

Can I opt into the Government Debris Removal Program if I have Insurance?

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Los Angeles County communities impacted by wildfires are working with federal, state, and county agencies to safely remove and dispose of wildfire debris and ash at no cost to property owners. Homeowners who opt in to the debris removal program and also have fire debris removal insurance may have questions about how to navigate the process.

If I have debris removal insurance, should I opt out of the public debris removal program?

If you opt-out of the program, you and your insurer become responsible for all costs, permits, inspections and other costs associated with debris removal. You would need to arrange debris removal with a private contractor.

If I have insurance, will I qualify for the government debris removal program?

At the time you opt into the program and complete the required [Right of Entry \(ROE\)](#) form with the county, you will be asked about your insurance status. If you are insured for debris removal, you will be asked to agree to assign debris-removal insurance proceeds to the county and to release a copy of your insurance policy to the county. Federal law prohibits a duplication of benefits, and the program is obligated to ensure that duplications do not occur.

Will the program communicate directly with my insurance company?

When you complete the ROE form, you will be asked to authorize the insurance company and the county to communicate directly with each other regarding your



insurance issues.

What if the cost of the debris removal is less than my insurance benefit?

The amount of the insurance benefit paid to the county must not exceed the actual cost of the debris removal. You may use remaining insurance funds to pay for other debris removal expenses allowable under your insurance policy,

What if “other” debris removal costs exceed my remaining insurance funds?

If you have opted in and spend some or all of your debris insurance coverage on “other” debris removal expenses allowable under your insurance policy, the amount the county will collect will be limited to unspent funds. You will be required to submit documentation to the county demonstrating the costs incurred and the allowability of those costs. You will need to confirm the allowability of such debris removal expenses with your insurance provider.

For more information: Los Angeles County has established a [Debris Removal website](#) for fire-impacted residents to obtain information and resources regarding debris clearance.

The Army Corps of Engineers does not bill or collect funds from property owners. LA County is responsible for reconciling funds from property owners who proceed with the federally funded debris removal program AND have debris removal coverage through their homeowners’ insurance. Property owners should work closely with their insurance providers to understand their coverage. If someone claiming to represent the Corps of Engineers comes to you requesting payment, report the interaction immediately to your city/county officials or local law enforcement.

