October 2007 Wildfires
Final Report

Spring 2011

San Diego Regional Disaster Fund in partnership with The San Diego Foundation
It has been three and a half years since the wildfires of 2007 ravaged our regional community. The time that has passed has been filled with stories of devastation – but also with stories of recovery and rebuilding, stories of rejuvenation and hope.

Looking back, the San Diego Regional Disaster Fund – and its parent organization, The San Diego Foundation – is proud to have played a significant role in our region’s recovery and rebuilding efforts. As part of the community foundation for our region, the Disaster Fund leveraged both its relationships with its donors and with the community to steward more than $10 million towards response, recovery and rebuilding efforts related to the wildfires. It also supported a wildfire preparedness initiative in an effort to prevent similar disasters from again destroying our homes and our hope.

This report outlines a broad overview of how the Disaster Fund partnered with more than 2,200 generous donors and more than 50 local nonprofit agencies to assist in the 2007 wildfires recovery and rebuilding efforts. We also invite you to read the Disaster Fund’s two previous reports on the 2007 fires, located on our web site (www.sdfoundation.org/sandiegoregionaldisasterfund), which give in-depth analyses of the challenges faced and overcome by our communities.

The San Diego Regional Disaster Fund thanks the thousands of community members who gave their time and resources as well as the myriad of social service agencies that dug down into the trenches to help our most vulnerable survivors. Such collaborative and long-standing partnerships are unprecedented, even on a national scale – something of which we all can be proud.

Looking towards the future, we hope that the Disaster Fund will never again need to be called to action – but if it does, we will be here to serve.

Respectfully,

[Signatures of board members]
Grantmaking Strategy Focus Areas ...................... 5
1. Community Recovery Teams ........................... 6
2. Recovering Lives .................................................. 9
3. Rebuilding Homes .............................................. 11
4. Restoring the Environment .......................... 15
5. Preparing for Future Wildfires ...................... 16

Next Steps .............................................................. 17

Best Practices for Disaster Grantmakers .......... 18
More than 2,200 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 who contributed $10,000 or more to this effort.

$100,000+
- Amgen Foundation
- Anonymous
- Anonymous Donor of the California Community Foundation
- Bank of the West
- California Community Foundation
- California Homebuilding Foundation
- Citi
- Conrad N. Hilton Foundation
- Genentech
- Gift on behalf of the San Diego Padres
- Gwen Stefani
- Hitachi
- J. W. Sefton Foundation
- NFL Disaster Relief Fund
- Northrop Grumman Foundation
- NRG Energy, Inc.
- Pfizer Inc.
- QUALCOMM, Inc.
- Rampage Relief Fund
- Sid & Jenny Craig and Family
- SONY
- Sycuan Band of the Kumeyaay Nation
- Harrah’s
- The Home Depot Foundation
- The Spanos Family and the San Diego Chargers
- Wachovia
- Washington Mutual

$10,000+
- Allan Ziman
- Altman Family Foundation
- Anonymous
- Anonymous
- Astellas USA Foundation B.Co.
- BAE Systems
- Beall Family Fund of the Orange County Community Foundation
- Biogen-Idec Foundation
- Biotechnology Industry Organization
- BP Corporation North America, Inc.
- Cardinal Health Foundation
- Carol & Henry F. Hunte Fund
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- Chris Malachowsky
- Clark C.A.R.E.S. Foundation
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- Cox Kids Foundation Fund
- Del Taco
- Disney Worldwide Services, Inc.
- DLA Piper US, LLP
- Eli Lilly & Co.
- Foundation Endowment
- Equastone Foundation, Inc.
- Eugene and Joan Foster Fund
- Foundation For The Carolinas
- Indianapolis Colts, Inc.
- Invitrogen
- Jean F. Schulz
- Kraft Foods, Inc.
- KSM Business Services, Inc.
- Levi Strauss Foundation
- Linden Root Dickinson Foundation
- Lucille A. and Ronald L. Neeley Foundation
- Moss Adams Foundation
- Neal Comstock
- Nicholas Applegate CM, LLC
- Pacific Athletic Club
- Payless ShoeSource Foundation
- PG&E Corporation Foundation
- Pickford Realty Cares
- Reuben H. Fleet Foundation Fund
- Robert and Darcy Bingham
- Robert and Marion Wilson
- Ron Burkle
- Saban Family Foundation
- San Diego National Bank
- Security Traders Association of Los Angeles, Inc.
- Sidney E. Frank Foundation
- Silicon Valley Community Foundation
- SKH Holdings, Inc.
- Symantec Corporation
- Takeda San Diego, Inc.
- The Boston Foundation
- The Cahill Family Fund
- The California Endowment
- The Clinton Family Foundation
- The Dr. Seuss Fund
- The Elizabeth and David Mindel Charitable Fund at the California Community Foundation
- The Green Foundation
- The James Irvine Foundation
- The Kassel Family Fund
- The Kohlberg Foundation
- The Lim Foundation Fund of the Significance Foundation
- The Orca Fund
- The Paul and Stacy Jacobs Family Fund of the Jewish Community Foundation
- The Red Hot Chili Peppers
- The Rhoades Foundation
- The Shanbrom Family Foundation
- The Stone Family Fund of the California Community Foundation
- The Todd and Mari Gutschow Family Foundation
- The Williams Foundation
- Valley View Casino
- Virginia S. Patch
- Wasserman Foundation
- Weingart-Price Fund
- William and Norah Wolff
- Wilson Sonsini Goodrich & Rosati

