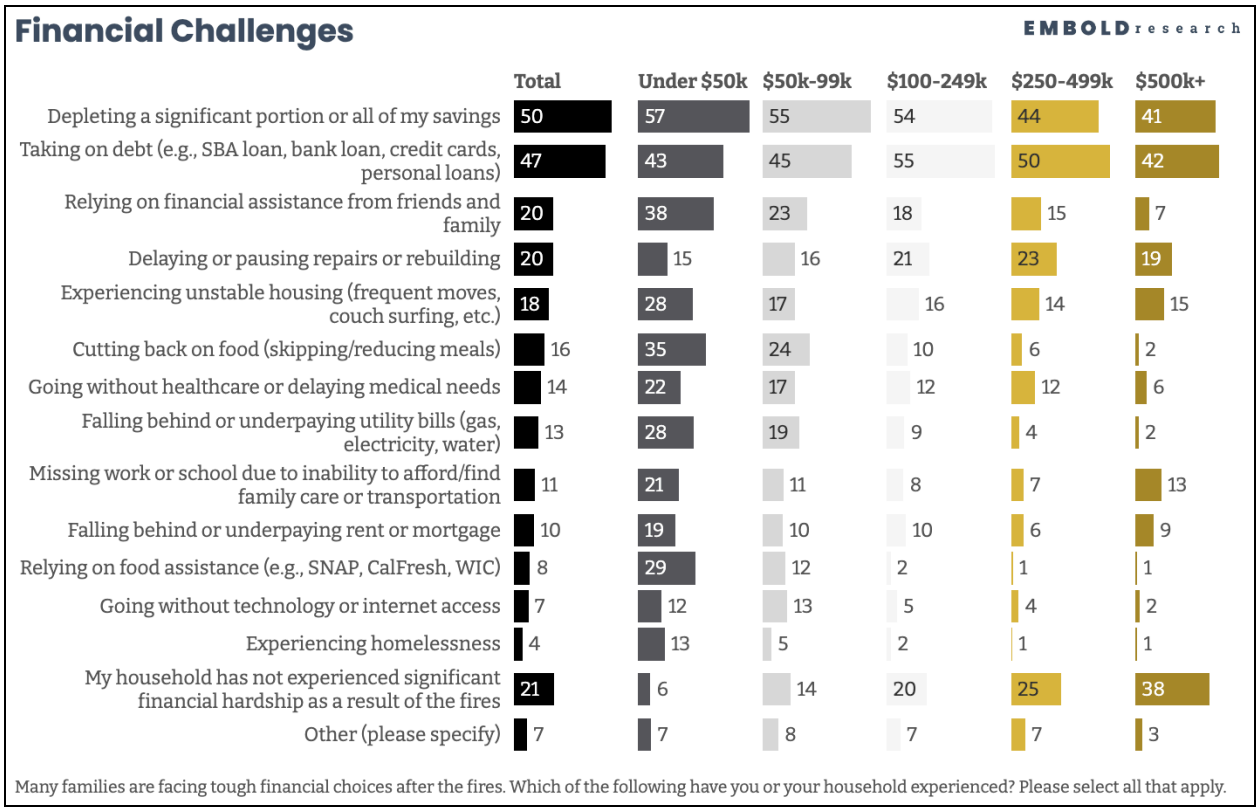


Financial Impacts

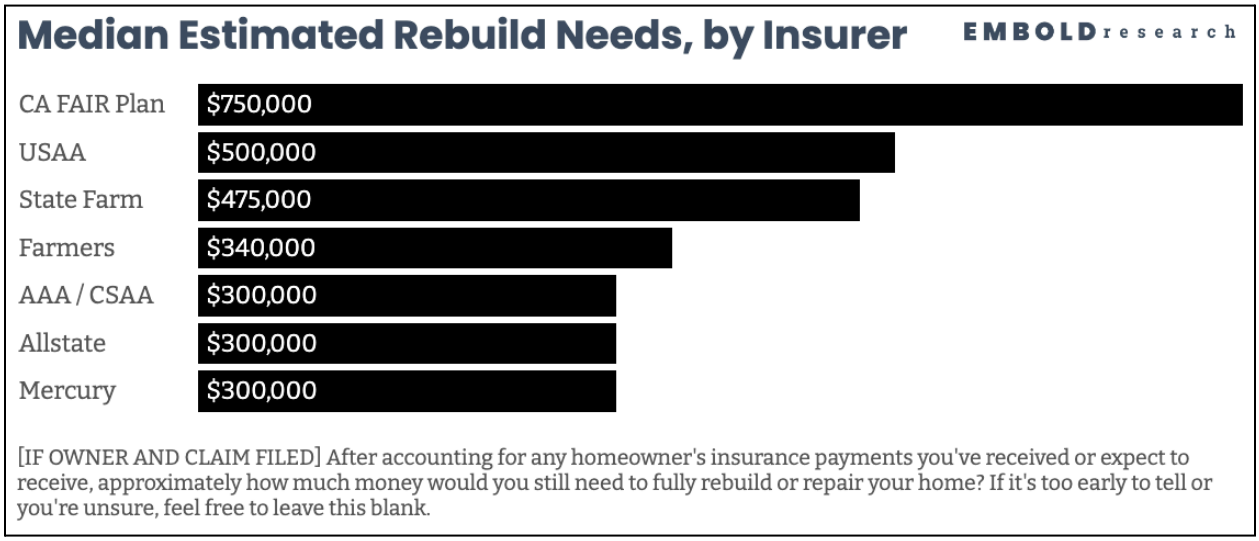
Roughly half of survivors have depleted significant portions of their savings and just under half have taken on debt. These findings are consistent with the survey results from June. Those with lower incomes are more likely to have depleted their savings, yet this is very common at all income levels: even of those earning $500,000 or more, 41% have depleted a significant portion of their savings. And 75% of those earning between $250,000 and $499,999 have experienced at least one form of significant financial hardship as a result of the fires.

