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# Generosity After the LA Fires: Charitable Giving and the Road Ahead to Rebuilding

**The Milken Institute**

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## Executive Summary

In January 2025, the Los Angeles region faced not one but two catastrophic urban conflagrations. The Eaton and Palisades Fires killed 31 people and destroyed over 16,000 structures.<sup>1</sup> About 100,000 people evacuated, and one year after the fires started, thousands of residents remain displaced.<sup>2</sup>

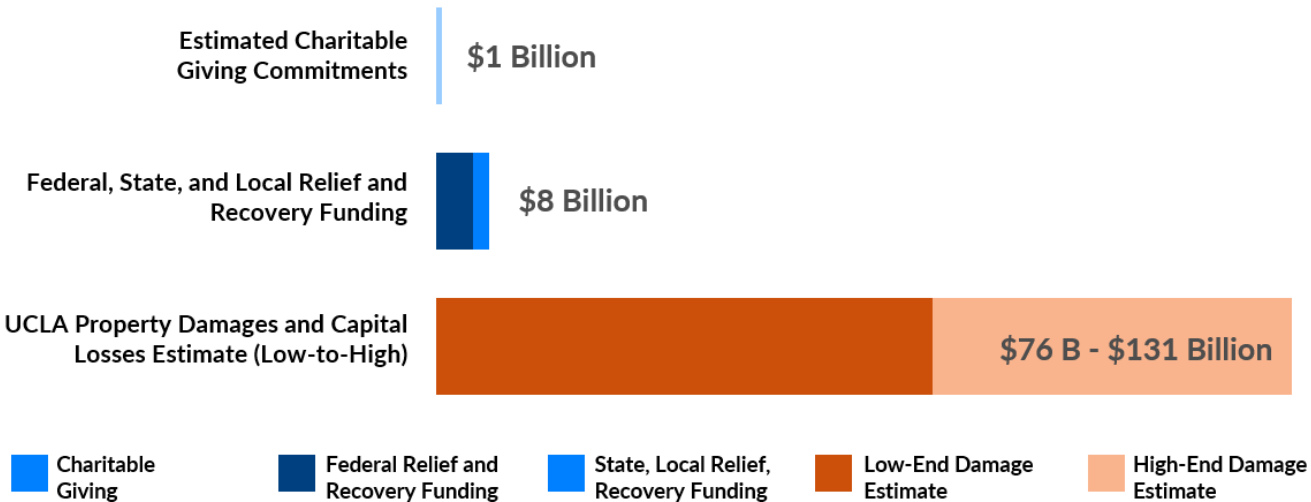
The story of the fires is a narrative about human tragedy, community resilience, and suffering, which persists for thousands of Angelenos. It is also a story of generosity. Mere days after the fires sparked, dedicated fundraising efforts and commitments broke records, exceeding \$650 million by the end of January.<sup>3</sup> **Looking at 2025 overall, the Milken Institute estimates charitable commitments to LA Fires relief and recovery amounted to \$860 million to \$970 million.**

Philanthropic and individual giving flowed to a multi-layered structure of funds and nonprofits on the ground. Large corporate and philanthropic donors gave millions directly to nonprofits and providers, but they also directed funds to trusted intermediaries (e.g., the LA Arts Community Recovery Fund, SoCal Fire Fund), which raised hundreds of millions of dollars in mere weeks. These intermediaries then regranted funds to community organizations, leveraging relationships between local philanthropy and deeply rooted community organizations that served as trusted conduits for cash assistance, resources, direct services, and information. The crisis also activated giving from individuals worldwide. According to Giving Tuesday's Funding Effectiveness Project, the number of unique U.S. donors in January 2025 was over twice as high as it was in January 2024 or 2023.<sup>4</sup> GoFundMe alone supported \$265 million in individual giving for LA Fires recovery.<sup>5</sup>

The massive scale of the fires, and the influx of charitable giving, required collaboration across institutions and across sectors to understand evolving needs, share information, and coordinate efforts. The LA Wildfires Philanthropy Working Group met consistently throughout the year starting days after the fires, and it launched the weekly By Funders For Funders newsletter to broadly disseminate up-to-date information to hundreds of civic leaders. Leadership from Snap Inc. and California Community Foundation, for instance, founded the Department of Angels, a new nonprofit that informs, connects, and organizes communities to support survivor-led recovery in the Pacific Palisades and Altadena.

Impressive as they are, charitable giving resources still pale in comparison to the cost of rebuilding. Looking at property damage and capital losses alone, estimated charitable giving reflects merely 1–2 percent of the cost to rebuild (without accounting for insurance or settlement proceeds).<sup>6</sup> Property damages and capital losses after the LA Fires far exceed those of any recent, previous fire disasters. And the gap between obligated Federal Emergency Management Agency and Small Business Administration aid to date and the estimated cost to rebuild in LA is an order-of-magnitude greater than recent, comparable fires aside from the Camp and Woolsey Fires in 2018.

