

[Advocate answers questions about home insurance and wildfire recovery](#)

ABC 7

After the Palisades Fire and Eaton Fire destroyed and damaged thousands of homes across Los Angeles County, residents are being forced to navigate the complicated landscape of home and renter insurance.

ABC7 Eyewitness News received dozens of questions about home insurance and wildfire recovery. Anchor Phillip Palmer took those questions to United Policyholders Executive Director Amy Bach.

United Policyholders is a nonprofit that provides resources and advocates for insurance customers facing disaster recovery. The organization created a resources guide specifically for survivors of the Southern California wildfires [here](#).

During the Ask7 special on home insurance, Bach talked about home insurance, dropped insurance, rate jumps and more.

Here's a look at some of the questions answered in the special:

The Army Corps of Engineers is coming to remove debris from property for free. But is it really free? Who is picking up the bill?

Bach: So for the people who have insurance, if they opt to participate in what's called the coordinated Debris Removal Program, instead of hiring their own outfit to remove the debris, they don't have to pay anything up front. But, they are assigning their insurance benefits for that category for debris removal over to the county.

No cash out of pocket if you participate, but if you have debris removal coverage in your insurance, which, if you have insurance, you have some debris removal coverage, then that coverage is going to be

turned over to the county to reimburse for those expenses.

When we start to come out of this, there's still a possibility that insurance companies will either cancel policies or leave the state?

Bach: We have been in the middle of a home insurance crisis for about five years. So more and more people were getting dropped by their insurers. More and more people were having to go into the FAIR Plan. Our organization has been hosting shopping help webinars and speaking to community groups all over the state, and encouraging people to do a couple of things.

Do landlords have to provide temporary shelter for a renter? Don't they have insurance for that?

Bach: Unfortunately, your landlord's policy is not going to pay for your temporary rent. That's why we really encourage renters to buy renters insurance, because it's been relatively inexpensive.

Look, if the place is not habitable, they can't make you charge rent.

The tricky part for a lot of people right now is, if they didn't have renters' insurance, they feel pressure to move back in. And there's a lot of concerns about adequate clearing of smoke cleaning and remediation of smoke damage. And we do worry, with housing being in such short supply down there, that maybe some landlords are making their places available again when they're really not clean.

But, if you have renters' insurance, it has some temporary rent coverage, but your landlord's policy is not going to pay that for you.