



# San Diego Regional Disaster Fund Impact Report 2017 Lilac Fire



The San Diego  
Foundation

San Diego Regional  
Disaster Fund



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As the region's community foundation, The San Diego Foundation has a leadership role which includes collecting and managing charitable funds for the recovery from wildfires and other disasters through the San Diego Regional Disaster Fund.

While we hope never to need it, the San Diego Regional Disaster Fund is a critical resource for survivors, community members, donors, nonprofit organizations and government municipalities when disasters do occur.

In December 2017, the Lilac Fire burned through the Bonsall and Fallbrook communities, seriously injuring two people, destroying 114 homes and damaging over 50 more. Once the fire was fully contained, the impact stretched across 4,100 acres in the region.

In response and at the request of the County of San Diego, The San Diego Foundation activated the San Diego Regional Disaster Fund to collect and manage charitable funds to help the survivors and their communities with disaster recovery and rebuilding. During the days immediately after the fire broke out, San Diegans and local companies stepped up by contributing more than \$426,000 to the San Diego Regional Disaster Fund.

Since then, the San Diego Regional Disaster Fund Board has worked with regional partners to identify needs and support Lilac Fire survivors. While the process is still ongoing, The San Diego Foundation and its generous donors are proud to have played a role in helping the survivors of the Lilac Fire rebuild their lives and get back on a path to normalcy.

The following report outlines how the San Diego Regional Disaster Fund has helped support San Diegans impacted by the 2017 Lilac Fire.

The San Diego Foundation Board of Governors and San Diego Regional Disaster Fund Board Members thank the numerous community members, businesses, municipalities and organizations that contributed time, expertise and resources to support Lilac Fire survivors.

In Service,



**Edward Kitrosser**

Chair, San Diego Regional Disaster Fund  
Retired, San Diego Office Managing  
Partner - Moss Adams LLP



**Connie Matsui**

Interim Chief Executive Officer,  
The San Diego Foundation

# Thank You Donors

During the aftermath of the Lilac Fire, more than 200 local companies and individuals generously contributed more than \$426,000 to the San Diego Regional Disaster Fund in support of Lilac Fire recovery and rebuilding.

Every gift has made a difference in the lives of the Lilac Fire survivors. We share a special note of appreciation to the following donors who contributed \$5,000 or more to this effort.

## \$100,000+

JPMorgan Chase Foundation  
Diane Johnson Charitable Fund\*

## \$10,000+

Leichtag Foundation  
Anonymous Donor (2)

## \$50,000+

California Community Foundation

## \$5,000+

Stone Brewing Company  
The Reynolds Family Fund\*  
Guilford Whitney Foundation Fund\*

## \$25,000+

BD Social Investing Fund\*  
Myron Feinberg Fund\*

*\*Denotes contribution from a fund at  
The San Diego Foundation.*



Photo Credit: Jeff Hall Photography, CAL FIRE



Photo Credit: Jeff Hall Photography, CAL FIRE

# Lilac Fire Impact on the Community

The 2017 Lilac Wildfire originated on December 7, 2017, just west of Interstate 15 and south of Highway 76. Due to Santa Ana winds of more than 40 miles per hour, the fire spread rapidly through the surrounding communities of Bonsall and Fallbrook and impacted thousands of San Diegans throughout the region.

It was clear from the beginning the fire was a major event. A unified incident command was quickly established with CAL FIRE, the Sheriff’s Department, the North County Fire Protection District, the City of Vista and the City of Oceanside.

The Sheriff’s Department and the City of Oceanside issued evacuation notices via San Diego County’s mass notification system, AlertSanDiego. More than 77,000 people were affected. Evacuation orders remained in effect until the early evening of December 10. Throughout the course of the fire, the American Red Cross sheltered more than 1,300 evacuees in El Cajon, Escondido, Oceanside and San Marcos, and the City of Carlsbad opened a shelter.

Once it was fully contained, the Lilac Fire burned through more than 4,100 acres of land and destroyed 114 homes, including 70 in the senior community of Rancho Monserate.

