Think Big and Act Boldly!
Implementing Proven Solutions on Urban Fire

How Philanthropy Can Speed Recovery from the Eaton and Palisades Fires and Prepare Los Angeles for the Next Disaster

A report by Climate Resolve & Resilient Cities Catalyst

December 18, 2025



April 1964. Photo courtesy of the Valley Times Collection at the Los Angeles Public Library.

Note on photographs. The photographs employed in this study come from the Los Angeles Public Library Photo Collection, used with permission. The photos demonstrate that the region has been battling wildfires for well over a century. After each major event there were "lessons learned" – but despite over one hundred years of experience, the problem of wildfires destroying homes persists.

PREFACE

Given the complexity of political and governance challenges in the region, philanthropic actors need a clearer understanding of where they can best put funding to have impact. This report, *Think Big and Act Boldly: Implementing Proven Solutions on Urban Fire; How Philanthropy Can Speed Recovery from the Eaton and Palisades Fires and Prepare Los Angeles for the Next Disaster*, details many valuable resources for informing a more resilient wildfire recovery in Los Angeles, but ultimately lay the foundation for four primary recommendations that represent the most viable and appropriate for Los Angeles.

The core recommendations are supported by:

- Extensive interviews – engaging with key thought leaders on wildfire recovery and resilience.
- Mapping key actors and their potential influence, examining who might support the endeavors and who might oppose;
- Performing an exhaustive review of international case studies examining past disasters to derive helpful lessons and persistent challenges to guide the response in present-day Los Angeles;
- Surveying fourteen recently published studies related to the January fires that collectively contain 465 specific recommendations – written by government commissions, academic institutions, consultancies, and community organizations.[1]

The four proposed strategies particularly represent where philanthropy can have the biggest impact to improve people's lives today, while also ensuring a more resilient future for the region. Taken as a whole, this report can be used as a kit to guide philanthropic investment in a more resilient recovery for Los Angeles. These priority recommendations are presented in a prospectus format to purposefully engage with broader philanthropic audiences in an impactful way – to facilitate quicker, targeted action by the philanthropic sector. In order to de-risk philanthropic funding and maximize its impact, the identified and vetted opportunities ensure all recommendations have a) a pathway for support b) community demand and public backing, and c) a high probability of impact to build resilience to future events.

Of special note – Climate Resolve and RCC received peer review comments from SoCal Grantmakers, Resilient LA Delta Fund, Moore Charitable Foundation, California Community Foundation, Department of Angels, GER3, and other actors versed in various aspects of both local landscape and the recovery process. Their review, feedback, and approval of the recommendations, provides additional validation of the recommendations and demonstrates committed philanthropic and non-profit partners who will be interested in subsequent phases of this work. In addition, public agencies and affected communities may also find this report supportive in guiding future policy initiatives.

Climate Resolve and RCC also wish to acknowledge and thank the dozens of colleagues who freely shared their insights on how to best recover from the devastating Eaton and Palisades fires, and especially acknowledge The Conrad N. Hilton Foundation for their ongoing leadership and critical support underpinning in this endeavor.

[1] See Appendix A.

Climate Resolve. Founded in 2010, the Los Angeles-based 501(c)3 nonprofit, Climate Resolve, champions equitable climate solutions via building and managing projects in California communities, as well as via performing research and advocacy. In 2015, Climate Resolve helped establish a suite of laws (SB 246, SB 379 and AB 1482) that currently govern California's approach to climate adaptation. In 2018, Climate Resolve published a groundbreaking study of the Woolsey Fire.

Resilient Cities Catalyst. Resilient Cities Catalyst (RCC) is a 501(c)3 nonprofit, founded in 2019 to drive catalytic change to help partners solve their most pressing challenges. We work towards a vision where cities ensure that all residents, in particular, the most vulnerable, are safer, healthier and thriving in the face of everyday stresses and are able to withstand and recover quickly after shocks.

APPROACH

For seven months, from April 22 to November 22, 2025, Climate Resolve and Resilient Cities Catalyst conscientiously and equitably immersed themselves in the recovery landscape, learning from the full spectrum of those directly affected or involved in the response, rigorously investigating strategies that might aid the recovery from the Eaton and Palisades fires, and examining wide-ranging interventions that could contribute to reducing or eliminating impacts of future fire events in the Los Angeles area. This approach entailed performing firsthand interviews, attending and organizing events to learn from lively and exhaustive conversation,[2] meeting with fire survivors and visiting Altadena and Pacific Palisades to see the fire impacts personally, participating in recovery entities, and examining the full range of suggested actions by other agencies.

Climate Resolve had already been embedded in these communities, but this approach post-disaster allowed for better cataloging the comprehensive quantitative and qualitative landscape analysis of actors, impacts, and dynamics following the Eaton and Palisades fires, in the fire-effected communities and across Los Angeles. This approach was taken to ensure any recommendations that arose from this effort would accurately and appropriately reflect the lived experience and expertise of the plethora of actors already on the ground. The team used three approaches detailed below to build a strong evidence base for their recommendations.

