

**FORGOTTEN AFTER THE FLAMES:
STORIES FROM THE PALISADES FIRE**

HEARING
BEFORE THE
SPECIAL COMMITTEE ON AGING
UNITED STATES SENATE
ONE HUNDRED NINETEENTH CONGRESS

FIRST SESSION

PACIFIC PALISADES, CA

NOVEMBER 13, 2025

Serial No. 119-18

Printed for the use of the Special Committee on Aging



Available via the World Wide Web: <http://www.govinfo.gov>

U.S. GOVERNMENT PUBLISHING OFFICE

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C O N T E N T S

	Page
Opening Statement of Senator Rick Scott, Chairman	1
Opening Statement of Senator Ron Johnson	2

PANEL OF WITNESSES

Tom Doran, Palisades Fire Survivor, Pacific Palisades, California	4
David Schwarz, Chairman, Pacific Palisades Community Council Rebuild Committee, Palisades Fire Survivor, Pacific Palisades, California	6
Jessica Rogers, President, Pacific Palisades Resident Association, Palisades Fire Survivor, Pacific Palisades, California	8
John Alle, President, John Alle Company, Palisades Fire Survivor, Pacific Palisades, California	10
Bruce and Rachel Schwartz, Palisades Fire Survivors, Pacific Palisades, Cali- fornia	14

APPENDIX

PREPARED WITNESS STATEMENTS

Tom Doran, Palisades Fire Survivor, Pacific Palisades, California	48
David Schwarz, Chairman, Pacific Palisades Community Council Rebuild Committee, Palisades Fire Survivor, Pacific Palisades, California	50
Jessica Rogers, President, Pacific Palisades Resident Association, Palisades Fire Survivor, Pacific Palisades, California	58
John Alle, President, John Alle Company, Palisades Fire Survivor, Pacific Palisades, California	60
Bruce and Rachel Schwartz, Palisades Fire Survivors, Pacific Palisades, Cali- fornia	61

FORGOTTEN AFTER THE FLAMES: STORIES FROM THE PALISADES FIRE

Thursday, November 13, 2025

U.S. SENATE
SPECIAL COMMITTEE ON AGING
Washington, DC.

The Committee met, pursuant to notice, at 9:00 a.m., in Pacific Palisades, California, Hon. Rick Scott, Chairman of the Committee, presiding.

Present: Senator Scott, and Johnson.

OPENING STATEMENT OF SENATOR RICK SCOTT, CHAIRMAN

The CHAIRMAN. The U.S. Senate Special Committee on Aging will now come to order. Natural disasters do not discriminate. It doesn't matter how old you are, how much money you have, or how smart you think you may be. If you aren't prepared, nothing else matters, and while being prepared starts with you and is vital for everyone, it is also very important that your local, state, and Federal Governments do all they can to prevent disasters, and for those disasters that can't be prevented, they must be prepared to respond.

I believe the Palisades Fire was more than just a horrific tragedy. It was an unacceptable failure of government to protect the lives and property of its citizens, and we all know that this fire hurt our seniors more than anyone else. Families in this community deserve answers and accountability.

Over the years, billions upon billions of federal tax dollars, taxpayer dollars have been directed to California to support fire management and disaster mitigation efforts. Yet, on the day of the Pacific Palisades Fire, reservoirs were empty. Fire hydrants went dry, and innocent people, including many vulnerable seniors perished, while thousands more lost their homes, businesses, and everything they owned.

While nothing can undo the damage done by the Pacific Palisades Fire, I'm committed to advocating for the victims, their families, and this community, to get answers and make sure this never happens anywhere in our great country ever again. As a senior Senator from Florida and former Governor, I am no stranger to disasters. Throughout my 8 years as Governor and 6 years serving Floridians

Florian's in the U.S. Senate, I've seen there's destruction left behind by multiple devastating hurricanes in the Sunshine State.

If there's one lesson I've learned, it's that preparedness saves lives, and after every disaster, you have to talk to people and see how you can be better next time. I was way better in my fourth hurricane than I was in my first hurricane. If there's no alternative to getting prepared and having a disaster plan, when disasters strike, the things around us can be replaced, but if you don't protect your life, there is no second chance.

I tell Floridians constantly during hurricane season, you can rebuild your home, but you cannot rebuild your life. I cannot tell you how many Floridians I have talked to that barely survived hurricanes and wish they had done more to be prepared. The goal is always to keep people alive and save our homes and businesses.

Today, we're here in beautiful, southern California to hear from victims of the Palisades Fire. As chairman of the Senate Special Committee on Aging, I think it's important we hear from victims who were directly impacted, many losing everything they had. I'm so thankful to have the witnesses that are coming before us today and have them share their stories.

Now, I'd like to like to recognize Senator Ron Johnson for his opening statement.

OPENING STATEMENT OF SENATOR RON JOHNSON

Senator JOHNSON. Well, thank you, Senator Scott. I think Spencer kind of asked the question, why do we have a Senator from Wisconsin and a Senator from Florida coming here to Palisades to open up an investigation on this? I want to tell the story because I think it makes a couple important points.

Sandra Scott was in the Philippines on a foreign trip, and one of his staff members, who is too modest to be named, was watching a podcast with Spencer Pratt when he was describing all this, and you know, because Senator Scott hired staff with the heart, with real compassion, that resonated with her. She contacts Senator Scott, who she knew was going to be flying back and stopping in Los Angeles and set up that meeting.

Senator Scott, who as you now know was Governor of Florida and has dealt with disaster after disaster, got better at it, understands the problem. You know, toured the Palisades, and now like I've toured it, shocked. I mean, it literally shocked me. Where's all the recovery? Where's all the construction? Where's all the building?

I will say that in terms of having somebody in Congress, in the Senate, overseeing this investigation, this is really his investigation because he's got the expertise. You could not find somebody better, and so, he contacted me. I'm chairman of the Permanent Subcommittee on Investigation. I do have unlimited subpoena power. I don't have to get votes or anything. I just issue the subpoenas.

Now, we don't want to do that. You know, we're hoping for cooperation, but I've been investigating now for better part of 10 years, and let's face it, government authorities are not particularly transparent. They'll turn you over documents, they'll give you tens of thousands of pages, but not the good stuff, so, I'm hoping we don't have to use that subpoena power.

We've gotten some productions, but again, nothing particularly revealing what we need. We need more people like Spencer. We

need more people in the fire departments. I realize they're concerned about retaliation, but we need whistleblowers. We need people from the community coming forward and telling us what they know.

Documents, text messages, are incredibly important because if we are forced to issue subpoenas, the fact that the people that are supposed to comply with our subpoenas, if they're thinking, well, somebody else may be sending them this email, and it's going to look pretty bad if I don't provide produce that documents as well.

Again, I'd prefer not using those compulsory techniques, but I think we're going to have to, and why? Because we want to get to the bottom of this so we can prevent disasters like this in the future. This is completely unacceptable. What happened here? This is, you know, unacceptable negligence after unacceptable negligence layered on top of each other that resulted in this.

There was an excellent article in The Wall Street Journal by your Member of Congress, Tom McClintock, and I could not even believe the statistics. This is shortly after the fires. Apparently, in the late 1800's, California was suffering because about 4.5 million acres of acres being destroyed by fire. Again, this is the late 1800's.

They took care of it, but by the late 1900's, California was only experiencing about 250,000 acres being burned, and then they abandoned all those successful techniques, and you're back up to, you know, a fire 4.5 million acres. Again, there's no reason for it whatsoever.

Again, I just really want to applaud Spencer, Senator Scott's staff member, Senator Scott himself for recognizing that this is something that we have to pay attention to. I want to thank everybody coming here to tell our stories. We're going to be listening, and hopefully, by highlighting this, we can prevent this in the future, and you know, certainly do what we need to do is help Palisades recover, rebuild, but do it in a responsible way.

I mean, part of the problem here is we're going to be asked if American taxpayers to put billions of dollars in into this, okay? I certainly don't trust the elected officials in California, Los Angeles, to use that money wisely, so, we're going to have to have control over that. I think some of our witnesses will be talking about that, but we also need to insist that they start implementing what they knew how to do 30, 40 years ago to bring that burn down to 250,000 acres a year. This can be prevented.

Anyway, Senator Scott, thank you, and thank all of you for attending, and let's hope this has real meaning.

The CHAIRMAN. Thank you, Senator Johnson.

Now, I'd like to welcome our witnesses today, all of whom bring important perspectives on the challenges facing the elderly when it comes to preparing for a disaster. First, I'd like to introduce Tom Doran. Tom is a longtime resident of the Palisades and a member of the American Legion Squadron. Unfortunately, like so many people here today, Tom and his family lost their home and all the memories that come with it to the Palisades Fire this past January.

Thank you for being here, and please begin your testimony.

**STATEMENT OF TOM DORAN, PALISADES FIRE SURVIVOR,
PACIFIC PALISADES, CALIFORNIA**

Mr. DORAN. Thank you, Senator Scott, Senator Johnson. My name is Tom Doran. I married into the Palisades 36 years ago. I'm here to speak on behalf of my wife's parents, Georgie and Lee Ford, 84 and 85 years old, and the generation they represent; the people who built our neighborhoods, raised our families, made our community strong only to watch much of it vanish in the Palisades Fire.

Georgie and Lee both grew up in the Palisades. Lee's family settled, settled here in the late 1930's. I never imagined that at this stage in life when I should be planning for retirement, I'd be standing here telling you how my family lost everything in the Palisades Fire, and how we're still trying to piece our lives back together 10 months later.

My in-laws moved into their home over 60 years ago. It wasn't just a house; it was the center of our family's history. My wife grew up there. Both our children celebrated every birthday there, as were holidays, graduations, and Sunday dinners took place, where life unfolded for three generations.

My wife and I raised our family directly across the street. Our home of 26 years burned later that night. That day, there were no sirens, no real warnings, just wind, smoke, and confusion. I watched Lee manning a hose trying to save his home as well as his neighbor's. He didn't hesitate. He fought until he was forced by family to leave. Hours later, the home he built, the one my wife grew up in, was gone.

I stayed with my son and son-in-law until the water gave out at 9:30 p.m., and we left our house for the safety of the American Legion, Ronald Reagan Palisades Post 283. Lights were still on, water still worked here for some unknown reason. I returned at midnight to see my home catch fire, and decades of memories, hard work, stability were erased.

It's hard to describe what it feels like to watch a lifetime of work and memories go up in flames. My in-laws and my family lost everything. We had worked for every photo, keepsake, and reminder of our lives together, and for our family, three generations lost an anchor. That house wasn't just theirs, it was the heart of all of ours.

Days and weeks that followed were filled with confusion, exhaustion, and disbelief. We were navigating insurance claims, FEMA, temporary housing, all while making sure my in-laws had their medications, medical care, and emotional support. It became clear almost immediately that these systems are not built for the elderly. Everything from online forms, digital portals, to endless hold times, assumes physical mobility, technological literacy, and mental endurance that most seniors simply don't have. My father-in-law had a flip phone from 1998. My in-laws can't sit on hold for hours, upload digital photos, or manage multiple accounts. Every step in the process was overwhelming.

The family stepped in. We helped with the paperwork, the phone calls, the followups, and the appointments. I'm 65 years old myself, still working full time, and trying to manage my own family's recovery because our home burned too, and even now, 10 months later, we're still cataloging every single possession we owned for in-

insurance purposes; every pot, every book, every photograph, line by line, while it's abundantly clear that it was a total loss. The emotional toll of having to relive what we lost, just to prove it, is staggering.

For elderly survivors like my in-laws, the process is not just inefficient, it's inhumane. The fire didn't just take their home, it took their stability, health, and confidence. My mother-in-law survived multiple strokes and needed emergency surgery just weeks after the fire. The loss of their home and independence has aged them visibly. Their routines, their sense of safety, and their place in the world, all of it changed overnight.

The ripple effects have touched every generation in our family. My wife lost the home she grew up in. My children lost the home where they spent their childhood holidays. I've had to watch the people I love the most, struggle to find footing in a system that doesn't seem to see them. The trauma didn't stop when the fire went out. It just stayed with us; emotionally, financially, and generationally.

Their story isn't unique. They're part of a generation that spent their lives doing everything right, saving, planning, maintaining their homes, and giving back to their communities. When disaster struck, they were left to navigate a world that no longer works for them, so many elderly survivors are still displaced, living in temporary rentals, isolated from the doctors, their friends in the neighborhoods they once held together. They're scattered throughout Southern California, from Laguna Beach, all the way up to the Valley, and Camarillo, and without family to help, many have simply fallen through the cracks.

For families like ours, that help comes with its own toll. We've become their advocates, their drivers, their case managers, all while trying to rebuild our own lives. It's a full-time job on top of a full-time job, and we're the lucky ones, we have each other. There are countless seniors out there who don't.

This experience has made one thing clear. Our disaster recovery systems are not built for aging populations or for the families trying to support them. Because when someone in their 80's loses everything, it's not about starting over, it's about preserving dignity, safety, and connection in the years they have left.

My in-laws are still with us. They're still together. They're still showing us what strength looks like, but systems around them have not shown that same strength back. When we talk about recovery, we often focus on rebuilding structures, but recovery for the elderly is about rebuilding people, their confidence, their routines, and their sense of belonging. We owe it to them, the generation that built these communities, to make sure they're not forgotten after the flames.

I ask that the State and Federal Government release FEMA funding to help our community rebuild our infrastructure. We need our local and state governments to have a concrete plan for future disaster prevention, rescue, and evacuation, not just for fire, but for earthquakes and flooding.

The system doesn't work, it's the people on the ground, the SBA people. There's two of them in the room over there that they know. We come in here, I come in here all the time, and they know me,

and they are working because my father-in-law, we still don't have funding. He doesn't have his loan, and it's been because my grandmother and or my mother-in-law did not have a driver's license. She had stopped driving 10 years ago. We had to wait till that, and by that time, they had closed the portal, and now, we're struggling to force our way back in. They have the funds to partially rebuild, at least.

Thank you very much for allowing me to speak.

The CHAIRMAN. Thank you, Tom. I mean, he never can understand why this stuff happens. Now, I'd like to recognize David Schwarz. David is the chairman of the Pacific Palisades Community Council Rebuild Committee. He's played a key role in bringing residents, city officials, and relief organizations together to coordinate rebuilding efforts, address safety concerns, and ensure lessons are learned from this tragedy.

Thank you for being here, and if you can begin your testimony.

**STATEMENT OF DAVID SCHWARZ, CHAIRMAN,
PACIFIC PALISADES COMMUNITY COUNCIL
REBUILD COMMITTEE, PALISADES FIRESURVIVOR,
PACIFIC PALISADES, CALIFORNIA**

Mr. SCHWARZ. No, thank you. Thank you, Mr. Chairman, and thank you, Senator Johnson, for the opportunity to discuss the impacts of the Palisades Fire on my neighbors, and to suggest a path forward in resurrecting our community.

As the Chairman said, I'm the chairman of the Rebuild Committee of the Palisades Community Council. It's a non-governmental organization that was created 50 years ago to advocate for Palisades. I am here today in my personal capacity, as PPCC has not yet taken an official position on aspects of what I'm going to say today.

Until the 7th of January, my family lived just less than a half a mile from where we are. Our home is one of the few in our neighborhood to have survived the fire, but because we were in the epicenter of the burn zone, the thermal damage and fire-related contamination, including from toxic metals that have never before been seen in a fire disaster, this nature renders our home presently unsafe to inhabit.

I mentioned this because with the focus on the 6,800-plus homes and other structures destroyed, we ought to pay attention to the thousands of homes that remain standing. I'm glad Spencer mentioned the unknown knowns of the environmental contamination that could affect everything, including the baseball playing field. That's just a block from where we live. Those are things that I worry about.

Today, I want to discuss—I should say my written submission is my own personal observations on what went wrong. Let me just say this, the first obligation of our state government under our state constitution is to protect life and property. I'll let you answer the question and the other members of the panel speak to what happened and why that was, why that didn't happen. Instead, what I'd like to talk about is how we can get this community back on its feet.

First, without expediting infrastructure repairs and construction permitting, vacant lots and unoccupied houses will give license to

squatters' petty crime and vandalism. Without fire resiliency infrastructure improvements, the cost and the availability of fire insurance will continue to remain a barrier to obtaining construction financing and home mortgages.

Third, without insurance, many people will refuse to reinvest in this community, which is designated a very high fire hazard severity zone. Finally, without federal support to fund these repairs and improvements, Palisades will remain a disaster tourist destination, and frankly, an embarrassment to the host city of the 2028 Summer Olympics.

Now, I'm going to say something that may buck the orthodoxy around federal disaster relief; don't write Los Angeles a blank check. Before another dollar is appropriated, Congress should insist on four conditions to ensure that federal funding will actually be used to rebuild my community on budget and on time.

First, Congress should insist that Governor Newsom exercise his executive power to create an independent, and I underscore that word, independent, Palisades Reconstruction Authority, much as what happened in New York after 9/11. Governor Pataki created the Lower Manhattan Development Corporation to oversee the rebuild. He knew that seeding control over that project to the state or the state legislature, or the vast bureaucracy in New York with lead or devolve into a political negotiation.

He bypassed the state legislature and the New York City Council. He constituted the LMDC to oversee construction and appointed a board of directors comprised of business leaders who were not beholden to interest groups to administer the distribution of Federal HUD financing, and that can work here, too.

Second, Governor Newsom can delegate to this PPRA, the Authority, certain of his emergency powers. Keep in mind, we are still under an emergency declaration, and his powers under the California Emergency Services Act are expansive. They include the ability to oversee reconstruction logistics and to accelerate the pace of rebuilding, including by cutting through burdensome permitting requirements, or providing contractors a safe harbor from some of the state's most punitive wage and hour regulations.

Third, while the PPRA must be independent from City Hall, the board must be accountable to residents and to the Federal Government. There have to be strings attached to each tranche of federal funding, so the authority will remain focused on the economic and infrastructure needs of Palisadians and business owners.

Fourth, while the Palisadians should not be asked to repair streets and water systems after being so grievously let down by their elected and public safety officials, they should be willing to co-invest alongside the Federal Government as the long-term beneficiaries of fire resiliency improvements such as undergrounding utilities, and there are any number of financing ways to achieve that goal.

These are the sorts of conditions that President Trump insisted upon when he visited the Palisades nine months ago. It's also what our community wants. According to a survey conducted this fall by our organization, NORC found that nearly two-thirds of residents are somewhat to extremely confident in the ability of a community-based rebuilding authority with an elected board of directors to

lead a coordinated and effective rebuilding effort. Conversely, about 75 percent of residents have little to no confidence in the ability of state, county, or local government to lead this effort.

One last thought, and thank you for your indulgence, Mr. Chairman. When he visited the Palisades in January, we cheered when President Trump said, "We're going to get it fixed, though, we'll get it fixed permanently, so it can't happen again." As far as we know, neither Mayor Bass nor Governor Newsom has picked up the phone to ask the President how he would fix the Palisades.

Mr. Chairman, Senator Johnson, we're asking that you take this message back to the President; bring us your ideas, your impatience with the status quo, and your willingness to set aside the business-as-usual federal disaster playbook, so that in partnership with you, with Congress, and with this administration, together we can rebuild this community.

Thank you, Mr. Chairman.

The CHAIRMAN. Thank you, David. Now I'd like to recognize Jessica Rogers. She is the President of the Pacific Palisades Resident Association, and has been a leading voice for those impacted by the fire.

Thank you for being here. Please begin your testimony.