## Lilac Fire by the Numbers

Homes destroyed	<b>114</b>
Homes damaged	<b>55</b>
Acres destroyed	<b>4,100</b>
Non-home structures destroyed	<b>90</b>
Non-home structures damaged	<b>20</b>
Horses lost	<b>46</b>

*\*Source: County of San Diego, Lilac Fire After Action Report*



*Photo Credit: San Diego County Sheriff's Department*

## Immediate Response

Due to the multiple wildfires burning in the State of California at the time of the Lilac Wildfire, San Diego County was included in the Governor's Disaster Proclamation and Presidential Disaster Declaration (DR4353). The Federal Emergency Management Agency (FEMA) Individual Assistance Program was approved for Southern Californians in Santa Barbara, Ventura, Los Angeles and San Diego Counties in January 2018.

FEMA established a Disaster Recovery Center in San Diego County, where more than 250 individuals registered with FEMA and survivors could also register with the U.S. Small Business Administration (SBA). The Disaster Recovery Center was open for two months and during that time numerous individuals received Housing Assistance Referrals and financial assistance. In addition, federal funding was provided for Displaced Worker grants, which also provided disaster cleanup support.

The California Office of Emergency Services provided material support and assistance to the County of San Diego in setting up the Local Assistance Center at the Vista Library. During this period, the County assisted 269 households with immediate needs and information about the recovery process after the Lilac Fire. The Local Assistance Center provided case management, crisis counseling, referral services, assistance with property tax relief and records replacement, short-term housing referrals, CalFresh/ SNAP resources and information, a mobile medical clinic, and access to resources and services provided by nonprofit disaster response agencies.

# Recovery & Rebuilding

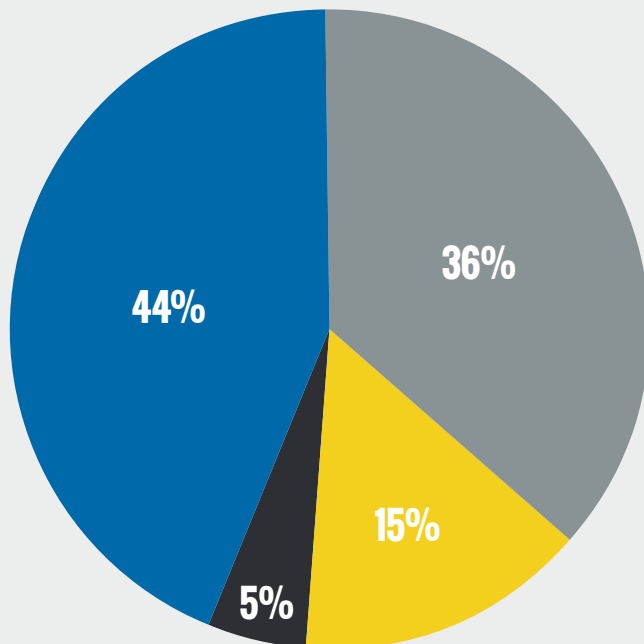
The most crucial investment a community can make after a disaster is in its capacity to respond, recover and rebuild. Immediately after a disaster occurs, local, state and federal agencies respond to restore order by providing essential services and operating Local Assistance Centers.

But after a few weeks have passed, these centers close and public agencies go back to business as usual. The responsibility of recovery then falls to the impacted communities and individual disaster survivors themselves.

This is where the San Diego Regional Disaster Fund plays an important role for survivors and their communities.

**The San Diego Regional Disaster Fund** was developed by The San Diego Foundation to help the region recover and rebuild from, and prepare for, local disasters. During the aftermath of the Lilac Fire, the San Diego Regional Disaster Fund served as a resource to help wildfire survivors rebuild their lives and supplement the work and support of other national and regional partners. **(100% of all contributions to the Disaster Fund help support disaster-related efforts.)**

## Total Regional Disaster Fund Contributions = \$426,210



● **\$186,100**

Total Granted to CRT (Infrastructure & Case Management)

● **\$156,066**

Remaining Balance for Ongoing & Future Unmet Needs and Prevention

● **\$63,712**

Total Granted to Support Unmet Needs as of November 1, 2018

● **\$20,332**

Total Granted to United Policy Holders (Survivor Education & Case Work)

## \$1 million Additional Support Leveraged

San Diego Regional Disaster Fund contributions helped leverage additional dollars amounting to nearly \$1 million.

Based on the experiences of the communities affected by Hurricane Katrina as well as local expertise gleaned from the 2003 and 2007 San Diego County wildfires, the San Diego Regional Disaster Fund helped the 2017 wildfire-impacted communities by supporting and standing up the Community Recovery Team (CRT), San Diego Voluntary Organizations Active in Disaster (VOAD) and more than 20 other organizations and agencies.