Denotes contribution from a fund of The San Diego Foundation.
The Disaster Fund commissioned two comprehensive community needs assessment reports – one immediately after the fires and a second a year later – which describe both the areas of need as well as the Disaster Fund’s strategies for addressing them. Five major areas of focus emerged, shown below and on the following pages, which systematically guided the Disaster Fund’s efforts from 2007 through 2011.

1. Community Recovery Teams
$1,845,497

2. Recovering Lives
$3,225,567

3. Rebuilding Homes
$3,124,207

4. Restoring the Environment
$622,295

5. Preparing for Future Wildfires
$1,287,630

Total: $10,105,196*

*All figures throughout this report are current as of December 31, 2010
1. COMMUNITY RECOVERY TEAMS

The most crucial investment a community can make after a disaster is in its own capacity to respond, recover and rebuild. Immediately after a disaster occurs, local and sometimes state and federal agencies respond to restore order and basic services. After a large-scale disaster, local jurisdictions partner with FEMA set up and operate LACs (Local Assistance Centers), which orient disaster survivors to the resources at their disposal and offer temporary assistance. But, what happens after a few weeks have passed, these centers close and public agencies go back to business as usual? The responsibility of recovery falls to the communities and individual disaster survivors themselves.

Based on the experiences of the communities affected by Hurricane Katrina as well as local expertise gleaned from the 2003 San Diego County wildfires, the Disaster Fund invested in each of the 2007 wildfire-impacted communities by setting up and providing resources to Community Recovery Teams (CRTs). In each instance, the CRT for each area consisted of local citizens who naturally stepped forward to serve their community after the fires. The Disaster Fund provided grants for staffing costs (noting that an effort driven solely by volunteers would not be sustainable for the duration of time needed for recovery) as well as physical office space in which to meet with clients, store and distribute locally provided resources like food and clothing, and generally to serve as a hub of recovery activity for the area.
Functions served by CRTs included:

• Partnerships with and referrals to case management agencies;

• Advocacy on behalf of the client with agencies and contractors;

• Solicitation, organization and distribution of supplies including gift cards for food and gas and construction materials for rebuilding;

• Coordination and deployment of local volunteer resources;

• Community-wide event planning for the benefit of survivors;

• Representation as spokespeople and ambassadors of the area to the larger recovery networks operating throughout the County; and

• Grants solicitation to multiple local funders.

Most importantly, the CRTs filled the crucial role of sympathetic listeners and support companions to survivors, which proved especially effective because CRT staff were members of the local community – neighbors helping neighbors.
The Disaster Fund also supported a Regional CRT, comprised of experienced community members who played leadership roles in the recovery efforts following the 2003 San Diego County wildfires. This group formalized into a 501(c)3 nonprofit organization – known as CRT, Inc. – and later served as fiscal sponsor to the local CRTs. In addition, CRT, Inc. led county-wide regional recovery coordination meetings (attended by case management agencies, advocacy organizations, funders, elected officials, community members, etc.) which greatly facilitated the interagency exchange of information that proved crucial to the region’s overall recovery. As the lead agency of the region’s long-term recovery committee – a term utilized frequently in FEMA literature – CRT, Inc. represented the community’s and survivors’ interests and coordinated the cooperative efforts of the myriad of agencies involved in recovery and rebuilding. CRT, Inc. also managed the Unmet Needs process by which qualified individuals received funding to assist in rebuilding their homes.

