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Authors

Greenwood, Stella

Gorman, Jennifer

Rich, Megan

et al.

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Strengthening Housing Recovery for Renters and Informally Housed Residents After the L.A. Fires

Stella Greenwood, MPP; Jennifer Gorman, MPP; Megan Rich, MPP; Derrick Ruiz, MPP; Theresa Willmott-McMahon, MPP • July 2026

Issue

The January 2025 Eaton and Palisades fires were among the most destructive natural disasters in Los Angeles history. In their aftermath, a uniquely vulnerable population came to light; the informally housed. Informally housed residents lack formal tenancy documentation, and therefore lack documentation of their displacement.

While the fires upended lives across income levels, informally housed residents, and renters more broadly, bore a disproportionate share of the burden. In the weeks following the fires, rents across Los Angeles County rose roughly 20%, with some neighborhoods experiencing spikes of up to 130%. Displaced renters faced a housing market with effectively no affordable options, limited insurance coverage and real or perceived ineligibility for many recovery programs.

Working with the Los Angeles County Development Authority, the research team examined the scope and demographics of the informally housed and renter populations displaced by the fires, what barriers they face after disaster and displacement, and how LACDA and other public agencies can better support them in the immediate aftermath and long-term recovery.

Study Approach

The study used a mixed-methods approach, including analysis of survey data from more than 2,300 fire-affected residents, geospatial analysis of wildfire damage, rental market analysis, a literature review, policy document review, nine stakeholder interviews and comparative case studies of the 2018 Camp Fire in Butte County, California and 2012 Hurricane Sandy in New Jersey.

Policy options were developed based on our findings and evaluated using a Criteria Alternatives Matrix scored across five criteria: economic feasibility, administrative feasibility, socio-political feasibility, effectiveness and time efficiency. Scores were validated using Monte Carlo sensitivity analysis across 1,000 simulated weighting scenarios.

Key Findings

- » The fires exposed and intensified Los Angeles County's pre-existing housing affordability crisis. The Eaton and Palisades fires destroyed an estimated 4,555 renter-occupied units in an already constrained rental market. Prior to January 2025, there were only 1,113 vacant rental units across the eight ZIP codes most heavily impacted by the fires, leaving little capacity to absorb displacement. Rental inventory declined sharply after the fires (by 67% in Pacific Palisades and 30% in Altadena) while rents surged across the county, with some neighborhoods experiencing increases exceeding 100%.
- » The number of informally housed residents displaced by the fires is uncertain, underscoring how difficult it is to identify this population. This study estimates between 1,770 and 6,280 informally housed residents were displaced by the fires. Many lived in shared housing arrangements, informal rentals, accessory dwelling units or unpermitted housing without formal leases or documentation. Because disaster recovery systems often require proof of tenancy, these residents are frequently excluded from assistance programs or undercounted in official recovery data. FEMA claims data from Altadena reinforce this finding, showing multiple households associated with the same address, an indication that informal and multi-household living arrangements were common in this fire-impacted area.