## Community Recovery Team

The mission of CRT is to coordinate and provide emotional, physical, financial and spiritual resources to help rebuild the homes and lives of those affected by disaster. CRT does this by collaborating and coordinating services among providers such that survivors and disaster-stricken communities recover to the fullest extent possible.

## San Diego Voluntary Organizations Active in Disaster

The mission of VOAD is to enhance the efforts of organizations through interagency planning, relief, response and recovery activities, all directed toward the goal of giving residents adequate and timely services, impartially and uniformly delivered, when a disaster strikes. VOAD exists to foster better collaboration and service among organizations and agencies active in disaster recovery and relief.



*Photo Credit: Jeff Hall Photography, CAL FIRE*

During the months following the fire, CRT represented the survivors' interests and coordinated the cooperative efforts of the myriad of agencies involved in recovery and rebuilding. CRT also managed the Unmet Needs process by which qualified individuals received funding to assist in rebuilding their homes.

In addition, grant support from the San Diego Regional Disaster Fund helped address the most important needs facing survivors, including the insurance process. The San Diego Regional Disaster Fund supported United Policyholders to provide services to impacted individuals managing insurance issues.

Many of the Lilac Fire survivors were either uninsured or significantly underinsured. Those survivors with insurance were able to potentially replace their homes, but needed access to expert advice and support as they maneuvered through the insurance claims process.

United Policyholders started by educating survivors about their legal rights in California, how to read their policy and what the different coverages mean. United Policyholders' staff then worked in-depth with survivors on issues such as scope of loss, additional living expenses/loss of use, how to vet a contractor using state resources, property and income tax considerations after a disaster, and how to handle the "contents" portion of their claim.



# Community Needs Assessment

A critical step in the process after any disaster is to conduct a Community Needs Assessment to determine what the overall needs are for long-term recovery.

Damage assessment data from the County of San Diego's Office of Emergency Services, American Red Cross, Tzu Chi Foundation, The Salvation Army, and CRT outreach efforts at the Local Assistance Center was compiled into a comprehensive survivor database to determine commonalities and concerns for the impacted Lilac Fire survivors. In addition, the CRT visited and interviewed agencies and institutions in the impacted communities to gauge larger community needs. These results were then compiled into the Lilac Wildfire Community Needs Assessment Report and shared with The San Diego Foundation and San Diego Regional Disaster Fund Board.

Based on the preliminary damage and needs assessment, the San Diego Regional Disaster Fund Board initiated the Long-Term Recovery Committee and Unmet Needs Subcommittee. There was a high proportion of underinsured Lilac Fire survivors, as well as impacted seniors and disabled residents.

The Community Needs Assessment Report also indicated the need for long-term case management to assist these San Diegans in the recovery process. In addition, it also identified "Meeting Survivor Needs" as a priority in long-term recovery. Survivor needs included:

- Debris removal assistance;
- Immediate needs for renters to supplement FEMA assistance;
- Information and education on insurance issues for homeowners;
- Assistance in navigating the home rebuilding/purchasing process;
- Access to donated resources to rebuild and furnish their homes; and
- Support with emotional issues and stressors.

As case management progressed, other needs were identified. These included sheds to store household items while waiting for manufactured homes to be delivered, volunteer labor to construct ramps for survivors with access and functional needs, food resources, and funds for furniture and household furnishings for those households severely underinsured or uninsured.

For households with little or no insurance and minimal financial assets, the resources available through case management were crucial to regaining housing.

*"Since the fire, the Community Recovery Team is truly the only organization that was at our side throughout the entire process. Many of the organizations provided relief initially but that dwindled away. Throughout the process, the Community Recovery Team gave me the assistance I needed with navigating through a complicated insurance situation, provided monthly meetings to keep us all informed on what our next steps should be, offered gift cards for food, and helped aid with the FEMA debris bins and coordination of volunteers to help us fill those bins. Best of all, they helped us find the money to pay for two significant expenses that were the final obstacles before our family could move back home. We are still pinching ourselves that somebody out there truly cared enough to get us home. Thank you Community Recovery Team and all the folks at The San Diego Foundation for making our family whole again!"*

**Amy Towey, Lilac Fire Survivor**

## Case Management

Funded by the San Diego Regional Disaster Fund, a CRT case manager provided resources, offered advocacy and served as a liaison between government agencies and clients to keep the recovery process moving in a positive, forward direction. Case management is a critical component for recovery by ensuring survivors know about all resources available to them.

