



AFTER THE FIRES FUND 2007

RESPOND • RECOVER • REBUILD

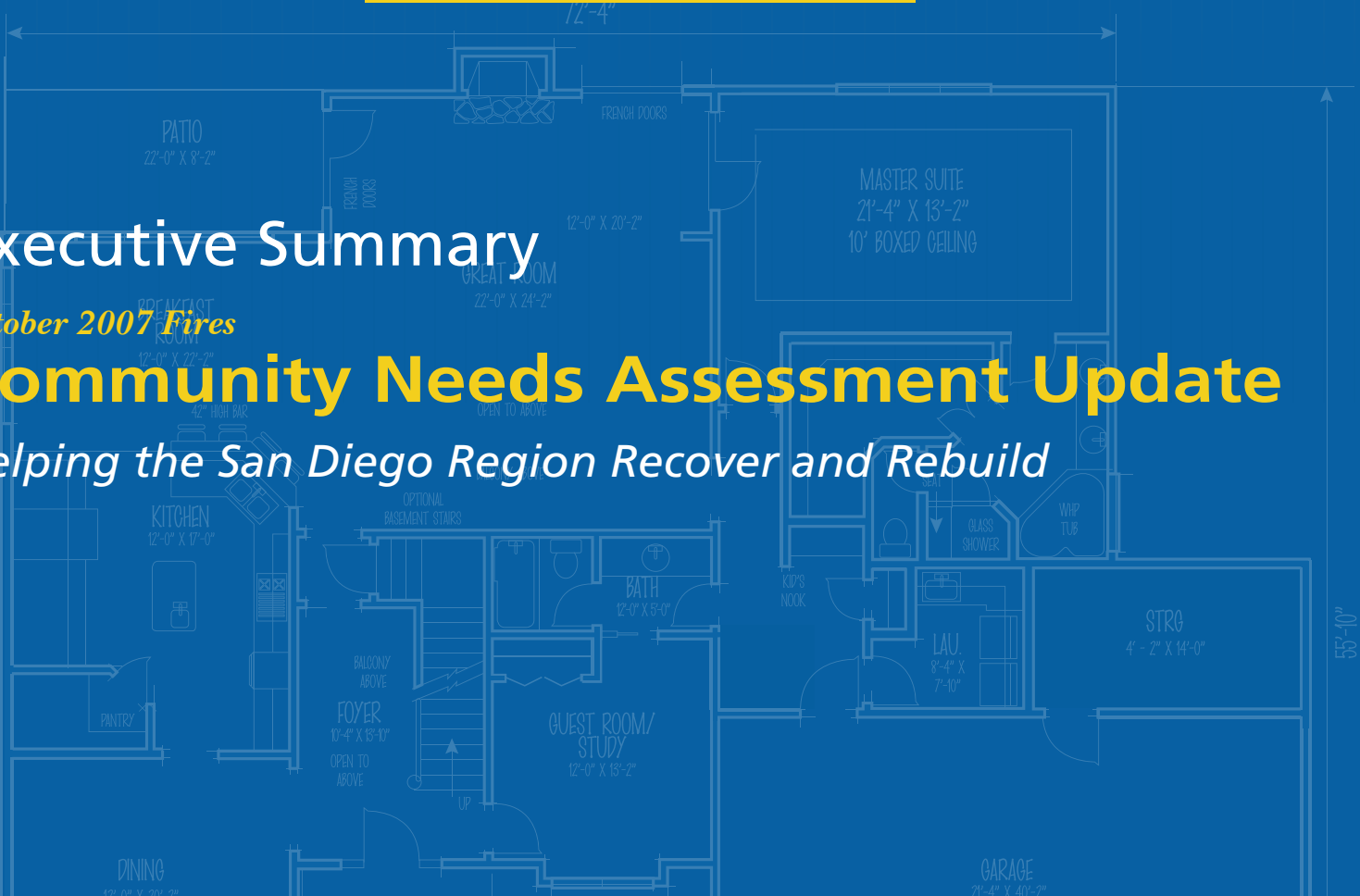
The San Diego Regional Disaster Fund

Executive Summary

October 2007 Fires

Community Needs Assessment Update

Helping the San Diego Region Recover and Rebuild



Data compiled as of August 2008^{8/12-22/1}

San Diego Regional Disaster Fund in partnership with



The San Diego Foundation

We must understand. Then we can act.



