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January 2025 Los Angeles County Wildfires

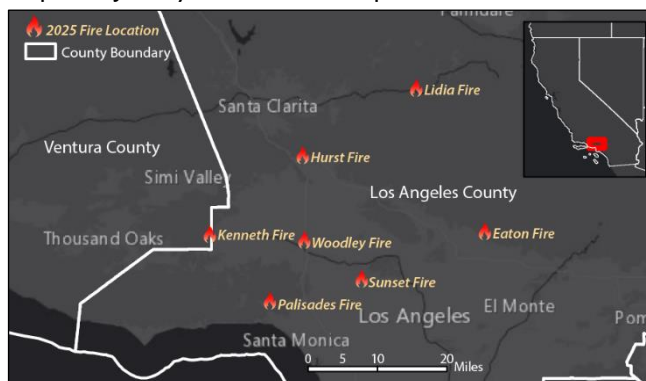
Introduction

Starting on January 7, 2025, 10 wildfires—the Palisades, Eaton, Hurst, Woodley, Lidia, Sunset, Kenneth, Archer, Auto, and Little Mountain Fires—began in Los Angeles (LA) County, California, and adjacent counties (Ventura and San Bernardino Counties), affecting private, state, and other nonfederal lands and the Angeles National Forest.

As of 4:00 pm EST on January 16, 2025, the California Department of Forestry and Fire Protection (CAL FIRE) reported that over 40,000 acres have burned in these wildfires, primarily from the Palisades and Eaton Fires. In addition, the fires have destroyed over 12,000 structures and claimed the lives of at least 24 people, with hundreds of thousands of people under evacuation orders and evacuation warnings.

Figure 1. Location of Los Angeles County Wildfires

Map as of January 10, 2025, at 1:00 pm



Source: Adapted by CRS from CAL FIRE Currently Active Incidents, <https://www.fire.ca.gov/>.

Notes: The Archer, Kenneth, Lidia, Little Mountain, Sunset, and Woodley Fires are 100% contained. All others are active. The Archer, Auto, and Little Mountain Fires started after the map was prepared, so are not shown on the map.

The U.S. Department of Agriculture’s Forest Service (USDA Forest Service) and state and local authorities are fighting the fires under a unified command. The National Guard has been deployed. More than 1,400 firefighters responded during the fires’ first day. All fire departments in LA County were drawn down by the morning of January 8, meaning no additional local personnel or resources were available. Within days, firefighters and emergency personnel arrived from 12 Tribal nations, eight states, Canada, and Mexico, plus incarcerated teams.

As populations have grown in the wildland-urban interface (WUI), the risk of wildfires moving into denser, urban areas has increased. Destructive fire seasons are increasingly frequent in California, where nearly a third of homes are in the WUI. Nationally, grassland and shrubland fires such as these burned 64% of homes lost to wildfires between 1990 and 2020.

Complicating Factors

Several factors have complicated response efforts, primarily dangerous wind conditions. According to the National Weather Service, areas north and northwest of LA started experiencing a widespread windstorm on January 7, with 60-100 mph wind gusts. The phenomenon is known as the Santa Ana winds—dry winds that flow east to west through mountain passages in southern California, typically from September through May. These winds, in combination with low humidity, spurred extreme fire weather conditions in the area. High winds hampered firefighting efforts by helping fires spread quickly and over long distances. Embers were carried by wind over firebreaks, essentially rendering the firebreaks useless. High winds also grounded firefighting aircraft and spread heavy smoke. Emergency evacuation and response to the fires were stymied by major road closures and, in some cases, limited road access. Traffic impeded evacuations, causing many to abandon their vehicles. Firefighting has been further limited due to the strain on municipal water supplies and power loss. Fire suppression efforts quickly depleted water storage tanks, causing a loss of water pressure and drying upland fire hydrants. Domestic water deliveries continue, but ash contamination has also impacted drinking water quality.

The fires currently threaten flood control systems and have burned some system facilities. This could present a future safety hazard. Wildfires can remove vegetative cover, destabilize slopes, and inhibit the ability of soils to absorb water, which can exacerbate the risk of post-fire floods and debris flows in cases of heavy rain.

Federal and State Jurisdiction

The federal government is responsible for responding to wildfires that begin on federal lands. States are generally responsible for wildfires that begin on nonfederal lands, as is the case for the Palisades Fire. The federal government supports state wildfire response efforts in several ways, including mutual aid agreements, which authorize federal and state resource sharing. The agreements allow for a coordinated interagency response that deploys resources to areas of greatest critical need (e.g., ongoing federal efforts in LA County). Response activities are coordinated regionally through 10 Geographic Area Coordination

Centers (GACCs) and nationally through the National Interagency Fire Center (NIFC).

