

Residents whose homes survived the wildfires are facing issues with their insurance claims

CBS News

People whose homes survived the deadly Eaton and Palisades fires are considered the lucky ones while they are surrounded by neighbors who lost everything. Those residents worry their homes may never be safe to live in again.

Some very dangerous materials burned in the fires, things like lithium batteries, asbestos and lead. Residents whose homes survived told KCAL News they don't have a lot of confidence that their insurers will pay to properly clean and de-contaminate their homes.

"You don't really notice it, but then when you wipe it, that's what you're dealing with," said Phil Lindholm, an Altadena resident.

Throughout his home there are remnants of the Eaton Fire that tore through his neighborhood and burned several homes on his street. He said there is ash and soot everywhere and when he walks in, it smells like a campfire.

Kirstin Davis lives right next door to a home that burned, her house is also covered in ash. Davis said that as a parent, it's concerning to have a home full of toxins that could cause health issues.

The Lindholm and Davis families are still waiting on their insurance to send out an adjuster to tell them how and when their homes will be cleaned.

"They don't do environmental or toxicity testing. They don't cover the air, so if the neighborhood air quality is bad, that doesn't matter as long as my structure is cleaned up; that's all they'll do," Davis said.

It's the long-term health risks that have parents like Colin Fisher worried if they can ever move back. He

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and his wife lived here with their 1-year-old son. His sons' toys and crib are now covered in ash.

"I have no idea if it's toxic, if it's lead. I have a 16-month-old, and I don't want to expose him to lead," Fisher said. "Like if your house burned down, they say they'll take the foundation, the dirt and the ash away, but if your house didn't burn down, my backyard is 10 feet away from a house that will be removed."

Most residents told KCA News they haven't received any claim advancement from their insurance companies. California law only requires those up-front payments for those whose homes are a total loss.

"There are a lot of gray areas, unfortunately, around remediating, you know, fixing smoke damage and restoring a home in a wildfire area that's still standing to a safe and habitable condition," said Amy Bach, with United Policyholders, a consumer advocacy group.

Jason Knedel lived in his childhood home with his wife and elderly mother. The Eaton Fire destroyed the home next door and behind it.

"We aren't going to get back into our house for at least a year, and even if we do, we will have to move out when they start demolishing," Knedel said.

Bach suggests that homeowners who are concerned about the safety of their homes consider hiring their own indoor air quality expert to guide them.

"We hear so many stories about insurance company adjusters who don't have the requisite training, licensure, or experience telling people that their homes are safe to move back into when the homeowners don't really think that's true, and that adjuster has absolutely no qualifications to make that serious a judgment call," Bach said.

While these residents are considered the lucky ones, survivors of the fire feel like their luck has run out and they'll be left for years to pick up the pieces.