STATEMENT OF JESSICA ROGERS, PRESIDENT, PACIFIC PALISADES RESIDENT ASSOCIATION, PALISADES FIRE SURVIVOR, PACIFIC PALISADES, CALIFORNIA

Ms. ROGERS. Good morning. My name is Jessica Rogers, and I serve as the President of the Pacific Palisades Residents Association, a 58-year organization dedicated to protecting our environment and ensuring residents' safety. I'm also a geriatric social worker who spent over a decade as a clinical social worker for our elderly population at the local synagogue. I'm currently the vice chair of the Pacific Palisades Long-Term Recovery Group.

I'm here today to speak about the catastrophic failures that endangered our most vulnerable residents on January 7th. The ongoing abandonment we continue to experience and why we need federal intervention to ensure our community can rebuild safely.

At 10:45 a.m. on January 7th, I saw billowing smoke north of El Medio Bluffs. Within five minutes, I knew something was terribly wrong. Within ten, the entire hillside was engulfed in flames. Here's what should horrify this Committee; we never received an evacuation notice when the fire started.

As I ran through my house gathering belongings, I kept checking my phone for alerts from local government. Nothing came. It wasn't until 12:30 p.m., nearly two hours after the fire started, that I received a notice to prepare for potential evacuation. By that time, I was already filling up my car, feeling the heat on my skin, just like I was too close to a barbecue.

The mandatory evacuation notice, that didn't arrive until nearly 5:00 p.m. when the homes on my street were already burned and smoke made it impossible to breathe. As soon as I escaped around 1:15 p.m., I immediately took charge because local government response was inadequate. I contacted our councilwoman, staff at the fire department's central command, relaying ground-level information from residents. I asked neighbors to knock on doors before evacuating.

Most critically, I coordinated sending firefighters and police officers to locations where elderly people were left behind. The Palisades Highland situation was desperate. Residents were trapped because access points were blocked by abandoned vehicles. People had been engulfed in flames with no option but to abandon their cars in the middle of the street.

I made calls continuously through the night, so many that my tongue was bloodied on both sides from the cuts from my teeth. I did this because our elderly residents, that are more than a third of our population, were in grave danger and no one else was coordinating the rescue.

Let me be clear; seniors with mobility issues, those dependent on oxygen, residents with dementia who needed assistance, they all lost precious hours because of inadequate warnings. In my years as a geriatric social worker, I knew exactly who would struggle to evacuate quickly. I did everything I could to help coordinate their safety because the system failed.

What happened on January 7th was a disaster. What has happened since proves local government cannot handle our recovery. We've been told the city has no funding to support us. We're still fighting for permit fee waivers 10 months after the fire, adequate security, and infrastructure funding. Every time we ask for help, we're told to self-fund. We've been charged for repairs of fire hydrant damages in the fire. The city continues to increase our taxes and raise our rates for water and power.

Before the June deadline, I asked the mayor to add safety funding as a line-item request to FEMA. She refused, insisting our community needed to fund our own security. That if we wanted permit fee waivers, we would get about \$86 million worth, and any additional funding would have to come from us. The pattern is clear; local government failed us on January 7th and continues to fail us. We've been forced to lead our own recovery because the city won't.

Based on my experience with local government on the day of the fire, and since the fire, we need federal intervention. The city and county abandoned us during the fire and continue to abandon us. Our elderly residents won't return without proper security infrastructure, emergency systems, that the city refuses to provide. When the emergency happened, residents led the response. We can lead our rebuilding, but we need direct federal funding.

The mayor's refusal to request safety funding from FEMA proves that federal dollars filtered through the city won't reach us. On January 7th, when official systems failed, residents led, we coordinated rescues, we knocked on doors, we saved lives. Ten months later, we're still leading because local government won't. Our elderly residents deserve to return home safely. They deserve emergency systems that work. They deserve a government that responds.

Since local government cannot or will not provide this, we're asking the Federal Government to empower us to lead our own recovery. We know our community. We saved our neighbors. Now, we're asking for the resources and authority to rebuild our homes. Thank you.

The CHAIRMAN. You know, Jessica, you talked about the evacuations. If Irma, which I think was like 2017 when I was Governor, we evacuated six million people, and it was bigger in size in the

State of Florida, and that's what saved lives. You've got to get people out early. You can't wait. You know, I mean, roads get backed up. I mean, all this stuff happens. Well, thank you for what you've done.

Next, we're going to hear from John Alle. John is a longtime resident and business owner in the Pacific Palisades, who has been deeply involved in the community's recovery efforts following the fire.

Thank you for being here, and please begin your testimony.

**STATEMENT OF JOHN ALLE, PRESIDENT, JOHN ALLE
COMPANY, PALISADES FIRE SURVIVOR,
PACIFIC PALISADES, CALIFORNIA**

Mr. ALLE. Thank you, Senator Johnson, and Scott, and your staffs, for your time and patience. I'm here representing the voice of my dad, 99 years old, my deceased mom, who didn't make it, in part, because of confusion from the fire, my sister, her husband, and her kids. I'm one of seven. We all made our homes in the Palisades. We were all displaced.

Before I go in to the fact that I was the last person to speak with LA Mayor, Karen Bass, before she departed for Ghana on Saturday, January 4th, I want to say what comes from my heart. Our mayor, our Governors, our Third District county supervisors' actions, their inactions, their unwillingness, or lack of thought to call meetings with city, county, and state department heads to plan, assess, question, even discuss our resources, how our city and community were prepared for an emergency or evacuation, eventually, every city has that, caused death, caused relocation of families, directly affected the safety of our children, our parents, our peers, and our treasured aged, affected our jobs, our economic health, or our entire city. Our community was kept in the dark for days, in a sense, it still is. There's silence, concealment, lack of transparency revealed where their loyalties lie, and it's not with the residents of this community.

I spoke to Karen Bass as she was boarding the plane to Ghana. We were talking about the fires. She was inquiring about another area where I own properties, MacArthur Park, Westlake area. We discussed predicted winds. I was concerned because of the daily and nightly 18-inch fires by meth users and addicts running wild in the park and next to buildings. I was concerned that that community would burn immediately since the buildings are 1930's-and 1940's-era construction.

We discussed her leaving LA without a deputy mayor in place in charge of Homeland Security, Police, Fire, Airport. Deputy Mayor Brian Williams was on paid leave while the FBI investigated his reporting of false bomb threats at LA City Hall. Even our own police chief was not aware that Brian Williams was on paid leave.

She seemed intent on leaving, became angry and personally threatening on the phone when I voiced my concerns. She told me she would miss just two days. I responded by saying she'd be away five days. That being mayor of the Nation's second largest city was a 24/7 job, and that Saturdays and Sundays counted.

Upon her return, after the Palisades, my hometown burned, and my family lost their homes. Everything, over 50 years' worth. I continued texting Karen Bass and leaving voicemail messages. She

never returned my calls or responded to my text messages. Again, irresponsible, not right.

I arrived two miles away in the Palisades at about 4:00 p.m. and evacuated my parents at about 5:00 p.m. Within a few hours, the skies turned black. There was no warning, there were no calls. The only call I received was from a kind member of this legion at 4:30 asking if he could help. No Police, no Fire.

There were no police cars or fire trucks seen as we left except on Pacific Coast Highway. This area was left to burn. I've returned back every single day. I returned back that night, walked the streets, watched my sister's house burn. There were no Police or Fire. Pacific Coast Highway was clogged. Traffic was not moving, full of stationary trucks and firefighters.

I turned and exited with my parents via Sunset Boulevard. Large two-foot-wide cinders were blowing. My parents were traumatized. My mom was confused and remained so until she died seven months later, in part, because of confusion and trauma. Many of hers and my dad's contemporaries and friends also died that lived within just a few blocks, just within walking distance of here.

I do not believe in coincidences. Their depression, confusion, forced relocation, and angst had lots to do with lots of deaths. I returned the very next morning on June 8th with a friend and have done so every day since less than 10 hours. Less than 10 hours following moving my parents to temporary housing, my friend and I returned, parked miles away, and walked back into the Palisades from Sunset and Allenford, to Hartzel Street and then Alma Real Drive.

Homes structures in the Riviera area, Will Rogers the alphabet streets, the Huntington were still burning. The commercial district was burning. Overhead power lines were sizzling and burning. Brand-new fire roads for fire trucks in Potro Canyon, the new canyon adjacent to our Palisades Recreation Center, they were never used. The gates were never opened. Portions of the park smoldered for days after.

We learned from out-of-town, out-of-state firefighters that the fire that started January 1st, and was never really extinguished, is what's called a "slumber fire" in the Midwest. These fires occur, they're not put out, and they occur even under after six-foot-high snow packs. In the next spring when the winds come up, the fires occur again.

Fires on our property were still smoldering four days after the initial fire. Fire hydrants were dry, but streets were flooded by water from homes gushing from water lines inside where sinks and showers once were. Exterior garden connections. The Department of Water and power never responded. Despite many calls, our councilwoman Tracy Park was our only source of help. She had family come out and direct Southern California Edison to try to turn off the flames from fireplaces and stoves during winds, which were still five and six feet high after the fire

For seven days following the fire, we saw only crews and trucks from other California cities, Mexico, out of state, and interestingly, a lime-colored firetruck with the words alluding to the Governor's Newsom fleet remained parked in the driveway of one of his supporters on Chatauqua Boulevard near Almoloya Drive. Crews from

that truck stayed even as other homes across the street burned. Crews removed fallen trees and branches leaning against that existing two-story house.

We freely accessed other areas burned on motor scooters that we rented in Santa Monica. Firefighters, Police never accessed the newly constructed roads for emergencies, mainly in Petro Canyon. Petro Canyon is in the dead center of the Huntington Alphabet Streets and all of the streets north toward Palisades High. They all burned.

Stating they were unable to stop the spread, we were told by out-of-state firefighters that they let part of the Huntington burn. They drew a line in the sand so that the fire wouldn't cross into Santa Monica. We saw countless hoses abandoned 3 days later. They were never used, and they were worn out. Fire hydrants that were never used. We thought it was weird.

We saw one gasoline canister thrown and then left alongside burned hillside of Chautauqua Boulevard leading to PCH. We informed a nearby firetruck and were told to report it to Fire Station 69, the main station here. We went there, we were told to take the canister to LA County near Leo Carrillo Beach, 40 minutes away, to the arson division. We didn't do that. We left it. The back portion of those homes burned.

The city has paused, not waived permit fees for homes with the very same plans. For 2,000 to 3,000 square foot homes, the permit fees are going to range from \$60,000 to \$80,000. That is awful. Overhead electrical lines are something the city needs to take care in the whole city. This city helps other portions of LA or this community. All of LA should pitch in and help the Palisades.

Every elementary, middle, high school in the Palisades was burned. Every synagogue in church was burned or destroyed. I attended Corpus Christi at Sunset, directly across the street from Fire Station 69. It was destroyed, but here's what's so interesting—

The CHAIRMAN. Across from a fire station?

Mr. ALLE. Pardon?

The CHAIRMAN. Across from a fire station?

Mr. ALLE. Yes. Here's what's so interesting. The parish rectory and convent were cleared by the Army Corps of Engineers, late, but in the same manner as other house debris was cleared for property owners who signed in.

One of the last changes former President Joe Biden made in early January was to exclude churches from being cleared by the Army Corps of Engineers, houses of worship. The announcement became public only about 60 to 90 days ago. Churches were forced quickly to remove debris, at their own cost, with deadlines imposed by the mayor, Mayor Bass, who said she would proclaim those sites public nuisances and penalize the ownerships if they weren't cleared promptly.

In summary, we've lost two generations of Palisadians, who saved for years and sacrificed to live near the ocean with clean air in a community with so much spirit and hometown pride, families have dispersed everywhere, and today, the LA Fire Department still has its fire department underfunded to less than it was four years ago.

We have fire trucks that are disbanded in city yards, that are still unrepaired as they were before the fire. Our mayor knew about this, our Governor knew about it, and if they didn't, they should have called meetings regularly to say, "Hey, it's a business. If we have a problem, what do we need to do to prepare?"

Transients have now begun entering the Palisades. Instead of having to hide in the brush along PCH, they openly roam the streets. Tagging in graffiti on remaining residential walls have surfaced, and homeless are found in yards and patios of damaged houses and alongside pools that are vacated, my street.

Under pressure, Mayor Bass authorized police patrols and 24/7 officers, about two or three patrol cars. She didn't have enough, so she funded private security patrol companies, funding for it that was recently cut, and at the same time, the same number of police that were cut were assigned to protect, for a time being, former Vice President Kamala Harris, when her secret service protection ended. Her protection finally ended because of public outcry, because of all of us here,

The California Highway Patrol was instructed to hand out citation tickets for people going five or ten miles above the speed limit when street speed limits have been unilaterally lowered during this emergency. Streetlights are still out, take a drive at night. Private security tells us that wanderers and transients have begun and are still roaming the streets.

The mayor and heads of DWP, the gas company, and the insurance company still command high salaries, perks, and travel benefits. The mayor has not implemented the salary cut she agreed to in February, March, and April of this year on network and cable TV, in front of neighborhood groups, she addressed.

From my perspective, in summary, and so many of my coworkers, and neighbors, and tenants, Karen Bass, our Governor, our city, our county supervisor, have failed us. They've ruined community trust. There's no accountability, and they're living in an inverted reality, simply putting in the time for a paycheck and a pension. The number of her evening fundraisers, by the way, has increased dramatically. Thank you so much.

The CHAIRMAN. Thank you, John. Now, I would like to recognize Bruce and Rachel Schwartz. Bruce and Rachel are son and mother, survivors of the Pacific Palisades Fire, who lost their home and nearly all their belongings in the January fire. In the months since, they've become strong advocates for fire recovery and preparedness, sharing their personal story to shed light on the challenges families face when navigating insurance claims, rebuilding permits, and the emotional aftermath of losing a home.

Thank you, both, for being here, and please begin your testimony.

**STATEMENT OF BRUCE SCHWARTZ, PALISADES
FIRE SURVIVOR, PACIFIC PALISADES, CALIFORNIA**

Mr. SCHWARTZ. Thank you, Senator Scott, and Senator Johnson. My name is Bruce Schwartz. Rachel is my mom. I've been a resident of Pacific Palisades for 25 years, and during that time, I've had the honor of serving as honorary fire chief, and being recognized as Citizen of the Year for my efforts to promote fire safety in our community.

On October 23rd, 2024, our homeowner's association's insurance policy was dropped by State Farm. The only coverage we could obtain was through the California Fair Plan, at twice the cost, and for less than half the coverage.

Just 76 days later, tragedy struck. Seventeen of the twenty-five homes in our townhome community burned to the ground. We were so severely underinsured that rebuilding required an affirmative vote of 75 percent of our homeowners. That vote failed because some homeowners whose homes did not burn, refused to approve an assessment to help those of us who lost everything. Now, we have no home and no right even to rebuild one.

To make matters worse, some of my neighbors will be forced to surrender their home to their lenders, and they will face devastating tax consequences on the cancellation of debt because the federal \$750,000 exemption for forgiven mortgage debt has not been extended into 2026. Imagine losing your home, then being taxed on the loss. How can our government allow this to happen to its most vulnerable citizens?

California policies have created a broken insurance market. When the winds came, the fire reignited with catastrophic force. Meanwhile, the Los Angeles Fire Department had no water pressure because the reservoirs were down for maintenance. Firefighters were forced to abandon our community and tell residents; run for your life.

Now, we are left with nothing. Eventually, we will receive insurance checks covering less than 20 percent of losses. Many of my neighbors already traumatized, will face hundreds of thousands of dollars in new tax liabilities. Again, I ask, how is any of this fair? How is this justice for the hardworking citizens who did everything right only to be left with nothing?

We deeply appreciate your presence today, and your willingness to investigate this matter. Our community needs help, accountability, and real reform. Thank you.

The CHAIRMAN. Rachel, you're up.

Ms. SCHWARTZ. I am up. I'm very proud of my son because I have learned just many things right now.

The CHAIRMAN. I think he's proud of you, too.

Ms. SCHWARTZ [continuing]. am glad to be acknowledged to the Senators, and all the ladies and gentlemen here. Okay, now it's my turn.

**STATEMENT OF RACHEL SCHWARTZ, PALISADES FIRE
SURVIVOR, PACIFIC PALISADES, CALIFORNIA**

Ms. SCHWARTZ. Dear Senator Scott, and Senator Johnson, my name is Rachel Schwartz, and I am 94 years old. Normally, I don't acknowledge, as a woman, my age, but today it was necessary.

I don't usually testify at government hearings, but I felt I had to do it. I have been through a lot in my life. As a little girl, I survived three concentration camps, and three weeks march, before being freed by Russian and American soldiers.

I was born in Warsaw, Poland. Somehow by God's grace, I made it through. I came to this country when I was 15 years old, started over, and made a life I was proud. For the past 25 years, I lived peacefully in my home in the Pacific Palisades. I worked almost 35 years in real estate doing accounting to have the money to purchase this home. I lived peacefully in my home in Pacific Palisades. It was my safe place filled with memories, family, folders, and the comfort I had waited my whole life to feel.

Then, the fire came. I watched everything I owned, disappear in flames. At my age, it's not easy to begin again. I've been with my insurance company for over 25 years, always paid my premiums, never missed a payment, and now, they tell me they will only cover about half of what I need to rebuild. It's not right.

There are many seniors here in the Palisades who are in the same situation. We've all done our part, lived honest lives, and now we're left with almost nothing. It doesn't seem fair after all these years. Senators, I am not asking for pity. I am asking for help not just for me, but for everyone who has lost their home and feels forgotten.

Please, do what you can to make sure insurance companies are held to their promises, especially for older people who have been loyal customers for decades. We just want to live out our remaining years with dignity and peace, in the homes and communities we love.

I will not mention the negligence that took place in the Pacific Palisades. Everybody is aware of it. We've read about it, we've heard about it, and now our Senators are finding out what went out here.

Thank you, Senators, for being here, and thank you for allowing me to testify. With heartfelt gratitude, Rachel Schwartz.

The CHAIRMAN. Rachel, thank you. Thank you for testifying, and you're blessed that you survived the Holocaust, and I'm sorry you've gone through this, but thank you for your testimony.

Senator Johnson, you want to start?

Senator JOHNSON. Yes, I've got all kinds of questions. First of all, Mr. Alle, I was intrigued that you were the last one to talk to Mayor Bass. What capacity, what connections did you have to the mayor?

Mr. ALLE. I had reached out to her about a year before the fire because of the awful conditions in the MacArthur Park, Westlake area of LA, where eight people overdose a year, and we have the smallest fire department and the busiest in the country attending to people overdosing and fires, and I was afraid.

I wanted her to make sure, she lives four miles away in Windsor Square, and I was concerned for my community there. Forty-thousand people that don't drive within one square mile, two and three kids that live in a one-bedroom apartment, a famous deli that's a tenant of mine, and numerous churches, and tenants, Langer's Deli, suffering.

Senator JOHNSON. You reached out to her as just a normal citizen. You did not have a governmental connection or anything else like that?

Mr. ALLE. We spoke about once or twice a month.

Senator JOHNSON. Oh, Okay.

Mr. ALLE. She called me that day. She called me as I was parking my car. I picked up the phone, and the conversation began, and it wasn't pleasant. I felt threatened, and I felt like she knew what was going on, but didn't want to acknowledge it, and wanted to get out of town.

Senator JOHNSON. That sets up my next question to, quite honestly, whoever wants to answer it, is why haven't California and LA elected officials done more? I mean, anybody have a theory on that? Mr. Doran?

Mr. DORAN. I would say because they're a small group. They're isolated in their own fantasy world. The state is no longer a two-party system, it's a one-party system, when they decided to allow the top two vote getters, whether Republican or Democrat, to run for any office. You don't have a Democrat running against the Republican.

