Executive Summary

This policy brief is the third in our Rebuilding Altadena: Housing Recovery After the Eaton Fire series, which examines equity in post-disaster housing recovery in Altadena, California.

The first report in the series, *Who's Coming Home?*, tracked severe property damage, property sales, permitting, investor purchases, and early rebuilding among Altadena's single-family homeowners. An update one year later found that rebuilding applications had accelerated, but only 30 percent of homeowners who filed applications had started construction. *Rebuilding for Whom?* documented the tenant population and rental market that existed before the Eaton Fire, changes in housing affordability, and the limited recovery of fire-affected rental housing.

This brief asks a different but related question: what is holding households back from recovery? To answer this question, we analyzed 1,253 verified public GoFundMe campaigns from Altadena, identified through Black, Latino, and Filipino community-led directories, to examine the immediate losses, circumstances, needs, and recovery barriers described after the January 2025 Eaton Fire. Most campaigns were created during the first months after the fire. We captured updates and campaign data as of June 2026. These campaigns emerged amid delays and barriers in accessing FEMA assistance and persistent concerns about underinsurance and insurance claims handling, making flexible, immediately available support especially consequential in the early recovery period.

These campaigns are not representative of all fire-affected households, but they provide a focused view of a large and severely affected subset of Altadena residents while capturing two dimensions central to our prior research. First, the sample captures many households of color in a community where racial disparities in fire damage threatened both housing stability and wealth. *Who's Coming Home*? found that 59 percent of Black-owned single-family homes in Altadena sustained severe fire damage—the highest rate among the racial and ethnic groups examined. Given Altadena's long-standing role as a center of Black homeownership, these losses threatened not only housing but also an important source of intergenerational wealth. Second, the sample includes a mix of homeowners and tenants experiencing severe housing loss. This tenure diversity allows us to examine two distinct recovery pathways: pathways of tenants who had fewer financial and housing protections before the fire (as *Rebuilding for Whom?* discusses) and pathways of homeowners.

GoFundMe campaigns are fundraising documents rather than interviews or complete household histories. They nevertheless provide a partial record of the needs that affected households—or their loved ones writing on their behalf—chose to describe publicly. Through systematically coding the narratives within each campaign, we identified experiences and concerns that appeared across a meaningful share of campaigns and were also repeatedly connected to other recovery needs. This approach allowed us to identify broader, systemic challenges rather than describe isolated experiences.

The policy recommendations in this report (summarized below) build from the needs documented in these campaigns and are also informed by other local and national disaster recovery research. The recommendations account for the existing policy and program landscape in Los Angeles County, California, and other disaster-affected jurisdictions.

KEY FINDINGS

1. Households sought a median of $30,000 in direct assistance through GoFundMe, with the median homeowner campaign seeking $35,000 and the median tenant campaign seeking $20,000. Nearly nine in ten of all campaigns fell short of their stated goals, underscoring the need to examine the recovery costs that families were unable to cover.

2. GoFundMe campaigns frequently stated that households suffered total losses and evacuated without the documents and other essentials needed to access services to stabilize in the immediate aftermath of the fire. This theme highlights the potential need for stronger household preparedness education, evacuation support, and recovery planning.
3. Mental health challenges following the Eaton Fire were closely tied to housing loss, displacement, instability, and unmet basic needs, suggesting that behavioral health support must be treated as a core component of disaster recovery rather than a separate service need.
4. Both tenant and homeowner campaigns reported severe housing loss, but their paths towards stability differed: tenant campaigns more often emphasized securing and sustaining livable replacement housing and restoring basic needs, while homeowner campaigns more often described disruptions to multigenerational housing and caregiving networks. These differences underscore the need for tenure-responsive recovery programs that provide viable, accessible, and plentiful interim and long-term housing support.
5. Housing loss, displacement, mental health challenges, and unmet basic needs frequently appeared together in GoFundMe campaigns, suggesting that fragmented, one-time recovery aid is poorly aligned with how households experience recovery.

POLICY RECOMMENDATIONS

For Los Angeles County

1. **Institutionalize rapid, flexible household disaster assistance within the County's existing fire recovery fund and emergency grant infrastructure.** This should include:
    a. A standing recovery funding reserve and activation framework that can stage cash assistance and delegate staff for management of the fund at the moment of disaster, filling gaps and delays in Federal Emergency Management Agency (FEMA) aid.
    b. Direct disaster case management referrals at the point of application.
    c. A rolling application and reassessment process.
2. **Establish equity-centered County standards for wildfire preparedness and evacuation readiness with clear performance metrics and accountability mechanisms.** This should include:
    a. Recurring community-based preparedness outreach and targeted distribution of emergency supplies.
    b. Community-level performance benchmarks, public reporting, and accountability mechanisms.
    c. Minimum standards for redundant, accessible, and zone-based warning capabilities.
    d. Recurring funding for wildfire prevention and preparedness.

For the State of California

3. **Build a permanent, state-supported household recovery continuum for disaster-impacted tenants and homeowners by codifying, integrating, and permanently financing existing functions.** This should include:
    a. State-funded disaster case management that does not rely primarily on federal disaster relief funding.
    b. Recurring grants to sustain local recovery coordination and case management capacity before, during, and after a disaster occurs.
    c. A statewide case management platform.
4. **Establish a standing disaster behavioral health recovery grant program.** This should include:
    a. Rapid activation grants followed by multi-year continuation funding.
    b. Community-based, mobile mental health services and facilitated peer-support cohorts.
    c. Limited dependent care and transportation assistance that enables access to recovery services.
    d. Dedicated pathways for youth facing distinct recovery barriers.