**COUNTY-WIDE ASSISTANCE PROVIDED BY CRTs**

Fire-affected households assisted: **1,804**  
Educational and support events held for survivors: **947**  
Fire-affected persons attending events: **30,316**  
Households benefitted by coordinated volunteer labor: **447**

*Fallbrook CRT*
2. RECOVERING LIVES

The greatest needs of fire survivors could be divided into two categories – recovery needs and rebuilding needs. While the strenuous task of rebuilding belonged only to those who lost a home or business, it could be said that the entire region went through a recovery process. Hundreds of thousands faced hurried evacuations and many spent restless nights in shelters. Even those safely out of harm’s way were caught up in the terror of the moment and grieved for the losses of life and property. To meet the recovery needs of such a vast and diverse population as that belonging to the San Diego region, the Disaster Fund supported a variety of strategies that emerged from the assessment reports.

CASE MANAGEMENT FOR RECOVERY

Case management was the common thread and critical driving force behind the successful recoveries of many individuals, families and communities. Case managers, typically social service agents specially trained in disaster recovery, met one-on-one with fire survivors to assess needs and develop individualized recovery plans. The services provided through case management varied greatly depending on the needs of the client, ranging from information exchange and referral to comprehensive long-term recovery and rebuilding management. Accordingly, the timeframe of service also varied greatly, from one-time meetings at Local Assistance Center booths to partnerships which spanned three years or more. Regionwide, nearly 3,000 households received case management services. More than 600 households received emergency grocery and gas gift cards and an additional 450 received coordinated volunteer assistance to help with property cleanup and related tasks. Many of these survivor recovery activities were jointly coordinated by case management agencies and the CRTs.

COUNTY-WIDE CASE MANAGEMENT

Fire-affected households served through case management: **2,846**

Fire-affected households that received emergency financial assistance (gift cards): **637**

Fire-affected household that received coordinated volunteer assistance: **450+**
Beyond the cornerstone of case management, the Disaster Fund supported recovery grants that helped hundreds of survivors put their lives back together.

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<th>HEALTH &amp; WELLBEING</th>
<th>SPECIAL NEEDS OF VULNERABLE POPULATIONS</th>
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<td>Mental health</td>
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<td>for burn victims</td>
<td>Youth</td>
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<td>Animal welfare</td>
<td>Artists</td>
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<td>Disabled Individuals</td>
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<td>Migrant/Farm Workers</td>
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The Disaster Fund also partnered with The San Diego Foundation’s Community Scholarships program to offer more than 100 special scholarships for survivors pursuing higher education whose family had either lost a home or a business to the fires.

**AFTER-THE-FIRES SCHOLARSHIPS**

Esther Hess and her family lost their underinsured home to the Witch Creek fire. The family experienced additional loss with significant damage to their family business – a small used car dealership. At the time, Esther was a senior at Rancho Bernardo High School making her future college plans. With two other siblings also in college, Esther and her family worried about how she would attain her dreams of higher education amidst the tragedy of their losses.

Simultaneously, popular recording artist Gwen Stefani decided to move forward as planned with a concert in Chula Vista scheduled for October 30, 2007 – as some fires were still burning throughout the county. She was compelled to donate the proceeds from the concert to establish a scholarship fund at The San Diego Foundation for fire survivors. The concert ultimately raised more than $166,000.

In May 2008, Esther proudly received a scholarship from the Gwen Stefani After-the-Fires Scholarship Fund, delivered personally by Gwen. Now, Esther’s college dreams have become a reality as she attends California State University, Fullerton and is studying to become a graphic designer.
The fires destroyed more than 1,600 homes. Many homeowners opted not to rebuild, especially in areas where the homeowner could not get a new insurance policy, and in cases where the destroyed residence was either not properly permitted or served as a second home. For those homeowners choosing to rebuild, many factors determined the progress of rebuilding - including whether or not the property was insured and to what degree, monetary resources held by the survivor, the permitting process, and new fire safety compliance codes, to name a few.
INSURANCE ADVOCACY

For many survivors who had insurance or other significant assets, their greatest need was getting the most out of their insurance settlement. For even the underinsured, payouts from insurers represented the largest resource available to homeowners for rebuilding regionwide. To assist these survivors, the Disaster Fund partnered with two insurance consumer advocacy organizations that helped survivors understand their insurance policies and consumer rights – leading to collective payouts upwards of $100 million. Through this strategy, the Disaster Fund assisted hundreds of survivors who elected not to participate in the case management process and leveraged millions of rebuilding dollars from insurers.