AFTER THE FIRES FUND 2007






San Diego Regional Disaster Fund




RESPOND • RECOVER • REBUILD

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Over 2,100 donors made generous donations to help the survivors of the 2007 fires. Although every gift has made a difference in so many lives, we wish to offer a special note of appreciation to the following donors contributing \$10,000 or more to this effort.

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In October 2007, Southern California experienced one of the greatest natural disasters in its history. Twenty major wildfires broke out in the region, four of the most destructive were in San Diego County. In all, the fires scorched more than 575 square miles, destroyed over 1,600 residential and commercial structures, and impacted more than 2,000 households. With more than 6,200 fire personnel involved, the 2007 fires also resulted in 10 civilian deaths, 23 civilian injuries, and 89 firefighter injuries. Over a half million county residents received voluntary or mandatory evacuation notices, resulting in the largest fire evacuation in our nation's history.

The San Diego Regional Disaster Fund's Board of Directors responded by creating a grant making strategy to identify and validate community needs caused by the disaster, and then support those needs through grant funds or partner agency referrals. To support this strategy, The Fund conducted a comprehensive needs-based community assessment in the weeks following the fires. The assessment was published in December 2007, and served as a baseline for focusing on the most critical areas of need.

“The 2007 Wildfires triggered the largest fire evacuation in our nation's history.”

As expected, the needs of communities and individual fire survivors has evolved over the past eleven months, creating the need for an adapted strategy over time. Our follow-up assessment re-examines the needs and priorities of an ever-changing situation. It also identifies the accomplishments to date, and indicates how The Regional Disaster Fund's grant making has aligned with community and survivor needs.

We are pleased to present these findings, and owe a debt of gratitude to the numerous individuals and organizations who contributed to the development of this update. Their dedication to the fire survivors and to the associated communities has created not just this report, but also the ability to continue to recover lives and restore hope.

Respectfully,



Theodore Chan, M.D.
Chairman, San Diego Regional Disaster Fund

Background

Beginning on the morning of October 21 and lasting until October 27, the 2007¹ wildfires were the largest in county history, far surpassing the 2003 firestorms in terms of duration and intensity.

At the height of the 2007 disaster, there were seven separate fires burning in San Diego County, including the Witch Creek, Rice Canyon, Harris and Poomacha fires. The seven fires resulted in 10 civilian deaths, 23 civilian injuries, and 89 firefighter injuries. More than 6,200 fire personnel fought to control the blazes, which consumed approximately 369,000 acres, or about 13% of the county's total land mass. Additionally, the fires destroyed an estimated 1,600 homes, 800 outbuildings, 253 structures, 239 vehicles, and two commercial properties.

“Total projected damage costs are expected to exceed \$2 billion.”

To date, the costs incurred to extinguish the Harris, Witch Creek, Rice Canyon, and Poomacha fires are estimated at \$41.3 million. The total projected damage costs are expected to exceed \$2 billion.

The Assessment Process

The San Diego Regional Disaster Fund's community assessment team used several strategies in order to obtain information on recovery-related accomplishments and activities as well as current and projected community needs. Field research was conducted in impacted communities, interviews were held with persons engaged in providing recovery and rebuilding services as well as representatives from government agencies and other community leaders, and, most recently, available reports and other data were obtained from a variety of sources. As a “point in time” assessment, we know many of the needs and conditions described in this report may have already changed or will change over time. The purpose of this assessment is to describe progress to date and to provide information on prioritizing needs as we continue with recovery and move into an intense period of rebuilding homes.

¹ Although the Poomacha Fire continued to burn in northeastern San Diego County into November 2007, the majority of operations after October 27, 2007 focused on recovery operations.

Where are we now?

Almost a year later, the families and communities most impacted by the fires are in the midst of recovery and some have broken ground in the rebuilding process. However, the process of recovery and the pace of rebuilding are proving to be slow and challenging for most fire survivors.

According to the most recently available records from the planning and land use departments that are working with impacted communities, a total of 710 homes (of 1,600 homes destroyed) are in some phase of the planning process.



