

Paradise lost. Recovery efforts after the Camp Fire, California



On Nov. 12, 2018, a healthcare facility in Paradise, CA, was consumed by flames from the Camp Fire. Photo: [High County News](#)

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Summary

The Camp Fire was lit by electrical sparks on November 8, 2018, and devastated the town of Paradise, California, destroying 90% of homes and displacing tens of thousands of residents. Despite being designated a “Community at Risk” and implementing preparedness measures, the town faced catastrophic losses due to systemic vulnerabilities, including limited evacuation routes, aging infrastructure, and failing early warning systems. The fire claimed 85 lives, most of whom were elderly or disabled, and caused \$16.5 billion in damage. Recovery efforts, led by FEMA and state agencies, included technical assistance, housing programs, and the Building Resiliency Center, which facilitated rebuilding with enhanced safety standards. However, survivors faced significant barriers, including delayed insurance payouts, rising premiums, and insufficient financing. Long-term challenges, such as unaffordable housing and displaced communities, have persisted, with only 40% of residents returning by 2025.

Keywords

disaster response, FEMA, housing, insurance, rebuilding, resettlement, vulnerability, wildfire

Background

Paradise is a rural, mountainous community located in Butte County, California, that had 26,600 residents before the disaster. By 2018, the community was home to predominantly lower-income retirees on fixed incomes, young families in search of affordable housing, and commuters who were attracted by the proximity to nature. The town's median household income was \$47,000, notably below the national median of \$61,000. Since the 1950s, it had been marketed as an affordable retirement destination, known as a "place in the pines." However, zoning regulations and forest management practices allowed dense pine forests and underbrush to overtake the area, leaving it highly vulnerable to wildfire.

Butte County had designated Paradise a "Community at Risk" of fire danger since 2001 and had cited evacuation and emergency access by road as issues of "real concern." The town had established numerous disaster preparedness plans, including developing evacuation plans, creating an opt-in emergency notification system, repaving main road networks, and training emergency responders. In 2016, 100 local first responders had participated in a fourteen-hour fire drill, and just a week before the fire, Paradise Public Works had conducted a road sweep to clear pine straw and other combustible materials. Hence, Paradise was not unprepared for a wildfire, and "had done almost everything right relative to contemporary disaster-planning standards."

At about 6.30 am on Thursday, November 8th, 2018, during one of the driest autumns on record, an electrical spark from a Pacific Gas & Electric (PG&E) transmission line in Pulga, 26 miles away, ignited the dry vegetation. The "Camp Fire", fueled by dead brush and strong winds, quickly consumed over 150,000 acres, destroying more than 90% of Paradise within just six hours. Nineteen thousand homes, businesses, churches, the hospital, eight of the town's nine schools, and critical infrastructure were destroyed, harming and displacing thousands of residents. Evacuation efforts were slowed by early warning system failures, limited road capacity leading to heavy congestion, and insufficient rescue workers and first responders. Many residents faced additional barriers to escape: 42% of victims had mobility challenges or medical conditions, and some lacked access to vehicles, meaning that they could not evacuate without assistance.

The fire claimed 85 lives, 80% of whom were over the age of 65. More than a dozen victims were physically or mentally impaired, and most (87%) perished in their homes, often sheltering with pets. A smaller number (22%) were found in vehicles, attempting to evacuate. It took 17 days to fully contain the fire, which was ranked as the most expensive disaster in the world in 2018, causing \$16.5 billion in losses, roughly \$12.5 billion of which were uninsured.

Initial Barriers to Recovery

There were many barriers to recovery. Among these are:

- **Physical Hazards:** Smoke and gaseous air pollution compromised air quality, and drinking water systems in the area were chemically contaminated. Unstable structures, burned trees, and other hazardous debris delayed safe rebuilding efforts. These conditions posed immediate health risks and extended timelines for debris clearance and reconstruction.
- **Financial Barriers:** Funding was paid out incrementally, delaying the ability to rebuild. Homeowners faced insurance disputes and surging premiums. Strengthened fire and seismic building codes caused significant increases in reconstruction expenses, further straining the financial capacity of residents attempting to restore their homes and livelihoods.
- **Administrative Barriers:** Early FEMA assistance deadlines and complex application procedures prevented some survivors from accessing aid. Many also lacked stable access to technology and had lost essential documents in the fire, further complicating aid applications. These bureaucratic hurdles left many feeling abandoned by the very systems designed to help them recover.
- **Emotional Stress:** Trauma, displacement, and loss deeply affected the survivor's ability to navigate the rebuilding and recovery processes and caused long-lasting psychological impacts. The disruption of social networks and community support systems left individuals feeling isolated, compounding their emotional and logistical struggles.