Alarming percentages of those with lower incomes have experienced the most severe challenges. Among those earning under $50,000, 35% have cut back on food, 29% have relied on food assistance, 28% have experienced unstable housing, 22% have gone without healthcare, and 13% have experienced homelessness. Among those earning between $50,000 and $99,999, 24% have cut back on food, 17% have experienced unstable housing, and 5% have experienced homelessness.

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Insurance has not made survivors financially whole: the typical homeowner still needs $500,000 to rebuild or repair their home. Among those who experienced a total loss, the median gap is $600,000. These numbers all match the ones from the June 2026 survey. The gap survivors face varies significantly by their insurer: survivors insured through the California FAIR Plan face the largest median deficit at $750,000, followed by USAA at $500,000 and State Farm at $475,000. The June survey also found that those insured under the California FAIR Plan had larger gaps than those with any other insurer.

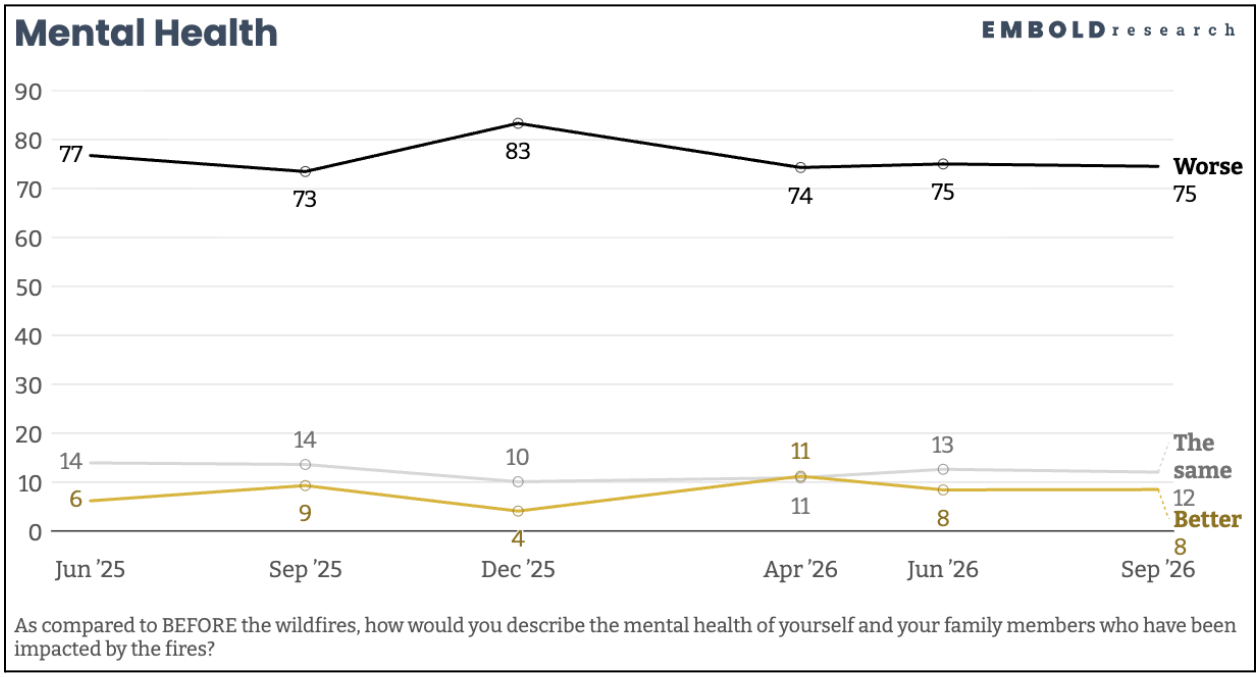


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Renters have not been made financially whole, either. Among renters who filed a claim with their insurer, the median remaining gap for replacing their belongings and covering temporary housing costs is $100,000 after insurance, matching the findings from the June 2026 survey. Two-thirds of renters who have filed a claim face a gap of at least $50,000, and more than 1 in 10 face deficits exceeding $500,000.

Mental Health

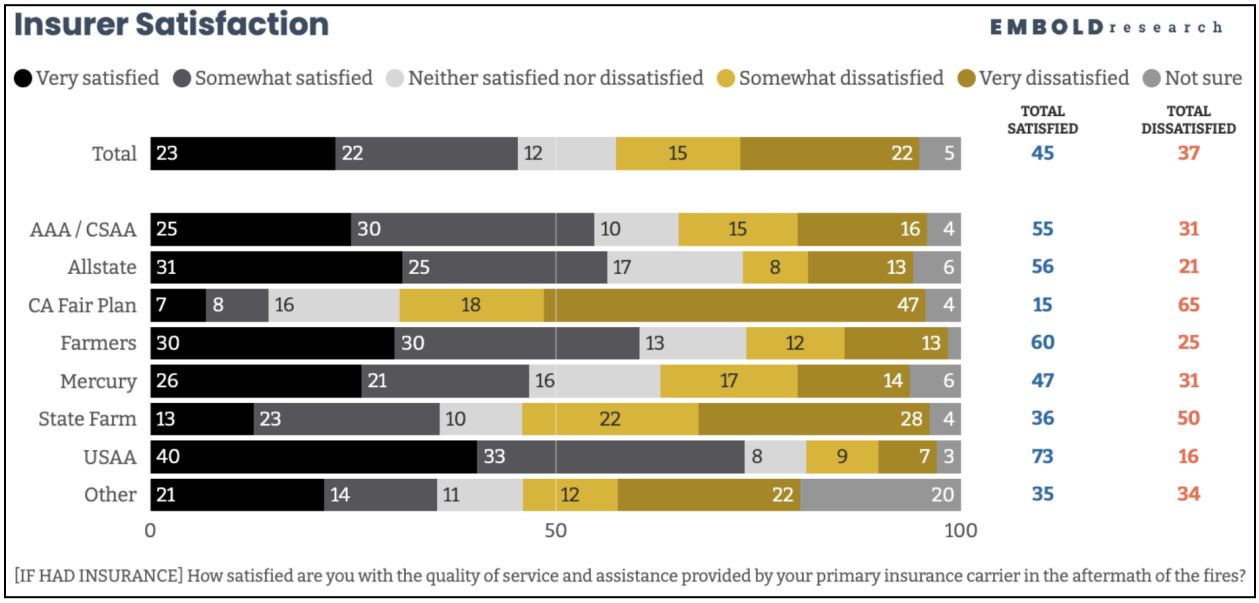
Three in four survivors (75%) report that their mental health is worse compared to before the fires, while just 8% say it has improved. These numbers have remained unchanged over the past 15 months, with the exception of a worsening in December, as the holiday season and anniversary of the fires approached. The general stability of these numbers suggests that, even as some survivors have returned home, their mental health has not improved.