The multi-month process included thorough reviews of clients' financial positions, the resources available to them, and options for rebuilding a new home comparable to the one that was lost. In addition, case managers continually assessed and reassessed every client's needs to identify gaps in resources as the client's situation developed.

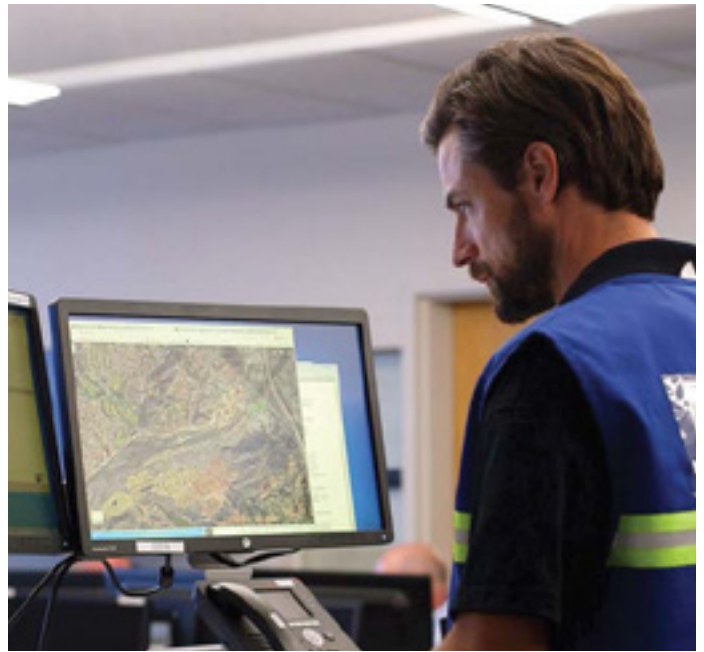


Photo Credit: San Diego County Sheriff's Department

Overwhelmed by the tasks involved in responding to and recovering from the fire, Lilac Fire survivor Kenny Hawkes welcomed the assistance of the CRT and its case manager to help piece together the various funds available to bridge the gap between the cost of rebuilding versus insurance. This included insurance settlement proceeds, funding for an HOA-required shed, rental assistance to provide safe housing until he could return home, and more. Support from the CRT and San Diego Regional Disaster Fund helped Kenny regain a sense of normalcy and return to his pre-fire life in his community.

*"After my home burned to the ground in the Lilac fire, I discovered I was underinsured by over \$70,000. Being 67 years old and disabled, I really had nowhere to turn. Then the Community Recovery Team stepped in. Thanks to my CRT case manager and the Community Recovery Team, I now have a new house and can get back to my normal life."*

### **Kenny Hawkes, Lilac Fire Survivor**

In addition, CRT case management helped identify the specific instances when a survivor may be eligible for Unmet Needs. When a case was opened for Unmet Needs, the case manager worked with the survivors by obtaining financial documents, verifying titles and ownership, and working to obtain an overall picture of their gaps and resources with an eye to reducing trauma and ensuring sustainability.

### **Unknown expenses**

During the aftermath, CRT case management negotiated with SDG&E to waive the \$1,700 connection fee for gas for Lilac Wildfire households, removing a major economic barrier to help survivors get back on their feet.

Partners Connie and Carla lived in the Rancho Monserate Community and were among the residents that lost their home during the Lilac Fire. Their insurance had been canceled previously and they were enrolled in the California Fair Plan, but the plan left them grossly underinsured and without Loss of Use coverage. Both survivors suffer from health issues, which limited their range of motion, and Connie has limited vision, which meant their rebuild needed to include accommodations to assist with daily living activities, none of which they could afford with the limited insurance settlement they received. The Community Recovery Team case manager assisted Connie and Carla in ordering a new manufactured home, contracting for installation, and collaborating with the United Methodist Committee on Relief to provide volunteer labor to build the retaining walls and ramp from the ground level to the front door.