Actions Taken

California Governor Jerry Brown declared a State of Emergency in Butte County on November 8th, and a Major Disaster Declaration was issued by President Donald Trump just days later. The state deployed its six Recovery Support Functions (RSFs) and the Interagency Recovery Coordination (IRC), and the Federal Emergency Management Agency (FEMA) activated all six federal RSFs by January 2019.

FEMA Interventions

FEMA provided a range of support to address financing gaps and streamline the rebuilding process. This included technical assistance, coordination support, staffing, and funding tailored to facilitate trauma-informed recovery efforts.

- **Long-Term Community Recovery Plan:** Developed seven months after the disaster, following community meetings and listening sessions.
- **Rehab/Rebuild Program:** Offered up to \$150,000 in low-interest, deferred payment loans for lower-income households to finance rebuilding efforts.
- **First Time Home Buyer (FTHB) Program:** Provided down payment assistance and loan products for property owners who no longer owned a habitable structure.
- **Building Resiliency Center (BRC):** Established as a resource hub for trauma-informed recovery support, aid application advice, and rebuilding guidance.
- **Septic Repair and Replacement Program:** A program by the State Water Resources Control Board providing septic repair grants for uninsured or underinsured homeowners.
- **Free Burnt Tree Removal:** FEMA-funded removal of hazardous trees on private property.

These efforts led to some progress in rebuilding Paradise. By August 2022, the BRC had facilitated over 2,270 single-family home permits and 429 multi-family home permits, reducing permit processing times from eight weeks to five. Over 1,500 single-family homes and 340 multi-family homes were built to enhanced fire and seismic safety standards, using fire-resistant construction methods. The BRC successfully offered trauma-informed services, including financial planning tools and personalized consultations, helping survivors towards recovery. However, FEMA's response also faced criticism for the slow rollout of aid and bureaucratic hurdles that left many survivors unable to access support. Additionally, initial relief funding was inadequate to address the full scale of damage, leading to prolonged displacement and financial hardship for many families.

Non-Governmental Initiatives

Additional non-government initiatives included:

- **Habitat for Humanity of Butte County:** A small, faith-based, mostly volunteer-run organization that raises funds for affordable housing and has rebuilt 17 homes since the Camp Fire.
- **The Rebuild Paradise Foundation:** A grassroots project founded in 2019 and driven by Camp Fire survivors and community leaders from both public and private sectors, dedicated to addressing the long-term recovery needs of Butte County's disaster-affected residents, businesses, and workforce. They supported the rebuilding process by partnering with other non-profits, corporate and private donors, and government agencies, to expand access to financing after the fire. However, the organization is currently on hold to focus on raising additional funds.

PG&E Settlements

PG&E, whose damaged equipment sparked the fire, eventually pleaded guilty to 84 counts of involuntary manslaughter due to negligence in maintaining its infrastructure. In December 2019, the company settled with local governments for \$560 million and with survivors of the Camp Fire and other recent wildfires for a record-breaking \$13.5 billion. Facing mounting liabilities, PG&E declared bankruptcy in 2019 and subsequently established the Fire Victims Trust (FVT) to manage compensation to survivors. Payouts were structured to be distributed half in cash and half through proceeds generated from PG&E stock sales. However, payments were made incrementally, and survivors continue to face prolonged delays, with only 66% of their entitled compensation disbursed as of April 2024.

Ongoing Challenges and Systemic Barriers to Recovery

Rising insurance premiums have since posed a significant financial burden on many residents attempting to rebuild their lives in Paradise. For example, resident Heidi Lange, among the first to rebuild her home after the fire, was informed nearly four years later that her annual premium would rise from \$1,200 to \$9,750. Many residents have experienced annual premiums nearing or exceeding \$10,000, making it nearly impossible to continue to live in Paradise.