Figure 1: Estimated Giving Versus Received Federal Funding and Estimates of Losses After the Eaton and Palisades Fires



Private generosity cannot sustain a long-term rebuilding effort; renewed government support and new approaches to recovery finance are needed. Limited philanthropic pilots have started to rebuild some housing and fill other gaps. Habitat for Humanity and other organizations are rebuilding homes in the burn areas.<sup>7</sup> And the Community Action Project Los Angeles (CAP.LA) program—funded chiefly by the R&S Kayne Foundation and delivered by Loyola Marymount University; University of California, Los Angeles; and Purdue University—offers much-needed environmental testing that survivors might have otherwise expected from FEMA and the United States Army Corps of Engineers.<sup>8</sup> However, these efforts represent only a drop in the bucket of unmet needs.

Amid the uncertainty of long-term recovery funding, the region navigates a precarious shift from short-term relief to long-term rebuilding. As crowdfunding ebbed, institutional giving has shifted toward longer-term and leveraged uses of grants and program-related investment that catalyze other private capital to rebuild housing. The *Think Big and Act Boldly* report by Climate Resolve and Resilient Cities Catalyst identifies four such potential investment recommendations—including the Resiliency Company’s LA Delta Fund, which will provide low-interest loans to homeowners to finance the extra cost of rebuilding to Insurance Institute for Building and Home Safety Wildfire Prepared Plus standards—for philanthropy seeking to capitalize long-term rebuilding and resilience efforts this year.<sup>9</sup> Private sector and government collaboration should advance innovative blended finance ideas such as these to stretch private dollars as far as possible in support of an efficient rebuild.

At the same time, flexible disaster relief remains essential. According to Department of Angels quarterly surveys and other analyses, survivors are facing a “liquidity crunch” and still need direct and flexible cash assistance.<sup>10</sup> And a slowing economy may further strain families and individuals in immediate need. Crowdfunding and direct giving platforms, such as GiveDirectly, GoFundMe, and The Change Reaction—if powered with additional funding—can continue to help individuals and families weather financial challenges ahead. The anniversary of the fires should help rekindle public attention and crowdfunding to this end.

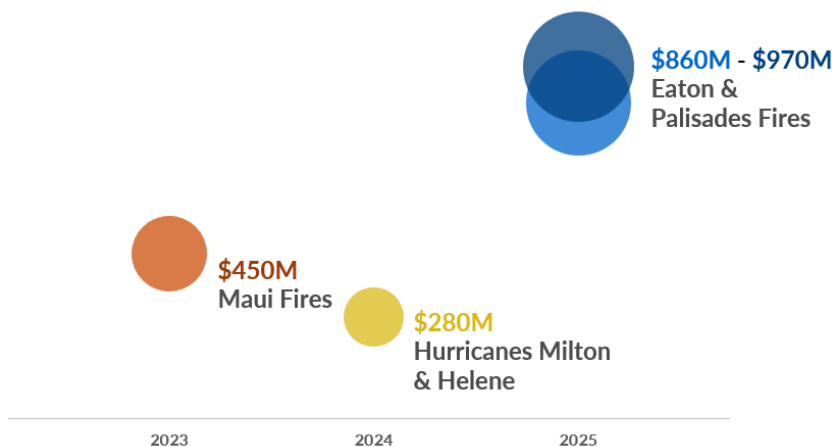
A year after the fires, meeting the required scale of recovery support will require not only renewed public-sector support but also bold and creative action from philanthropy, the business community, and local community organizations to rebuild a more resilient Altadena, Pacific Palisades, and Malibu. Long-term recovery and rebuilding demands continued deep coordination, the use of catalytic capital to drive affordable rebuilding, and an unwavering focus on survivors still awaiting home.

## Introduction: Giving in the Wake of the Fires

In January 2025, the Los Angeles region faced not one but two catastrophic urban conflagrations. On their own, the Eaton Fire or the Palisades Fire would have wreaked a devastating impact on Southern California. Combined the Eaton and Palisades Fires were two of the most destructive fires in the history of the United States, and they were the costliest fires in the nation's history.<sup>11</sup> The fires killed 31 people and destroyed over 16,000 structures. About 100,000 people evacuated, and one year after the fires started, thousands of residents remain displaced.<sup>12</sup>

Amid the suffering of thousands of Angelenos after the fires, suffering that persists one year on, immense private generosity helped meet urgent needs.<sup>i</sup> The Milken Institute estimated that charitable giving committed to LA Fires recovery came close to one billion dollars in 2025, representing a massive response from institutional givers, corporations, and individuals from the Los Angeles region and around the world. The outpouring of support captured headlines and appeared to break records. And concurrently with the flow of dollars, leaders from government, philanthropy, nonprofits, and the business community came together to mobilize existing agencies, nonprofits, and businesses; launch new organizations; and build new partnerships that not only accelerated immediate disaster relief but also laid the groundwork for long-term recovery and rebuilding.