Now, with Prop 50, we're going to be down to instead of, what is it, 52 Congressmen in our state, and now we're going to be down and there's 40, 43, or 44 that are Democrat and nine that are Republican, and we're going to lose another four or five seats based on the redistricting that they just passed.

Senator JOHNSON. Yes, I know how Governor Scott handled disasters. He was there constantly. I mean, he went down, and he stayed down until things got recovered. Were there promises made, and I'll ask this one to Mr. Schwarz, I mean, were there promises made right after the disaster of things they were going to do that they haven't followed up on?

Mr. SCHWARZ. Well, thank you for the question. Yes, the Governor within a week after the fire promised what he called the California Marshall Plan to rebuild the community. The mayor, I think, realizing that there was a threat, an evanescent one, of a recall, made a lot of promises about getting the community back on its feet, but none of that has materialized.

To the first question that you asked, I'd say the following. One, the state is operating at a \$12 billion deficit, which makes resource allocation, in the best of circumstances, challenging.

Number two, the city is operating at a \$1 billion deficit for Fiscal Year 2025, 2026, and yet, in August of this year, the city approved a \$2.6 billion modernization of the LA Convention Center. When one factors in borrowing costs, that'll approach close to \$5.9 billion. Even the City's chief administrative officer acknowledged that it won't get done in time for the Olympics, and it will operate at a net loss.

We're going to see a compounding impact on sacrifices to infrastructure as well as public safety. This is just a terrible and misguided public policy decision, but it also reflects, in my judgment, the fact that if Palisades is not politically enough important to those who are in City Hall, it's not going to get the attention, and it hasn't.

Senator JOHNSON. Elected officials really feel pressure from the constituents, but also from a responsible news media. Do we have a lot of news media pressure on those government officials in terms of, you know, asking the questions? You made all these promises back in January, why aren't you delivering on those? Anybody can take that.

Mr. ALLE. I don't believe we have a responsible news media locally. I've been to numerous news conferences. They want to get the next interview. They want to have access. They're not going to ask the tough questions, and they haven't.

One of the other reasons, following-up on David's comment, was during Mayor Villaraigosa's tenure ship here, maybe in 2014, people don't realize how much money is being socked away that we don't know for the sanctuary city, sanctuary state status. Now, I'm half Mexican, quarter Mexican, I'm a quarter Lebanese. My grandparents are immigrants. I'm all for a diverse population, but we don't know, and it's against the law for our city council and our state to tell us how much is being spent for illegal immigrants for healthcare, welfare, housing vouchers, et cetera. We don't know.

Senator JOHNSON. We have seen a couple reports nationally, about \$160 billion a year spent at all local levels of government, you know, federal, state, and local, but again, you don't have an inquisitive press trying to press the mayor, trying to press the Governor in terms of how much are we spending on the illegal immigrant population versus what's going to be available to rebuild Palisades?

Mr. ALLE. I don't believe.

Mr. SCHWARZ. Just to quickly add to the point, after the fire, citizens, news outlets, social media voices inundated the city with Public Records Act requests, the California state equivalent of FOIA, they got in return a blanket letter saying, we're too overwhelmed with these requests to answer them in any timely or complete matter.

Now, that is a violation both of the Public Records Act in as well as of the Sunshine Act under the California Constitution. We can put some focus on the failure of the media to be dogged enough, but you're experiencing the same issue. I suspect if you can't get the answers out of City Hall, you're not going to get the story.

Now, most of this information should be a matter of public record. They can invoke, as they have, blanket exemptions, which I'm sure you will be dealing with, as to why an ongoing investigation requires them to continue to shelter the information. Those can be broken through. Those are things that courts ultimately will break through if there was enough of a public urgency and compelling need to get those answers.

I would urge the Committee to the extent that your subpoena power doesn't do the trick, and I hope it does, and it ought to make the point that the California Constitution also, Gary citizen, the presumption of openness. Thank you.

Senator JOHNSON. Well, again, I see a number of media outlets here. My appeal to you is start putting pressure on elected officials here. It's got to come for the media, and there's one of the main reasons that Senator Scott decided to hold this hearing here is to draw attention to it so that constituents, as well as the media,

start asking those questions, but I've got more, but why don't you go ahead.

The CHAIRMAN. Thank you, Senator. Let's start with the beginning. You guys have lived here, so you saw all the—this it's pretty right, the surrounding hills and all that stuff. It's a beautiful area, but you see all this brush, and you see all this. Did anybody ever talk to you about the fact that you need to do prescribed burns, you need to clean out the brush, and you need to have fire breaks and all that? Did that ever happen? Because you have winds, you have you have heat. Do you have this, it's not like it just changed.

Mr. DORAN. The fire department would send notices out to homeowners requiring them to clear brush on their property, but only up to the edge of their property. State Park, no, that's a state thing.

Ms. ROGERS. We'd been asking for our government to do their part in clearing the brush around this community for decades. I sat on the community council board for almost 20 years, and that conversation is an ongoing yearly conversation. We bring out fire specialists who come and talk to us about how to keep our homes safe.

Again, just like Tom mentioned, once it goes beyond the boundaries of what we can control directly, we have been unable to get the resources required to protect the perimeter of our community. Of course, living in a high fire severity zone, that is critical for us, but we've never been able to accomplish that.

The CHAIRMAN. Do you guys pay taxes?

Ms. ROGERS. We pay the highest taxes in the city.

The CHAIRMAN. You pay your taxes. Okay. You've got state lands and they're not doing any—they're not doing prescriber. What about the city when they'd come to, like what Tom said, to houses and tell you that you have too much brush. What about the city property? Were they cleaning up theirs every day?

Ms. ROGERS. I'm pretty sure the department of DWPS locations were cleared.

The CHAIRMAN. All the—

Mr. DORAN. They took care of their own.

Ms. ROGERS. They took care of their locations.

Mr. DORAN. We had a reservoir, 117-million-gallon reservoir, that was empty since April 2024, because there was a tear in the cover, the cover that was installed in 2012, they were worried from 9/11 about terrorism and contamination of the water. Well, that reservoir was built for fire prevention. That was back in the 1970's.

The CHAIRMAN. It wasn't drinking water?

Mr. DORAN. It was not drinking. There were no homes up there, barely any, I think they just started building homes up there.

The CHAIRMAN. Don't you have two reservoirs? You had the big one, then you had the small one close.

Mr. DORAN. We have one at Spencer's house. We have one at the top of Taco.

The CHAIRMAN. Where was that?

Mr. DORAN. That was drained for maintenance, but with no intention of ever refilling it.

The CHAIRMAN. Did they tell you?

Mr. DORAN. No, I thought the reason my water ran out at 9:30 was because that reservoir went dry.

The CHAIRMAN. Both reservoirs were empty?

Mr. DORAN. Correct.

The CHAIRMAN. Did they tell the citizens?

Mr. DORAN. No, we knew that Santa Ynez was empty. You could see it. There was no—they put out a bid. The bid they got, which was written for the company that installed it, was twice as much as they had budgeted for, and it was the only bid. There was no reason to have a cover on that reservoir. I don't care how dirty the water gets, it's not as if it was there for firefighting, which it was, they say they committed it to drinking water. I'd like to see him prove that. I did have a friend at DWP who told me that they had three pumps fail in the area.

The CHAIRMAN. What was your plan if they didn't have water in the reservoir by Spencer's house and they didn't have in the big reservoir?

Mr. DORAN. They pull it from Stone Canyon or one of the other reservoirs. It's got to be pumped into the area. Santa Ynez was the higher elevation, so it's gravity-fed to, you know, it would feed, I assume, the Taco reservoir, but.

The CHAIRMAN. Okay. Number one, they didn't do prescribed burn and clean the brush.

Senator JOHNSON. Can I just quickly ask?

The CHAIRMAN. Yes.

Senator JOHNSON. Do you know why the state didn't clear their own brush, their own properties? Do they give any reason?

Mr. SCHWARTZ. Well, it's a philosophical difference in land management. They're not using good common sense. Like, for example, the indigenous people that lived here years ago used to start fires in the wintertime when the, when there was plenty of moisture. They burned slow and clear brush off so that there wouldn't be a giant firestorm from an overgrown brush, but a philosophical decision was made to not allow cattle, livestock to be run, which could have helped manage the grasses and manage the overgrowth.

Senator JOHNSON. That philosophical difference?

Mr. SCHWARTZ. Well, depending on it is just I don't know if you could say it's a political or not, but years before the Santa Monica Mountains, before it became a national recreation area, there were people that ran cattle and livestock, but as soon as the park, the national recreation area was created, they came up with a policy that no cattle, no brush management, that let it grow naturally. For what reason? I don't know. If you look back on this, you'll see that—John, go ahead.

Mr. ALLE. I'll just say out loud I've been told by state legislatures that lack of means to do it, a lack of will, and let's put the words out there.

The CHAIRMAN. Put lack of means. Just so I bet they spend twice what I spent as Governor per person in this state.

Mr. ALLE. The other reason, climate change.

The CHAIRMAN. The entire state budget I bet is twice per—I haven't looked at the exact numbers, but New York is twice per person, which is what I spent in Florida almost per person. We were able to do, you know, fire prevention, right? It's lack of interest in doing it.

Mr. ALLE. Lack of interest and the words climate change somehow that gets involved in this safety. The other thing, it's very interesting, that reservoir that Tom is referring to, it's always been meant for fire prevention. Two months ago, the mayor, or her staff, or minions changed the city website to label that reservoir as a drinking facility, for drinking water, maybe in part, but if you look at our website for the city of LA, the definition of that reservoir has changed. Why? Liability.

AUDIENCE MEMBER. You know what? Can I jump in and just comment on that? I think it was about a month before the fire, somewhere in December 2024, there was a brush fire right next to the reservoir, and that's where the LA City Fire Department will bring in the helicopters and fill up, and it's just interesting that there was absolutely no sense of urgency. This just happened right here. You better get on this. This thing's empty. What the hell's going to happen if something really happens?

The CHAIRMAN. I'll just tell you in my state, so I live in the south part of Florida, in Naples. Between Naples and Fort Lauderdale, we have the Everglades, right? It gets dry and then—and it depends on the year, June, July, and August, and so, that's where, you know, that's where we'll have a potential fire. We know it, and so, we prepare for it, and we have plenty of—you're ready for it, and so, you do prescribe burns around the state and stuff like that. It just doesn't make sense. David, do you want to add something?

Mr. SCHWARZ. Yes. I think it is very easy for bureaucracies to pass responsibility. In this case, you have a division of responsibility because the most vulnerable areas for fire is the Santa Monica Mountains Conservancy. That is the land that runs along the backbone of this city. I've lived in that neighborhood since I've been in Los Angeles for over 35 years, and the comment about it used to be a track for the dairy farmers to take up there. They created fire breaks.

Santa Monica Mountain Conservancy has a full-time firefighting task of 30 in terms of brush clearance. In the many, many years that I lived surrounded by conservancy land, it was never touched. You're dealing with a century old, think about that Tinderbox in a chimney, because it sits in the canyons and goes up.

The CHAIRMAN. Did they not have the fire breaks?

Mr. SCHWARZ. To my knowledge, certainly not enough to prevent what happened, and in fact, one of the things that is really critical, not only for fire prevention, but also for egress, is to protect citizens by having some way out. One of the things that led to the disaster, and it could have been—

The CHAIRMAN. Yes, I was going to get to evacuation, right? I mean, so with hurricanes, what we have is we know how early we have to evacuate people because we you know the roads, and we have paths for people to get out, right?

Mr. SCHWARZ. Look, in 1966, I think, some of the residents here may have been around for the Bel Air Fire. The number one reason why that was a terrible fire. The lesson that was supposed to have been learned from that is not only to have better fire breaks, but also to have, you know, gravity-driven water sources. Of course, the fact that the Santa Ynez Reservoir was under maintenance, it's

just that it was there to serve that purpose. It was built in the wake of that fire.

Senator JOHNSON. It was gross incompetence and gross negligence. That's what drove this, right?

Mr. DORAN. One hundred percent. One hundred percent.

Senator JOHNSON. I mean, let's not mince words. I mean, gross incompetence, gross negligence, and complacency.

Mr. DORAN. You had firefighters onsite on January 2nd working to put the fire out, you know, the smoldering fire. The day after the January 1st fire, the Lachman Fire, and you had one of their commanders say, "All right. Pack it up." There are text messages. The LA Times reported on this just recently that they were ordered by a battalion chief to pack it up.

On January 7th, Station 69 was not in the Palisades on the morning of January 7th, it was in Hollywood. Station 69 and Station 23 are—years ago, I was told by a fire captain they stay in the Palisades specifically for this type of event, and they were sent—our engine was sent out of our town.

The CHAIRMAN. It doesn't make sense.

Ms. ROGERS. Can I just help paint a little bit of a picture? We're one community of the city of Los Angeles, one of the biggest cities in the world, and the city is pulled in so many directions—

The CHAIRMAN. You do pay your taxes.

Ms. ROGERS. We pay, again, the highest taxes in the city of Los Angeles. We foot the bill mostly for most other communities in this city. We're such an incredibly diverse city that has also been under the whims of a massive humanitarian crisis for almost 20 years now, and a horrendous drug epidemic. Our public officials are pulled in many directions, and we know that public officials are always looking to get reelected.

Our community has never taken precedent over any of the issues that we face since the inception of this community, since World War II. We have mostly taken care of ourselves because we love where we live, and it is the American Dream, and it is an incredibly beautiful, magical place that's nestled in the Santa Monica mountains, right on the edge of the ocean. It is an incredibly rare spot.

People who move here are willing to do the work and the effort to stay here, and the city knows it, and they can charge us really high taxes because it's a really highly desirable place to live, but if you put that in context, it helps you understand why when they're facing an inside safe program that our mayor created when she first became mayor for the homeless population that assisted a little over 5,000 people, actually only housed a little under 1,500 people, and spent \$326 million, or it's 300-and-some, let's just say million dollars in this program. If we had those \$300 million here for our community, most people would be able to return home.

The CHAIRMAN. What would it cost to rebuild the cover of the reservoir?

Mr. DORAN. \$125,000.

The CHAIRMAN. Tommy brought up that this fact that the firefighters left, wasn't there a report?

Mr. DORAN. Yes. Well, their text in between firefighters stating that and this was, I assume, a Freedom of Information Act from

The LA Times that stated that, "Hey, we were forced to leave." There's still smoldering. There's video on the day after, on the 2nd, of the smoke coming up out of the ground, and the firefighters were told to leave.

The CHAIRMAN. Was that in the report? Did you put it?

Mr. DORAN. No, it was not.

The CHAIRMAN. Why not?

Mr. DORAN. Gosh, I don't know. Why would you put it in the report?

The CHAIRMAN. Well, if you're supposed to get better. I mean, if you think about it, disasters, you know, nothing goes perfect, right? You have to get better. You're not going to get better if you don't do it. What I've watched, and I'm not a firefighter, but what I've watched in Florida, you know, I'm close to Everglades, that's where we have fires every so often. I mean, they put a lot after they stay there, and they're constantly putting water on it. Seems like it's all done, but they're constantly putting water on it, turning the ground, and constantly—and they didn't do any of that?

Mr. DORAN. They did not do that. The ground was hot, the rocks were hot. The smoke was coming up out of the—from the roots, and it just festered there for a week.

The CHAIRMAN. What about evacuations? Did a city, or a county, or a state person call each of your families to tell you should evacuate?

Ms. ROGERS. No. In the past—we have fires all the time. We're in a high fire severity zone. We have—

The CHAIRMAN. Oh, so they knew. There you have fires. It's sort of common thing out here?

Ms. ROGERS. It's a very common thing, and our firefighters put them out immediately, and most of the time, they're people on drugs who light up fires, arsonists, or warming fires from our homeless population that are coming through, and our firefighters do an incredible job of stopping the fires.

Immediately we were warned, and the media was very vocal about the fact that we were going to have incredibly high winds. They started a new program this year, and I think they called them Red Flag Days, and I remember them well because my son goes to school in a high fire severity zone, and so, every time they had a Red Flag Day—actually in Topanga, they turn out the power. They did not turn off the power in the Pacific Palisades.

The CHAIRMAN. This was on what day? The 7th?

Ms. ROGERS. This is on the 7th. The power was not turned off, but in Malibu and Topanga, they'd been turning off the power ahead of the winds to protect, and so that the fire wouldn't recur because Malibu and Topanga have learned some lessons. Different jurisdiction.

On the day of the evacuation, I kept looking and checking my phone for the messaging, because we know that if they tell you the difference between there's a fire in your area, one, two, prepare for a potential evacuation, which means just get your stuff, the important bits at the front door, just in case you need to go, and then there's the mandatory. I think sometimes they do a suggested evacuation, and then a mandatory evacuation. It should have been a mandatory evacuation.

The second that fire started, it was obvious to everybody in that community, it was visible, that didn't come. I got a suggestion text message——

The CHAIRMAN. When?

Ms. ROGERS [continuing]. prepare to evacuate. Around 12:30 p.m.

The CHAIRMAN. On the 7th?

Ms. ROGERS. On the 7th.

The CHAIRMAN. On the 7th, Okay.

Ms. ROGERS. I got a mandatory evacuation when all the homes on my side of my street burned at 5:00 p.m. Those homes burned between——

The CHAIRMAN. On the 7th?

Ms. ROGERS. On the 7th. Those homes burned between 4:00 p.m. and 4:30 p.m.

Senator JOHNSON. We know that reservoirs were negligently not filled. We know that brush was left unremoved, negligently. All kinds of warnings about, again, these high winds are not an unusual thing. It's also predictable.

We were told as we were touring that instead of pre-positioning fire trucks where you normally pre-position them, they were down the beach.

Mr. DORAN. Yes.

Senator JOHNSON. How do they explain that? I mean, why wouldn't you have fire trucks, you know, go back to that spot. Okay, you maybe were pulled off at one point in time, but, you know, go back there where it still may be smoldering. Any explanation of why they didn't pre-position fire trucks?

AUDIENCE MEMBER. Can I say something again really quick? I don't mean to interrupt all of this, but there was no evacuation plan to begin with where the fire originated up at the top highlands, but residents of the Highlands couldn't even make it down Palisades Drive because it was just a bottleneck of cars trying to get down to Sunset Boulevard.

In the meantime, the fire department couldn't even get up there because of all the cars, and then, everybody was told by the LAPD, the cops, to abandon their cars, and then somewhere a tractor came in and pushed the cars out of the way so the fire trucks could get out there a couple of hours later.

Senator JOHNSON. Again, any explanation of why you didn't have prepositioned fire assets?

Mr. ALLE. What I was told, because I was there every single day, and what I was told in front of our house was from a firefighter in a truck was, "John, we couldn't have saved your house, or the block, or the area. Our hydrants weren't working, and each truck holds 500 gallons of water." He said 500 gallons of water doesn't go very far.

Senator JOHNSON. There are swimming pools in the area. Correct?

Mr. ALLE. Yes.

Senator JOHNSON. They have the capability of pumping water out of swimming pools. Correct?

Mr. ALLE. Where I live, guards and residents were going into pools. They were taking beer, they were doing everything they could to put out sparks of fire along the Amalfi Ridge because it

was spreading, and they succeeded that, but again, like Jessica was saying, that was residents. It wasn't firefighters, it was guards.

Senator JOHNSON. There was a gentleman over here that's raising his hand.

AUDIENCE MEMBER. Yes. I'm a member of the media, but I'm also a resident. To answer that question, you need to look at a decision that was made by the fire department on the 6th of January when they decided not to reposition certain assets, city of LA Fire Department.

My belief is that they made that decision because of the high cost of overtime. If you move the units into position and nothing happens, you paid everybody overtime doing nothing, and they were under severe budget pressure because of the City's \$18 million budget cut to the fire department. They were looking for areas to save, and they decided not to move the trucks into position on January 6th. I think you can find the notes of that meeting, and you can find people who were there and made those decisions.