Homes in the Planning Process

239 have submitted plans but do not yet have building permits;

406 have building permits but have not completed construction; and

65 have occupancy permits (mostly modular or mobile homes)

710 of 1,600 homes

However, as of summer 2008², only 4% (65 structures) of the fire survivors whose properties were destroyed in the 2007 wildfires have rebuilt or replaced their homes. More than 56% (907) are not yet in the planning or rebuilding process. While this pace of rebuilding appears agonizingly slow, especially to those who are displaced, it is not unexpected. Based upon anecdotal data provided by the 2003 Community Recovery Teams, it took an average of three years for those who lost their homes in the 2003 fires to complete rebuilding. Further, an unknown percentage of homeowners will not rebuild; they will sell or abandon their land, and it is possible that some will lose their property through foreclosure.

² See *Rebuilding Homes* section for actual dates of reports and additional details.



The most common reason for delays in the rebuilding process is continued negotiations between homeowners and insurance companies. In contrast to 2003 when many homeowners rushed into unfavorable settlements, this latest group of fire survivors is approaching the process with much more caution and is also actively seeking assistance from support organizations.

This number does not include homes of migrant workers or other additional unpermitted dwellings common in many of the rural unincorporated areas of the county. Further, each rental property destroyed resulted in two victims – the property owner and the tenant. All told, the number of households significantly impacted by the 2007 wildfires can conservatively be estimated at 2,000.

Included within the fire survivor population are those who have increased vulnerability and who are experiencing greater challenges with regard to recovery and rebuilding. The following are estimates of such populations based upon records collected by Local Community Recovery Teams.

The needs of fire survivors for recovery services and financial assistance vary greatly and are impacted by multiple factors; financial means is one, but others, such as access to personal support systems, are also important.

Fire Survivor Population

Households headed by a senior-citizen: **505**

Individuals with a disability: **168**
(includes some seniors)

Families with children: **432³**

Migrant/farm worker families: **120⁴**

Uninsured or significantly underinsured homeowners*: **500**

** Underinsured at a level that would prohibit rebuilding without financial assistance*

³ A total of 1,040 school aged children lost their homes in the fires according to records provided by individual school districts.

⁴ This figure only considers those who lost their home, not those who were impacted due to lost of earning or who lost employment as a result of the fires.

Activities and Progress to Date

Community Infrastructure for Rebuilding and Long Term Recovery

An area in which considerable progress has been made is the establishment of an infrastructure of locally-based recovery teams and centers. This infrastructure is critical to recovery as it provides the means by which recovery and rebuilding activities can be coordinated. Seven local community recovery teams (LCRTs) have been established and are working in, and with, the following communities: Escondido; Fallbrook; Ramona; Rancho Bernardo/Poway; Harris Fire area (Dulzura, Jamul, Potrero, Tecate, Deerhorn Valley and Barrett Junction); La Jolla Reservation; and Valley Center (also serves the North County migrant worker community).

Each of the LCRTs operates from a recovery center. The recovery centers are physical locations that serve as a hub for local recovery and rebuilding activities. These centers continue and expand upon the work initially begun by the Local Assistance Centers (LACs) that closed their doors some 60 – 90 days after the onset of the fires.

The LCRTs, comprised of citizens from the center’s own community, continue to provide outreach and coordination of services to survivors. The activities, accomplishments, plans and priority needs of these teams are provided in detail in the “Impacted Communities” section of this assessment. Combined, these LCRTs are currently assisting more than 1,200 families.

“Recovery Centers currently assist more than 1,200 families.”

Case Management

Another essential element for recovery and rebuilding that has been put in place is specialized recovery case management. Case managers work closely with the LCRTs to identify uninsured and significantly underinsured fire survivors and then help them access resources and navigate the recovery and rebuilding process.

“Approximately 900 households are receiving case management services.”

At the present time, approximately 900 households are receiving case management services and this number is expected to rise as the pace of rebuilding increases.

Insurance

The issue of insurance is of major concern to many homeowners. The length of time to reach settlement, as well as the monetary amount and terms of the settlement, contributes significantly to the time needed to formulate rebuild plans and has had a major impact on the emotional well-being and stress levels of fire survivors.

“By many accounts, nearly all who lost their homes were underinsured.”

Significant progress has been made regarding access to educational and support services: there have been multiple workshops and clinics provided in all communities addressing issues related to insurance claims.

Data on the exact number of insurance settlements that have been reached is not available; The California Department of Insurance, however indicates that a large percentage of the identified fire-related claims loss value – \$1.51 billion of \$1.96 billion – has been paid, mostly to settle smoke damage and evacuation-related claims. Contradicting these claims are reports from the CRTs and the agencies providing insurance-related support that most catastrophic loss homeowners have not settled. These sources claim that there are considerable numbers of homeowners who are underinsured (by an average of 45% according to one source⁵) and that these heavily underinsured fire survivors are continuing to struggle with their insurance companies.