*Connie Gagnon and Carla Nielsen lost their home during the Lilac Fire and were in desperate need of support because their insurance wouldn't cover the full cost of building a new home. Support from the San Diego Regional Disaster Fund and the Community Recovery Team helped Connie and Carla rebuild and move into their new home (bottom left) on October 1. CRT Case Manager Dawn Hubert pictured in between Connie and Carla in (below).*



*“Losing our home in the Lilac Wildfire was probably one of the lowest and scariest points in our lives. Everything was a complete loss. If we had not met CRT Case Manager Dawn Hubert and the group from Community Recovery Team, we are not sure where we would be today. Dawn and the Community Recovery Team were able to help us with financial assistance in ordering our new mobile home that we moved into on October 1, 2018. They also helped us with furnishings, home necessities and the much-needed moral support. We cannot express enough thanks to the Community Recovery Team and Dawn.”*

**Connie Gagnon and Carla Nielsen**

## Unmet Needs

The road to recovery and rebuilding is long for fire survivors, and the Unmet Needs process is the final stage of case management, earmarked for those survivors in the most dire situations, without the resources to return home by themselves. It is a very small percentage of the overall number of cases managed.

Needs were determined by the work of the CRT case manager, who obtained a release of information from survivors and identified what rebuilding would look like. During the Lilac Fire process, the case manager obtained bids for a home rebuild or purchase and worked with the County planning department to obtain all permits and other requirements necessary.

As each case was created, the Unmet Needs Subcommittee convened to assess the findings. This group of funders, made up of local agencies and regional nonprofits, were self-identified early in the process through the community, VOAD meetings, and previous relationships with the Community Recovery Team.

*“At a true time of need for my family, the Community Recovery Team was there. We lost everything in the Lilac fire, and the Community Recovery Team helped replace our house; provide us food, clothing, and shelter; and most of all, give us the hope and strength to fight on when all was lost.”*

### **Robert Howell, Lilac Fire Survivor**

Robert and his family lost their uninsured, manufactured home and all of their personal property in the Lilac Wildfire. The CRT case manager presented the family’s case to the Unmet Needs Subcommittee, combining their FEMA and other state support with the contributions from the various funding agencies to replace their home. The CRT also provided rental assistance and other critical resources that helped Robert and his family rebuild their lives.



*In addition to helping survivors get back home, CRT hosted events throughout the year to bring together those impacted by the Lilac Fire and help them regain a sense of community. On the right, residents of the Rancho Monserate Community share their experiences at a luncheon.*



*Pat Damon sorts through the burnt remains of his belongings in his Rancho Monserate home after the Lilac Fire destroyed 70 homes in the senior community on December 7, 2017.*

Their home pictured above, Pat and Dan Damon, Air Force veteran retirees living in the Rancho Monserate Community, had recently had their insurance company refuse coverage due to “high risk of fire” in the Fallbrook area. As a result, they were still searching for insurance coverage when the Lilac Wildfire struck. The CRT provided case management services to help piece together the various funds available to them – FEMA assistance, State SGP assistance, an SBA loan and the funds the couple had raised themselves, including a GoFundMe appeal. In addition, the CRT case management was able to provide rental assistance, grocery gift cards, clothing vouchers from The Salvation Army, replacement furniture (including a recliner to alleviate Pat’s arthritis pain), funds for the landscaping required by the HOA, and support throughout the process.

During the Case Management process, 35 cases were opened and eight cases are still open as of November 1, 2018. Six households received rental assistance through United Way Los Angeles for up to six months. Three full rebuilds have been delivered, and two families are still working on landscaping with the United Methodist Committee On Relief. Of the five partial-rebuild assists, two are still in process. Seven households received furnishings assistance and three have received rebuild support assistance.

Of the 70 homes lost in Rancho Monserate, 37 units have been replaced, 24 lots are for sale or sold, and six homes are currently on order.

Case managers continue to work with survivors on their long-term recovery plans and will remain in place until the remaining homes on order are delivered and installed.

# Partner Support

Initially, San Diego organizations handled their respective disaster response efforts in coordination with the County of San Diego's Office of Emergency Services. Once the region moved into the recovery phase, partners of VOAD transitioned to collaborative efforts, providing various types of assistance to Lilac Fire survivors in coordination with the Community Recovery Team and others. Notable partners and respective support included:

**American Red Cross** participated in the 2017 California Wildfires Long-Term Recovery Program that coordinated long-term recovery efforts in both Northern and Southern California. The Red Cross provided financial assistance for households in need of recovery support and whose homes experienced major damage or were destroyed, as inspected and confirmed by CAL FIRE. Reloadable credit cards were distributed to impacted households.