It's one of the reasons I think the mayor fired the fire chief afterwards. It's the only public official who's been held accountable, although you can argue that it obviously was not just her decision. The City Council voted on that budget. All of that was put into place before she had to make that call, but I think that meeting when they decided what to do and decided not to redeploy, is really where you want to look for that answer.

Mr. ALLE. Senator, one of the text messages that was published in one of the newspapers and verified was that every fire truck has a paramedic. It's not just an ambulance paramedic on every fire truck, and the city wanted to make sure that there were enough fire trucks for other areas of the city for people that might be experiencing heart attack or a drug overdose. They needed paramedics, and that was one of the reasons floated. Frankly, understaffed, underfunded.

The CHAIRMAN. He's got a question right there.

AUDIENCE MEMBER. You had asked about what happened with the evacuation, and something that I think is really important to know, we were up at the top of Palisades Drive, we evacuated—

The CHAIRMAN. What day?

AUDIENCE MEMBER. This was on the 7th. When it was time to leave, and we were told that we needed to evacuate—

The CHAIRMAN. Who told you?

AUDIENCE MEMBER. A neighbor.

The CHAIRMAN. The government didn't tell you? No government official ever told you morning

AUDIENCE MEMBER. Nothing whatsoever from the government. We drove down Palisades Drive eventually with a caravan of three cars. We made it all the way to Sunset and Pacific Coast Highway, and we got blocked by the Police Department that said, PCH South is closed. You have to go north. I looked at them and said, "I've seen nothing but black smoke. There's no way to go through." They said, it's closed. That's the way you have to go, and I led our caravan of our family and three cars around burning things where we couldn't see it.

The CHAIRMAN. Why did they close it?

AUDIENCE MEMBER. There was fire to the south, so we had to go north through conditions—

The CHAIRMAN. They had the south fire, the north, and nobody asked for evacuation?

AUDIENCE MEMBER. It's even worse than that because as we had to wind through. I had to open the car door to stare at the center line of the street through ash to keep my car on the road so we know where we were driving. Finally, got through the fire to Topanga Canyon.

The CHAIRMAN. What time was this about?

AUDIENCE MEMBER. By the time we got through, about five o'clock. By the time we got to Topanga Canyon, they said, you can't go this way. You have to go back to Sunset, and then we drive through it again. We got back to Sunset having done the exact same thing, and they stopped us there and the police said, sorry, you can't go this way. You still have to go north. They sent us through it a third time, through the barbecue, up to Topanga Canyon.

To be honest with you, we finally got there and the officer went like this and said, "I'm sorry, you have to go this way," and I've got my daughter and my wife following in cars, finally said, "I'd rather you just shoot me in the head than have me burn alive in this fire." We bullied our car up to the edge of the cruiser, and we made space, and we actually drove through the block and had all of our cars drive past and to safety.

The CHAIRMAN. What if you were a senior?

AUDIENCE MEMBER. Can I add a comment?

The CHAIRMAN. Yes, and then did you want to add something also?

AUDIENCE MEMBER. I was just going to say, our communications for cell service in the Palisades are bad. Our particular neighborhood, the neighborhood watch we had a WhatsApp. We actually did get prepared to evacuate and evacuation notices before noon. We could see it above us, but that was it. We didn't get any others. I think other areas of the Palisades may not have gotten it, and the cell service doesn't work. If that's the only method of communication, we didn't get any kind of reverse phone. We had regular—

The CHAIRMAN. Nobody came to your door or anything?

AUDIENCE MEMBER. No.

The CHAIRMAN. Yes, sir.

AUDIENCE MEMBER. Yes. First of all, thank you. This is the most encouraged I've felt about getting to the bottom of what's going on since the President was here. We haven't heard much in DC since then. It occurs to me that a lot of the questions you're asking, there's been a ton of discovery done already in the lawsuits that have been filed. I'm a person that reads those things. I know your counsel is here with you. I would just suggest use that as a resource and any one of us.

There's a lot of pain in this room and you're seeing it. I'm so glad I came to hear it. I share it. I need to repeat mine. We lost two homes, and just look at some of those legal filings. All the questions you're asking, they have been researched in these filings and answered definitively already, and everybody that's here wanting

to chime in and doing a great job in doing it. I also want to thank the folks that shared their personal stories, but that's my comment.

The CHAIRMAN. David, did you want to add something?

Mr. SCHWARZ. Well, I would say three things quickly. The question of forward deployment is a really critical one, but the starting point for the analysis is that hotspot that went where the arson allegedly began, and that it became a slumber fire. We know this because the U.S. attorney, when he announced the indictment, explained in great detail what ATF found.

They have all the answers with respect to the amount of time LAFD sat on that hotspot when they left. Obviously, hindsight being what it is, one could say persuasively that they should have been there until the red flag warnings were dropped.

The second point goes to Senator Johnson's comment about available sources of water and the LAFD's October 8th Palisades Fire After Action Report lists as one of several secondary challenges being the loss of water. I would say it was a polite way of saying there was a catastrophic failure of the static and water supply systems. At least as a concession. That loss of water occurred as of around 8:00 p.m.

Then the report seeks to shift responsibility on the decreased water volume to homeowners who continue to operate automatic sprinklers in hopes of saving their properties. I don't remember, maybe you know, Tom, but I think there was upwards of 22 million gallons of water that should have been in that drained reservoir, so, anyone who's operating their pathetic little garden—

The CHAIRMAN. That's the one at the top?

Mr. SCHWARZ [continuing]. yes—cannot be appropriately blamed for the loss of the water pressure.

The third point is the one that Senator Johnson raised about siphoning water from swimming pools. The average swimming pool holds anywhere from 12,000 to 15,000 gallons of water. That's quite a bit larger than the 500 that the trucks carry. Imagine if the city had been prepared to deploy simple fire siphoning engines. I had one in my former home. It was essentially a two stroke Briggs and Stratton lawnmower engine and some fire hose. I had a fire in 2009 and it saved my house.

Well, and again, I think that these are relatively inexpensive things to insist upon if someone is going to maintain a pool, but in the meantime, the fire department should have been loaded for bear with these kinds of water siphoning pumps so that they could rent, get into those communities and use them. My pool was left open and untouched.

The CHAIRMAN. Can you talk about seniors and what the plan was? Was there a plan to help seniors before? I guess what you've said, Jessica, you guys have fires, right? You would think that if you guys have fires, there was a plan to help our seniors. I don't think there's a direct plan.

Ms. ROGERS. I was naive. I learned a lot since the fire. I believe that there was a plan of evacuation. I thought there were basic standards for evacuation. I thought that there would be police going to every street and every home, and that there would be coordination of those events.

That wasn't the case, and that is why Tracy Parks staff, our councilwoman staff of 12, did everything they could that day to coordinate. They became these defacto coordinators, completely untrained, trying to assist residents like me who knew the danger, who knew the issues and the problems, and who were still onsite and were able to tell them.

I had to explain to Jacob the situation at Sunset and Palisades Drive where people couldn't get out. There was nobody there to explain it to them, and the firefighters were too busy trying to put out fires around the vehicles, and the young children and pets escaping cars to report back to tell them what was actually happening.

No, there wasn't a plan in place. I wasn't aware, and there still isn't today. If a fire occurred right now, we're in the safest building in this community. That's a good thing, but this community is still incredibly unsafe to live in, and there is no plan. They didn't have people guiding traffic. This is why cars started piling up in all places.

The reason why I was able to escape and out of the community, which is one mile away, I strategically purchased my property where I did, because I knew the points of ingress and egress. I said, I will never live north of Sunset. I believe that made me safe. I had the direct route out of the community.

I was less than a block away from Laurel Canyon Boulevard. It was built to be a highway. It has six lanes. I had to go into the bike lane that they built and the parking spots in order to get out, and that took 45 minutes, and that was at around 1:15 p.m. There was no evacuation plan. There was no plan for seniors. None whatsoever.

Mr. ALLE. I just want to say when I was—back in the mid-2015, 2018, we've had several community meetings about this on fire safety at the Cavalry Church. It seems to me that the fire department when—the problem is that because of a quota by the government, we have hired unqualified people in positions to run our infrastructure. Unqualified, and because of this, you have people that shouldn't have been there making these calls.

During 2010 to 2015 to 2020, we had Chief Armando Hogan, Battalion Chief 9. We had meetings. What happened to those protocols? Is it because we had a new administration in there, or? I want to point out Assistant Fire Chief Patrick Butler, who was head of the Brush Unit for the city of Los Angeles. If he had been appointed fire chief or still had been with the city of LA as head of the Brush Unit, he would've never let this happen.

Patrick Butler was assistant chief, head of the Brush Unit for the city of Los Angeles. He was an experienced firefighter. When he got passed over to be fire chief after 30 years of serving the city of LA, he quit and he joined the city of Redondo Beach as their fire chief. What I'm trying to point out to you is that we have unqualified people running critical infrastructure in this city that don't have the experience or the common sense.

A perfect example is the battalion chief who said roll up the hoses even though his crew told him, hey, this place is still on fire. It's smoldering, it's hot. He didn't listen to that. He didn't listen to the people in the field. They rolled the hoses up and left. If Patrick

Butler had been fire chief, or still with the city of La, this wouldn't have happened.

In 2019, we had a fire in Sepulveda Pass. There were fire trucks sitting there for two weeks after the fire was out to make sure hot spots did not occur. Everyone knows it's firefighting 101; when you have a chaparral fire like this, you're going to have smoldering debris, underground smoldering roots. This is firefighting 101, but when you have unqualified people appointed to positions of authority that don't have the experience or are unqualified, this is what can happen.

Senator JOHNSON. Who are appointing those unqualified, incompetent people to those positions?

Mr. ALLE. I'm sorry?

Senator JOHNSON. Who's appointing? Mayor? City Council? Board of Supervisors?

Mr. ALLE. It's called DEI. Which we have to succumb to in LA and California. We have to hire people based on a quota of either instead of their qualifications, we have to hire people based on a quota for diversity, for whatever the reason is we want. We did not have the qualified people in running this department because of a quota set by the Federal Government to hire people supposedly of diversity, whatever that means, instead of looking at the people's qualifications.

If that chief was qualified, who told them to roll up the hoses, he would've never done that. This is not our first rodeo. We know how these fires work, and they have to be watched, and especially with the fact that we had high winds. We had four days of weather reports saying we're going to have catastrophic winds. You'd have think somebody would've said, "My God, where's the most likely place we could have a fire in the city of Los Angeles where we just had one?" Good old common sense could have prevented this.

Senator JOHNSON. Elected officials appoint people who are incompetent, not qualified.

Mr. ALLE. I mean, they're elected.

Senator JOHNSON. Elected officials also allocate resources to sanctuary cities incentivizing more illegal immigrants, and they don't allocate resources to like fire trucks and to the basic priority functions of government; public safety, police, firefighters. I mean, is that kind of a good diagnosis there?

Mr. ALLE. Well, it is, and you know, I'm also on the Homeless Task Force, and we have \$2.5 billion that has been unaccounted for that. A federal judge has tried to get accounting from these non-profits. Imagine what \$2.5 billion could have done to help our infrastructure. Our priorities are flipped. They're upside down.

Nothing against the people that they hired that are not competent. It's not their fault. It's because of a government, a protocol that says, oh, well, you must hire people of diversity instead of hiring the right people, and if it doesn't matter if they're Black, White, or whatever, we need people that are qualified.

The city of Los Angeles knows the protocols for fighting fire, but just like the gentleman over there said, budget constraints, or I would like to get the assistant chief who made that call in front of your Committee so you could ask him why.

Senator JOHNSON. Can we shift? There's another component here that I think we extremely important to talk about. It's just the economics here. There'll be federal funding that's going to be requested, no doubt about it. One thing I've learned since I've come here is I think the perception here is this is Pacific Palisades, these are gazillionaires and maybe not a whole lot of sympathy for folks.

The fact of the matter is, and I want you residents to talk about this, these are a lot of the residents. There are people who've lived there for generations, bought their homes. Some of these are not particularly large homes, you know, 2,000, 3,000 square feet. You know, kind of typical in America. You bought them at reasonable prices, you know, a couple hundred thousand dollars, and now, again, because you do have some people coming because it's beautiful, dramatically driving up the crossroad. I mean, can you just describe that, what this community is actually like?

Ms. ROGERS. This is Tom's experience and his family that he shared that is the typical Palisades family; generations living here and never leaving. Spencer Pratt shares it in the news all the time. He talks about his family, and how they moved here and how it's generational. John Alle and his family, it's generational. They moved here a long time ago.

As a social worker in the Palisades, I can't tell you—I went to hundreds of people's homes, and they would be proud to tell me when they spent anywhere between 20,000 to \$70,000 for their property that would now be worth the lowest, the cheapest home in the Palisades. Before the fire was three million. My home, by the way, was 1,500 square feet. It was a 1950's home. We are a middle-class community, a very mixed community socioeconomically.

Senator JOHNSON. Oftentimes, a situation like that where, you know, because of the location, home value is driven up, property taxes oftentimes go up and that drives people out. Is that the case?

Mr. DORAN. We have Prop 13 in the State of California, which the state government right now is trying to—they do everything they can to get rid of it.

Senator JOHNSON. That does what?

Mr. DORAN. That holds our property taxes at, what is it, two percent a year? They can't raise our property taxes.

Senator JOHNSON. Unless you sell the home?

Mr. DORAN. Well, yes, unless you—if you sell the home, then the new—

Senator JOHNSON. Homeowner comes—

Mr. DORAN. Boom. It's reassessed at current market value. Case, my in-laws, they purchased their home in 1963, I believe it was. They paid \$30,000 for it. Their property taxes are extremely low, but they're both retired. My mother-in-law was a housewife. My father-in-law, he was a manager at Hughes Market up from when he was 16 years old. He started with Hughes, which turned into Ralph's, and he retired as a manager, and a little over after the year two, 2000.

Senator JOHNSON. You have a real disparity within the community of people who've come in and bought in at those high values, paying very high property taxes versus the multi-generation homes, very low. Is that one of the reasons they charge unbelievable permitting fees? I mean, in testimony we have somewhere

\$60,000 to \$100,000 of permitting fees just—and which is going to really hamper the rebuilding efforts. Correct?

Mr. DORAN. Half of the building fees, I believe, go to the schools. Half of those fees are a school or an assessment for school funding. Now, we have these multi-billion-dollar lotteries that we're supposed to provide for infrastructure for schools. Where are those funds going? That's a whole another question.

Senator JOHNSON. Another issue that was raised is the loss of an exemption when a mortgage is forgiven. The question I have is, I don't see where you'd have a taxable event there because you've also lost a massive value, or is it because you have very low basis because you didn't pay much for that home? You just don't have a basis to write off, and so, you're going to be facing a huge tax bill when it's a loss.

Mr. DORAN. Well, when we—

Senator JOHNSON. I mean, can you make sense of that to me?

Mr. DORAN. When we rebuild our house, which we will, we have our plans and with plan check, I don't know how long that's going to take. Mayor Bass has also said that, that she's going to waive the fees. Well, City Council waives the fees and they haven't done anything on that. That's a huge—for a majority of people, that's a lot of money, with the small amount that were going to receive from the insurance.

Senator JOHNSON. You say those permitting fees are really used as a way to fund government because—

Mr. DORAN. Yes, they're.

Senator JOHNSON [continuing]. quite honestly, property taxes are held quite low for people who are grandfathered in.

Mr. DORAN. Yes.

Senator JOHNSON. It's an unusual situation.

Mr. DORAN. You know, my property taxes are based on land only right now, and they're very low. We bought in 1999 before a big jump in property values. You know, our house it was built in 1925, so, you know not a big house. My in-law's house was 1,600 square feet, still original, little cottage, and they're rebuilding the same place. They're not going over the 110 percent so they can keep their Prop 13 tax values.

It's, you know, the city is out of money. The state is out of money. They've overspent on stuff that is not taxpayer problem, and they're bringing in more people that require government assistance instead of taking care of those of us who pay their salaries, that pay for the firefighters, that pay for the police. They're cutting those salaries so they can move that money elsewhere where they feel it's needed.

Mr. SCHWARZ. Two comments. In 1992, in the wake of the Northridge earthquake, FEMA reimbursed the city for permitting fees. That should have happened already, and so, the idea that the city is telling us that they'll try and get the City Council to forgive those fees, first of all, speaks to the fact that they are counting on that roughly \$83 million to fund the general fund, and second, it also speaks to the question of why aren't we seeking this same sort of Presidential relief from FEMA? I don't know, you know, the answer to that one.

Senator JOHNSON. This is the beam card in me, by the way, I apologize. The other thing I want to cover is just the insurance. You know, what happened there? I mean, I'm so sympathetic with Rachel. She always paid insurance on time. Then all of a sudden, they're just dropping out. I mean, what has happened in the states? How did they do that?

Mr. DORAN. The State of California limited the amount of money—limited the percent of that. The insurance company could raise insurance rates. They said, no, no, no, you can't do that in the State of California.

Senator JOHNSON. They're not making the area safer by clearing out brush and making sure that the reservoirs are filled. They're literally making the community less safe, and insurance companies are smart, right? They're kind of going, this is a real risk.

Mr. DORAN. The insurance companies could not raise rates. The state created the Fair Plan. The Fair Plan was funded by insurance companies to a certain extent. I believe over half, if not more, of the Palisades residents were covered under the Fair Plan.

The CHAIRMAN. What's a fair plan?

Mr. DORAN. It's—

Senator JOHNSON. It's an unfair plan.

Mr. DORAN. It's not very fair.

Senator JOHNSON. It only insures up to what value?

Ms. ROGERS. Three million.

Senator JOHNSON. Is that a percent of the total value, though? I mean, how is it?

AUDIENCE MEMBER. Well, it determines by whatever the individual signed up for. They didn't have to, you know, a lot of people chose to have a lower insurance to keep the cost.

The CHAIRMAN. Even you had a ten million home, you could buy one million of insurance?

AUDIENCE MEMBER. Correct.

The CHAIRMAN. Okay. Then was the insurance plan fully funded with actuary sound?

Mr. SCHWARZ. I think there's a serious question as to the potential of insolvency. The insurance questions are really complicated. They go among other things to the insurance companies' longstanding complaint that they can't build into rate increases the cost of reinsurance. I'm not by any stretch of the imagination an expert here, but the reasons are only partly due to the lid put on rate increases by the insurance commissioner.

That only begins—and frankly, the insurance companies will tell you that the systemic failure on the part of the cities to pardon their communities against fires is a consideration in the decisions to pull out.

I just want to quickly make one more point on the question of property taxes. You know, there's been kicked around the idea of something called tax increment financing. The basic idea being is we're going to look at what your current tax assessed property tax rate is.

Typically, it's used for distressed neighborhoods, and that the idea being that as buildings come in there through municipal bonds or financing, that the tax base values will lift up and that a portion

of the increase, the tax increment increase can be used to help build out the infrastructure.

The difficulty here is that in order for that to get to happen, whereby the Palisades can actually have some ability to use the portion of our property taxes that we've been faithfully paying in every year, but that goes for other social services. For this to happen the City Council is going to have to say okay, and I am not a betting man, but I'm willing to wager that given the current composition of this City Council, there's going to be a very low probability that they will ever relinquish any amount of the general fund revenues to divert them back to the community that paid in.

Senator JOHNSON. Jessica.

Ms. ROGERS. I wanted to say in terms of insurance, in addition to—heavily, over the last five years, residents were continuously being dropped. My father's property was dropped in January 2024 by Mercury, and the joke was they would make up any excuse possible to just drop residents, and we've known that for a really long time.