<table>
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<th>INSURANCE ADVOCACY</th>
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<tr>
<td>Fire-affected households benefitted by insurance advocacy &amp; education:</td>
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<tr>
<td>1,000+</td>
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<td>Payouts received by fire-affected households from insurance companies:</td>
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<td>$100+ million</td>
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CASE MANAGEMENT FOR REBUILDING

For households with little or no insurance, the resources available through case management were crucial to regaining housing. Alternatively known as long-term recovery, case management for rebuilding encompassed thorough reviews of clients’ financial position (including extensive review of previous years’ taxes, bank statements, monthly budgets, etc.), the resources available to them (insurance payouts, community programs, etc.) and options for rebuilding a new home comparable to the one that was lost.

A construction crew delivers rebuilding materials

A family breaks ground for their new home
In many instances, the gap between resources and the cost to rebuild was insurmountable. For these survivors, literally facing homelessness, the Disaster Fund helped create and participated in the Unmet Needs process – the final step of case management. Once the financial gap was determined through case management, the case manager presented the client’s case to a roundtable of funding agencies and advocated for a specific dollar amount to close the gap and enable the client to get back into housing. In all cases, the rebuilding option matched as closely as possible to the client’s former dwelling and required the survivor to contribute as much of their recovery monies (received from FEMA, the State, possibly an insurer) as remained at the time of the case evaluation. Grants from funding agencies – including the Disaster Fund, the United Way, the American Red Cross, The Salvation Army, Jewish Family Service, Tzu Chi Buddhist Foundation, the San Diego Presbytery, Catholic Charities, and others – were managed through CRT, Inc. on behalf of the client. CRT, Inc. issued checks directly to the approved construction vendors, ensuring funds never went directly to the client, and also handled the permitting process for these rebuilt homes.
VOLUNTEER LABOR REBUILDS

For a handful of the neediest survivors who participated in the Unmet Needs process, with very little or no resources to contribute to their own rebuild, the Disaster Fund partnered with Mennonite Disaster Service (MDS) to leverage volunteer construction labor from across the country and Canada to build new homes for these survivors. MDS donated the construction labor and technical expertise, while grants from the Disaster Fund and other Unmet Needs funders provided the construction materials and modest living arrangements for the out-of-town volunteers. The sixteen homes built through this remarkable partnership represent a significant return on investment for the Disaster Fund as well as some of the most poignant and touching stories of survivor recovery.
In addition to the painful losses suffered by the thousands of people affected by the fires, our region's natural environment also sustained widespread and severe damage. Within the 368,340 total acres burned, more than 125,000 acres were natural habitat – including approximately 70,000 acres which burned in both 2003 and 2007.

Utilizing the in-house expertise of The San Diego Foundation’s Environment Working Group, the Disaster Fund focused its environmental recovery efforts on habitat restoration and species monitoring. The Disaster Fund made grants to four nonprofit organizations whose restoration work complemented the ongoing work of local and regional land management agencies.
5. PREPARING FOR FUTURE WILDFIRES

Even as the final flames of the 2007 fires were being extinguished, conversations throughout the region shared a similar theme: “What can we do to prevent this from happening again?” As described thus far in this report, the Disaster Fund’s primary work has been to provide for recovery and rebuilding needs. However, experience has shown that the degree to which a community is prepared correlates directly to the degree of resources needed as a disaster is happening and in the recovery and rebuilding phases thereafter. Thus, the Disaster Fund provided grants to help bolster our region’s preparedness capacity.

IMMEDIATE PREPAREDNESS

The fires claimed many pieces of firefighting equipment held by volunteer fire stations throughout the region. In partnership with the San Diego Regional Fire and Emergency Services Foundation, the Disaster Fund made grants to 18 volunteer fire stations to replace equipment such as hoses, nozzles, engine parts, and utility trucks – preparing these under-resourced stations with the necessary equipment to continue fighting fires then and into the future.