Authentic Community Engagement & Entrenchment in the Recovery Process

The team went on site visits to Altadena and Pacific Palisades and held roundtables to learn from fire survivors and supporters. In early-August, Climate Resolve hosted a gathering of eighty Palisades residents at the Thomas Mann House in Pacific Palisades for an event called, "Wildfire Resilience, Recovery, and Return," creating space for a dialogue with residents to identify shared recovery priorities and long-term resilience strategies. In May, Climate Resolve also co-hosted an event with the Federal Reserve Bank of New York discussing the role of banking and housing in the recovery. In July, RCC hosted a BBC documentary screening and panel with community leaders and non-profits active in recovery to unearth key approaches for engaging philanthropy and encouraging investment in a more resilient recovery.

[2]See Appendix B.



The team participated in the *After the Fire* conference in Sonoma, the Resiliency Company's event in Santa Monica, and at the VerdeXchange conference in downtown Los Angeles, and helped partners facilitate a community meeting with fire survivors hosted by Resilient Palisades. In addition, Climate Resolve and RCC participated in numerous online calls and workshops to see the full spectrum of actors, approaches, priorities, and opportunities within the robust, but complex recovery space.

In addition to learning from those involved, the team felt it important that their engagement with fire survivors was not merely to understand their circumstances and perspectives, but to directly assist in their recovery as well. Climate Resolve's *Ready for Tomorrow* program aided the advocacy group, Resilient Palisades, to help develop and submit a successful proposal to the California Community Foundation's Wildfire Recovery and Resilience program. This effort is currently funding a community-led initiative focused on ecological restoration, soil bioremediation, and equitable workforce development to strengthen long-term climate and fire resilience in the region. *Ready for Tomorrow* also partnered with the Palisades Recovery Coalition to channel more funding from the FireAid program and other philanthropic support.

Climate Resolve served on Los Angeles County's Blue Ribbon Commission and in the BRC's Climate Action and Fire-Safe Recovery, as well as on the Department of Angels' Finance and Insurance Workgroup. Resilient Cities Catalyst worked with state partners through the global Mediterranean Climate Action Partnership to bring home lessons from abroad to augment local response and state policy improvements.

In Altadena, Climate Resolve proudly supports the Dena Hive Consortium, a coalition of local organizations established in response to the January 2025 wildfires. Consortium members include the Altadena Town Council, Altadena Bicycle Club, Altadena Farmers Market, Altadena Green, AltadenaWILD, Amigos de Los Rios, BASEstud.io, Community Compound, Community 3.0x, Council for Watershed Health, Hands in the Soil, Green Circle SGV, Los Angeles Boys and Girls Club, Outward Bound Adventures, and Soul Force Project. The Consortium is dedicated to strengthening community capacity, coordinating culturally competent outreach, and enhancing preparedness for equitable recovery and rebuilding.

Through strategic coordination, regular partner convenings, and grant development support, Climate Resolve hopes to build a sustainable framework for collaboration and funding readiness. These efforts are focused on addressing key post-fire challenges—including tree recovery, resilience centers, toxic soil contamination, displacement, and ecosystem degradation—while developing a scalable,

community-driven model for wildfire recovery and long-term resilience in unincorporated Los Angeles County.



These efforts by the team are detailed not only to evidence their investment in a more equitable and resilient recovery for Angelenos, but to also reiterate the rigorously informed perspectives the team built to strengthen their recommendations. Most importantly Climate Resolve and RCC wish to uplift the many critical partners and actors they encountered during this process who have been deeply committed to rebuilding Los Angeles to the highest, best standard.

Establishment of an Evidence Base Informed by Deep Research & Post-Fire Analysis
As detailed in the limited examples above, a plethora of existing and new local and citywide organizations emerged following the Eaton and Palisades fires, to better advocate for survivors, address the needs of varying constituencies, and to fill gaps in the response landscape. Governments at the local, regional, and state level also responded with a variety of policies and initiatives to support emergency response and recovery.

While the majority of these actors responded in good will and brought much needed attention and resources to the problem, without a clear north star or obvious leader to direct efforts, they have contributed to an even more complex landscape to navigate in the recovery process. This robust, but disorganized response warranted a thorough, meticulous approach to documenting and analyzing the dynamics in Los Angeles, and through Climate Resolve's local knowledge and RCC's non-political stance, the team was able to effectively catalog the key players, local challenges, and proven practices that Los Angeles must adapt to their own context for a more resilient recovery.

By mapping the landscape of actors and identifying not only their support for a more resilient recovery, but also their ability to impact the response, the team can identify strategies for engagement, opportunities for partnership, and preemptive neutralization of roadblocks hindering recovery processes. See Appendix B for the full interview list. Power maps of the four recommendations have been developed by the authors – albeit this analysis is confidential – but may be available on request.

Following the fires, expert stakeholder groups came together to research and recommend responses to recovery. These studies were written by government commissions, academic institutions, consultancies and organizations with different view focus areas around the Los Angeles wildfire recovery and response. Climate Resolve reviewed fourteen of the most prominent post-fire reports to collate their primary recommendations and align them with the team's emerging recommendations. Their alignment and

evidence backing each recommendation can be found in the "Evidence from Reports" selection of each prospectus, and a complete analysis can be found in Appendix A.