The insurance companies first focused on, I think, it was a fire a few years ago, and then everybody north of Sunset got dropped. Every time it came for renewal, they were dropped, and they got onto the California Fair Plan at the lowest rate because the property was—even though the property was worth three million, they only qualified for the \$800,000 coverage.

The CHAIRMAN. How?

Ms. ROGERS. Again, I'm not, just like David, an expert in this. They said we got what we could. It's better than nothing.

The CHAIRMAN. Was it a formula?

AUDIENCE MEMBER. I don't know, but they wouldn't—

The CHAIRMAN. It's like they couldn't tell you why they—

AUDIENCE MEMBER. They told me what they were willing to cover. This is what we're willing to cover for your property. Now that I need that money, they're saying no, my home is not burned to the ground. It's still standing.

The CHAIRMAN. You can't live in it.

AUDIENCE MEMBER. I can't live it. Every house around me is gone. I live in the Alphabet.

The CHAIRMAN. You bought the insurance for a fire?

AUDIENCE MEMBER. Yes.

The CHAIRMAN. You can't get any money?

AUDIENCE MEMBER. They won't give me anything. They told me I should—

The CHAIRMAN. They couldn't tell you why you could only get—whatever you got?

AUDIENCE MEMBER. I said you offered me these premiums, these limits, but you're telling me what you're willing to pay me, and now that I want it and I need it, you won't give it to me.

Ms. ROGERS. Most insurance companies are working those tricks on many of the residents. In addition to that, lots of residents found out after the fire that their policies had been dropped, and I was one of them.

The CHAIRMAN. Afterwards?

Ms. ROGERS. After the fire.

Senator JOHNSON. Don't they have to give you notice?

Ms. ROGERS. Well, legally they have to, but they didn't.

The CHAIRMAN. Nobody's holding them accountable?

Ms. ROGERS. Nobody's been held accountable.

The CHAIRMAN. Did you have a state insurance commissioner?

Ms. ROGERS. I did. I met with the insurance commissioner directly.

Mr. DORAN. He needs to be investigated.

Senator JOHNSON. These insurance companies, they sell other policies throughout the state, but they've got to agree to contribute to this Fair Plan so that other—the residences, they drop, have some insurance. Is that how this thing works? Do any of them complain about the fact that they're dropping coverage because the state and local governments would be so unbelievably irresponsible in terms of brush clearance and keeping reservoirs filled?

Mr. DORAN. Well, that's just common sense. That's one of the reasons, and the insurance companies cannot raise the rate, or they're not allowed to raise rates over a certain amount. They're restricted, and so, it's like, well, we're just going to get out of here.

Now, I will have to say, I'm with State Farm. My policy was to be dropped February 7th of 2025. I was one month, and I was at the point where it's like, okay, well, we'll see what's out there. We requested a couple quotes from different companies. Sorry, we're not insuring you. State Farm for me has been—they're fine. My adjuster, my agent, they've been fine, but they do require me to get that extra 35 percent of my contents. I have to write everything down, and we've gone through a bunch of stuff, but I have—

The CHAIRMAN. That's hard.

Mr. DORAN. I have stuff and my wife that it's—the last bit is the most painful.

The CHAIRMAN. Yes. Well, you know, what we tell people in Florida is before hurricanes, take your camera and take a video of every—no one thinks about doing this, but take a video of every room and everything, because—

Mr. DORAN. Well, I have photographs that I've taken over the years, but photographs, they're not going to say, well, okay, here's my room.

The CHAIRMAN. You wanted to add something? Yes.

AUDIENCE MEMBER. I wanted to comment on the insurance that, Tom, you're absolutely right about Prop 103. The problem is California has the lowest insurance premium costs in the country despite having the highest risk with respect to wildfire and earthquake. Why is that? Prop 103. Fundamentally, there's a break. There's a failure. Not a market failure, a regulatory failure, because they're not allowing the insurers to make this a healthy market.

It's therefore they're exiting and you're seeing the last resort Fair Plan being the only place now people can get coverage, which is twice or three times as expensive and have the coverage. In order to fix this, to have our community rebuild, we need—

The CHAIRMAN. You've got to let the market work.

AUDIENCE MEMBER. Free market.

The CHAIRMAN. By the way—oh, Johnny, did you want to add something?

Mr. ALLE. I don't want to interrupt the subject, but going back to the FEMA funds, Chairman and Senator, I would ask—I'm very active in Santa Monica, and FEMA funds were allocated with no problem for the 1994 earthquake. The problem there was they weren't traceable as to how they were used. They were held and they were used. They were supposed to be used to replace and repair public buildings, public spaces. They weren't.

The CHAIRMAN. Yes, because FEMA only does certain—it's very prescriptive what the money goes for.

Mr. ALLE. In other words, I'm saying—

The CHAIRMAN. I've dealt with it all my hurricanes in Florida.

Mr. ALLE. Okay. In LA, and Santa Monica, I personally do not think we can trust our local officials to spend that money how it's supposed to be spent or wisely.

The CHAIRMAN. Yes, the other thing that's supposed to happen is you have to prove to FEMA how you spend your money. Otherwise, the Federal Government can come back and take the money.

Mr. ALLE. Oh, okay.

The CHAIRMAN. Rachel, how would you—what would you like to add, young lady?

Ms. SCHWARTZ. Senator, I would like to know, I lived in that home almost 30 years, and the nicest people lived there, 20-some units, and shortly before the fire, about two or three years, I can have that verified, why did they drop us for no reason at all. State Farm dropped us. Is the way Senator, that—I personally want to know why they dropped us.

Then, FEMA now does not want to participate. I worked for 40 years to have this home, and I want to know why are they treating me so badly and all my neighbors, why they don't want to pay up.

This is America, and we got to be fair.

The CHAIRMAN. I agree with you.

Ms. SCHWARTZ. There is our manager and he can verify.

The CHAIRMAN. Steve, what were you going to—we can try to find out. We try through this to try to find out why insurance companies did what they did. I can just tell you my experience with FEMA. FEMA is a response organization to the Governor. If the Governor doesn't ask for the funding—like in my case, I had to organize—I had to prove a lot of things. It came up, started the city, the county, they came to the state, we made the request, and then, they distributed the money other than individual assistance and some things like that.

That's how—FEMA's not a direct response organization. It comes up through, generally, state government, but I'll find out. I'll find out on your issue if you give us information.

Ms. SCHWARTZ. I would appreciate this.

The CHAIRMAN. Yes. I'll do my best to find out.

Ms. SCHWARTZ. Senator, may I make a joke?

The CHAIRMAN. Yes.

Senator JOHNSON. As long as it's funny.

Ms. SCHWARTZ. Otherwise, I will call President Trump and put him on the job. He'll have something to do.

Senator JOHNSON. My guess is President Trump will take that call.

AUDIENCE MEMBER. Senator?

The CHAIRMAN. Yes. Let him make a comment, please.

AUDIENCE MEMBER. If you don't mind, I have the fortune or misfortune being the president of our HOA that both Bruce and—

The CHAIRMAN. Oh, it has to be a hard time now.

AUDIENCE MEMBER. We lost our coverage with State Farm on October 27th.

The CHAIRMAN. Oh, this last October?

AUDIENCE MEMBER. Right. Seventy-six days before the fire, and the only choice we had, because no one would pick us up was Fair Plan. It had twice the price and about a third of the coverage, and to this day, we're still waiting for another adjuster from Fair Plan to still come out now in November.

The CHAIRMAN. You haven't gotten any money?

AUDIENCE MEMBER. We lost 17 out of 25 homes.

The CHAIRMAN. Oh, in your HOA.

AUDIENCE MEMBER. In the HOA. Now, hear this. The 17 homes are gone, but eight remain, and because only 68 percent burned and we didn't have enough insurance money to rebuild, we had a vote of our HOA and it requires a 75 percent affirmative vote to rebuild. The eight homeowners who still have homes voted no preventing the 17 of us from even having the right to rebuild our homes.

The CHAIRMAN. Oh, based on your—

AUDIENCE MEMBER. Based on our CC&R. We lost our homes. We don't even have a right to have our home back under the terms of our association, and we've been working our behinds off for them for the, and helping work with the insurance to get all the remediation done to get those.

The CHAIRMAN. Then, you're not even allowed to do it.

AUDIENCE MEMBER. Then they voted for us not to be able to have them.

The CHAIRMAN. Has your state legislature done anything to change the law or anything? Get a

AUDIENCE MEMBER. You don't even get a phone call back from anybody in the state?

The CHAIRMAN. Yes, because, you know, remember we had the surfside collapse, and so, it changed some rules for a lot of the state can do it through legislation to do that.

Can we talk about seniors a little bit? Do you know any of the seniors that lost their lives? Did any of you know any of them?

Mr. DORAN. I know one of them.

The CHAIRMAN. What happened?

Mr. DORAN. She was not there completely mentally, but she lived alone, and she had a caretaker come in every day, but her house on Las Lomas burned to the ground, and yes, she died in her house with her cats.

The CHAIRMAN. Nobody came?

Mr. DORAN. Nobody was there. My mother-in-law stayed by the TV until we told her that we have to go. If we weren't there, if her family was not there, she would've stayed in the house, and she would not have survived as it is. She had a stroke within a month of that, and luckily, her family, again, we noticed it. We got her to the hospital, they did emergency surgery, and she's with us back better than ever. Thank God.

Yes, if they don't have—if the seniors don't have an advocate locally that knows them, that knows where they live—here we have a list of seniors that are living alone, you know, that are not privy to computers, and cell phones, and such, that still have their old landline with a rotary. They're not going to get the alert.

Local advocates that understand who the seniors are in the neighborhood would greatly help in a situation like this.

The CHAIRMAN. Jessica, then John,

Ms. ROGERS. On the day of the fire I called, I just went down. I have a very long phone list, and I just went down the list for hours on end, and anybody who was still remaining in the community, I ensured that they had checked everybody on their block, and if they could do more, go further down and make sure nobody was left at home. If they knew of any seniors living that that was—

The CHAIRMAN. Yes. Especially, seniors.

Ms. ROGERS. Right, and when they did find a senior in their home, I called the Tracy Park staff at the command center, and I gave them the address. I was coordinating those calls. Unfortunately, as time went by, I got returned calls from Tracy Park staff saying, well, the senior won't leave, and so, law enforcement had to leave. They've been notified. That's all they can do. I wasn't aware.

The CHAIRMAN. Did law enforcement go there?

Ms. ROGERS. Yes. They didn't—they left.

Mr. DORAN. They didn't forcefully remove the people knowing that their house was going to burn?

Ms. ROGERS. No.

Mr. DORAN. Jesus.

Ms. ROGERS. No, I was told that was the law, and so, it's very hard for me as a geriatric social worker. I believe that they're a protected class and it's our duty, and if I were there, and if I didn't have to stay behind to—as a mother to make sure that my responsibility is to prioritize my kids and to stay alive for my children, I would've gone back, and I would've pulled them out myself.

Senator JOHNSON. If there would've been a mandatory evacuation order, could law enforcement force them out?

Mr. DORAN. I don't think you—we can be forced out.

Ms. ROGERS. I was told it requires a misdemeanor, that they would have to enforce a misdemeanor, but which they could easily do.

The CHAIRMAN. As Governor, I never had to do one. What I did is I went on TV just all day long. I told people, you will die, and so, like in the Keys, Irma actually hit 30 miles north of Keys West. I don't think only one person on the state and that person, thank God lived. Water, got to here, and it went down. He was on the on the bay side rather than the beach side. He would've died if it was on the beach side.

What I learned is you have to be elected, and it really has to be the Governor. The only person that everybody knows is the Governor, and the Governor's got to get out there and go on TV, and so, I did, all day long. Like Irma, I think it was probably a week, because it kept the—storm kept moving a little further south and west, and so, we had 700 shelters open.

This, I think, it's run by county, but we have emergency management teams per county. You can sign up for all the alerts, and then they will—every county's run a little differently, but we never had to do it, and we got people to evacuate.

Senator JOHNSON. Had you done a mandatory, is your understanding that law enforcement could enforce that?

The CHAIRMAN. I think they probably could have. I don't know. We never had to do one. No, I never had to do one because I just went on TV. You know, people are people, if you really explain it to them, sometimes you have to explain it three times, but if you explain it to them and that you're going to die, they actually listen and they leave, and that's why I told people, like I said, if you're going to get 15 feet of storm surge, you cannot survive. You cannot. I mean, so they got out and that's what happened, but not everybody listens.

Mr. DORAN. The reason we stayed to fight the fire was years before, I'd been told by a firefighter who told his dad, if you leave, your house will burn. This was up in the Woolsey Fire. Now, Tom Faking, he stayed. He was in his late 80's, late 70's at the time. He stayed, he had water. He put, you know, spot fires out at his house, spot fires at his neighbor's house. He saved his house. He saved his neighbor's houses. He had water.

The CHAIRMAN. Because the pool?

Mr. DORAN. No, out of the spigot. They had water. Malibu had water.

The CHAIRMAN. Oh, Malibu.

Mr. DORAN. Yes, and in the Palisades, we started seriously fighting the fire around 7:00 p.m. when it came into our neighborhood. We were putting fires out at house, at our neighbor's house, and we had hoses. We had four hoses; one in the back, one in the front of each of our houses. I lived across the street from my in-laws. We're putting out fires. I went up the block, put a little fire out on the garage. Great. That's good. Okay.

At 9:30 p.m., water stops. "My son said, dad, we're done." That's it. No more. Without water, we could not fight the fire. When I went back up at 10:30, fire truck up at the end of the block. The hydrant, which is right there, is empty. He said, "You can't go down there." I said, "Well, I'm going." I went through the house and grabbed a couple of things. It was surreal. Then when I came back at 12 o'clock, I see my house starting to catch fire. Then I came back at 2:30 a.m., and my house was gone. I finally left the Palisades at 4:30 a.m. and it was quiet, but there was still stuff burning, but there's no water.

The CHAIRMAN. Johnny.

Mr. ALLE. I often wonder what would've happened if the water, the Department of Water and Power having been called. After four days, if they had decided to turn off the water to the homes, there was actually floods down Almar, many streets in the Huntington, and the Alphabet streets. Because water was—I wonder what that would've done to the pressure.

To Tom's point and to your question, about how many people died following the fire, well, I know my mom died. It was confusion. It was sorrow. She lost everything. She built that home. She was in a new place that she didn't like, unfamiliar. My dad at 99 is

fond of saying, "John, when I die, no obituary. My friends are dead. They've all gone." His friends, 88, 89, they died.

I would say seven or eight, that I know, and one of the reasons was frustration, because they realized at that age, do they really want to rebuild? Do they want to just sell and take a big loss.

The CHAIRMAN. Where's the community? You may even think about it. We all have our communities.

Mr. ALLE. Right, and so, nothing around it was frustration, and the saddest thing I had to do the next day is pick up a cake recipe from a woman whose fire was completely destroyed, but the recipe was in perfect condition. I called her three months later and her son said she died, and she died of natural causes. That's sad. I probably a lot of people.

The CHAIRMAN. Yes. Can we go there and then we'll go here.

AUDIENCE MEMBER. Thank you again, Senators, for coming, and also, Spencer, we have desperately needed independent objective investigation. Our officials, the media have not done a good job. LA Times is finally 10, 11 months later getting into it. Spencer has broken most of the stories they're covering now, like a month or two ago, including the fireman texts at the Lachman Fire.

One thing I wanted to address about the water situation, and everyone is correct that swimming pools were a potential source, but we have the biggest swimming pool in the world, down the street in the Pacific Ocean. Friend of mine has a large trucking company that sells fire engines, fire equipment around the country, and they could have refilled the tankers from the ocean.

The CHAIRMAN. Why didn't they?

AUDIENCE MEMBER. Again, this goes to Senator Johnson, just incompetence, negligence. I think there was just like, to Jessica's point, capitulation at some point where they just said, we're going to defend Brentwood and the Valley. I don't really know. There were fire engines, firemen down at the Rogers State Beach, but it would've ruined the trucks, the tankers.

The CHAIRMAN. The seawater, the salt.

AUDIENCE MEMBER. Yes, the salt, but it costs this much relative to what happened.

The CHAIRMAN. Well, especially when you, even when you think about the money, you think about the lives. I mean, that is priceless, right?

AUDIENCE MEMBER. I think it was an absence of leadership. I'm not really sure why, but that was a giant resource that people aren't talking about, and we don't have accountability since then. Someone earlier said, a journalist over there, that chief proudly had been fired, but my understanding from LA Times recently, she's still on the payroll. She was just demoted. Not a single person, I think has been fired since then.

AUDIENCE MEMBER. The two battalion chiefs, they were involved in the Lachman Fire. They were both promoted. That's one where we're dealing with here.

The CHAIRMAN. Okay. I think we got three people. Let's just go in this so it's easy for me.

AUDIENCE MEMBER. About the specific event involving an elderly person. My wife and I lived in a four-story low-rise and medium right in the village of the time of the fire. We were trapped away

from the location. Our next-door neighbor, though, was compliant to a wheelchair. He lived there with his wife. They waited too long to evacuate because of the failure to have any mandatory notice. The electricity was gone by the time it came to leave our floor, no elevators. The fireman did come and carry him out. He was injured upon the evacuation, but shortly after, he died.

The CHAIRMAN. Yes, sir.

AUDIENCE MEMBER. I'd like to comment on one individual. I know who perished in the Marquez Mills area was an elderly resident who one in the state behind to fight the fire, and unfortunately, he wasn't able to get out. A lot of people have the natural inclination. I think a lot of us here probably want to stay behind to try to fight, and you assume that there's going to be water. Right?

I actually went in to the fire the morning after when I saw the water. The fire front had moved past, and my next-door neighbor, elderly in the 70's, no cell phone. He was able to get himself to the beach to evacuate when everything was burning, but then, he hiked back in and he would've been in his house with no electricity for weeks, but I've managed to orchestrate the police to get him out.

These are kind of, you know, you get into individual circumstances where people in the elderly category decide either they're not going to—you can't tell them, and there needs to be a process in place that cops point a list of these elderly who we can reach out to within the community to make sure that you can get them out safely.

The CHAIRMAN. Okay. Yes, and then—

AUDIENCE MEMBER. In Florida, when people put in claims for their insurance, do they actually get money back?

The CHAIRMAN. Well, what we've done and is what we try, we force the insurance companies after a hurricane to go in and do these insurance villages, and so, to make it easy to get the claims done, and so, you knew, so we, we, it is not just what we did is we, we created these villages and you'd have the insurance companies come in. You have FEMA come in, you have SBA come in, Jackie, who else? We had, so who else came? SBA, FEMA, insurance companies. I can't think of the other, there was another federal agency that came in to. There was one, you walked in with one spot that you could get, you know, get all the information and we just

You know, like if somebody's not doing their job, if I know about it, you know, I've got a nice title. I was either the Governor then, or a U.S. Senator, and so, you say, okay, so, you know, maybe there's a reason why somebody doesn't pay a claim, but they got to respond to a U.S. Senator or a Governor then at least if they're not.

That's what we did, and like I tell people all the time, I've got—I don't know what offices you have, but I've got 10 offices, an office in DC and nine offices, and I tell people, if you tell us—that's our job. You know, we got elected to do this stuff. We just call people. That's what we do. I don't know if you want respond.

AUDIENCE MEMBER. I just want to interject. Our problem is we had State Farm, paid premiums for 30 years. Our house burned

down. We put in our claim, and we're still not getting paid money from it. We wrote the State Insurance Commission because State Insurance Commission, they said, oh, my goodness. Then what they did is they sent a letter to State Farm and said, we're on our ninth adjuster, by the way, said to the State Farm, why aren't you paying and State Farm going, we're doing all the examination and everything we can.