Insurance Access & Availability

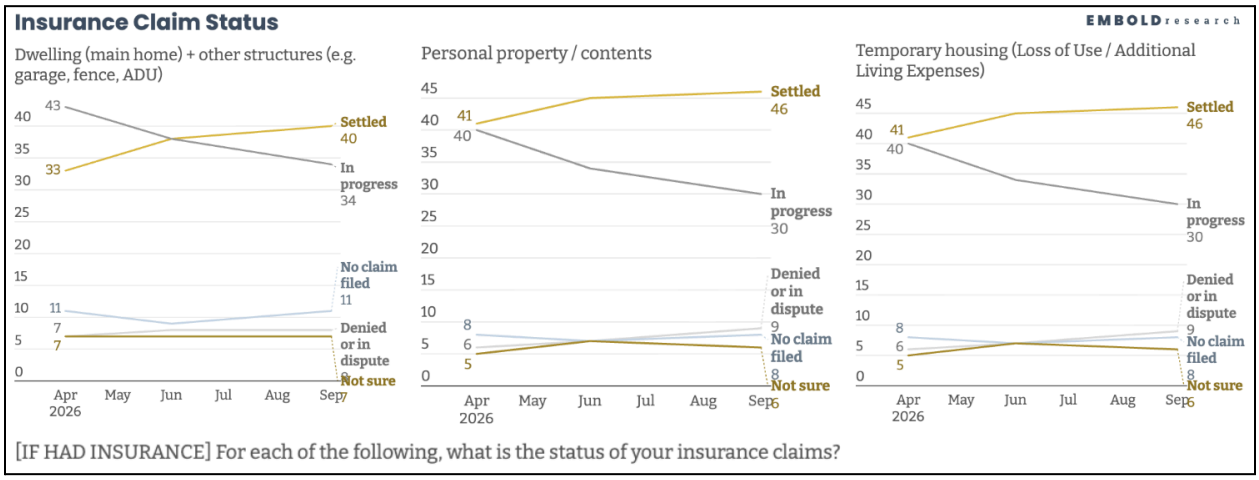
More survivors are satisfied with their insurer than are dissatisfied, but the results vary sharply by insurance carrier. Overall, 45% of those who had insurance policies at the time of the fire are satisfied with their insurer, while 37% are dissatisfied; both numbers are similar to other recent surveys. Over half of AAA/CSAA, Allstate, Farmers, and USAA policyholders are satisfied with their service. But, in keeping with the findings of previous surveys, customers of the California FAIR Plan and State Farm are far more unhappy, with 65% of FAIR Plan customers and 50% of State Farm customers being dissatisfied. These are the two most common insurers among survivors, with 11% covered by the FAIR Plan and 20% covered by State Farm.

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About 1 in 3 insurance claims on dwellings, personal property, and temporary housing are still in progress. The percentage of each type of claim that is in progress has steadily declined over the course of 2026, while the percentage of claims that have been settled has risen.

Consistent with earlier findings, those with standing homes are far more likely to have been denied or in dispute than those who experienced total loss. Of those with both structural and smoke/ash damage, 17% had their dwelling claims denied or in dispute, while 26% settled. By contrast, only 4% of those with total loss were denied or in dispute, while 46% were settled.

