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FEMA Order Provides Debris Removal Benefits to Certain Commercial Businesses Damaged By LA Wildfires, But Window to Obtain Benefits Closes April 15, 2025

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The Buchalter LA Wildfire Taskforce is happy to report some good news for certain commercial property owners impacted by the LA Wildfires.

On March 28, 2025, the Federal Emergency Management Administration (FEMA) agreed to expand the scope of its wildfire cleanup effort. Specifically, FEMA has agreed that certain commercial real properties, residential apartments, condominiums and mobile homes will be included in the US Army Corps of Engineers (USACE) debris removal program.

Commercial properties—including multi-family owner-occupied and rental properties—will now be reviewed on a case by case basis for inclusion in the program. The following factors will be considered in that review:

- An immediate threat to public health and safety due to debris;
- Barriers to the commercial entity completing debris removal independently;
- Insurance coverage and status of claim; and
- Economic impact of debris removal on the commercial entity and community.

The owners of properties who would like to take advantage of this program need to complete and submit a Right of Entry form <https://recovery.lacounty.gov/debris-removal/roe/> which must be completed prior to **Tuesday, April 15, 2025**.

There is no out of pocket cost to have wildfire debris removed by USACE. But if the property owner has insurance for debris removal, any remaining insurance policy limit amount not used by the property owner must be provided to the county to offset the cost of debris removal.

At Buchalter, our Insurance Practice Group includes insurance coverage experts who have been down the path to recovery—both personally and on behalf of our clients. Please contact the firm's Insurance Practice Group regarding any of your commercial business insurance needs or questions. We are highly experienced in representing commercial businesses as they navigate their insurance coverage needs and are successful in obtaining the most coverage available for our clients.

As always, our team at Buchalter is here to answer your insurance coverage questions.



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