We wrote back, and then they told me that I couldn't deduct Christmas ornaments, I couldn't deduct books, I couldn't deduct errands, or antiques, or whatever. We went through, we listed everything for them. It just seems like, what's the difference between this state and a state where people might get insurance money back?

The CHAIRMAN. Well, I believe part of our job is to show up, right? Show up and start asking questions, but on, on that, if you haven't met Austin, Austin's the general counsel of office and leading the investigation, if there's anything like on an insurance company that we can help you with, I'll be glad to. I'm actually from Bloomingdale, Illinois originally. We'll do whatever we can to deal with State Farm, and I clearly dealt with State Farm when I was Governor, so.

AUDIENCE MEMBER. State Farm has been one of the most problematic. Altadena has also suffered.

Senator JOHNSON. Just real quick, I live in a state where we don't have hurricanes or wildfires. I mean, we've got snow storms—

The CHAIRMAN. Knock on wood, right?

Senator JOHNSON. I will say, you know, insurance is a money-making business, and I mean, put yourself in insurers. I mean, would you insure those homes when you haven't cleared out the brush, when you don't have water in the reservoirs? I mean, how much are you going to want? Insure a \$10 million home right on the Gulf where you've got hurricanes. We do have to understand too, what we're doing, where we're building, what we're not doing to protect those types of properties. Again, we basically made these insurance markets uninsurable, and we have to look at that as well.

The CHAIRMAN. We got to let the market work, too, but your issue's are different. It's not that somebody didn't want to write the insurance, you have the insurance, right, and they've got to do their job.

AUDIENCE MEMBER. This is what the policy is, and then they say, you know what, eh, maybe not.

The CHAIRMAN. Yes. Did somebody in the—yes, sir. I thought there was one more hand.

AUDIENCE MEMBER. First, I want to thank you guys for your hard work. Keep it up. Never give up.

The CHAIRMAN. We're not.

AUDIENCE MEMBER. I live way up from the Highlands. The foreman was directed to go up, turn on the water pump up in the Highlands.

The CHAIRMAN. Yes, and we drove up there today.

AUDIENCE MEMBER. He didn't go up back to his office and he put in his work computer that everything is okay, and it wasn't okay.

My wife hikes every day. I don't, but years ago, three people could walk on this path now. Only one person.

The CHAIRMAN. Yes, because they let it grow up.

AUDIENCE MEMBER. No cameras whatsoever. On the brush clearance earlier, he brought up climate change. The issue is a protected plant called Milk Belch, and so, there's two teams of people. There's teams that obviously want humans to survive, and there's people that care about plant surviving.

Here's the funniest part. When you go do the brush clearance, guess where all that Milk Belch is? It burned with the 12 people that burned alive. Gavin Newsom brags about 10X mitigation that takes billions of dollars in federal funding, and he's not doing any of that, and they're legally required in their state park manual to clear 130 feet of that brush, but they don't, and they just leave it. It all connects back to Newsom and the state not doing their legal responsibility, and then everything goes off of that.

The CHAIRMAN. Okay. We'll go there and then we'll—Jessica. Yes, ma'am.

AUDIENCE MEMBER. I just want to say one thing. I know that we all feel strongly about this. I don't want our dislike of our state government and local officials to interfere with the very needed federal funds that need to come to our city and our community.

The CHAIRMAN. No, I'll work on it. We're both on the right Committee to do it.

AUDIENCE MEMBER. Whether it's our seniors who have applied for SBA loans and need them, the ones that have given up and still need some funds, or FEMA funds, the community really needs the Federal Government's help.

The CHAIRMAN. You pay your federal taxes.

AUDIENCE MEMBER. Yes.

The CHAIRMAN. Now, you pay your federal taxes. If your Federal Government has made a commitment, they need to do their job. Now, you can argue whether the Federal Government should do some of these things, but if you paid your taxes and they committed to do this stuff, they better do it.

AUDIENCE MEMBER. Thank you for saying that.

Ms. ROGERS. That's really what I wanted to bring home was that the reason we were all so eager as a community to be here today is because from day one, from the fire, the Federal Government has showed up for us. It started with FEMA, then it started with the—it continued with the Army Corps of Engineers who did a better performance than ever before seen in any disaster.

Senator JOHNSON. By the way, that is really true, and that was the first thing I noticed, is they have cleared the debris, and they cleared it very quickly. We should give them a shout out. They did a good job.

Ms. ROGERS. A very large shout out to Colonel Swanson and his entire team who made a miracle happen in this community, and we welcomed it, and the structure that they brought into this community is exactly what we need going forward. Also, you know, we had the SBA who's helping us with funding, all federal programs and the National Guard.

What we keep talking about is the failures of the system locally and the successes of what you can do as a Federal Government,

and David, I'll let you speak in two seconds. We absolutely need the structure of the Federal Government and the assistance here so that we can lead the way here locally.

The CHAIRMAN. A better framework to make sure it happens.

Ms. ROGERS. Yes. You have the experience and the skills. This is what we're talking about. We need skills.

Senator JOHNSON. You can't trust the state and local government here. You can't. I mean, that's table stakes. We have to be careful.

Mr. SCHWARZ. We can be here until midnight. If you want to catalog all the crimes and misdemeanors or perceived slights by the state and the city, and everybody has a legitimate gripe. To Senator Johnson's point, we got to move forward and understand three things.

One, in every major national natural disaster. There's always going to be incompetence, there's always going to be blame, and there are always going to be things that—mistakes that were made that oftentimes were mistakes that demonstrate a failure to learn from the past. Number two, there is no such thing as a regional national natural disaster. Once the President, the Governor invokes emergency powers, this means it is a problem beyond the state's ability to handle, and so, this is one of the reasons why we do look to the Federal Government to step in the ways that it does, and that's where we are now.

I agree with the Senator's comment about the problem with insurability, and as sympathetic as we all should be to the runaround that people are getting from the insurance carriers, the problem is that insurance carriers get to walk if they find it is an economically unfeasible proposition, and they will continue to be absent for year one, year two to year three, unless we do several things, and do it right.

The number one thing, the most important thing is to start rebuilding the infrastructure and to do it in a manner that is going to harden these communities to make it a less fire-risk thing. Every insurance company has actuarial tables. They can calculate to the dime exactly where the risks lie, and so, long as we—you can sit here and you can talk about how Mayor Bass didn't do this, or Governor Newsom was AWOL here.

The reality is, this is such a big problem that unless the Federal Government steps in, in partnership with the people in this community who really do want to own this problem, in partnership with the Federal Government, it isn't going to get fixed.

You have to create the circumstances that will bring back the insurance companies that will make it a more attractive proposition, and you have leverage. You have the leverage of being able to say, if you want the \$20 billion to rebuild, then here are a few things we'd like to see happen.

Senator JOHNSON. No, must happen,

Mr. SCHWARZ. Must happen. I'm being polite, but they have to happen, but it can't be things like let's do away with the Coastal Commission. Let's change the voter ID rules.

The CHAIRMAN. Better make the place insurable.

Mr. SCHWARZ. Let's start with the fact that you cannot attract investment, you cannot rebuild your tax base, you cannot protect homeowners who want to reinvest unless there is insurance, and

you will not get insurance unless you pay for the fire hardening of these communities. Thank you.

The CHAIRMAN. Senator Johnson. We're going to wrap up. We're running out of time. Yes, sir. We'll just do the last thing then we'll wrap up.

AUDIENCE MEMBER. Yes. I just had a comment to add to what David was mentioning about fire hardening. David had mentioned earlier about Engine 69 being in Hollywood right before the fire. That was a brush fire that started 12 minutes, I think, before the Palisades fire, and it took 28 of the fire assets over to Hollywood. I don't know why it's still currently under investigation because eyewitnesses say exactly what started that fire.

If you go through all of the fires that started on the 7th and the 8th, why are so many of them still under investigation? Like, there's no accountability for that, and then you can just go and talk to eyewitnesses and you could just pull reports and you can see that there's an obvious cause to a lot of these fires.

For fire hardening, how David mentioned, you know, with the ECC, how you guys brought in 80 subcontractors under the Army Corps, why can't we do that for rebuilding the infrastructure? All these people are so well educated about their block and how they want to make their 100-year infrastructure better. Like, if we could just get subcontractors to come in and just rebuild the infrastructure, that would save so much headache and heartache, so that's it.

The CHAIRMAN. Thank you. Yes, sir.

AUDIENCE MEMBER. One quick suggestion, sir, I'd like to advocate.

The CHAIRMAN. Thanks for hosting us, by the way.

Ms. ROGERS. Citizen of the year, by the way.

AUDIENCE MEMBER. Director of the Long-Term Recovery Group here. One suggestion I have, I've been impressed into the position of leadership here. The federal entities, the state entities, all the entities we're working with, there's not strong leadership. They need empowerment. As an Army officer, retired officer, the other disasters do not have that. It's decisive leadership.

The other groups in our leadership through committee and consensus and disaster. It's their military situation. We needed quick decision, quick decisive action, and our police department, our fire department's not set up for that. They're set up for safety. They're not set up for leadership. If there's any way we could, whether it's interesting upon the National Bureaus or empowering FEMA to have a stronger leadership position, we need that.

The CHAIRMAN. Yes. The Governor can call up the National Guard anytime they want. I mean, I think for Irma, we had 8,500 National Guard members. We called them up. We started probably almost a week ahead of time. You can call your National Guard up anytime you want for any disaster, or for almost anything you want. Senator Johnson, you wanted to—

Senator JOHNSON. I just want to thank everybody for coming here. I certainly want to thank our witnesses. I learned an awful lot. I hope, quite honestly, Californians, I hope Americans learned a lot from listening to this. Thank you very much.

The CHAIRMAN. I want to thank Senator Johnson, all of our witnesses here. I want to thank everybody from the audience to coming. You know, what I've always worried about in these things is really the most vulnerable, it's our seniors. That our seniors are always the most vulnerable in these things. Whether it's a wildfire, whether it's a disaster, whatever the problem is, our seniors are the ones that are the most vulnerable.

What we've got to keep doing is come up with ways that we protect them and keep them safe. It is going to take—it takes a lot of preparedness, it takes a lot of education, and it takes a lot of people that give a damn at the time of the disaster to take care of them. Thanks everybody for being here.

[Whereupon, at 11:36 a.m., the hearing was adjourned.]

APPENDIX

Prepared Witness Statements

U.S. SENATE SPECIAL COMMITTEE ON AGING

"FORGOTTEN AFTER THE FLAMES: STORIES FROM THE PALISADES FIRE"

NOVEMBER 13, 2025

PREPARED WITNESS STATEMENTS

Tom Doran

My name is Tom Doran, and I'm turning 65 this month. I'm here to speak on behalf of my wife's parents-ages 85 and 84-and the generation they represent: the people who built our neighborhoods, raised our families, and made our communities strong, only to watch much of it vanish in the Palisades Fire.

I never imagined that at this stage in life-when I should be planning for retirement-I'd be standing here telling you how my family lost everything in the Palisades Fire, and how we're still trying to piece our lives back together 9 months later.

My in-laws moved into their home over 60 years ago. It wasn't just a house-it was the center of our family's history. My wife grew up there. Both of our children celebrated every birthday there. It was where holidays, graduations, and Sunday dinners took place-where life unfolded for three generations, soon to be four as my daughter is pregnant with my first grandson.

That day, there were no sirens, no real warning-just wind, smoke, and confusion. I watched my 85-year-old father-in-law carry a hose, trying to save his neighbor's home and his own. He didn't hesitate. He fought until the winds became so strong that we had to physically pull him away. Moments later, the home he built, the one my wife grew up in, was gone. I stayed with my sons until the water gave out at 10pm and watched decades of memories, hard work, and stability be erased.

It's hard to describe what it feels like to watch a lifetime of work and memories go up in flames. My in-laws lost everything they had worked for-every photo, keep-sake, and reminder of their life together, and for our family, three generations lost an anchor.

That house wasn't just theirs-it was the heart of all of ours.

The days and weeks that followed were filled with confusion, exhaustion, and disbelief. We were navigating insurance claims, FEMA, and temporary housing, all while making sure my in-laws had their medications, medical care, and emotional support.

It became clear almost immediately that these systems are not built for the elderly.

Everything-from online forms and digital portals to endless hold times-assumes physical mobility, technological literacy, and mental endurance that most seniors simply don't have.

My in-laws can't sit on hold for hours, upload digital photos, or manage multiple accounts. Every step in the process was overwhelming.

So the family stepped in. We helped with the paperwork, the phone calls, the follow-ups, and the appointments. I'm 65 years old myself, still working full-time, and trying to manage my own family's recovery-because our home burned too.

And even now, nine months later, we are still cataloging every single possession we owned for insurance purposes. Every pot, every book, every photograph-line by line-while it's abundantly clear that it was a total loss. The emotional toll of having to re-live what we lost, just to prove it, is staggering.

For elderly survivors like my in-laws, this process is not just inefficient-it's inhumane.

The fire didn't just take their home-it took their health, stability, and confidence. My mother-in-law, survived multiple strokes and needed emergency surgery not long after the fire. My father-in-law, who used to drive her everywhere and tend the yard relies on family.

The loss of their home and independence has aged them visibly. My father-in-law still talks about the roses he planted in the front yard 50 years ago. My mother-in-law, once vibrant and social, now struggles to find her footing in a new and unfamiliar community. Their routines, their sense of safety, and their place in the world-all of it changed overnight, and the ripple effects have touched every generation in our family. My wife lost the home she grew up in. My children lost the home where they spent their childhood holidays. I've had to watch the people I love most struggle to find footing in a system that doesn't seem to see them.

The trauma didn't stop when the fire went out. It has stayed with us-emotional, financial, generational.

My in-laws' story isn't unique. They are part of a generation that spent their lives doing everything right-saving, planning, maintaining their homes, and giving back to their communities, but when disaster struck, they were left to navigate a world that no longer works for them.

So many elderly survivors are still displaced-living in temporary rentals, isolated from their doctors, their friends, and the neighborhoods they once held together, and without family to help, many have simply fallen through the cracks.

For families like ours, that help comes with its own toll. We've become their advocates, their drivers, their case managers-all while trying to rebuild our own lives. It's a full-time job on top of a full-time job, and we're the lucky ones. We have each other.

There are countless seniors out there who don't.

This experience has made one thing clear: our disaster recovery systems are not built for aging populations-or for the families trying to support them.

We need:

- Simplified disaster assistance systems that do not rely solely on technology.
- Case managers trained to guide elderly survivors and their families through the entire process.
- Accessible temporary and permanent housing for seniors who can't rebuild on their own.
- Mental health and grief support for those coping with trauma and displacement.
- Insurance reform, so that those who lost everything aren't forced to relive their trauma just to prove the obvious.

Because when someone in their eighties loses everything, it's not about "starting over." It's about preserving dignity, safety, and connection in the years they have left.

My in-laws are still with us. They're still together. They're still showing us what strength looks like, but the systems around them have not shown that same strength back.

When we talk about recovery, we often focus on rebuilding structures-but recovery for the elderly is about rebuilding people: their confidence, their routines, and their sense of belonging.

We owe it to them-the generation that built these communities-to make sure they are not forgotten after the flames.

Thank you.

U.S. SENATE SPECIAL COMMITTEE ON AGING

"FORGOTTEN AFTER THE FLAMES: STORIES FROM THE PALISADES FIRE"

NOVEMBER 13, 2025

PREPARED WITNESS STATEMENTS

David Schwarz

Chairman Scott and Senator Johnson, thank you for the opportunity to discuss the impacts of the Palisades Fire on our family and my neighbors, and to propose a way forward to rebuild our community within our lifetimes. Palisadians have substantial reason to doubt that the City is up to this task, which is one reason why I appreciate your decision to visit Pacific Palisades so that you can see first-hand the magnitude of the devastation and better understand the enormity of rebuilding our schools, homes, businesses, and community.

My name is David Schwarz. I am Chairman of the Rebuild Committee of the Pacific Palisades Community Council ("PPCC"), an NGO created over fifty years ago to advocate for Palisadians. I am appearing here today in my personal capacity, as PPCC has not yet taken an official position on aspects of what I'm going to discuss today.¹

Until January 7th, my family lived in the Huntington Palisades, which is bounded by Sunset Boulevard and the cliffs overlooking the Pacific Ocean. Although most of my neighbors' homes were destroyed, by some miracle ours survived. Because we are located in the epicenter of the burn zone, the thermal damage and toxic metal contamination renders our home presently unsafe to inhabit.

After he toured our devastated community on January 24, 2025, President Trump said this: "We're going to get it fixed - though we'll get it permanently fixed so it can't happen again."² Gavin Newsom told us that "California is organizing a Marshall Plan to help Los Angeles rebuild faster and stronger."³ Ten months into this crisis, Palisadians are losing hope. The City can't take charge of the rebuild. To date, the Governor has chosen not to exercise his extraordinary emergency powers to assume responsibility of a public works project rivaling the scale of the Hoover Dam. And neither the City nor the State has the financial resources to tackle this problem.

Without jumpstarting reconstruction, vacant lots and unoccupied houses will give license to squatters, petty crime, and vandalism. Without fire resiliency infrastructure improvements, the cost and availability of insurance will remain a huge barrier to obtaining construction financing or home mortgages. Without insurance, many people will refuse to reinvest in a designated Very High Fire Hazard Severity Zone. Without new home and commercial rebuilding, the property tax base will remain stagnant. Without federal support, the Palisades will remain America's most visited disaster tourist destination and an embarrassment to the host country of the 2028 Summer Olympic Games in LA.

I am going to say something that may buck the orthodoxy around federal disaster recovery appropriations: Do not write the City or the State a blank check. Do not pump billions of dollars in un earmarked block grants for infrastructure reconstruction or hazard mitigation. To expedite reconstruction, leverage private sector innovation and investment, and to restore accountability over spending, Congress should insist on four clear, measurable, and necessary conditions before it releases another dollar of federal infrastructure reconstruction assistance.

First, the Governor must create an Independent Pacific Palisades Community Reconstruction Authority (the "Authority") to oversee the distribution of federal and state infrastructure funding. Governor Newsom has the power to create this Authority under the California Emergency Services Act ("CESA"), Cal. Gov. Code § 8550 et seq. He should exercise that executive power, much as New York Governor George Pataki did after 9/11. Governor Pataki knew that ceding control over the

¹I am also a Partner in the Business Trial Practice Group of Sheppard Mullin Richter & Hampton LLP, with specialization in constitutional and administrative law. My professional biography may be accessed at <https://www.sheppardmullin.com/dschwarz>. The views expressed in my testimony today are mine, and do not necessarily reflect the views of Sheppard Mullin, its clients, or my partners.

²'We're going to get it fixed', Trump vows to help LA after touring wildfire zone:FOX 11 Los Angeles, at <https://www.foxla.com/news/president-donald-trump-visit-la-wildfire-areas-friday>.

³<https://www.gov.ca.gov/2025/01/13/governor-newsom-proposes-billions-in-new-funding-for-l-a-firestorm-response-and-recovery/>.

World Trade Center reconstruction to the State Legislature would lead to a political negotiation over every aspect of the rebuild and would cause needless delays. So he bypassed Albany, created the Lower Manhattan Development Corporation ("LMDC"), and appointed a board of directors that did not include even one elected local or state official, thus making its decisions less susceptible to political pressures and agency capture.

Second, Governor Newsom must delegate to that Authority certain of his emergency powers to coordinate rebuilding logistics, including traffic, security, supply chain management, facilities construction, and street improvement sequencing within the reconstruction zone. The Authority must also be given the power to accelerate the pace of rebuilding, including by cutting through contradictory or burdensome permitting requirements or by providing safe harbor protections from some of California's most punitive public works wage and hour or hiring regulations.