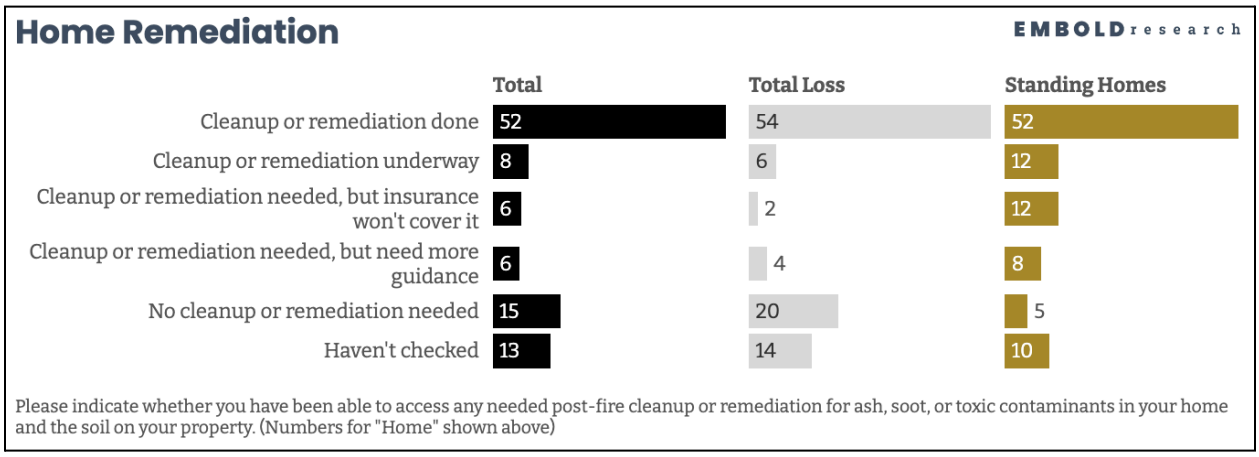


Environmental Health

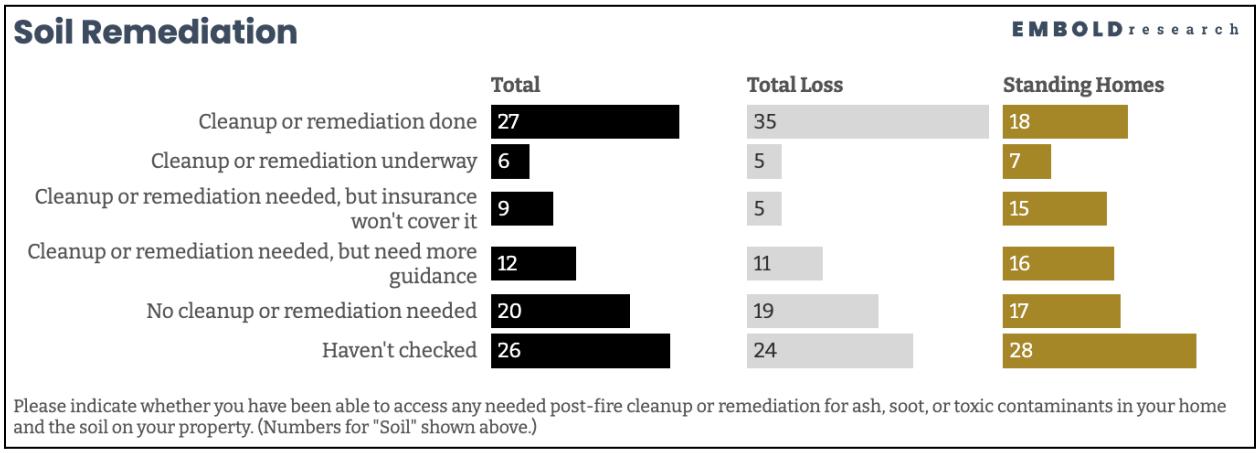
Just over half of all survivors have completed cleanup or remediation of their homes. For another 8%, cleanup or remediation is underway. But 1 in 5 of those with standing homes

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believe they need remediation, but have not received it; 12% because insurance would not cover it, and 8% because they needed more guidance.



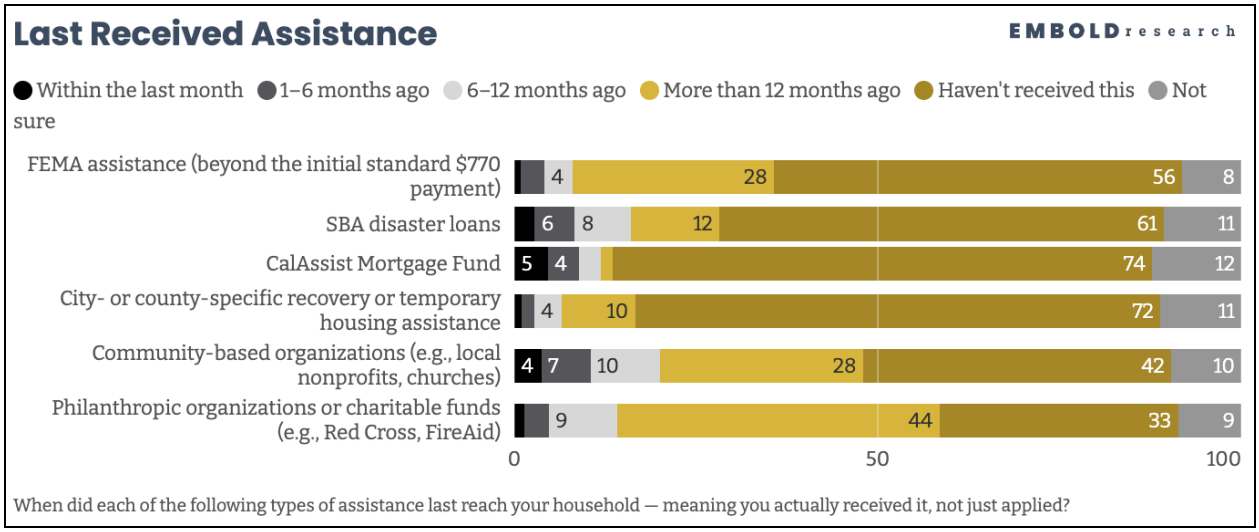
Just over 1 in 4 have completed soil remediation. Those who have experienced total loss are about twice as likely (35%) as those with standing homes (18%) to have completed soil remediation. As with home remediation, those with standing homes are more likely to have been denied by their insurer for soil remediation; they are also more likely than those who experienced total loss to need more guidance.