By doing a global search of disasters over the last 30 years, RCC was able to identify 10 events with tangible lessons in recovery that can better support Los Angeles in its own process. Lessons from global disasters allow for more innovative idea generation, building on proven solutions to leapfrog recovery, and particularly, identifying aspects that may or may not be applicable given Los Angeles' unique context. Key themes that emerged included the importance of community engagement, multi-stakeholder collaboration, innovative funding models, and the integration of resilience standards in reconstruction efforts. The report also surfaces persistent challenges such as implementation delays, equitable resource distribution, and the need for long-term preparedness over short-term relief. More details and lessons learned across all disasters are detailed below.

Identification of Avenues to Finance a Resilient Recovery

To explore possible revenue measures to fund a long-term resilient recovery, Climate Resolve engaged George Yin, Joseph Guardarrama and Stephen Kaufman of Kaufman Legal Group. Their guidance was essential in understanding the options available to activists and local government. Larry Kosmont of Kosmont Companies, Mark Northcross of NHA Advisors and Nuin-Tara Key of California Forward further served as trusted advisors on how to best establish resilience districts. Through new polling funded by Denny Zane of MoveLA, we were able to obtain key data on public temperament related to resilience measures. PPIC and Megafire Action also performed polling which revealed opportunities.

RESULTS

Mapping Priorities and Influence of Key Actors in the Los Angeles Wildfire Recovery

In the aftermath of the Eaton and Palisades fires, the sheer volume of "interested parties" is overwhelming. We felt it necessary to examine this complex landscape, and identify which parties might support our recommended interventions and whether these parties are effective in their advocacy. Some actors may be enthusiastic champions of certain resilience measures but may lack political clout, while others may have significant direct power over the rebuilding process but are currently unconvinced, neutral, or opposed to climate-resilient rebuilding. In a comprehensive inventory and analysis four types emerged. (As noted previously, Power maps of the four recommendations have been developed by the authors – albeit this analysis is confidential – but may be available on request.)

High Support, High Influence actors represent those who are both enthusiastic champions of resilience goals and possess the direct power to ensure those goals are achieved. These most critical stakeholders necessitate active engagement and collaboration to secure commitments and expedite action.



High Support, Low Influence represents enthusiastic allies who lack direct legislative or financial power but are essential for mobilization and amplification.

Low Support, Low Influence actors represent those who are disengaged or marginally affected by the rebuilding process and possess minimal direct authority over policy, funding, or regulations.

Low Support, High Influence actors possess significant direct power over the rebuilding process but are currently unconvinced, neutral, or opposed to climate-resilient rebuilding. It is therefore vital to ensure these groups, who have the power to either block or severely slow down resilient rebuilding efforts, are engaged appropriately to ensure conversion or neutralization.

We also found a large number of players who land smack dab in the middle – individuals and institutions that are persuadable to support recommended actions but need a push.

Recovery Plans, Recommendations, and Their Alignment

The Plan Alignment tool synthesizes fourteen key reports published after the 2025 Southern California Wildfires and identifies six overlapping themes that consistently surface across the documents to better guide strategy development for philanthropies and other actors. These themes include prioritizing inclusive, equitable community engagement; resilient infrastructure and building standards; housing affordability and displacement prevention; strengthening emergency response systems; and streamlining permitting processes.

The resulting product includes a high-level overview of cross-cutting themes, a detailed catalog of philanthropy opportunities and strategic actions associated with each theme, and prioritized recommendations from all source reports. Together, these materials provide a clear, consolidated foundation for advancing aligned, evidence-based wildfire recovery and resilience efforts.

- *Community Engagement & Equity (13 of 14 reports):* Nearly universal agreement exists on the need for inclusive, equitable community engagement.
- *Infrastructure & Utilities (13 of 14 reports):* Thirteen reports address infrastructure resilience, with particular emphasis on power, water, and communication systems.
- *Housing & Affordability (12 of 14 reports):* Twelve reports highlight the critical need to address displacement prevention and housing affordability to ensure that rebuilt communities remain accessible to their original residents.
- *Building Codes & Fire Safety (11 of 14 reports):* Eleven reports advocate for enhanced building codes and fire-resistant construction standards as fundamental components of wildfire resilience.
- *Permitting & Approval Process (11 of 14 reports):* Eleven reports strongly advocate for streamlined, expedited permitting processes to accelerate reconstruction while maintaining safety standards.
- *Emergency Management (12 of 14 reports):* Twelve reports stress the importance of improved emergency response systems, including better warning systems, evacuation procedures, and inter-agency coordination.

Review the comprehensive analysis here.

Global Case Studies: Critical Lessons for Los Angeles

The Global Case Studies Report provides an in-depth analysis of various disaster case studies globally, surfacing practices with proven success and context specific takeaways for resilient recovery in Los Angeles. The presentation covers ten key case studies across various disaster types, including Nepal's Gorkha Earthquake, Tropical Storms in the Caribbean, Japan's 2011 Earthquake and Tsunami, Superstorm Sandy, Spanish Wildfires, Hurricane Katrina, the Campfire in Paradise, CA, Maui Wildfires, Manitoba Wildfires, and the Christchurch Earthquake. Each case study details the disaster, its damages, the intervention strategies, stakeholders involved, and the outcomes and outputs, concluding with key applications relevant to Los Angeles wildfire recovery. The report explores diverse recovery approaches, and several overarching themes and lessons learned emerged:

Seize the Opportunity to Make Lasting Change

- Leverage a post-disaster moment to think bigger through community-led design, long-term planning, and funding mechanisms to get more scaled and resilient rebuilding (Sandy 2013)
- Ensure the establishment of stable, permanent solutions rather than repeated emergency housing for frequently evacuated communities and prioritize rehousing survivors to prevent displacement by securing land for affordable and fire-resilient housing early (Maui 2023, Manitoba 2025)
- Mandate process-driven technical standards to rebuild and integrate them into all recovery funding, including wildfire resilient landscaping, forest management, and fire-resistant rebuilding and design (e.g. firebreaks, fire-resistant landscaping, rewilding, etc.), wildfire-prone retreat

zones, and science-informed buyouts and rebuilding restrictions (Christchurch 2010, Spain 2012, Nepal 2015)

Create Governance & Financing Structures for Recovery and Resilience

- Explore a governance structure, like a unified recovery body with cross-jurisdictional authority and financial power, to not only more effectively coordinate long-term regional planning, and recovery for housing, infrastructure, insurance, and environmental rehabilitation, but also to reduce bureaucratic delays and competition, streamline aid, and overcome Los Angele's complex political dynamics, (Christchurch 2010, Caribbean 2007, Katrina 2005)
- Adopt surcharges or taxes (e.g. a ballot measure) for sustained revenue (Japan 2011)
- Create diversified, multi-donor funds to pool and deploy various funding streams more dynamically (Nepal 2015)
- Use California's scale and geography to explore risk pooling for a parametric insurance product and establish coverage that focuses on risk reduction and decreasing financial impacts long-term (Caribbean 2007)

Prioritize a Community-Centered Recovery Approach

- Frame disaster as a shared burden, with particular focus on mental health and survivor wellbeing, can help create better community cohesion (Japan 2011)
- Integrate inclusive community-led visioning and recovery planning with particular focus on affordable and resilient housing models (Manitoba 2025, Palisades 2018, Sandy 2013)
- Develop workforce training (homeowner o[illegible] jobs and support for home reconstruction



The full report, with more details on each disaster case, can be found here.

RECOMMENDATIONS

The four proposed prospectuses represent recommendations for highest impact philanthropic support.

These priority recommendations are presented in prospectus format, commonly used in philanthropy to facilitate quicker, targeted action.

Each prospectus succinctly introduces a concept and recommended action, highlighting points of alignment from external reports, expected impact, and an estimated notional budget for general cost, along with specific points of engagement and the associated cost for philanthropies.

Deploy a Recovery Authority Model Befitting the Needs of Los Angeles

"Successful recoveries share a common feature. The recovery is either led by a strong leader or is guided by an independent authority. I haven't seen another model that works." Roy Wright, IBHS

As articulated in the Los Angeles County Blue Ribbon report, a local authority could help "streamline complex recovery efforts, prioritize and support the return of residents and businesses, and enable rebuilding by displaced owners of homes and rental and commercial properties."

An approach used in the aftermath of many US disasters, including Hurricane Katrina in 2005 and Sandy in 2011, a recovery authority centralizes recovery functions to streamline processes, policies, and finances. Built on collaboration across all levels of government, as well as with non-profits and private sector partners, they integrate county and municipal governments across the region, regional planning agencies, community-based organizations representing affected populations, utility providers and critical infrastructure operators, insurance and financial sector partners, and philanthropies.

Recovery authorities serve as a strategic coordination hub to more effectively mobilize resources, facilitate investment and innovation, and ensure community integration and accountability. Recovery authorities are helpful in complex jurisdictional landscapes because they provide centralized coordination and streamlined processes, ensuring that different levels of government, agencies, and organizations work together effectively.

Recommended Action

We recommend establishing three geographically distinct authorities. This approach differs from that of previous disaster recovery examples and the recommendation of the Blue Ribbon Commission, which proposed one authority for the whole region. We feel it politically unfeasible to link the City of Los Angelers with other jurisdictions. One authority could cover the area directly affected by the Eaton Fire. The second would cover the City of Los Angeles as affected by the Palisades Fire. And the third would cover the westside areas of unincorporated Los Angeles County and City of Malibu.

Each authority would be governed by a board consisting largely of local residents, appointed by local and state officials, and funded by state and philanthropic dollars. An explicit goal of the authority would be to help displaced residents return to their neighborhoods. The authority would be empowered to purchase and sell land, to aggregate properties, negotiate with builders, and through economies of scale, reduce the cost of rebuilding. The authorities could coordinate other rebuilding efforts, assisting with the logistics of truck deliveries and workforce housing, and issue bonds backed by tax increment financing to underwrite improvement to local infrastructure.

To spur the establishment of the authorities, philanthropy can immediately establish "starter authorities." The starter authorities would model the functions of a full-fledged authority catalyzing recovery processes and providing a leadership example that supports streamlining response. The starter authorities pursue state approval, navigating local government politics to create a full-fledged authority. The starter authorities would fund feasibility studies and governance structure development, supporting legal and policy analysis for authority creation, convene multi-jurisdictional partners to develop shared

vision and operating framework, provide seed funding for initial operations before public revenue streams are established. Several core functions are also viable for philanthropic support.