Third, while the Authority needs to be independent from City Hall, it must be accountable to residents and to the federal government to safeguard against mission creep or co-optation by interest groups. There has to be strings attached to each tranche of federal funding so that the Authority will remain focused on the economic and infrastructure needs of Palisades residents and business owners. This means Sacramento and Washington have to reach agreement on the composition of the Authority's board of directors.

Fourth, Palisadians should not be asked to repair the damage to their streets, sewers, or utilities after being so grievously let down by their elected and public safety officials. This does not mean that the City and Palisades residents -the long-term beneficiaries of fire resiliency infrastructure improvements, such as undergrounding power lines - would be unwilling to co-invest alongside the federal government, including through long-term bonds backstopped by tax increment financing, special property tax assessments, federal loans, or loan guarantees.

One more top level consideration: We are running out of time. Governor Newsom has about 12 months left in his administration during which he can do much that is substantial. If Congress is going to condition funding on implementation of these obvious and necessary steps, the discussions should not be left for Governor Newsom's successor to resolve.

The U.S. Army Transportation Corps has a motto: "Nothing Happens Until Something Moves." This rebuild needs to get moving, now. That's what my neighbors have been saying at every one of the innumerable town halls and "listening tours" conducted by our elected officials. Those officials should be listening to the current occupant of 1600 Pennsylvania Avenue, who understands what it takes to manage a construction project of this size and complexity.

Forty years ago, President Trump took over the stalled renovation of the Wollman Rink in Central Park, completing in four months (and under budget) what New York City failed to accomplish in six years. He showed how private enterprise could run circles around government bureaucracy, and New Yorkers loved it. The Trump Organization then reclaimed blighted Columbus Circle by recreating the Gulf + Western Building. And he created Riverside South, now home to over 10,000 people on a former West Side rail yard site. This past April, the Trump Administration took over the New York Penn Station overhaul by withdrawing the Metropolitan Transportation Authority from leading the reconstruction project in order to "drive efficiencies, reduce costs, and deliver results faster than traditional government-led projects."⁴ We need - desperately - an infusion of the can-do audacity that drove these projects across the finish line.

As far as we know, neither Mayor Bass nor Governor Newsom has asked President Trump how he would resurrect the Palisades. So, Mr. President - we're asking. Bring us your ideas, your impatience with the status quo, and your willingness to set aside the business-as-usual federal disaster relief playbook - so we can fix the Palisades so this "so it can't happen again."

1. The damage caused by the Palisades Fire goes far beyond the loss of thousands of homes and businesses.

The Palisades Fire burned 23,448 acres (37 square miles), killed 12 people, and destroyed 6,837 structures, making it the most destructive fire in the history of the City of Los Angeles. These statistics do not convey the full extent of the damage caused to the remaining 3,000 structures impacted by soot, ash, vegetative char, toxic metals (such as lead, lithium, and chromium), and other carcinogens. According to one estimate, one million pounds of lithium-ion power walls or car batteries

⁴ <https://www.transportation.gov/briefing-room/trumps-transportation-secretary-sean-p-duffy-takes-control-penn>.

were scraped from damaged home sites. No one can accurately predict long-term impacts from the toxic metals they left behind.

It therefore must be presumed that, in addition to the structural damage associated with exposure to extreme heat, virtually all HVAC/mechanical systems, electronics and electrical systems, light fixtures and appliances are at risk of deterioration, oxidation, and corrosion due to the fire insults. The same holds true for drywall, attic and wall insulation, cabinetry, floors, weatherstripping, or any other soft or porous material that can absorb chemicals and toxic metals. Those who did not lose their homes face the uncertain and costly prospect of remediation which, in some cases, has required taking the house down to the studs.

2. The failure to better prepare for, anticipate, and respond to the January 7th fires.

The Palisades is a Very High Fire Hazard Severity Zone. That means it is designated by the California Department of Forestry and Fire Protection ("CAL FIRE"), as having a greater risk for life and property loss from wildfires, based on factors like vegetation, topography, and weather. Fires in these zones start easily from all causes and can spread rapidly with high intensity, making them very difficult to control. No one - least of all our firefighters and elected officials - should be unfamiliar with the dangers presented by a wildfire in the Palisades.

Second, most every Angeleno knows that the maximum danger of wild fires comes in December and January when the hot, dry Santa Anas hit their peak.⁵ We need to know whether LAFD did all that it could to forward deploy personnel and equipment in anticipation of brush fires.

Third, we now know that the Palisades Fire was caused (allegedly) by arson; that LAFD had "suppressed" the fire in the early morning hours of New Year's Day; but that the fire smoldered underground until it was reignited by high winds on January 7. This raises concerns that preventative efforts were not sufficient to monitor and interdict a known ignition source before it became uncontrollable.

Fourth, we need to better understand why fire fighters lacked the personnel, tools and infrastructure necessary to save more lives and homes. It is undisputed that much more could have been done. Days after the fire, a member of Engine Company No. 69 pointed out to me the smoldering debris of what once was a house directly across from the fire station. On four occasions, his crew saved that house after flying embers set the roof on fire. When it ignited a fifth time, they stood by helplessly - because they lost water pressure. This story can be replayed a hundred times as to other structures engulfed in the early morning hours of January 8. It is also consistent with the LA Department of Water and Power's ("LADWP") claim that the City's water system had more water than required by the fire code. The problem, it explains, is that the water system "is not designed for wildfire protection."⁶

The failure of the hydrant systems is mentioned only once in LAFD's 70-page October 8, 2025 Palisades Fire After-Action Review Report, as one of several "secondary challenges" to LAFD's response.⁷ While acknowledging "a loss of water in the elevated areas above Sunset Boulevard around 2000 hours" on January 7 (p. 48), the Report seeks to shift responsibility for the decreased water volume on homeowners who continued to operate their automatic sprinklers in hopes of saving their property. The Report acknowledges that siphoning swimming pool water was "highly effective" in structure defense, but that "[m]ultiple pools remained filled following the containment of the Palisades fire." (p. 63.) Thus, the most obvious and readily-available alternative source of water was never tapped - hundreds of pools, each containing 12,000 - 20,000 gallons of water - enough to save at least two to three homes.

3. The reconstruction of the Palisades demands innovative, market-driven private sector solutions that most municipal governments cannot deliver.

When he toured our community on January 24, 2025, President Trump compared the damage to the destruction of World War II. He's right to make that comparison. Rebuilding the Palisades will require a military scale coordination of equipment, men, and material and logistical control over the reconstruction zone itself.

⁵ Raymond Chandler said in his 1938 short story "Red Wind" that the approaching violence of the Santa Ana winds would "curl your hair and make your nerves jump and your skin itch." Joan Didion, who lived adjacent to the Palisades, wrote that no one needs to be told when the Santa Ana is due: "We know it because we feel it." "The Santa Ana," *The Saturday Evening Post* (August 26, 1967).

⁶ Los Angeles wildfires: LADWP says it never ran out of water in Pacific Palisades during fire, so why did hydrants run dry? - ABC7 Los Angeles.

⁷ See <https://ens.lacity.org/lafd/lafdreport/lafdreport1864192431-10212025.pdf>

The Palisades is functionally no different from an island, accessible by four narrow surface streets, bordered by the Pacific Ocean to the west, mountains to the north, and bisected by Sunset Blvd. The January 7 evacuation debacle underscored the vulnerability of residents with only one means of egress. Supplying and deploying a small army of workers in a construction zone twice the size of Manhattan and with such unique topographical challenges will require the expertise of the Defense Logistics Agency and the common sense of a general contractor who (for example) will tell you that concrete in a cement truck starts to set within 120 minutes, and therefore cannot be stalled in a traffic jam on the Pacific Coast Highway.

The rebuild will drag on for years unless bold, innovative action is taken. That might include the construction of a cement batch plant or temporary worker housing within the fire zone or on adjacent state land, or siting a temporary wharf where Temescal Canyon meets PCH. It's been done before. The original site of the Port of Los Angeles "Mile Long Pier" was located right below the Palisades bluffs. There is no end to the creative suggestions put forward by our community.

Before any of these ideas can be implemented, the City first must candidly assess the magnitude of the challenges facing Pacific Palisades. This includes an independent water supply analysis so that residents can have confidence before rebuilding that the required enhancements to water supply, along with other fire-hardening measures, are more than adequate to deal with future wildfires.

Second, the City cannot move forward without an infrastructure recovery plan and a base case for funding these fire resiliency improvements. While the City has been telling residents to submit their new home building plans, there has been little communication on how and when the City plans to replace damaged infrastructure, underground the overhead power, and to address water supply and distribution, let alone where it will obtain the funding for these large-scale projects.

Third, our residents rightly insist that state and local lawmakers do not make matters worse, including by delaying critical path decisions or by distracting from the already daunting challenges of rebuilding. Unfortunately, we have seen focus diverted by those who wish to use the crisis to advance other social agendas, ranging from climate change to affordable housing to promoting "equitable development" of areas impacted by disasters. Palisadians do not oppose workforce housing for those who are part of the "glue" of our community - teachers, nurses, firefighters, pharmacists, clergy, and mail carriers. We are, on the other hand, rightly concerned about the serious risks to public safety caused by overbuilding and congestion on our already narrow streets or difficult to access highlands and canyons. That risk increases every time the City grants an over-the-counter permit for split lot developments and multi-unit residences on postage stamp lots in some of our most densely populated neighborhoods.

4. The City of Los Angeles will never be able to take effective charge of the rebuilding of the Palisades.

While no city in America has the resources, skill set, and capacity to undertake a job this size without substantial state and federal support, the City has failed so far to take basic steps to assess the scope of the rebuild, let alone to prepare for the enormous logistical and planning challenges associated with the reconstruction of a burn zone twice the size of Manhattan.⁸

In late January, AECOM, the global engineering and construction firm, told Mayor Bass to immediately undertake this assessment and cost estimation for this multi-billion dollar undertaking. Inexplicably, this did not begin until mid-July, and won't be completed until mid-November (when AECOM's 120-day contract expires). AECOM's scope of work does not include developing cost estimates for repairs or improvements to (e.g.) wet and dry utilities, roads, and water supply. Not accurately gauging the costs of reconstruction will continue to hamper the ability of the City and the State to engage with Congress in obtaining supplemental appropriations.

For example, there are about 95 miles of water main pipes in the Palisades, some of which dates back to the 1930s. LADWP recently began to replace 8,700 linear feet (or about 1.6 miles) of 90 year old cast iron pipe in parts of my neighborhood. Construction began in July, 2025. Though estimated to take about 12 months, that timeline will likely slip. At this pace, it could take a decade for LADWP to replace the 13 miles of pipes which has already outlived its useful life. This fix won't address the remaining 80+ miles of aging water main pipes, including those already compromised due to land shifts and earthquake activity.

⁸This is not to say that local government can never rise to these challenges; rather, that ten months after the Palisades Fire, the City of Los Angeles has yet to show that it can. With coordinated state and federal support, the City of Santa Rosa successfully tackled proportionally larger burns from the 2017 Tubbs Fire. In the devastated Coffey Park neighborhood, 93 percent of the homeowners were able to rebuild.

Second, the observable dysfunctionality in planning the recovery has been exacerbated by the City's lack of transparency, as well as the tendency of Mayor Bass to shift blame or to take credit for the disaster recovery successes of state or federal agencies. Then there are documented instances where the Mayor's office has exaggerated the pace of recovery efforts - which she claims "is on track to be the fastest in modern California history"⁹ - by inflating the number of new home construction permits. This failure to provide complete, accurate, and timely information is, as I have told the Mayor's staff, a self-inflicted wound that erodes public confidence.

For example, in August, the Mayor reported that more than 380 "rebuilding plans" have been approved. In fact, as of July 31, only 104 new builds had been approved since the Palisades Fire. Even that number overstates the pace of permitting, since about three-quarters of these are for "like-for-like" construction, meaning that these building applications were based on plans already approved by the City. As of October 7, 2025, the City claims to have issued 711 permits for 393 unique addresses. At this pace, it could take the better part of a decade to permit new constructions for each of the 6,800+ residences destroyed by the Palisades Fire.

Third, it is still not clear who at City Hall has the authority and responsibility to lead this massive project. Steve Soboroff, the "Chief Recovery Officer" appointed by Mayor Bass in February, didn't last 90 days, which we later learned was the term of his contract - hardly a sign of confidence in the value of hiring an outside expert with substantial project development experience. Mayor Bass has yet to name a successor, reinforcing the public's perception that the Mayor is unwilling to vest real responsibility in the position; or, that no one with the required experience is interested in a short-term contract, especially for a role without any clearly-delineated remit.

There are also systemic problems that stand in the way of moving the recovery forward. LA's governance structure is by design diffuse, muddled, and balkanized to such a degree that decisive action and sustained follow-through by this Mayor, even in the face of a crisis, is not easy. In contrast to cities with strong mayor governance structures, such as New York, Philadelphia, or Chicago, the LA Mayor has little authority even when it comes to responding to emergencies; by law, her emergency orders sunset every 30 days, unless ratified by the City Council.¹⁰

These governance issues are dwarfed by the City's lack of resources to tackle a rebuild of this size. The City is currently operating with a one billion dollar budget deficit for FY 2025-2026. It cannot even commit to waive plan check and construction permit fees for those Palisades residents who want to rebuild their homes - fees which could approach \$100,000 for each new construction - because the City depends on that revenue to fund other City operations.

In the face of the enormous financial commitment required to repair and restore roads, gas and power lines, sewers and hydrants, schools, and sidewalks, the City Council approved in August 2025 a \$2.6+ billion - \$5.9 billion when borrowing costs are included - expansion and modernization of the L.A. Convention Center, which one Council Member condemned as both fiscally irresponsible and unrealistic in light of the stated goal of completion in time for the 2028 Olympic Games. According to the City Administrative Officer, the cost to tax payers will be \$100 million per year from the General Fund (after projected revenue from the project) for the next three decades, which will require cuts to public safety and other vital infrastructure investments.¹¹ With this sort of profligate borrowing, it is no wonder why Palisadians are angry about the continued diversion of their property tax assessments and skeptical that the City has any real interest in rebuilding their community.

5. Unless Congress places certain conditions on disaster recovery appropriations, including the creation of an Independent Community Reconstruction Authority, Pacific Palisades likely won't be rebuilt in my lifetime.

As any opinion pollster will tell you, Americans overwhelmingly believe the federal government should be largely responsible for managing disaster response and recovery. In a recent (June 2025) national survey conducted by NORC, large majorities (74%) of all those asked responded that the federal government should play a "major" role in rebuilding communities affected by natural disasters. This consensus cuts across party lines: 79% of those who identify themselves as Democrats (or who

⁹ <https://mayor.lacity.gov/news/mayor-bass-issues-new-executive-actions-further-streamline-palisades-rebuilding>.

¹⁰ See LA Administrative Code, Sec. 8.27. Powers of Mayor and Council, <https://codelibrary.amlegal.com/codes/los-angeles/latest/laac/0-0-0-33515>.

¹¹ See Statement of LA Council Member Katy Yaroslavsky, reprinted at <https://www.torched.la/this-expansion-is-unrealistic-unaffordable-and-fiscally-irresponsible/>.

lean Democratic) and 71% of Republicans (or who lean Republican) strongly believe the federal government must assume significant responsibility for this job.

While this consensus strongly supports President Trump's instinct to throw federal support behind lasting fire reconstruction efforts, it stands to reason that tax payers insist that financial assistance goes to those in need, and toward projects brought in on time, at budget, and with the goal of addressing the myriad failures which prevented the City from better protecting my neighbors.

To make this a reality, four things are necessary:

First, the State must establish an Independent Pacific Palisades Community Reconstruction Authority with delegated responsibility to disburse state and federal reconstruction funds and to plan, coordinate, and monitor work streams for rebuilding community infrastructure. Even without considering the City's failure to anticipate, prepare, and respond to this disaster, the federal government has no reason to believe that the City - and in particular LADWP, which is embroiled in litigation over its decision to drain the Santa Ynez Reservoir prior to wild fire season - is up to the task. The enormity of these projects, which involve three separate political subdivisions, further underscores the need for a Palisades Reconstruction Authority.

Special purpose community districts have been a fixture of state governance in California for a century. They enable local control over the financing, construction, and maintenance of public facilities and public services, whether as a permanent form of governance or for temporary or limited purposes. The CESA gives the Governor "complete authority over all agencies of the state government and the right to exercise within the area designated all police power vested in the state" to address an emergency. Cal. Gov. Code § 8627.¹² That means the statutory procedures under existing law for the creation or functions of such a district can be modified or suspended by executive order. Thus, the Governor can use his emergency powers to temporarily bypass the normal legislative or voter-approved process to establish the Authority.¹³

The CESA also gives the Governor certain temporary powers to act where he determines that local government is inadequate to address circumstances giving rise to an emergency. It would be difficult to argue that, by creating the Authority pursuant to a delegated grant of legislative power, Governor Newsom materially impairs legislative functions, especially since the Legislature retains the power to withdraw that grant of authority by concurrent resolution terminating the state of emergency. Cal. Gov. Code § 8629. The California Court of Appeal recently reaffirmed the Governor's broad authority under the CESA to act through executive order where the Governor determines that local authorities lack the jurisdiction, resources, or authority to respond to the emergency. *Newsom v. Superior Court* (Gallagher) (2021) 63 Cal.App.5th 1099, 63 Cal.App.5th 1099. As the Court explained, the CESA charges the Governor with the responsibility to coordinate the emergency plans and programs of all local, state, and federal agencies. This purpose, while broad, provides sufficient legislative guidance to the Governor to channel his discretion and to avoid any potential separation of powers issues.¹⁴

There are other practical considerations favoring the creation of an Authority. The formation of a special district through the prescribed legislative process is expensive, cumbersome, uncertain, and takes time. Absent special legislation, it will require a petition drive by residents, followed by a study process and hearings before

¹² For a helpful summary by the California Legislative Analyst's Office of the extensive powers delegated to the governor under the CESA, see "Improving Legislative Oversight of Emergency Authorities," at <https://lao.ca.gov/Publications/Report/5029> (April 10, 2025).

¹³ Governor Newsom has already exercised his emergency powers to suspend CEQA review and California Coastal Act permitting for reconstruction of properties substantially damaged or destroyed by the Palisades and Eaton Fires, and to streamline construction and occupancy of temporary housing and accessory dwelling units (ADUs) on properties destroyed by the fires. See, e.g., Governor Newsom issues executive order to fast-track temporary housing for Los Angeles firestorm area: Governor of California.

¹⁴ Under California's separation of powers doctrine, nothing prohibits the three branches of state government from sharing their coordinate powers, so long as the Governor does not usurp the core powers or functions of another branch or violate another provision of the California Constitution. The purpose of the doctrine of separation of powers "is to prevent one branch of government from exercising the complete power constitutionally vested in another [citation]; it is not intended to prohibit one branch from taking action properly within its sphere that has the incidental effect of duplicating a function or procedure delegated to another branch." *Younger v. Superior Court* (1978) 21 Cal.3d 102, 117 (emphasis original). The manner by which Governor constitutes the board of directors or delegates the State's power to distribute federal funds in no way invades a core power of the Legislature. While the Authority would need to be empowered to issue debt or to engage in other municipal financing vehicles, any special tax assessments would be subject to the state constitutional requirement of voter approval by the affected property owners, thus providing another check against the misuse of delegated power.

the LA City Local Agency Formation Commission (“LAFCo”), CEQA review and protest proceedings, and a vote by a majority of registered voters or property owners. Even if this process (which could take as much as 18-24 months) is truncated, it does not address the fact that the Palisades Fire was not contained within one political subdivision. While the majority of impacted property is within the City limits, it also destroyed homes in the City of Malibu and in unincorporated portions of the County of Los Angeles. This means that no single local government can create a special district for the entire burn zone which can exercise control over the entire rebuild. While a joint powers authority is a possible alternative, the creation of a JPA would also take time, and are almost invariably based on a power sharing arrangement among the city and county member entities with a board of directors dominated by elected officials. See generally Cal. Gov. Code § 6500 et seq.¹⁵

Second, the Governor must delegate to the Authority certain of his emergency powers under the CESA, including the power to make, amend or suspend any regulatory statute, rule, or regulation where strict compliance under existing law would prevent, hinder, or delay addressing the rebuilding efforts. Thus, the Governor has sweeping powers under the CESA to direct the rebuilding, including by:

- Committing state personnel, equipment, and appropriations to respond the emergency, including by making expenditures from any available state fund, Cal. Gov. Code § 8645;
- Directing procurement and pre-positioning supplies, materials, and equipment, Cal. Gov. Code § 8570(b);
- Using any property, services, and resources of the state to carry out the purposes of the CESA, id., § 8570(c);
- Planning for, commandeering, or utilizing private facilities, services, property or personnel, id., §§ 8570(i), 8572, subject to payment for that use.