*Figure 2: Estimated Charitable Giving After Recent U.S. Disasters, Including the Eaton and Palisades Fires<sup>13</sup>*



*\*Sources for Maui Fires and Hurricanes Milton and Helene identified by the Los Angeles Times.<sup>14</sup>*

Initially, the public sector delivered rapid and effective relief. FEMA, the SBA, and other agencies spent \$5.7 billion to clear debris, provide individual assistance to affected residents, and offer recovery loans to homeowners and small business owners.<sup>15</sup> USACE, in coordination with the City of Los Angeles and Los Angeles County, cleared 2.5 million tons debris from nearly 10,000 residential properties in the

<sup>i</sup> This report acknowledges but does not touch on the experience of Eaton and Palisades Fire survivors. Coverage of fire survivors and fire-affected peoples' emerging needs is available from nonprofits such as the Department of Angels, via its quarterly survivor surveys, the Eaton Fire Collaborative in Altadena, and other organizations active after the disasters in Altadena, the Pacific Palisades, and Malibu.

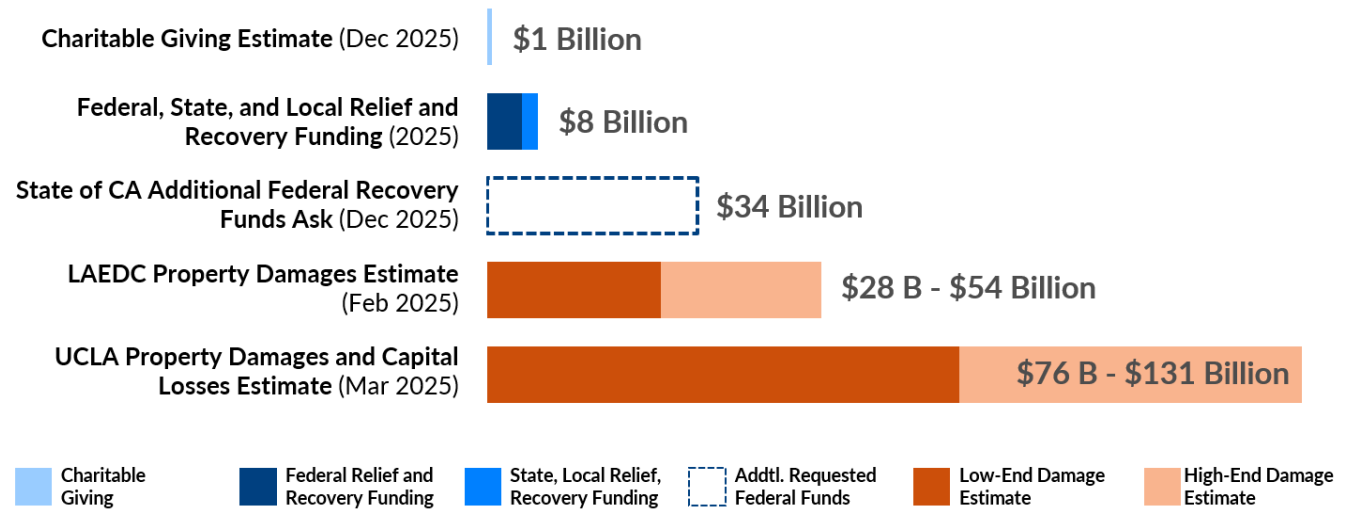
Palisades and Eaton Fire recovery areas, accomplishing “the fastest debris removal mission in USACE history.” USACE also reopened the Pacific Coast Highway and restored Temes Canyon Road months ahead of schedule.<sup>16</sup>

State and local government provided additional funding and issued regulatory and policy changes to accelerate debris removal and rebuilding. The State of California issued \$2.5 billion dollars in fire recovery aid before the end of January followed by a visit to the burn area by President Trump.<sup>17</sup> Governor Newsom suspended California Environmental Quality Act, California Coastal Act, and other environmental and development regulations in order to accelerate debris removal and rebuilding in the affected areas.<sup>18</sup> City of Los Angeles Mayor Bass followed with an executive order to accelerate permitting review for rebuilt housing.<sup>19</sup> The City and County of Los Angeles stood up relief funds for business owners, residents, and workers that drew on allocations of American Rescue Plan Act (ARPA) funding and on charitable giving.