Strategic Coordination Hub

- Facilitate alignment across government agencies, philanthropic investments, and community-based organizations, including multi-jurisdictional planning exercises and mutual aid agreements
- Create regional planning frameworks that transcend jurisdictional boundaries
- Develop shared data systems and performance metrics, ensuring standardized data collection to track outcomes and embed resilience into underwriting, ratings, and funding practices

Resource Mobilization Engine

- Coordinate funding streams from federal, state, local, and private sources
- Create innovative financing mechanisms leveraging multiple capital sources
- Build partnerships with insurers, regulators, public agencies, and private financiers

Innovation Laboratory

- Pilot emerging resilience technologies and approaches
- Test equitable recovery models before scaling
- Document and disseminate lessons learned

Community Integration & Accountability

- Ensure marginalized communities have decision-making power, not just consultation
- Create transparent accountability mechanisms
- Build community trust through consistent engagement and responsiveness

Expected Impact

Create a durable coordinating body that can drive systemic change beyond traditional grant cycles. The authority can become a vehicle for sustained collaboration, leveraging foundation resources to catalyze public investment, innovation, and community-centered action. Ultimately, it aims to lower costs, protect assets, and drive market-wide shifts toward proactive risk reduction while ensuring equitable outcomes.

Timeline

This process should begin as soon as possible to speed recovery, and could feasibly begin as early as February 2026. Los Angeles County's County Counsel is returning to the board with recommendations with findings related to a recovery district in January 2026. County Counsel determination, and ideally support, will create the best opportunity for success with a project like this.

Notional Budget

Estimated total budget: $1,860,000

- $500,000 per each starter authority, estimating 3 staff per authority
- $60,000 for legal assistance to incorporate the authorities, assuming synergies in this space across all three authorities

- $300,000 to a nonprofit to manage the effort, assuming a two year commitment to project manage the launch of the authorities and hold the center across all three as they are established to ensure long-term institutionalization

Evidence from Reports

The concept of coordination through the deployment of recovery authorities receives strong support across multiple reports:

- The Blue Ribbon Commission explicitly recommends establishing "a Region-Wide Resilient Rebuilding Authority for the Eaton and Palisades Burn Areas" to streamline complex recovery efforts and enable rebuilding by displaced owners [3]
- ULI advocates for creating "a single agency with comprehensive authority to complete all aspects of the reconstruction" with full legal authority to perform all functions required to rebuild infrastructure and handle all permitting functions[4]
- The Eaton Fire Collaborative stresses "survivor-government dialogue infrastructure" through survivor advisory councils and regular listening sessions to ensure community integration[5]
- CAFWD highlights the importance of "strengthening local capacity for project design and delivery" through designated lead entities such as regional agencies or joint powers authorities to coordinate pipeline development and manage pre-development activities[6]

[3] Blue Ribbon Commission on Climate Action and Fire-Safe Recovery. "Blue Ribbon Commission on Climate Action and Fire-Safe Recovery." June 2025.
[4] Urban Land Institute - Los Angeles (ULI). "PROJECT RECOVERY - Rebuilding Los Angeles after the January 2025 Wildfires." April 2025.
[5] Eaton Fire Collaborative (EFC). "Philanthropy Briefing: Strategic Partnership Opportunities for Altadena's Resilient Recovery." July 2025.
[6] California Forward (CAFWD). "Preparing for Wildfire by Protecting What Matters: Reducing Community Risk and Improving Economic Outcomes." August 2025.

Establish a Delta Fund to Bridge the Gap for a Resilient Recovery

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The January wildfires exposed a critical gap in disaster recovery. Traditional funding only pays to rebuild homes to what existed previously – to meet building codes designated for that region by the State of California. However, with wildfire risks increasing, communities should logically rebuild to a higher standard in order to reduce risk of damage from future fires. The difference between what is currently required and what would be protective is known as the "resilience delta."

The Insurance Institute for Business & Home Safety (IBHS) has determined that in California, the 'delta' between following traditional code and rebuilding resiliently is on average a mere 3%. While the amount is modest, with widespread underinsurance and many uninsured losses, households are struggling to finance recovery, let alone build above code when it costs extra. When it comes to homes that didn't suffer total loss, it only costs on average $15,000 to remediate and harden an existing home to IBHS Base, and upgrading homes that are still standing supports those being rebuilt via the cluster effect for wildfire resilience.

Without strategic philanthropic intervention, homeowners will likely rebuild to minimum standards, leaving them and their neighbors vulnerable and may further jeopardize their ability to obtain insurance coverage in an increasingly challenging market.

Any Delta Fund established must integrate administrative efficiencies, including streamlined eligibility verification, automated resilience costs, and rapid disbursement of funds, and integration with existing permitting and reconstruction processes. Collaboration with building industry associations, insurance providers, and community organizations will also streamline processes by ensuring locally-backed awareness raising, adequate workforce capacity, and continued coverage.

Recommended Action
Philanthropic capital should establish a comprehensive Resilience Delta Fund, aiding homeowners to rebuild to the highest standards of wildfire resilience. This fund can be structured combining governmental and philanthropic grants, low-interest loans, and impact investment capital.