The Governor may with the stroke of a pen delegate those powers to the Authority, with safeguards adequate to prevent the abuse of that delegated authority. This delegation could invest the Authority with primary responsibility over the logistics of the rebuild, including coordination and movement of equipment, supplies, and personnel, and the siting and construction of facilities for reconstruction operations, such as temporary worker housing and distribution hubs. There must be of necessity cooperation between state, county, and local governments and the newly-created Authority (and, more specifically, the construction firms it hires to supervise all day-to-day rebuild activities). Without the Governor’s delegated powers to direct this collaboration, the prospects of the Authority’s success will diminish substantially.

Third, the Authority must have sufficient independence and operational autonomy alongside accountability to the federal government and the community over reconstruction management and disbursement of federal infrastructure financing. There is precedent for such a governance structure.

Within months following the destruction of the Twin Towers, New York Governor Pataki formed the Lower Manhattan Development Corporation (“LMDC”), initially constituted with an eight member board of directors chosen by Pataki and Mayor Giuliani, each appointing four directors, who served at their pleasure.¹⁶

The LMDC distributed about \$3 billion in federal reconstruction funds with one objective in mind: “to coordinate and encourage the infrastructure improvements that will trigger the private investment needed to sustain and enhance Lower Manhattan.” It succeeded by focusing on a market-driven response to the economic and infrastructure needs of Lower Manhattan and the Port Authority, with input from community groups, business owners, and subject matter experts.

The board included CEOs of investment banks, lending institutions, public finance experts, the president of the Building and Construction Trades Council of Greater New York, community leaders, and commercial real estate developers. To head the board, Governor Pataki chose John Whitehead, former co-chairman of Goldman, Sachs & Co., who was widely regarded as one of Wall Street’s elder statesmen. Although lacking experience in building or city planning, he had a reputation for getting things done in New York and Washington, having served as Deputy Secretary of State during the Reagan Administration. Governor Pataki also appointed Roland Betts, chairman of Chelsea Piers, a Yale classmate and close friend of President George W. Bush, who became one of the rebuilding project’s strongest advocates.¹⁷

¹⁵There is no state-level agency or local agency with oversight responsibility for JPAs. Because they are self-governed as separate legal entities, the only oversight is from the member agencies (i.e., the City or County) that create the JPA, thus increasing the lack of accountability over the inherently political power-sharing structure.

¹⁶Paul Goldberger, *Up from Zero: Politics, Architecture, and the Rebuilding of New York*. Random House Publishing Group (2004), at p. 42.

¹⁷*Id.*, at p. 45.

The LMDC managed the effective distribution of billions of dollars by ensuring that federal funding would not be diverted from the immediate - and only - goal of rebuilding and revitalizing Lower Manhattan. The LMDC hired its own Integrity Monitor to establish controls to safeguard against fraud, corruption, cost abuse, safety, and environmental risks; to conduct budget review and monitoring, records review and compliance, and to investigate instances of alleged construction, labor, and environmental fraud schemes, independent of the City. Over its lifetime, LMDC administered and disbursed billions in HUD Community Development Block Grant (CDBG) Disaster Recovery Assistance funds. Planned expenditures were documented in action plans, subject to public comment and approval by HUD. By statute, LMDC was required to submit to periodic review of its administration of federal funds by HUD's Office of Inspector General. Through nearly 20 separate reviews, not once did HUD find that LMDC failed to disburse funds in accordance with HUD guidelines, approved action plans, and applicable laws and regulations.

Fourth, federal funding for long-term fire resiliency infrastructure improvements should be linked to community co-investment by residents, who stand the most to benefit by mitigating the risks of living in a Very High Fire Hazard Severity Zone. Palisadians should not be expected to pay for rebuilding or repairing roads, schools, or essential public utilities, particularly where the City failed to anticipate and prepare for known seasonal fire risks. But it will take billions of additional dollars in public investments to prepare for and mitigate against the certainty of a future wild fire. If property owners wish to incentivize commercial redevelopment, accelerate the pace of home reconstruction, and increase access to affordable home insurance - three necessary preconditions to rebuilding the community and restoring the property tax base - both the City and Palisades residents should support community re-investment that is complementary to state and federal disaster relief. This may include tax increment financing¹⁸ or even a marginal increases in property tax assessments for resiliency improvements, such as undergrounding utilities or fiber optic cable, which over the long term will increase property values and grow the tax base.

CONCLUSION

In less than 1000 days, Los Angeles will host the 2028 Summer Olympic Games to over 10,000 athletes and more than five million visitors. This should be a capstone for the President's administration. It will be a national embarrassment if the major arteries of the City (leading in, out, and through West Los Angeles and the UCLA campus where athletes will be housed) are gridlocked by food trucks, construction vehicles, cement mixers, and other heavy equipment trying to get to one of the largest and dispersed building sites in America.

To take a page from California history: The 1906 San Francisco earthquake and fire leveled 80 percent of the city. In three years, San Francisco rebuilt over 2/3rds of the 28,000 buildings destroyed by the fires. By the time San Francisco hosted the Panama-Pacific International Exposition of 1915, the City had risen from the ashes, all due to an unprecedented rebuilding effort that mirrored the engineering feat celebrated by the Exposition - the completion of the Panama Canal.

The Pacific Palisades can remain a cautionary tale of what happens when government fails in its most essential responsibilities to its citizens. Or it can showcase a record-time community-driven resurrection. None of this can happen without a shared vision between our community and the federal government on how to achieve this goal.

¹⁸Tax increment financing, or TIF, freezes property tax revenues to flow from a designated project area at a "base level" for the current year. A portion of the additional tax revenue in future years that otherwise would go into the General Fund is diverted into a separate pool, which can be used either to pay for infrastructure improvements directly, or to pay back bonds issued against the anticipated TIF revenue. California has long used TIFs to fund infrastructure construction and maintenance.

U.S. SENATE SPECIAL COMMITTEE ON AGING

"FORGOTTEN AFTER THE FLAMES: STORIES FROM THE PALISADES FIRE"

NOVEMBER 13, 2025

PREPARED WITNESS STATEMENTS

Jessica Rogers**Pacific Palisades Fire - January 7, 2025 and ongoing**

Good morning. My name is Jessica Rogers, and I serve as President of the Pacific Palisades Residents Association, a 58-year organization dedicated to protecting our environment and ensuring resident safety. I'm also a geriatric social worker who spent over a decade as the clinical social worker for our elderly population at the local synagogue. I am currently the Vice Chair of the Pacific Palisades Long Term Recovery Group. I'm here today to speak about the catastrophic failures that endangered our most vulnerable residents on January 7th, the ongoing abandonment we continue to experience, and why we need federal intervention to ensure our community can rebuild safely.

The Day of the Fire: A Warning System Failure

At 10:45 AM on January 7th, I saw billowing smoke north of El Medio Bluffs. Within 5 minutes, I knew something was terribly wrong. Within 10 minutes, the entire hillside was engulfed in flames.

Here is what should horrify this committee: We never received an evacuation notice when the fire started. As I ran through my house gathering belongings, I kept checking my phone for alerts from local government. Nothing came. It wasn't until 12:30 PM-nearly two hours after the fire started-that I received a notice to "prepare for potential evacuation." By that time, I was already filling up my car, feeling the heat on my skin like standing too close to a BBQ.

The mandatory evacuation notice? That didn't arrive until nearly 5:00 PM-when the homes on my street were already burned and smoke made it impossible to breathe.

Emergency Response: When Residents Had to Lead

As soon as I escaped around 1:15 PM, I immediately took charge because local government response was inadequate. I contacted our council woman's staff at the fire department's Central Command, relaying ground-level information from residents. I asked neighbors to knock on doors before evacuating. Most critically, I coordinated sending firefighters and police officers to locations where elderly people were left behind.

The Palisades Highlands situation was desperate. Residents were trapped because access points were blocked by abandoned vehicles. People had been engulfed in flames with no option but to abandon their cars in the middle of the street.

I made calls continuously through the night-so many that my tongue was bloodied on both sides from cuts from my teeth. I did this because our elderly residents-more than 25% of our total population-were in grave danger, and no one else was coordinating their rescue.

Let me be clear: seniors with mobility issues, those dependent on oxygen, residents with dementia who needed assistance-they all lost precious hours because of inadequate warnings. In my years as a geriatric social worker, I knew exactly who would struggle to evacuate quickly. I did everything I could to help coordinate their safety because the system failed.

Ten Months of Abandonment

What happened on January 7th was a disaster. What has happened since proves local government cannot handle our recovery.

We've been told the city has no funding to support us. We're still fighting for permit fee waivers, adequate security, and infrastructure funding. Every time we ask for help, we're told to "self-fund." We've been charged for repairs of fire hydrants damaged in the fire. The city continues to increase our taxes and raises our rates for water and power.

Before the June deadline, I asked the mayor to add safety funding as a line item request to FEMA. She refused, insisting our community needed to fund our own security. That if we wanted permit fee waivers we would get about \$86M worth and any additional funding would have to come from us.

This pattern is clear: local government failed us on January 7th and continues to fail us. We've been forced to lead our own recovery because the city won't.

Our Request: A Federally-Funded, Resident-Led Recovery Authority

Based on my experience with local government on the day of the fire and since the fire, we need federal intervention.

The city and county abandoned us during the fire and continue to abandon us. Our elderly residents won't return without proper security, infrastructure, and emergency systems the city refuses to provide. When the emergency happened, residents led the response. We can lead our rebuilding, but we need direct federal funding. The mayor's refusal to request safety funding from FEMA proves that federal dollars filtered through the city won't reach us.

On January 7th, when official systems failed, residents led. We coordinated rescues, we knocked on doors, we saved lives. Ten months later, we're still leading because local government won't. Our elderly residents deserve to return home safely. They deserve emergency systems that work. They deserve a government that responds. Since local government cannot or will not provide this, we're asking the federal government to empower us to lead our own recovery. We know our community. We saved our neighbors. Now we're asking for the resources and authority to rebuild our homes.

Thank you.

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PREPARED WITNESS STATEMENTS

John Alle

I was the last person to speak with LA Mayor Karen Bass before she departed for Ghana on January 4, 2025. He called me and spoke in hushed tones and informed me she was "boarding the plane."

We discussed predicted winds.

We discussed the possibility of fire from nightly 18" ankle height meth fires and 5' high fires transient addicts use to stay warm. We discussed how flying embers could destroy that commercial district in minutes.

We discussed her leaving LA without a Deputy Mayor in place in charge of 'Homeland Security' (the city's fire, police, and airport security). Deputy Mayor Brian Williams was on paid leave while the FBI investigated his reporting of false bomb threats at LA's City Hall. Even LA Police Chief Jim McDonnell told me he was not aware that Deputy Mayor Brian Williams was on "paid leave."

She seemed intent on leaving LA, became angry, and was personally threatening when I raised concerns. She told me she "would miss just 2 work days." I responded by stating she'd be away a minimum of 5 days, that being mayor of the nation's 2nd largest city was a 24-7 job, and that Saturdays and Sundays counted.

Upon her return after Pacific Palisades burned and my family lost their homes, I continued texting Karen Bass (and leaving voicemail messages) about the pending dangers. She never returned my calls or responded to my text messages again.

I arrived 2 miles away in the Palisades at my 98 and 96-year-old parents' house at about 4 PM and evacuated them at about 5 PM. Within just a few hours, blue skies with smoke miles away turned the sky into darkness.

There was no 'evacuation notice' or knock on the door or by phone from LAPD or LAFD. I made the decision to evacuate and gather their prescription medicines, some money, a wallet, and a day's supply of clothes.

The only offer of help was a phone call from the Ronald Reagan American Legion Palisades Post at about 4:20 PM, advising us there was a fire nearby and offering help.

There were no police cars or firetrucks seen or heard as we left.

Pacific Coast Highway was clogged and traffic was not moving, and full of stationary fire trucks and fire fighters. I turned and exited the Palisades via Sunset Blvd. Large 2-foot fire cinders flew.

My parents were traumatized. My Mom became confused and remained so until she died 7 months later. Many of hers and my Dad's contemporaries and friends also died shortly following the fire of natural causes. I do not believe in coincidences. Their depression, confusion, forced relocation and angst had lots to do with their dying.

I returned the very next morning on June 8, 2025 with a friend and have done so every day since. Less than 10 hours following moving my parents to temporary housing, my friend and I returned, parked miles away, and walked back into the Palisades from Sunset and Allenford, to Hartzel Street and then Alma Real Drive.

Home structures in the Riviera area, Will Rogers area, and Alphabet streets and buildings in the commercial district were burned and destroyed, still burning or smoldering. There were no firefighters. Brand new fire roads for fire trucks in Potrero Canyon in the Huntington area of the Palisades, connecting PCH to the Recreation Center, were not used. Portions of the canyon park smoldered for days after. Fire crews did not return to canyon areas to dig below the ground surface and completely extinguish small flames. Out-of-state fire crews there to assist described to us "slumber fires" that were extinguished at ground level, but remained active below the surface, even through a winter 6-foot snow pack, and would reignite the following spring and summer in the very same places when the weather became dry.

On the following days we returned there were abandoned and damaged fire hoses and clamps left behind. We saw they were not used and not connected to hydrants.

Fire hydrants were dry but streets were flooded by water from homes gushing from water lines inside where sinks and showers once were, and exterior garden connections. The flooding continued for days.

For 4 days, open flames from gas turn-offs where stoves and fireplaces once stood continued to burn about 4 to 6 feet high.

For 7 days following the fire we saw only crews and trucks from other California cities, Mexico and from out-of-state. Interestingly, a lime-colored fire truck with the words alluding to the "Governor's (Newsom) Fleet" remained parked in the driveway of one of his supporters on Chautauqua where Almoloya Drive ends. Crews from that truck stayed even as other homes burned. Crews removed fallen trees and branches, leaning against the existing 2-story house.

We freely accessed the areas burned by motor scooters we rented in Santa Monica. We were never stopped and were able to ride around Police and check points by simply waving and saying hello.

Firefighters never accessed newly constructed roads dedicated for fire emergencies and access. In the Huntington and Via de las Olas areas, also along the rim of the Recreation Center to the ocean at Pacific Coast Highway, homes on Alma Real and DePauw were consumed by flames on both sides.

Stating they were unable to stop the spread of fire, we were told by out-of-state and fire crews that the city "drew a line in the sand" and set up lines in the lower Huntington area to stop the fire from spreading into the adjacent Rustic Canyon section and City of Santa Monica. That's why some homes in the lower Huntington were spared, but still damaged by smoke and ash. Active crews finally moved in.

We saw 1 gasoline canister left alongside the burned hillside of Chautauqua Blvd, leading to PCH. We informed a nearby fire truck and were told to report it to Fire Station 69. When we went to Station 69 we were told to take the cannister to LA County near Leo Carrillo Beach where the arson division was located. Another similar incident was shown on video by a driver behind 2 days later. The back portions of those homes burned.

I have five (5) older family members who have resided in Pacific Palisades for years prior to losing their home in the firestorm. Property owners may or may not build/rebuild. Pending and current state and city regulations, elected and appointed city and county officials who are financially compromised, and insurance, are real reasons for delay.

The City has paused, not waived permit fees for homes with the very same plans. So for a 2,800 to 3,000 square foot home the permit fees range from \$60,000 to \$80,000.

Many streets in the Palisades were serviced by dangerous overhead electrical lines. Until public outcry, neither the Governor nor Mayor thought the City or Department of Water and Power should fund the cost of moving these lines below ground.

Every elementary, middle and high school in the Palisades burned or was destroyed. Every synagogue and church in the Palisades was burned or destroyed.

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Bruce Schwartz

My name is Bruce Schwartz. Rachel is my mom. I've been a resident of Pacific Palisades for 25 years, and during that time, I've had the honor of serving as the Honorary Fire Chief and being recognized as Citizen of the Year for my efforts to promote fire safety in our community.

On October 23, 2024, our Homeowners Association's insurance policy was dropped by State Farm. The only coverage we could obtain was through the California FAIR Plan-at twice the cost and for less than half the coverage.

Just 76 days later, tragedy struck. Seventeen of the 25 homes in our townhome community burned to the ground. We were so severely underinsured that rebuilding required an affirmative vote of 75% of our homeowners. That vote failed-because some owners whose homes did not burn refused to approve an assessment to help those of us who lost everything.

So now, we have no home, and no right even to rebuild one.

To make matters worse, some of my neighbors will be forced to surrender their homes to their lenders. And they will face devastating tax consequences on the cancellation of debt, because the federal \$750,000 exemption for forgiven mortgage debt has not been extended into 2026. Imagine losing your home-and then being taxed on the loss.

How can our government allow this to happen to its most vulnerable citizens?

California's policies have created a broken insurance market. The State allowed this fire to smolder for six days on State land-fully aware that Santa Ana winds were approaching. When the winds came, the fire reignited with catastrophic force. Meanwhile, the Los Angeles Fire Department had no water pressure because the reservoir was down for maintenance. Firefighters were forced to abandon our community and tell residents to "run for their lives."

Now, we are left with nothing. Eventually, we will receive insurance checks covering less than 20% of losses. And many of my neighbors-already traumatized-will face hundreds of thousands of dollars in new tax liabilities.

Again, I ask: how is any of this fair? How is this justice for the hardworking citizens who did everything right, only to be left with nothing?

We deeply appreciate your presence today and your willingness to investigate this matter. Our community needs help, accountability, and real reform. Thank you.

Rachel Schwartz

My name is Rachel Schwartz, and I am 94 years old. I don't usually testify at government hearings, but I felt I had to. I have been through a lot in my life. As a little girl, I survived three concentration camps and a three-week march before being freed by the Russians. Somehow, by God's grace, I made it through. I came to this country, started over, and made a life I was proud of. For the past twenty-five years, I lived peacefully in my home in the Pacific Palisades. It was my safe place filled with memories, family photos, and the comfort I had waited my whole life to feel.

Then the fire came. I watched everything I owned disappear in the flames. At my age, it's not easy to begin again. I've been with my insurance company for over 25 years, always paid my premiums, never missed a payment, and now they tell me they will only cover about half of what I need to rebuild. It's not right. There are many seniors here in the Palisades who are in the same situation. We've all done our part, lived honest lives, and now we're left with almost nothing. It doesn't seem fair after all these years.

Senator, I am not asking for pity. I am asking for help not just for me, but for everyone who has lost their home and feels forgotten. Please, do what you can to make sure insurance companies are held to their promises, especially for older people who have been loyal customers for decades. We just want to live out our remaining years with dignity and peace, in the homes and communities we love.

Thank you for allowing me to testify.