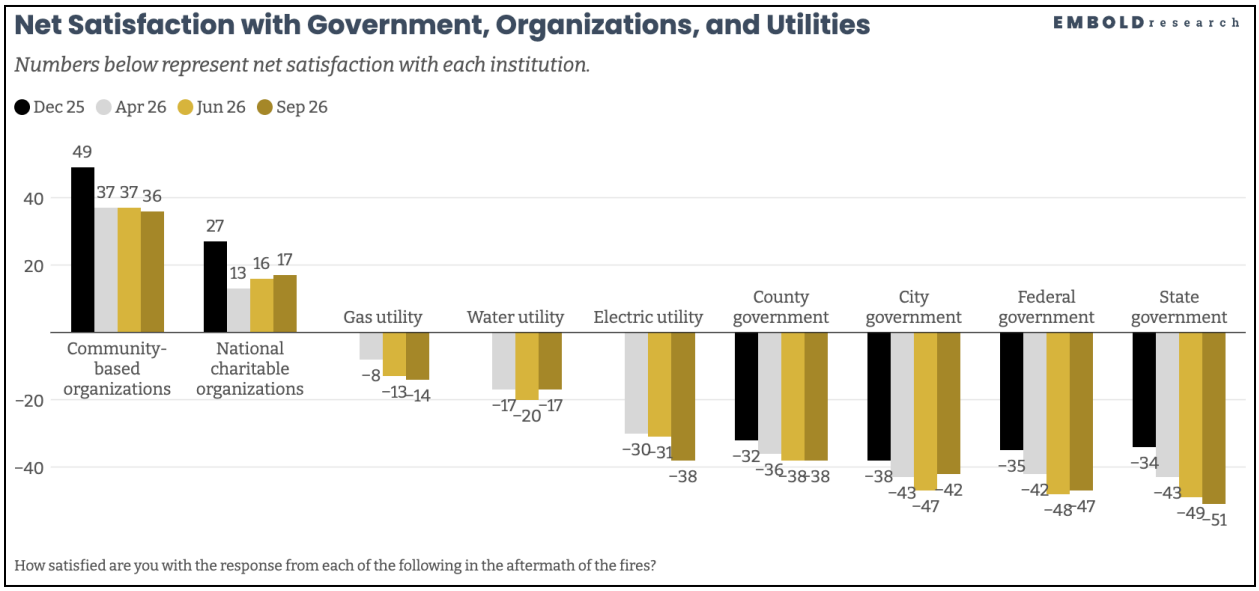
Federal, State, Local, and Community Response

The vast majority of survivors have received no assistance at all—charitable, government, or otherwise—in the last 6 months. In keeping with the findings from the June 2026 survey, more than a quarter of survivors received funds from charities, community organizations, and/or FEMA more than a year ago. But all of those funds appear to have slowed down considerably over the past year. And many survivors never received these funds at all. For many survivors, the slowdown in assistance has coincided with the end of the temporary housing funds from their insurers, exacerbating an already challenging financial situation.

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Survivors remain dissatisfied with all levels of government. Dissatisfaction with the state and federal government has continued to intensify throughout 2026, while dissatisfaction with the city and county has leveled off. Another recent shift is in dissatisfaction with electric utilities. This drop is present across all localities.

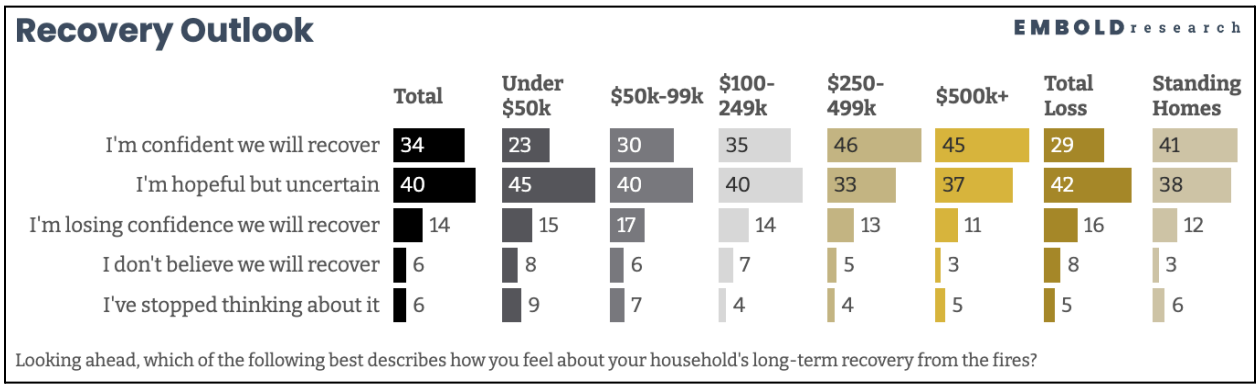


Recovery Outlooks

Confidence in recovery is divided by income, as well as between those with and without standing homes. As in previous surveys, those who are hopeful but uncertain slightly outnumber those who are confident that they will recover, and these two groups comprise 3 in 4 survivors. But income is strongly correlated with confidence: only 23% of those with household incomes under $50,000 are confident in their recovery, while 45% of those

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earning $250,000 or more are confident. Additionally, 29% of those who experienced total loss are confident, while 41% of those with standing homes are confident.



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METHODOLOGY

Embold Research surveyed 2,150 adults in Altadena, Pacific Palisades, Pasadena, and Malibu at the time of the fires from August 25-September 8, 2026. We used the following sources to recruit respondents:

- *targeted advertisements on Facebook and Instagram, as well as across the web via Facebook's ad platform (13 respondents)*
- *text messages sent, via the Echo19 platform, to cell phone numbers listed on the voter file for individuals who qualified for the survey's sample universe, based on their voter file data (2,125 respondents)*
- *a link shared on Department of Angels' Instagram page, as well as shared by various Department of Angels partners with fire survivors (12 respondents)*

Regardless of which source a respondent came from, they were directed to a survey hosted on Surveymonkey's website.

Ads placed on social media targeted adults who lived in Altadena, Pacific Palisades, Pasadena, and Malibu at the time of the fires. Those who indicated that they did not live in any of these areas at the time of the January fires were terminated. Those who lived in Pasadena were terminated unless they lived in ZIP codes that bordered Altadena, indicated that they lived in homes that sustained at least some damage, or both. As the survey fielded, Embold Research used dynamic online sampling: adjusting ad budgets, lowering budgets for ads targeting groups that were overrepresented, and raising budgets for ads targeting groups that were underrepresented, so that the final sample was roughly representative of the population across different groups. The survey was conducted in English and Spanish.

The survey was commissioned by the Department of Angels and conducted online by Embold Research. Post-stratification was performed on age, gender, region, and race/ethnicity. Weighting parameters are based on the demographic composition of the surveyed regions, based on census data. That is, if x% of the areas are women, women would be weighted to x%.