Any established Delta Fund should be operated by a locally-trusted Community Development Financial Institution (CDFI), who has the existing experience and infrastructure to handle financial transactions, connecting dollars with deserving projects, but also specializes in helping homeowners with technical assistance and financial literacy. Based on critical factors specific to the Eaton and Palisades fires, we recommend a short list to consider: Neighborhood Housing Services of Los Angeles, Lendistry, Neighborhood Partnership Housing Services and Genesis LA.

Particularly for the Los Angeles context, the selected CDFI must have support with underwriting criteria to the IBHS standard, provide clear parameters for how to draw on catalytic loan capital, ensure alignment with Freddie/Fannie's retrofit program so there's potential liquidity, and provide lending products for construction loans, HELOC, second mortgages, and other applicable dynamics given the recovery conditions.

Expected Impact

Bridging the resilience delta will transform disaster recovery from a cycle of repeated vulnerability into an opportunity to build wildfire-resilient communities. Homeowners rebuilding to *IBHS Wildfire Prepared Home Plus standards* will dramatically reduce their risk of future loss, with research showing that resilient construction can prevent or minimize damage that would otherwise result in total loss. Safer rebuilding will lower future losses, improve local economies, and support stable insurance, housing, and mortgage markets.

Enhanced insurability will allow homeowners to maintain coverage in an increasingly challenging insurance market, directly addressing concerns raised across at least seven reports about insurance availability in high-risk areas. Creating replicable models and comprehensive implementation playbooks, philanthropic investment in Los Angeles's resilience delta can also catalyze a national transformation in how communities recover from disasters, shifting the paradigm from simply rebuilding what was lost to building back better, safer, and more resilient communities.

Timeline

Many survivors have already started the rebuilding and recovery process, so launching this initiative is urgent. Funding can begin as soon as an institution to manage the Delta Fund, preferably an CDFI, is identified.

Notional Budget

Assuming a construction budget of $840,000 for a 1200 square foot home in Altadena ($700 per square foot), a delta of 3% will require an additional $25,200. A trial project of ten (10) homes would necessitate an estimated budget of $490,000.

- $252,000 for materials and installation
- $50,000 for legal counsel to structure the contracts (to protect donors) and limit liability
- $98,000 for a CDFI to manage the effort
- $90,000 for an IBHS evaluator to perform the certification

A larger program would conceivably create financial efficiencies by reducing the cost of materials, as well as inspection, administrative and legal fees.

Evidence from Reports

The Delta Fund concept has been championed by two qualified and knowledgeable organizations: the Resiliency Company and Insurance for Good. However, the “delta challenge” has emerged across several reports.

- ULI's "Rebuilding Los Angeles after the January 2025 Wildfires" identified the need for fire-resistant building materials, defensible space, and fire-resistant landscaping as essential components of safer rebuilding.
- LA County Forward's "Blueprint for Rebuilding" documented that current insurance and federal aid structures only cover baseline reconstruction, creating affordability barriers for resilience upgrades, particularly affecting low- and moderate-income households.

- The Blue Ribbon Commission emphasized the importance of enhanced building codes and fire-resistant construction standards in new development, while also noting gaps in financing mechanisms that support their implementation.
- CA FWD's "Preparing for Wildfire by Protecting What Matters" noted that more precise distinctions between hazard and risk, along with more advanced community-scale fire models, are essential for better decision-making, but current funding structures don't support investments in proven resilience measures.
- LAEDC's impact study demonstrated that without resilience upgrades, communities face repeated cycles of disaster and displacement, which undermines property values, insurance availability, and long-term housing stability.

Nearly every Los Angeles County voter (95%) views wildfire as a major concern, according to a recent poll.[7] Another poll suggests that 81% of Los Angeles County residents view wildfires as a crisis. A large majority of voters across the partisan spectrum agree that the problem is getting worse. [8] Another recent poll indicates that 63% of California adults want the state and local governments to do more to address wildfires.[9]

Preparedness saves money. The U.S. Chamber of Commerce reports that every dollar invested in disaster prevention saves $13 in avoided damages, cleanup, and lost economic activity.[10] However, initial long-term savings through investment in preventative efforts is less attractive to fund since it's seen as a present day cost, rather than a future savings. Funding for disaster recovery and response in general is facing challenges as well. The federal funding landscape is changing rapidly. The Trump Administration has all but eliminated FEMA's prevention programs. Congress has blocked disaster relief and resilience funding for California. Most funding that has been deployed has focused on the emergency response and short term recovery. Where can prevention dollars come from?

In Sacramento, thanks to 2024's Proposition 4 and other initiatives, there are programs designed to curb wildfires, floods and heatwaves, but these resources are meager compared with the scale of the risk. On transferring existing funds, we doubt Californians would be willing to take from healthcare, public safety and education and spend those dollars on wildfire prevention.

Recommended Action

Philanthropic funders can play a catalytic role in getting the Los Angeles County Resilience District from concept to ballot—but only in specific stages and within legal limits, detailed in the timeline and notional budget sections below. Philanthropic support can be most impactful for coalition building, engaging communities, providing public education for broader understanding, and to help residents determine whether the measure is viable and trusted.