Emotional Recovery and Well-Being



In the initial community assessment released in December 2007, one of the identified priority needs was for emotional/mental health support. Access to these services was considered essential to both recovery and rebuilding. With funding provided by FEMA and the County of San Diego, a service known as the Wildfire Recovery Project has been put in place in each of the communities.

The Wildfire Recovery Project providers have served more than 4,000 individuals mid-April. Further, in May 2008, two of the agencies providing these services received additional grant support from the San Diego Regional Disaster Fund to increase access to therapy for fire survivors who are suffering from symptoms of post-traumatic stress disorder.

⁵ CARE report to the San Diego Regional Disaster Fund July 2008.

Priority Needs Going Forward: The Next 2 to 3 Years

A careful review of post-2007 fire activities and accomplishments, combined with quantitative and qualitative data on community needs, would suggest that the following steps be taken by the funding community:

1. **Sustain the infrastructure to support Local and Regional Community Recovery Team and case management activities through 2009.** The exact level of service required to support rebuilding will vary from community to community. Those with the greatest number of uninsured and significantly underinsured fire survivors will require the most support from external stakeholders. There are seven Local CRTs, a Regional CRT, and six major case management organizations actively serving survivors. Combined, these entities were granted over \$2 million in 2008. The cost of sustaining CRT and case management operations through 2009 is estimated at more than \$1 million. The San Diego Regional Disaster Fund has reserved \$500,000 for the CRTs. These resources, combined with recent grant awards from the Robert R. McCormick Foundation to the three major case management agencies, are expected to be sufficient to meet this need.



2. **Provide significant resources to support rebuilding.** Arguably, the most significant measure of success with respect to recovery from the 2007 wildfires will be the number and percentage of rebuilt homes. Resources provided to the Unmet Needs Process and Rebuild projects represent the most direct and meaningful way to assist individual fire survivors. The Unmet Needs process is the means through which uninsured or significantly underinsured households receive financial aid that will permit them to rebuild a home. Rebuild Projects involve volunteer labor organizations who specialize in rebuilding very modest homes for disaster survivors.

According to information provided by agencies who are participating in the Unmet Needs Process, such as The American Red Cross and The Salvation Army, the amount currently available for distribution to homeowners is approximately \$7.5 million. The San Diego Regional Disaster Fund is contributing \$600,000 to Unmet Needs with \$100,000 of this allocated specifically to migrant workers and artists; the Robert R. McCormick Foundation recently contributed \$840,000. Additional Unmet Needs resources are likely to be needed in 2009 and 2010.

3. **Ensure continued access to recovery support services.** There are individuals whose need for mental health or other supportive services, such as financial counseling and emergency assistance, will remain beyond the first anniversary of the disaster. These populations include seniors, migrant/farm workers, children and youth, and individuals experiencing considerable financial and emotional stressors. At least \$3.5 million was provided in the form of grants for recovery support services in 2008. While less of a priority need than rebuilding, a number of agencies could benefit from funding to sustain recovery support services, albeit at a reduced level. Combined, United Way and the San Diego Regional Disaster Fund have approximately \$400,000 reserved for this area, but more funds are needed.

4. **Manage and monitor fire-impacted open space habitat.** The needs of the environment are critical and will have a long and lasting impact on our communities if not appropriately restored. The October 2007 fires consumed 368,340 acres, destroying recreational and open spaces, threatening habitats and creating considerable environmental and public health concerns. Of particular concern were the approximately 70,000 acres that were twice burned (in 2003 and again in 2007). The San Diego Regional Disaster Fund has provided close to \$600,000 to organizations working to restore habitat and monitor the environmental impact of the fires. Continued investment is needed to fully support work in this area.

5. **Focus on preparedness.** The question is not whether there will be another disaster, but, rather, what type, when, and where it will occur. Measures, such as the implementation of a comprehensive brush fuel management plan, the enhanced capacity of firefighters and other first responders, and further development of Fire Safe Councils and Community Emergency Response Teams are all worthy endeavors that should be supported. To date, the San Diego Regional Disaster Fund has invested almost \$500,000 in activities relating to preparedness, and the Robert R. McCormick Foundation has contributed more than \$2 million.