The modeled margin of error for this survey is 2.2%, which uses effective sample sizes** that adjust for the design effect of weighting. This research, like all public opinion research, does entail some additional unmeasured error.*

** We adopt The Pew Research Center's convention for the term "modeled margin of error"(1) (mMOE) to indicate that our surveys are not simple random samples in the pure sense, similar to any survey that has either non-response bias or for which the general population was not invited at random. A common, if imperfect, convention for reporting survey results is to use a single, survey-level mMOE based on a normal approximation. This is a poor approximation for proportion estimates close to 0 or 1. However, it is a useful communication tool in many settings and is reasonable in places where the proportion of interest is close to 50%. We report this normal approximation for our surveys assuming a proportion estimate of 50%.*
*** The effective sample size adjusts for the weighting applied to respondents and is calculated using Kish's approximation (2).*
(1) https://www.pewresearch.org/methods/2018/01/26/for-weighting-online-opt-in-samples-what-matters-most/
(2) Kish, Leslie. Survey Sampling, 1965.

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REPORTED QUESTIONS

Survey Intro: *Thank you for taking the time to complete this survey on the January 2025 LA County fires. Your responses will be completely anonymous. The aggregated data from this survey will be used to assess the needs of people in the affected areas and throughout LA County, in order to inform local leaders and groups coordinating recovery efforts. It will be made available in October on the Department of Angels website.*

1. Are you:
    - A man
    - A woman
    - Another identity

2. In what year were you born? [TEXT BOX]

3. a. In what ZIP code were you living in January 2025, before the LA fires? [TEXT BOX]

   b. In what ZIP code do you currently live? (Even if you are in temporary housing and expect to move soon, please indicate the ZIP code where you are staying now.) [TEXT BOX]

4. What is your race?
    - White / Caucasian
    - Hispanic or Latino/a
    - Black or African American
    - Asian / Pacific Islander
    - American Indian or Alaska Native
    - Other (please specify): [TEXT BOX]

   4b. [If Hispanic/Latino not selected]Are you from a Hispanic, Latino/a, or Spanish-speaking background?
        - Yes
        - No

5. For statistical purposes, what is your annual household income from all sources before taxes, including wages, salary, tips, or bonuses?
    - Less than $20,000
    - $20,000 to $34,999
    - $35,000 to $49,999
    - $50,000 to $74,999
    - $75,000 to $99,999
    - $100,000 to $149,999
    - $150,000 to $249,999
    - $250,000 to $499,999
    - $500,000 to $999,999
    - $1,000,000 or more
    - Prefer not to say

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6. Who was living in your household (including yourself) before the January 2025 fires? Please select all that apply.
    - One or more children under the age of 18
    - One or more adults age 18-64
    - One or more adults age 65+
    - One or more people with disabilities
    - A single parent (yourself or someone else)
    - None of the above: I was living alone **[Single select]**

7. Which of the following best describes your living situation before the January 2025 fires?
    - Homeowner - single-family home (detached)
    - Homeowner - condo or townhome (shared walls/amenities)
    - Renter with a rental agreement
    - Renter with no rental agreement
    - Living with family who owned or rented my home
    - Unhoused or housing insecure (e.g., couch surfing, living in a car, or temporary motel)
    - Other (please specify)

8. Which of the following best describes the impact of the fires on your home?
    - Completely destroyed (total loss)
    - Structural damage
    - Smoke damage/ash intrusion
    - Both structural damage and smoke damage/ash intrusion
    - Neither structural damage nor smoke damage/ash intrusion

9. What best describes your current housing situation?
    - I'm in my pre-fire home; I never left.
    - I'm living in my fire-damaged home while repairs are underway.
    - I'm back in my pre-fire home after repairs, remediation, or rebuilding.
    - I'm living in a new home that I purchased.
    - I moved into a new rental because of the fires (apartment, house, or other rental unit).
    - I'm staying with friends or family in a stable temporary arrangement because of the fires.
    - I'm living in a hotel, motel, or short-term rental (e.g., Airbnb) on a long-term basis because of the fires.
    - I'm living in a trailer, RV, or similar setup on or next to my property.
    - I'm currently unhoused or housing insecure (e.g., couch surfing, living in a car, or temporary motel).
    - Other (please specify).

10. [IF IN PRE-FIRE HOME BEFORE OR AFTER REPAIRS, OR NEVER LEFT] When did you move back into your pre-fire home? [DROPDOWN]
    - I never left
    - January 2025
    - February 2025
    - March 2025
    - April 2025
    - May 2025

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- June 2025
- July 2025
- August 2025
- September 2025
- October 2025
- November 2025
- December 2025
- January 2026
- February 2026
- March 2026
- April 2026
- May 2026
- June 2026
- July 2026
- August 2026

11. Which of the following best matches your housing situation?
    - I am in stable housing and expect to remain there
    - I expect to have to move within the next year or two
    - I expect to have to move within the next 6-12 months
    - I expect to have to move within the next few months
    - I expect to have to move within the next few weeks
    - I don't know where I'm living day-to-day or week-to-week

12. [OPEN-ENDED] How does/did being displaced from your home, for any length of time, affect you and your family's life? Please share anything that changed as a result, including impacts on work, finances, routines, relationships, health and well-being, your children's schooling, or anything else that was important to you or your family.