The **County of San Diego** coordinated a debris removal program for households impacted by the Lilac Fire. Before volunteer teams were allowed on site, the Office of Emergency Services removed all identified hazardous materials. The following partners provided volunteer teams for debris clean up - California Southern Baptist Disaster Relief, United Methodist Committee On Relief, Church of Jesus Christ of Latter Day Saints - Vista Stake, Friends and Family Community Connection, Team Rubicon, Burners without Borders, and off-duty sailors from Navy Region Southwest.

**Catholic Charities** provided initial case management, counseling and bilingual language support. As Unmet Needs cases moved forward, Catholic Charities provided financial assistance to a number of cases to help bring those households back home, more than \$200,000 for 10 households.

The **Fallbrook United Methodist Church** provided free office space for the CRT case manager to use in the local community, as well as dinner, audio/visual support, and free meeting space for United Policyholders' monthly insurance advocacy workshops. The Church also hosted the six-month and one-year commemorative events.



*Photo Credit: San Diego County Sheriff's Department*

**Feeding San Diego** provided over five and a half tons of emergency produce and shelf-stable food immediately after the fire and throughout the year for the impacted communities through its mobile pantry and neighborhood partner programs.

**Fired Up Sisters Southern California** supported the United Policyholders insurance advocacy workshops by providing check-in assistance and serving as emotional support and peer mentors to those attending. In addition, Fired Up Sisters set up a women's support group for the Lilac Fire survivors. For the six-month commemorative event, Fired Up Sisters received a generous donation of housewares from William Sonoma, which they distributed to the 70+ survivors in attendance.

# Partner Support

**Interfaith Community Services** provided emergency shelter, case management, and rapid re-housing assistance to those community members who were homeless or at risk of immediate homelessness due to the Lilac Wildfire.

The **Jacobs Cushman San Diego Food Bank** provided families who lost their homes with Vons/Albertsons grocery gift cards. In addition, the Food Bank is providing ongoing food pantry assistance throughout the community.

The **Salvation Army** Salvation Army provided short-term case management and in-kind donation support through their goods voucher program for 165 households and supported one household with long-term recovery for over \$34,000 total in disaster recovery assistance.

**San Diego Humane Society** helped evacuate and shelter animals affected by the Lilac Fire, as well as provide food and water to animals left behind during the fire.

**Tzu Chi Foundation** provided financial support and organized two events, offering gift cards, food, and blankets, as well as spiritual care.

**United Methodist Committee On Relief** provided volunteer debris removal, food assistance services at the six-month event, and is currently providing volunteer ramp building teams and volunteer landscape teams.

**United Policyholders** provided insurance advocacy workshops and one-on-one assistance for Lilac survivors beginning in December 2017. Workshops are ongoing and focused on specific issues facing survivors as they navigate their insurance claims.

**United Way of San Diego County** provided financial support for families impacted by the wildfire through Red Cross' debit card program and opened a food pantry for survivors.

Partners also had a presence at the Local Assistance Center, staffing tables to provide survivors with relevant information and resources. Organizations included **2-1-1 San Diego, American Red Cross, Pacific Southwest HOPE Animal Assisted Crisis Response Team, The Salvation Army, Team Rubicon, United Policyholders**, as well as other county and state agencies.



*Photo Credit: San Diego County Sheriff's Department*



# Prevention



In the past 10 years, the San Diego Regional Disaster Fund has granted more than \$800,000 to improve the region's long-term preparedness capacity.

Grantmaking has focused on two broad areas of need - improving the systems of disaster response and increasing the wildfire preparedness of communities and individuals.

In the first area, grants were made to nonprofit organizations that provide services during and after disasters to help them improve their capacity to respond effectively and efficiently. Many grantees in this area had also received funding earlier in the aftermath of the 2007 wildfires.

For example, grantmaking from the San Diego Regional Disaster Fund helped repair a fire engine that was damaged during the Witch Creek Fire and replace vital equipment used by emergency response teams during disasters.

In the second area, grants were made to nonprofit organizations that help communities and individuals become better prepared - from home wildfire risk assessments and brush clearance, to printed educational materials and informational workshops.





Founded in 1975, The San Diego Foundation maximizes the impact of your charitable giving. We mobilize philanthropic resources to advance quality of life, increase social impact and champion civic engagement. For more than 40 years, The Foundation and our donors have granted more than \$1.1 billion to grow a vibrant San Diego region.

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