Statewide, home insurance premiums in California had increased by approximately 35% on average between 2017 and 2022. Seven of California's top twelve insurance companies have paused or restricted new business in the state, citing an inability to take on new clients due to such high risk. Therefore, the California Fair Access to Insurance Requirements (FAIR) plan, originally designed as a last-resort insurer, is rapidly becoming the only option for residents of Paradise. The FAIR plan is now averaging 1,000 new applications per weekday from homeowners in California who are unable to find affordable coverage in the private market.

Vulnerable housing conditions further exacerbated the disaster's impact. Before the Camp Fire, one-fifth of all housing stock in Paradise was mobile homes and motor homes. These units were particularly vulnerable to wildfire damage, leaving many residents not only homeless but also financially devastated due to limited insurance coverage or outright policy exclusions for mobile home units. Mobile home parks, ineligible for recovery funding, struggled to reopen, further reducing affordable housing options. The destruction of this affordable housing stock made it particularly difficult for lower-income survivors to return to Paradise or to find comparable living situations elsewhere. For those mobile home residents who did manage to return, the loss of their once tightly knit community compounded their emotional trauma.

Indeed, Butte County had already declared a housing “state of emergency” in October 2018. After the Camp Fire, the nearby town of Chico, with a population of roughly 100,000, saw an overnight influx of approximately 20,000 people, overwhelming the city's capacity. While survivors from Paradise were initially welcomed, the weeks and months following the disaster brought challenges, including increased traffic accidents, domestic violence, sharp rent hikes, and a surge in evictions. By 2021, Camp Fire survivors made up 25% of Chico's unhoused population, reflecting long-term displacement challenges.

Paradise Today

As of 2025, Paradise has seen steady progress toward rebuilding and recovery. The population had reached approximately 10,691 residents, with over 2,505 homes and 350 businesses rebuilt since the Camp Fire. Paradise has been the fastest growing town in California since 2022; “Paradesians *want to be there.*” Indeed, this pace of rebuilding and population growth exceeded initial expectations, emphasizing the resilience of the community and the partial success of federal, state, and community interventions. However, rising costs and limited affordable housing options have restricted the full return of displaced residents. Property values have nearly doubled, with the median sale price rising from \$236,000 pre-disaster to \$440,000 in 2023, alongside significant increases in rental costs, making it difficult or impossible for lower-income families to resettle. While insurance payouts and PG&E settlements have been critical in financing recovery efforts, many survivors remain in limbo, still awaiting payments or facing ongoing displacement and housing insecurity. For those who have returned and rebuilt, soaring home insurance costs have exacerbated the difficulty of maintaining long-term residency in Paradise.

Across the state, climate change is increasing the frequency and severity of wildfires, and 40% of California’s homes are now at risk. Investments in disaster preparedness, fire-resilient infrastructure, and sustainable land management practices are urgently required to mitigate these vulnerabilities.

Whilst Paradise’s progress towards recovery is significant, it highlights broader issues in disaster management and response, including the need for proactive risk reduction strategies, equitable insurance policies, reliable early warning systems, fire-resistant home design, and stronger support systems for vulnerable people. Continued collaboration between federal, state, and local agencies, alongside community-driven efforts, is essential to achieving a more comprehensive and inclusive recovery in the years ahead.

Discussion Questions:

1. How does housing and social vulnerability increase risk in a disaster?
2. What strategies could FEMA implement to improve accessibility and equity in disaster aid distribution?
3. With 40% of California homes now at wildfire risk, how should insurance companies respond?
4. How can federal agencies, state agencies, and the private sector collaborate more effectively to address rising insurance costs in disaster-prone areas?
5. PG&E settlements provided victims with compensation after the Camp Fire was sparked by their faulty equipment. Who should pay for disaster recovery in circumstances where no one is at fault?
6. How can nearby cities prepare to support survivors from nearby disasters, and what assistance could have reduced the impacts in Chico?
7. What role does the government play, if any, in preparing neighboring municipalities?
8. Should we rebuild in areas that are not defensible from disaster risk?

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