13. If relying on insurance to pay for temporary housing, how many months of Loss of Use (LOU), Additional Living Expense (ALE), or Fair Rental Value (FRV) coverage do you estimate you have left?
    - I already ran out
    - Less than 3 months
    - 3–6 months
    - 6–12 months
    - 12–18 months
    - 18–24 months
    - 24+ months
    - Not sure
    - I do not have LOU, ALE, or FRV coverage in my policy [None of the above]

14. [IF HAVE LOU, ALE, OR FRV COVERAGE] When your ALE, LOU, or FRV coverage runs out, how long could your household afford to continue paying for temporary housing out of pocket?
    - Less than 1 month
    - 1–3 months
    - 3–6 months

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- 6–12 months
- 12-24 months
- 24+ months
- I could afford to continue paying indefinitely
- Not sure

15. Which of the following are major issues for you right now? Select the top five issues most urgent to your situation right now. [RANDOMIZE]
    - Finding local, affordable housing
    - Paying for temporary or replacement housing
    - Scams, fraud, or predatory practices targeting my recovery
    - Covering basic needs (food, bills, clothing, medicine, etc.)
    - Navigating systems (home insurance, health insurance, charities, FEMA, SBA, etc.)
    - Lost work tools or equipment required for my job or business
    - My landlord has not made the property safe or habitable
    - My rental unit no longer exists or was destroyed
    - Deciding whether to rebuild, sell, or leave the community
    - Paying for repairs or restoration of my own property
    - My mental health
    - Finding trustworthy contractors or repair companies
    - Other issues with my landlord (e.g., pressured to leave, delayed/denied repairs, increased rent, eviction threats)
    - Concerns about the long-term financial impact on my household
    - Loss of community and social support networks
    - Childcare, elder care, or family care needs
    - Immigration or legal concerns (e.g., ICE raids, deportation threats)
    - Other (please specify)
    - None of the above

16. Many families are facing tough financial choices after the fires. Which of the following have you or your household experienced? Please select all that apply. [RANDOMIZE]
    - Depleting a significant portion or all of my savings
    - Taking on debt (e.g., SBA loan, bank loan, credit cards, personal loans)
    - Falling behind or underpaying rent or mortgage
    - Falling behind or underpaying utility bills (gas, electricity, water)
    - Going without technology or internet access
    - Cutting back on food (skipping/reducing meals)
    - Relying on food assistance (e.g., SNAP, CalFresh, WIC)
    - Relying on financial assistance from friends and family
    - Going without healthcare or delaying medical needs
    - Missing work or school due to inability to afford/find family care or transportation
    - Experiencing unstable housing (frequent moves, couch surfing, etc.)
    - Experiencing homelessness
    - Delaying or pausing repairs or rebuilding
    - Other (please specify)

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- My household has not experienced significant financial hardship as a result of the fires [None of the above]

17. [IF EXPERIENCING ANY HARDSHIP] How do you plan to cover the recovery costs that insurance, aid, and other assistance won't cover? Select all that apply.
    - Taking out a loan (SBA, bank, or construction loan)
    - Selling or borrowing against my home equity, retirement, or investments
    - Money from a legal settlement or lawsuit related to the fires (e.g., against a utility or government entity)
    - Drawing from my savings
    - I have no way to cover them and will have to scale back or pause my recovery without more help
    - Not sure yet
    - Other (please specify)

18. [IF SELECTED ANY FINANCIAL HARDSHIP] Since the fires, has your household experienced any of the following? Select all that apply.
    - Faced foreclosure on your home (a notice, filing, or sale)
    - An eviction notice or being forced out of your rental
    - A property tax lien
    - A debt sent to collections, or wages or accounts garnished
    - Filed for bankruptcy
    - Had to sell your home because you couldn't afford to keep it
    - None of these
    - Other ___

19. Survivors have access to several kinds of free help: case management, legal aid, environmental testing and remediation, architectural or rebuild consults, even fully donated home construction. For each type of free assistance below, which best describes you? [FOR EACH: Used it | Tried but could not access it | Aware but have not used it | Did not know it existed | Do not need it]
    - Free case management (a person who helps you navigate applications, insurance, and recovery steps)
    - Free legal aid
    - Free environmental testing or remediation services
    - Free architectural or rebuild consults
    - Donated home construction (e.g., Habitat for Humanity rebuild)

20. [IF “TRIED” or “AWARE” FOR ANY SERVICE] You mentioned there's free help you haven’t been able to use. What's kept you from using free help like this? Select all that apply.
    - I assumed I wouldn't qualify
    - I looked into it and was told I don't qualify
    - I wasn't sure the offer was legitimate or trustworthy
    - The process felt too overwhelming to start
    - The help was not available when I needed it

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- The help available wasn't the right fit (e.g., home sizes, layouts, or rebuild options that don't match what I lost)
- I'd rather do it myself
- I would feel embarrassed taking free help
- I think other people need it more than me
- Other (please specify)

21. As compared to BEFORE the wildfires, how would you describe the mental health of yourself and your family members who have been impacted by the fires? [FLIP]
    - Much worse
    - Somewhat worse
    - About the same
    - Somewhat better
    - Much better
    - Prefer not to say

22. Who was your primary homeowner's or renter's insurance carrier at the time of the fire?
    - I did not have insurance at the time of the fire
    - AAA / CSAA
    - AIG
    - Allied
    - Allstate
    - American Family
    - American Modern
    - Ameriprise Financial
    - Amica
    - Assurant
    - CA Fair Plan
    - California Casualty
    - Chubb
    - CIG
    - Farmers
    - First American
    - Foremost
    - Grange
    - Geico
    - Hartford
    - Homesite (American Family Insurance)
    - Kemper
    - Liberty Mutual
    - Lloyds of London
    - Mercury
    - National General
    - Nationwide
    - Pacific Specialty
    - Progressive

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- Safeco
- State Farm
- Travelers
- USAA
- Wawanesa
- Decline to state
- Other (please specify)

23. [IF HAD INSURANCE] How satisfied are you with the quality of service and assistance provided by your primary insurance carrier in the aftermath of the fires?
    - Very satisfied
    - Somewhat satisfied
    - Neither satisfied nor dissatisfied
    - Somewhat dissatisfied
    - Very dissatisfied
    - Not sure