LONG-TERM COMMUNITY PREPAREDNESS

In 2010, the Disaster Fund granted nearly $800,000 to improve the region’s long-term preparedness capacity. Grants focused on two broad areas of need: improving the systems of disaster response and efforts to increase 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 2007 response effort, and all expect to step forward again to serve the community in the event of future 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.
Though three and a half years may seem like a long timeframe for recovery, there is still some work to do to help our region recover from the fires of 2007. Some survivors are still piecing together their rebuilding plans – held back by complications related to insurance claims, financing, permitting, contractors, homeowner association specifications, family disputes, and more. The Disaster Fund has reserved a small amount of funding for families such as these who continue to work through the case management process.

There is always the matter of ongoing preparedness. The Disaster Fund has opened a new fund specifically to meet community needs following future natural or manmade disasters in the San Diego region. Donations to this fund are fully tax deductible and will be used to help our communities recover and rebuild in the aftermath of a future regional disaster.

Through the support of the Disaster Fund, The San Diego Foundation’s BetterGiving tool now has a special section related to Disaster Programs. Organizations can describe, in advance of any disaster, their previous disaster response experience and what they intend to provide to the public following any future disaster. The BetterGiving database also enables donors in the San Diego community to become more aware about organizations that participate in disaster recovery and donate directly to their programs.

In the community, there are multiple organizations at work every day to prepare our citizens for future disasters – such as the local chapter of the American Red Cross, Fire Safe Councils, CERT (Community Emergency Response Team) programs, and other neighborhood groups. The County of San Diego also has an informative web site designed to inform residents about all kinds of disaster preparedness: www.ReadySanDiego.org.
Through responding to two wildfires in the span of four years, the Disaster Fund has developed some best practices related to disaster philanthropy. First, it should be noted that the Council on Foundations (COF) offers an informative publication, *Disaster Grantmaking: A Practical Guide for Foundations and Corporations*, that can serve as a framework for foundations planning or engaging in a disaster response program.

As noted in the COF disaster philanthropy brochure, all disasters are localized – meaning, the nature and impact of all disasters will be unique and felt most strongly by those in the affected communities. These local citizens should be at the forefront of any recovery efforts. Local voices should inform philanthropy about the unique characteristics of the area and be heard by their community as recovery progresses. Community Recovery Teams can provide a two-way avenue of communication about community needs and available resources.

Furthermore, case management is essential to an organized, streamlined recovery – especially following disasters where a substantial loss of housing has occurred. Funders should provide grants to established case management/social services agencies so that trained professionals can work side-by-side with survivors to achieve recovery – a difficult feat without assistance. Case managers also serve to safeguard the survivor's finances, ensuring that recovery funding (from FEMA, the State, Unmet Needs funders, insurance payouts, personal savings, etc.) remains reserved for rebuilding expenses.

From an operational standpoint, community foundations would be well-served to prepare documentation in advance related to how the organization would proceed if a disaster occurred in their region. The San Diego Foundation did this through the formation of the San Diego Regional Disaster Fund entity and its respective policies and procedures, and any funder can consider in advance the mechanics of how it would manage charitable giving and grantmaking. This could include creating sample press releases, logos and web pages for use in advertising a charitable fund to solicit donations, as well as drafting fund agreements and criteria for establishing designated or geographically focused funds. Grantmaking staff should consider how it will obtain accurate, timely information related to disaster-related needs as well as the connections it will need with disaster response entities in each community. Finally, all organizations should complete a continuity of operations planning exercise to prepare for the possibility of a disaster compromising their own operations.

Experience has also shown that patience and strategy are essential for conducting a thorough and far-reaching recovery program. Disaster recovery is a marathon, not a sprint. The pressure to respond immediately with grants is intense, especially if donors expect their financial gifts to be used right away. Remember that there are many organizations that are resourced immediately to respond to the disaster as it is happening and shortly thereafter – and there are far fewer which have the resources to carry out the long-term objectives of recovery and rebuilding. Take care to develop a research-informed strategy for grantmaking, and have the patience to make grants strategically at appropriate times versus bending to the pressure to grant the funds out immediately.
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<td>Walking Shield, Inc.</td>
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<td>Western Service Workers</td>
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<td>Association</td>
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Founded in 1975, The San Diego Foundation’s purpose is to promote and increase effective and responsible charitable giving. The Foundation manages more than $500 million in assets, almost half of which resides in permanent endowment funds that extend the impact of today’s gifts to future generations. Since its inception, The Foundation has granted more than $700 million to the San Diego region’s nonprofit community.

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