

Rebuilding Altadena, diversity example

Home replacement likely beyond some residents in California community

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USA TODAY

There was no official alert about the wildfire barreling toward the mountainous community of Altadena, California, Erion Taylor remembers. Instead, she got a text from her neighborhood group chat: "We're evacuating La Vina."

"We just grabbed some stuff and our important documents, thinking we'd be back in a couple of days," said Taylor, 44, who owns a nurse registry. She, her husband Stephan, 42, and their three kids left their three-bedroom stucco home of six years.

As they headed to get her mother-in-law, a resident of Altadena for more than 40 years, "We could see the fire coming in the distance," Erion Taylor said.

She prayed the quaint diverse town, 13 miles north of Los Angeles, would be spared. But the next day, a neighbor texted: "I'm sorry to tell you, everything is gone."

Taylor is still coming to grips. "Our whole life is Altadena. Practically everybody we know here has lost their home. Our children's schools," Taylor said. "Our city is destroyed."

In the shadow of glitzy neighbors

Altadena, a diverse working-class community in Los Angeles County, is a far cry from the more renowned Pasadena, its neighbor directly north, and the nearby wealthier Pacific Palisades neighborhood in Los Angeles. The town of 44,000 residents was among the California cities including L.A., Oakland and San Francisco that played pivotal roles during the Great Migration, becoming a refuge for Blacks families who fled the Jim Crow South in the early 20th century, searching for better lives and a respite from systemic racism.

In the process, small business entrepreneurs, artists, and activists flourished. While the 1964 Civil Rights Act and the Fair Housing Act in 1968 officially ended "redlining," the practice of denying Blacks and other communities of color access to housing in certain areas in cities like Pasadena, many people of color continued to migrate to Altadena in the 1960s and early '70s.

Decades later, Altadena's population is 18% Black (after peaking at 43% in the 1980s), and nearly 30% Hispanic. Nearly two-thirds of residents are 65 or older, and the homeownership rate is more than 70%, according to Altadena Heritage, which chronicles the town's history and culture.

What separates Altadena from Pasadena is that it looks more like the United Nations, said longtime Altadena resident Stephen Steward, 64.

"There's a rich culture of Black people, Armenians, Latinos, and Asians, just a plethora of cultures," said Steward, a retired state corrections parole agent. "It's a little more rural than Pasadena because you can see black bears, bobcats and deer in your backyard, and there are hiking trails with magnificent views of the Los Angeles skyline and the Pacific Ocean."

The opportunity seized by those early settlers led to stability and resilience - a middle- and upper-middle-class population in one of the priciest housing markets in the country. Perhaps more than in other communities, housing is generational wealth in Altadena, and when it's destroyed, so are years of hard work, hopes, and dreams.

Now, in the wake of the wildfires, the idea of rebuilding is daunting, and many neighbors fear what made Altadena so special might be gone forever.

But some things remain certain. "We have always looked out for each other. Nothing is going to change. I promise you," said Ron Carter, 70, a longtime Altadena resident whose home "by the grace of God" was spared. "Especially now that we've lost so much."

Rebuilding from disaster

Recovering from a disaster is always overwhelming, but in Altadena, the sheer magnitude of the loss, from structures to souls, may make it even tougher.

"Everybody works hard, they've invested deeply in a home, a community, fiscally, physically, and emotionally," said Char Miller, an environmental analysis professor at Pomona College in

Claremont, California. "It's their nest and they want to return, but for some, it might not be possible."

According to data from Intercontinental Exchange, the data and analytics provider, the median annual household income in Altadena is \$93,135. That figure is well above the national average but hardly wealthy, especially in California, the U.S.'s most expensive state. On average, the value of owner-occupied property is \$727,000, while Realtor.com data shows the median price of homes currently on the market at \$1.5 million.

"The price of the homes oftentimes doesn't really tell the tale of what a community looks like," said Bryan Wong, CEO of San Gabriel Valley Habitat for Humanity, which serves the area hit by the Eaton Fire, which struck Altadena.

"(Altadena) is an area that's been really well established and that means that a lot of the homeowners are multi-generational," Wong said. "Say you bought this house back in the 1960s for, you know, \$32,000. It's not that the homeowners are millionaires. It's just that they've been there for a long time." Nic Arnzen, vice chair of the Altadena Town Council, who lost his seven-bedroom home of 14 years to the fire, shares that sentiment. The collective trauma among friends, relatives and neighbors has been too much to bear, the Altadena resident of 25 years admits.

"This is a nightmare I want to wake up from. It's like a war zone here," said Arnzen, 59, who fled with his husband, two kids, four dogs, a cat, and a bunny and returned the next day to tour the community. "You think about waving at your neighbor and walking down your street. But, now, in just a span of 24 hours, all of that. ... It's just overwhelming."

At this stage, it's impossible to know how many homeowners either don't have insurance or are "underinsured" - carrying policies that won't cover the full replacement cost of their home. Homeowners with a mortgage are required to have insurance, but once a lender isn't checking to make sure a policy is in force, some homeowners may let their policies lapse or fail to keep up with rising home values.

"They are who we call the 'self-insured,'" said Firas Saleh, a product management director at Moody's focusing on wildlife and flood risk. "We see a lot of it in California."

Moody's data shared with USA TODAY shows that 963 Altadena residents had insurance through the California FAIR Plan, the "insurer of last resort," when private insurance is unavailable. Yet in neighboring Topanga Canyon, which is pricier and much more sparsely populated, there are nearly double the number of households using the FAIR plan.

Habitat's Wong worries that a shortfall in income and insurance could stymie rebuilding efforts.

"My biggest concern out of all of this is, are we going to be able to bring back the community to a level of where it was before? If you've been living in a house for generations and your income is like a normal blue-collar working family, you can't rebuild. You don't have a choice but to sell and move on and that's the part that's just heartbreaking."