24. [IF THEY HAVE INSURANCE] For each of the following, what is the status of your insurance claim? [FOR EACH: No claim filed | In progress | Denied or in dispute | Settled | Not sure]
    - Dwelling (main home) + other structures (e.g., garage, fence, ADU)
    - Personal property / contents
    - Temporary housing (Loss of Use / Additional Living Expenses)

25. a. [IF OWNER AND CLAIM FILED] After accounting for any homeowner's insurance payments you've received or expect to receive, approximately how much money would you still need to fully rebuild or repair your home? *If it's too early to tell or you're unsure, feel free to leave this blank.* [NUMERICAL]

    b. [IF RENTER AND CLAIM FILED] After accounting for any renter's insurance payments you've received or expect to receive, approximately how much money would you still need to replace your personal belongings and cover your temporary housing costs? *If it's too early to tell or you're unsure, feel free to leave this blank.* [NUMERICAL]

26. Please indicate whether you have been able to access any needed post-fire cleanup or remediation for ash, soot, or toxic contaminants in your home and the soil on your property. [Cleanup or remediation done | Cleanup or remediation underway | Cleanup or remediation needed, but insurance won't cover it | Cleanup or remediation needed, but need more guidance | No cleanup or remediation needed | Haven't checked]
    - Your home
    - The soil on your property

27. [IF ANY DAMAGE/HOMEOWNERS] You mentioned that your home burned down or was damaged. Which do you plan to do? If you already sold or are in the process of selling your property, please indicate so.
    - Rebuild/repair/remediate no matter what
    - Rebuild/repair/remediate, but only if I can figure out financing or a pathway to make it affordable

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- Sell the property to the highest bidder
- Sell the property as quickly as I can
- Sell the property to someone from the community who wants to remain there
- Sell to a community land trust or community organization
- Undecided
- Already sold or in the process of selling **[None of the above]**

28. Does this reflect the choice you want, or one you feel you have to make?
    - It's what I want to do
    - It's mostly my choice, but circumstances are pushing me
    - It's not really what I want, but I feel I have no choice
    - Somewhere in between, or hard to say

29. [IF HOMEOWNER that is REPAIRING, REMEDIATING or REBUILDING] Where are you in the process of rebuilding, repairing, or remediating your home?
    - Finished
    - Underway, in early stages (planning, permits, design, site prep)
    - Underway, construction is actively happening
    - Started but stalled or paused
    - Haven't been able to start yet

30. [IF STALLED OR HAVEN'T STARTED] What's kept you from starting or moving forward with the process? Please rank your top three.
    - Out-of-pocket cost to rebuild or repair is too high
    - Insurance payout is delayed or insufficient
    - Settlement or lawsuit is delayed or insufficient
    - Difficulty obtaining or affording home insurance
    - Delays or barriers in the permitting process
    - Difficulty finding available or trustworthy contractors/builders
    - Feeling overwhelmed, confused, or unsure how to navigate the recovery process
    - Delays or barriers accessing funds held by my mortgage servicer
    - Delays or barriers accessing loan products (e.g., SBA, construction loans)
    - Concerns about cost of reconnecting to or paying for utilities
    - Concerns about the safety and reliability of public infrastructure (e.g., water, power, sewer)
    - Environmental safety concerns (e.g., ash, debris, lead, air quality, soil contamination)
    - Other (please specify)

31. As your community rebuilds, what challenges are you experiencing? Select all that apply.
    - Construction noise, dust, or debris
    - Illegal dumping or waste
    - Traffic, road closures, or trouble getting around
    - Unreliable utilities or public infrastructure
    - Few open businesses, restaurants, or services
    - Limited schools, childcare, or community services
    - Fewer neighbors back, or a reduced sense of community

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- Safety concerns (theft, trespassing, vandalism)
- Environmental safety concerns about air, water, or soil
- Hard to access parks, recreation, or public spaces
- Other (please specify)
- None of these [EXCLUSIVE]

32. When did each of the following types of assistance last reach your household — meaning you actually received it, not just applied? **[RANDOMIZE]**
    [FOR EACH: Within the last month | 1–6 months ago | 6–12 months ago | More than 12 months ago | Haven't received this | Not sure]
    - FEMA assistance (beyond the initial standard $770 payment)
    - SBA disaster loans
    - CalAssist Mortgage Fund
    - City- or county-specific recovery or temporary housing assistance
    - Community-based organizations (e.g., local nonprofits, churches)
    - Philanthropic organizations or charitable funds (e.g., Red Cross, FireAid)

33. How satisfied are you with the response from each of the following in the aftermath of the fires? [Very satisfied | Somewhat satisfied | Neither satisfied nor dissatisfied | Somewhat dissatisfied | Very dissatisfied | Not sure / N/A] **[RANDOMIZE]**
    - Community-based organizations (e.g., local nonprofits, churches, etc.)
    - National charitable organizations
    - City government
    - County government
    - State government
    - Federal government
    - Electric utility (e.g., restoration, communication, billing relief)
    - Gas utility (e.g., restoration, communication, billing relief)
    - Water utility (e.g., restoration, communication, billing relief)

34. As the election approaches, what should elected leaders prioritize now to move fire recovery forward? Select the three most important to you. [RANDOMIZE]
    - Securing federal funding to rebuild homes and communities
    - Making insurance available and affordable again
    - Protecting renters and displaced residents
    - Restoring jobs and revitalizing our economy
    - Restoring infrastructure and public facilities
    - Speeding up rebuilding and permitting
    - Building resilience against, and preventing, future wildfires
    - Environmental cleanup and remediation
    - Financial or tax relief for impacted residents
    - Something else (please specify)

35. Looking ahead, which of the following best describes how you feel about your household's long-term recovery from the fires?
    - I'm confident we will recover

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- I'm hopeful but uncertain
- I'm losing confidence we will recover
- I don't believe we will recover
- I've stopped thinking about it

36. Is there anything else you want to share — whether about your experience, your needs, or what leaders and the public should understand?

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