6. **Protect our historical structures.** While relatively few historical and heritage structures in San Diego County were impacted by this disaster, efforts should be directed towards mitigating potential effects of future disasters on our remaining structures so that they live on for future generations.

To date, the San Diego Regional Disaster Fund, supported by more than 2,100 corporate and individual donors, has granted \$7.5 million towards the process of recovery and rebuilding within San Diego County between October 2007 and August 2008. The balance of the fund, approximately \$2.5 million, as of August 31, 2008, has been reserved to meet the priority needs listed above. While it is understood that new needs may emerge and the San Diego Regional Disaster Fund will continue to monitor for such needs, it is anticipated that with the exception of upcoming Rebuild Projects, future grantmaking will focus on strengthening and sustaining existing efforts.

SAN DIEGO REGIONAL DISASTER FUND

Facts and Figures

- *Supported by more than 2,100 corporate and individual donors*
- *Committed more than \$7.5 million to recovery and rebuilding to date*
- *More than \$2.5 million to be granted out in coming months to leverage and support more rebuilding efforts*



For those who lost loved ones to the fires or sustained injuries, and for those whose homes were destroyed, the nightmare has not yet ended. LCRTs who are dealing with such cases on a daily basis, report that many fire survivors are putting on brave faces when asked, “How are you doing?” and that the standard “I’m fine” response often masks an overwhelming sense of loss, stress and feelings of helplessness.

For those individuals who suffered no permanent loss, the fear this disaster generated has not subsided.

Residents across the county are questioning their insurance companies, investigating to see if they have sufficient coverage to save them from the battles they see their friends, neighbors, and relatives enduring. There is high demand for contractors who are willing and able to retrofit existing homes for better fire protection.

It speaks to the resiliency of San Diegans that our fire survivors have not given up. They keep moving forward; they want to go “home.” For the rest of us, it is imperative that we understand as much as possible about the recovery and rebuilding process: what is involved, what has been accomplished, and what are the priority needs now and in the future. It is even more important that we recognize that recovery is far from over. While some fire survivor families will soon be “home”—the vast majority will still be at some point in the rebuilding or settlement negotiation process.

As evidenced in this report, San Diegans from all communities and all walks of life have stepped forward as leaders. Individuals, corporate entities, service agencies, and foundations, both locally and nationally, have contributed resources and time. Much has been accomplished, but the reality is that much more remains to be done.

In 2009 and beyond, the San Diego Regional Disaster Fund will continue to work with our donors and partners to provide resources, technical assistance and services to the 2007 wildfire survivors; assist in the restoration of our damaged environment; and build capacity around community and first responder preparedness.

THAT IS OUR COMMITMENT.

WHAT YOU CAN DO TO HELP

The Community Needs Assessment Update, a follow-up to last year's assessment report, tells us that there is still plenty that needs to be done to help our region recover and rebuild from the fires. Here are just a few ways you can make a difference: Understand that recovery is a multi-year process.

Did you know?

It takes an average of three years for a home to be rebuilt. To date, only 65 structures have been rebuilt since last year.

Understand that recovery is a multi-year process. Know that families and communities will be dealing with the aftermath of this disaster for years to come. Be patient, helpful, engaged, and sympathetic.

Did you know?

The Unmet Needs process is the means through which uninsured or underinsured households receive financial aid. Tens of millions of dollars are needed to help these homeowners rebuild. To date, only \$7.5 million is currently available for assistance.

Donate to the San Diego Regional Disaster Fund or any agency currently assisting in the recovery and rebuild process. The need continues to exceed available resources. Log onto www.sdfoundation.org for more information.

Did you know?

In the days following the fires, the vast majority of support given to evacuees and fire victims was provided by volunteers from all walks of life.

Volunteer your time to help families return home. Contact your local faith- or community-based organization or Volunteer San Diego for volunteer opportunities. Local fire recovery centers are currently serving survivors in seven majorly affected areas.

Did you know?

Next to the nuclear family unit, neighbors offer the most comprehensive sense of community, support and compassion in times of distress.

Help your neighbors. Make contact with them and offer direct support on a personal level.

Did you know? Nearly all of the 1,600 homes affected by the wildfires were underinsured and the homeowners are still struggling with their insurance companies.

Prepare yourself for future disasters. Get to know your local disaster or emergency services resources, review and update your insurance policies and know what to do in the event of another disaster.



For more information, contact
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After-the-Fires Community Needs Assessment Update
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