



# Establishing a Statewide Post-Wildfire Housing Stabilization Fund

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## STATE TEAM POLICY BRIEF

This policy brief discusses the establishment of a statewide post-wildfire stabilization fund. It is essential to establish this fund to provide displaced individuals with a stable, reliable source of shelter and housing immediately following a wildfire, ensuring they have access to the necessary support during their recovery and minimizing further hardship.

**Prepared by:** Kate Mason, Shijia Tang, Nadelina Agopoglu, and Shant Ispendjian

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## I. Executive Summary

As wildfires increase in frequency and intensity across the United States, housing instability has emerged as one of the most severe and persistent post-disaster challenges. Current housing recovery mechanisms are fragmented, slow to deploy, and largely temporary, leaving many wildfire survivors displaced for extended periods or at risk of homelessness. This policy brief proposes establishing a statewide post-wildfire housing stabilization fund to deliver rapid housing assistance within 72 hours of a wildfire event.

The fund would provide immediate financial support for temporary housing, followed by sustained assistance through the rebuilding and recovery process. Funding would primarily draw from federal disaster sources, including the Federal Emergency Management Agency (FEMA) and insurance proceeds, with supplemental state-level contributions. By creating a permanent, standardized housing recovery structure, this policy would reduce displacement, promote faster community recovery, and

ensure that wildfire survivors are not left without stable housing during prolonged rebuilding periods.

## II. Background

In recent years, states such as California, Oregon, and Hawaii have experienced catastrophic wildfires that destroyed thousands of homes and displaced entire communities (US Fire Administration; Carlson et al.). Despite the scale of these disasters, post-wildfire housing assistance remains largely reactive and inconsistent, relying on a patchwork of short-term aid programs, emergency executive orders, and temporary zoning measures (California Department of Forestry and Fire Protection; Hawaii State Legislature).

Existing policies often fail to deliver housing assistance quickly enough to meet immediate needs, and long-term recovery support is frequently delayed or insufficient (US Government Accountability Office). Homeowners and renters alike face prolonged displacement, housing insecurity, and financial hardship while navigating slow insurance payouts and complex aid

systems (Federal Emergency Management Agency). Although some states have experimented with wildfire housing policies, these efforts are typically temporary and not designed for long-term scalability (Association of Bay Area Governments). The absence of a permanent, statewide housing recovery framework underscores the need for a dedicated post-wildfire housing stabilization fund to ensure timely, equitable, and comprehensive housing recovery after wildfire disasters.

### **III. Problem Statement**

With wildfires increasing in frequency and intensity, states lack a cohesive, effective way to realize housing recovery. Current housing programs are inefficient in their response to the needs of homeowners after a wildfire. This results in displacement and homelessness, which can be remedied by starting a Housing Stabilization Fund to make wildfire survivors whole after home loss.

### **IV. Policy Analysis**

The current post-wildfire housing policies are lacking. They are slow, inefficient, and inconsistent, relying heavily on the emergency aspect of post-wildfire relief rather than anything sustainable. At the federal level, FEMA's Public Housing Agency guidance states that insurance is the primary source of funding, yet the insurance application

process often takes weeks or months (Federal Emergency Management Agency). At the state level, there are a couple of examples that stand out, specifically California's Executive Order N-9-25. This order, signed by Governor Gavin Newsom, provides stopgap relief, but no sustained, scalable solution to the issue of post-wildfire housing stabilization. Also, the policies of Oregon and Hawaii—specifically, H.B. 3215 and H.C.R. 3, respectively—offer partial solutions, but they are limited in scope and do not fully address the long-term need for reliable post-wildfire housing.

### **V. Policy Recommendations**

The outcome reflects policies with wide variation in speed, efficacy, and equity. Most residents face long wait times due to local governments' limited capacity to navigate multiple funding sources and coordinate housing placements shortly after a wildfire. A constant statewide housing stabilization system for post-wildfire relief would be the solution to addressing these gaps. This system would cut down on administrative delays, guarantee equitable access, and lay a sustainable foundation that can be relied on. To ensure a smooth transition from uncertainty to confidence, several actions are required.

It is important to address the fragmentation of housing assistance

because this creates a significant administrative backlog, slowing funding and housing support. Hiring additional workers dedicated to optimizing the process is necessary so that assistance goes to the proper channels in a timely and efficient manner. Also, streamlining coordination between local governments, housing agencies, hotels, and nonprofits is key to ensuring greater and fairer access to resources for the displaced. Lastly, providing free mental health resources to displaced residents provides reassurance and boosts morale.

## **VI. Implementation Plan**

The implementation plan for this post-wildfire policy includes a three-pronged relief application for displaced homeowners. Within the first 72 hours after a wildfire, a state-level task force needs to be established that is dedicated to post-wildfire housing support. This task force will start a stabilization fund sourced by state-level emergency resources, insurance payouts, and federal disaster money. The focus is on people getting access to immediate temporary shelter, so the task force will coordinate with hotels to give away hotel vouchers. The task force will also partner with housing agencies to aid with rental assistance and place families. More staff will be needed to ensure there are no delays in displaced citizens receiving timely assistance.

During the next one to three months, priorities will shift from emergency immediacy to temporary sustained relief. Any extensions of housing assistance will be honored on an as-needed basis. Emphasis needs to be made on the continued provisional housing of people, coordinating with local nonprofits, governments, and housing agencies until more permanent housing is built. Over the long-term phase, which is approximately three months to one year, rebuilding needs to be the focus. For those who are no longer able to return, relocation services are to be provided. Those who are displaced will have the most consistent statewide service and support possible, thus eliminating the fragmentation and reactivity of the policies that are currently available; a consolidated, earmarked fund permits the state to promptly provide housing aid instead of waiting for emergency announcements or impromptu subsidies.

## **VII. Conclusion**

In conclusion, the policy proposal moves the current system from reactive and provisional to something dynamic, stable, and permanent. Without a standardized housing stabilization framework, states will continue to rely on fragmented, emergency-driven responses that prolong displacement,

increase the risk of homelessness, and place significant administrative and financial strain on local governments. A statewide housing stabilization fund turns post-wildfire housing assistance from something unplanned and reflexive into a dependable, faster, and fair structure that addresses community concerns.

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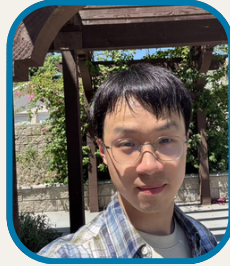
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**Kate Mason**

**AUTHOR**

*State Team Policy Analyst*



**Shijia Tang**

**AUTHOR**

*State Team Policy Analyst*



**Nadelina Agopoglu**

**EDITOR**

*Local Team Policy Director*



**Shant Ispendjian**

**SENIOR EDITOR**

*President*