The creation of a Los Angeles County Resilience District would protect dollars from being used for other purposes and further provide greater transparency in all manner of governance – a requisite for today's voters. The dollars would go to projects protecting Angelenos from wildfire, flood, heat waves, and seismic events. A portion of the funds could be saved as a RiskReserve to speed future recovery efforts.[11] If Los Angeles County developed a resilience district, it would better prepare the region from the shocks and effects of a changing climate. Los Angeles would further enjoy an economic advantage, making the region's workforce and infrastructure more resilient and reliable.

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[7] Fairbank, Maslin, Maullin, Metz & Associates, October 2025

[8] Megafire Action and Hart Research, November 2025

[9] Public Policy Institute of California, September 2025

[10] Being Prepared for the Next Disaster Pays Off, New Study Shows, June 2024

[11] https://www.civicfed.org/node/4150

Developing a revenue measure, and its corresponding campaign, is a critical first step in this process, but must be designed judiciously, ensuring that all Los Angeles County residents see the benefit and imagine that they could benefit from an investment in disaster preparedness. Cost-saving, economic arguments will be key. In California, if revenue measures are placed on the ballot by elected officials, voters must then approve the measure by at least 66.6% of the total vote. By contrast, if revenue measures are placed on the ballot by petition, then revenue measures can enter into law if approved by only 50.01% of total votes cast.

Expected Impact
A quarter-cent sales tax would yield $600 million per year – funding important mitigation measures – which could dramatically reduce the threat to Angelenos from wildfire, flood, heat and seismic events.

Timeline
The Los Angeles County Resilience District – with a dedicated funding stream – could be developed in four stages. The first stage entails developing a winning coalition of supporters as well as developing the actual structure and code creating the district – defining what the resilience district would fund. (For voters to have faith in ballot measures, it's essential that the measure's scope of activities are as well defined as possible.) This stage entails extensive public engagement as well as public polling and message development. The first stage can be supported by philanthropy, with grants to local organizing nonprofits, ensuring special care is taken to not coordinate with County staff.

The second stage entails winning new legislation in Sacramento, which would allow Los Angeles County to raise its sales tax above the 2% limit. This effort would be considered lobbying and therefore off-limits to most philanthropies and some nonprofit organizations. Attorneys have advised, from this stage forward, one would need to establish a separate 501(c)(4) social welfare organization to accept contributions and make expenditures in support of the measure.

The third stage is to gather signatures from Los Angeles County registered voters. The number of signatures required to qualify a County initiative measure is approximately 250,000, yet due to the likelihood of faulty signatures, a 25% buffer is advisable. The fourth stage is the electoral campaign. Philanthropies and nonprofits can engage in developing position-neutral educational events related to the initiative; however, it's important to note that if a "yes" position is adopted, those activities would be considered lobbying.

Notional Budget
Budget estimations for this recommendation require a phased approach, with certain components more suitable to philanthropic support. In order to stand up a revenue measure in the November 2028 ballot, the process must be started urgently.

The first stage entails extensive public organizing and strategic negotiations, the development of communications assets, capped with a legal statutory description of the resilience district and the revenue measure. This stage would last 8-10 months and is estimated to cost $400,000 – which could largely be supported by philanthropic dollars.

The second stage of working with the California legislature would cost an estimated $150,000 – for coalition building, lobbying assistance, and travel. This stage *could not be supported by philanthropic dollars* and must take place the year prior to an election.

The third stage – collecting ballot signatures – would cost approximately $1.5 million for signature gathering and another $100,000 for legal services and requires at least 9 months – with 180 days allocated to collect signatures and 30 days to validate them[12] . The Los Angeles County Board of Supervisors sets a deadline to consolidate a measure with a regularly scheduled election 2 months prior to the election.

The fourth stage – in support of the campaign – will require educational programs, estimated at $250,000, *which could be supported by philanthropy*, and an additional $2.6 million for partisan campaign literature, ad buys, communications, and campaign management, *which likely cannot be supported by philanthropy*. This stage should run concurrently with the previous two stages for maximum awareness raising and support gathering.

The estimated grand total for a ballot measure will use a mix of philanthropic and other funding sources, and will cost approximately $5,000,000.

Evidence from Reports

Multiple reports identify the need for sustainable, dedicated funding mechanisms for resilience investment:

- ULI recommends developing "innovative financial programs" including Climate Resilience Districts (CRDs) and Enhanced Infrastructure Financing Districts (EIFDs) as tax increment financing tools that specifically fund climate adaptation and resilience projects, with installation of tax basis at declared disaster emergency adjusted value to maximize TIF yield[13]
- McKinsey & Company recommends "public-private reinsurance partnerships" and establishing backstop mechanisms for extreme losses, along with layered risk-sharing structures where the state covers the most extreme losses[14]
- The State of California's task force promotes developing "a network of regional resilience strategies eligible for regional grants and regulatory relief"[15]
- The Blue Ribbon Commission calls for launching "a 'LA Resilient Rebuilding and Reconstruction Fund' Philanthropic Campaign" and establishing "partnerships to coordinate and leverage funding to accelerate rebuilding"[16]

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[12] http://content.lavote.gov/docs/rrcc/documents/county-initiative-timeframe.pdf

[13] Urban Land Institute - Los Angeles (ULI). "PROJECT RECOVERY - Rebuilding Los Angeles after the January 2025 Wildfires." April 2025.