In 2018, Congress directed the Forest Service to prepare a Wildfire Hazard Severity Map to prioritize fuels management needs (16 U.S.C. §6501 note). The majority of land in LA County is classified as having Very High, High, or Moderate wildfire hazard potential, placing the County at very high risk. The County has a Community Wildfire Protection Plan, as do several cities in the County, and the County also has an All-Hazards Mitigation Plan.

The Governor of California declared a State of Emergency for LA County and Ventura County on January 7, 2025. This provides the Governor with powers authorized by the California Emergency Services Act and authorizes the Governor's Office of Emergency Services to provide financial relief under the California Disaster Assistance Act for emergency actions, restoration of public facilities and infrastructure, and hazard mitigation.

Disaster Response and Recovery

The state of California initially requested Fire Management Assistance Grant (FMAG) declarations for the Palisades, Eaton, and Hurst Fires, which were all approved. Once issued, the FMAGs allowed the Federal Emergency Management Agency (FEMA) to provide funding for eligible work and costs, including emergency protective measures and firefighting activities, such as the provision of equipment, supplies, and personnel. The FMAG declarations also authorized temporary forms of assistance, including emergency sheltering and medical care, but not permanent forms of assistance to repair and rebuild homes.

Subsequent to the FMAG declarations, on January 8, 2025, the President issued a Major Disaster declaration for the California wildfires and straight-line winds under the Stafford Act, which provides a broader range of assistance to LA County, including Public Assistance to nonfederal governments and eligible nonprofits for the costs of eligible fire suppression, emergency assistance, and repairing eligible buildings and infrastructure. On January 9, 2025, the President announced that the federal government would cover 100% (vs. 75%) of the eligible costs of debris removal and emergency protective measures for 180 days; Individual Assistance to individuals and households for temporary housing, uninsured and underinsured home repairs, and other losses; and Hazard Mitigation Grant Program (HMGP) funding to reduce future disaster losses. The disaster declaration also authorizes Small Business Administration disaster loans for eligible businesses, individuals, households, and nonprofit organizations.

Response and Recovery Considerations

Insurance

Wildfires are typically included as a covered peril in homeowners insurance written by private insurance companies, which are regulated by individual states. Flooding and debris flows are not covered by standard homeowners policies, but must be purchased as a separate policy, most commonly from the National Flood Insurance

Program (NFIP). Under certain conditions, the NFIP may cover damage due to mudflows, but not other debris flows.

Due to the severity of recent wildfires and the magnitude of insurance losses, insurance companies have begun to increase premiums or retreat from offering policies in high-risk areas in California. This may leave households unable to find insurance other than from the state-created insurer of last resort, known as the California FAIR Plan, which offers less complete coverage than private companies and has close to \$6 billion in potential exposure to areas affected by the fires. State Farm dropped coverage for 69% of its insurance policies in the Pacific Palisades area, and the number of policies in the FAIR plan in Pacific Palisades increased by 85% in the past year. The California State Insurance Commissioner issued a one-year moratorium on policy non-renewals and cancellations in areas affected by the LA wildfires, regardless of whether they suffered a loss.

The LA County wildfires have affected some of the most valuable real estate in the United States and are expected to be the most costly wildfires in U.S. history, with insured losses potentially exceeding \$20 billion.

Debris Removal

The L.A. County wildfires may present particular difficulties related to the hazardousness and scale of post-fire debris. Recent wildfires that affected urban areas in California, Colorado, and Hawaii have required extensive debris removal efforts lasting many months (up to approximately one year), delaying survivors' reentry and the commencement of recovery efforts. Some costs associated with debris removal may be funded through FEMA Public Assistance, and, in severe cases, FEMA may authorize reimbursement for debris removal on private property. FEMA may also issue "mission assignments" to the U.S. Army Corps of Engineers, the Environmental Protection Agency, and other federal personnel to conduct debris removal efforts when affected jurisdictions are unable to perform or contract the work.

Wildfire Smoke—Hazards, Losses, and Assistance

Survivors may face hurdles coping with public health threats, mental health impacts, and damages attributed to wildfire smoke. Survivors whose property was damaged but not destroyed may struggle to document "hidden" smoke damage in order to secure assistance from public entities or private insurers. The Federation of American Scientists and the Government Accountability Office have recently recommended reforms to the federal government's coordination of response to the public health impacts of wildfire smoke, some of which remain open.

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