It's a sobering reality to grasp amid the grief, said Arnzen, Altadena's council vice-chair. Before the National Guard restricted access, he took video of the devastation in his district for anxious constituents.

"The hardest thing right now is to try to accept the mystery of, 'Is it there or isn't it? And what's left?'" Arnzen said about their properties. "We understand why people would stay and fully understand why they would leave. I ran into my neighbors, an elderly couple, at the evacuation center in Pasadena. They told me they are moving to Arizona because they can't afford to rebuild at their age."

It's "just sad," he said.

Leave no community unattended

Early estimates suggest the Los Angeles-area fires will be the worst in California history. But considering what Altadena residents face now, the 2018 blaze that devastated Paradise, just north of the capital Sacramento, provides a reasonable point of comparison for the scope of the destruction.

More than six years later, some Para-



Erion Taylor, left, husband Stephan and their kids - Stephan II, Gianna and Josephine - lost their stucco home in Altadena, Calif., when the Eaton Fire burned through the area. PHOTOS PROVIDED BY ERION TAYLOR

dise residents are still rebuilding - and many more have left altogether. The town's population is about a third of the 28,000 residents before the fire, according to Moody's. Moody's said Paradise has averaged about 500 new properties a year since the blaze. The decision to stay is easy; the reality is likely much harder.

Dave Jones was California's state insurance commissioner from 2011 to 2019, and an early proponent of tying climate risk to the homeowners' insurance market. Jones said his former agency will push insurers to pay out fire claims as quickly as possible.

"But even with that push, it's going to take time," Jones said.

Like many observers, Jones expects labor and materials to be in short supply given constraints that already existed in the housing market, and those who can pay extra might be served first.

"There are many Black, Brown and Asian neighborhoods that have always suffered from historic neglect, redlining and a lack of services," said Lori Gay, CEO of Neighborhood Housing Services of Los Angeles County.

Gay has heard some Altadena residents think emergency responders were slower to arrive there than to nearby whiter communities like Pacific Palisades, she said.

"That hasn't been proven, but if it turns out to be true, it wouldn't be new, Gay added.

"Part of what we do is advocate for equity," Gay said. "We already know what's happened, and now it's, how do we do extra, to make sure that communities that were disinvested from are not left unattended as we move ahead?"

'It's coming your way'

The lack of measurable rain, hurricane-force winds, low humidity and vegetation made for the "unfortunate perfect firestorm," said Miller, the Pomona College professor and author of the book "Burn Scars: A Documentary History of Fire Suppression from Colonial Origins to the Resurgence of Cultural Burning."

"It was simply too overpowering," Miller said. "They could've had five times the resources that night, personnel and technical. But nothing, and I mean nothing, could have been done to stop that fire."

But climate change played a key role. "It's tragic," said Jones, currently the Climate Risk Initiative director at the University of California, Berkeley. "The loss of life, the injuries, the destruction of whole communities, the loss of property. It's a direct result of our failure to transition from fossil fuels and other major greenhouse gas-emitting industries."

It's only going to get worse, Jones believes, because "the climate scientists tell us that we're not doing enough, fast enough" to transition from fossil fuels.

"So global temperatures are going to continue to rise, the climate is going to continue to change and it's going to result in more of these extreme and severe weather-related events," Jones said. And yet, Arnzen said people still aren't taking climate change more seriously.

"It's somehow not always a convenient time to talk about it, especially when it's not affecting you, when you're not getting the hurricanes, the fires, and the floods," Arnzen said. "But, I'm telling you, it's coming your way."

As the climate changes and risks



Erion Taylor tours her family's home in Altadena, Calif., the day after the Eaton Fire burned through the area.

grow, the homeowners' insurance market is where most Americans are feeling the impact.

Beginning this year, private insurers in California are allowed to raise their premiums to account for climate projections. That's healthier for the market, said Jeremy Porter, head of climate implications research for analytics firm First Street, but it also means insurance will become much more expensive overall.

Meanwhile, areas deemed riskier and more expensive to insure will see a corresponding drop in home prices, Porter said. "Southern California is being hit by disastrous rare events that we don't see all the time, but when they do occur, they're really destructive. But it's also being persistently impacted by wildfire smoke."

It's the chronic exposure to climatic effects that cause what First Street calls "tipping points," when residents decide they've had enough.

"You're going to start to see people move away because of the persistent exposure to the events and things like wildfire smoke," he told USA TODAY.

'Help them feel whole again'

Carter's Altadena home was one of three not destroyed in his block of 12 houses. The Eaton Fire "hopscoched" them, he said. As a result, he's experienced bouts of joy, pain, tears and survivor's remorse.

"I feel devastated. I love my neighbors. There are a lot of mixed emotions as I know they are happy for us, but at the same time, I'm sad for them," said Carter who owns a public relations agency in Pasadena. The stark destruction has brought him to his knees in prayer and anguish. "We're going to do whatever we can to help them feel whole again."

Arnzen believes "there's a strange comfort in knowing how many people are going through this with us. Strangers hugging each other because they know the unspeakable pain," he said. "That will keep me on a focused path to help in this moment."

Separately, Arnzen also hopes politics won't interfere, and that the "spare no expense" mantra of outgoing President Joe Biden will be upheld during the incoming Trump administration.

"I'll give (President-elect Donald) Trump the benefit of the doubt to honor the president's promise and recognize our pain," Arnzen said. "And if he doesn't, I will complain loudly." Taylor's mother-in-law's house survived the fire, but barely. For now, her family remains determined to rebuild in Altadena. She and her husband, a financial adviser who, like her, is a small-business owner, don't want to be priced out.