[14] McKinsey & Company. "Resetting California's Homeowners Insurance Market." October 2025.

[15] State of California. "Governor's Wildfire and Forest Resilience Task Force." March 2025.

[16] Blue Ribbon Commission on Climate Action and Fire-Safe Recovery. "Blue Ribbon Commission on Climate Action and Fire-Safe Recovery." June 2025.

Improve Disaster Communications & Alert Systems for a Safer, Equitable Response

"A validated report of fire in west Altadena (was reported) as early as 12:55am on Jan. 8. L.A. County Fire personnel reported that the fire appeared to be moving west across Lake Avenue at 2:18am. But evacuation orders in west Altadena weren't issued until 3:25am." - McChrystal Group After-Action Report

The January fires exposed serious failures in emergency communications and alarm systems, which directly contributed to delayed evacuations, and further increased the public's exposure to harm, and later limited fire-survivor access to recovery resources.

Virtually all of the fourteen post-fire reports cite the communications failure as a major concern. Installing a standalone system is not sufficient. The McChrystal Group Report exposed a lack of interdepartmental communications between Fire, Sheriff and Emergency Management Departments. Communication between fire emergency and emergency management departments is needed. Moreover, seamless communication and coordination is needed between the County and City, as well as with other cities that participate in mutual aid agreements. Altadena, one of the largest unincorporated cities in the US, exemplifies the impact of disjointed disaster communications and an urgent need for redesigning systems and approach.

Protocol Gap: A Systemic Barrier

The Palisades and Eaton fires revealed a dangerous "Protocol Gap" and the critical absence of a unified, cross-jurisdictional process for issuing public alerts. This dysfunction persists because entrenched bureaucracies (City, County, State OES) and vendors defensively protect their autonomy and proprietary systems, creating widespread resistance to mandated coordination. The key barriers are the lack of a unified authorization framework and incompatible operational protocols between agencies. While this collective resistance prevents top-down change, no single entity possesses enough influence to block an external, neutral initiative.

A plethora of communications and public alert services and products are currently being touted as the answer to the communications problem. Currently, the County[17] and the City[18] assert that they're already working on a new approach. Unfortunately, public trust in government is so low, a more transparent public process is needed.

Los Angeles City and County must implement a new integrated communications and alert system. Particularly in the Los Angeles context, the dynamic between City and County interoperable communications necessitates rethinking and integration of newer approaches from state and federal agencies. California's statewide trusted messenger network, led by the Office of Community Partnerships and Strategic Communications, may provide an avenue for streamlining improvements and institutionalizing integrated systems.

[17] https://file.lacounty.gov/SDSInter/lac/1192779_AAR_SummaryofCountyActionsandImprovements.pdf
[18] https://mayor.lacity.gov/news/mayor-bass-issues-statement-following-release-lafds-after-action-review-report

Recommended Action

Philanthropy can play a decisive role by funding a sophisticated advocacy approach to ensure an effective and integrated system is established across Los Angeles. There must be a well-informed outside force to compel the City and the County to implement new emergency response protocols and communication systems. Since such communications tools are managed by government entities, philanthropy can provide support to vet, test, validate, and ultimately recommend communication tools and technologies to adopt. Philanthropy funding can also support coordination across government agencies in the Early Warning System (EWS) and disaster communications ecosystem for comprehensive adoption.

Early warning systems are often socio-technological ones. In addition to the need for improved, integrated telecommunications, investment in the social infrastructure to provide "last-mile" communications to communities also proves foundational to success. Philanthropies can support trusted messenger networks of nonprofits and community based organizations to ensure culturally sensitive and thoughtful adoption across Los Angeles' diverse neighborhoods.

Expected Impact

Early warning systems reduce fatalities and injuries by enabling timely evacuations and protective actions. They can also allow people to better protect assets and critical infrastructure, reduce economic and physical damage by up to 30% with just 24 hours' notice[19] . These systems also support preparedness, allowing communities and authorities to allocate resources and develop response plans effectively. An improved system would limit false alerts – which were sent out during and after the fires and a robust, multi-channel communication system can better meet people where they are, rather than requiring them to navigate numerous websites and unfamiliar platforms during a crisis.

Timeline

In September, the Los Angeles County Board of Supervisors tasked agencies to perform an internal review of the County's communication systems and protocols. Their "report-back" is due in early-2026. Mayor Bass has announced a similar process at the City.

Therefore, publicly launching an independent advocacy stance is urgently needed. Retired fire professionals must be part of the team, as should diverse communications experts and community organizers. Including representatives with differing approaches and view points to get widespread early buy-in will be essential. Due to the sophisticated nature of the problem and deep knowledge required, the staffing and consulting would be more expensive than a traditional advocacy effort. Trusted nonprofits like Climate Resolve, US Green Building Council or RAND Corporation could serve as the convenor and fiscal sponsor of this watchdog effort.

An effective and comprehensive effort will take time and should be deployed as close to the one year anniversary in January 2026 as possible to leverage redoubled attention to the issue.

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[19]https://preparecenter.org/topic/early-warning-systems/#:~:text=The%20importance%20of%20early%20warning,Multi%2Dhazard%20early%20warning%20systems