However, as firefighters put out the blazes and as recovery efforts mobilized across public and private sectors, estimates of the fires’ capital costs as well as their economic and fiscal impacts escalated beyond the response capacity of any one local sector, be it state or local government, the business community, or philanthropy. By February, the Los Angeles Economic Development Corporation estimated property damages ranged from \$28 billion to \$54 billion in addition to billions in economic and fiscal impacts.<sup>20</sup> The following month, the University of California, Los Angeles Anderson School of Management estimated that property and capital losses amounted to \$76 billion to \$131 billion (without accounting for insurance) alongside other economic and fiscal impacts.<sup>21</sup> In December, California Governor Newsom requested \$33.9 billion in additional disaster relief and rebuilding funding from the federal government (revised downward from an initial \$40 billion ask).<sup>22</sup>

**Despite the incredible magnitude of committed charitable giving after the fires, these resources pale in comparison to the scale of the disasters and the cost of rebuilding.**

*Figure 3: Estimated Giving Versus Received Government Funding, Additional Requested Federal Funding, and Estimates of Property and Capital Losses After the Eaton and Palisades Fires*



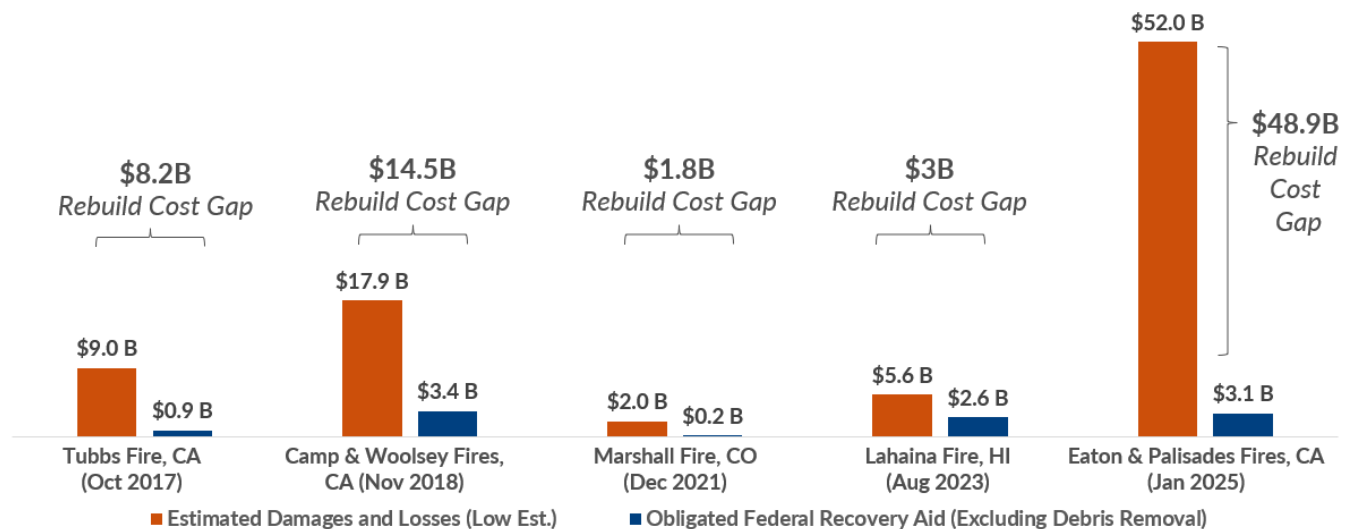
\*Estimated property damage and capital losses above do not account for insured losses.

\*\*Estimates exclude modelled economic and fiscal impacts and other impacts.

\*\*\*Federal relief and recovery funding includes debris removal funding from FEMA to USACE.

Property damages and capital losses after the LA Fires far exceed those of any recent fire disasters. And the gap between obligated FEMA and SBA aid to date and the estimated cost to rebuild in LA—estimated to be at least \$50 billion, by averaging low-range estimates from LAEDC and UCLA—is an order-of-magnitude greater than recent, comparable fires aside from the Camp and Woolsey Fires.

Figure 4: Estimated Damages, Losses, and Obligated Federal Recovery Aid After Comparable Fires (\$2025)<sup>ii</sup>



Looking solely at rebuild costs versus obligated federal aid from FEMA, SBA, and the Department of Housing and Urban Development omits key variables, such as levels of insurance and regional variation in rebuilding costs and property values. Further analysis should account for the variation in per-structure rebuilding costs, based on local real estate market and construction sector conditions, as well as the extent to which insurance proceeds (still emerging in the case of Los Angeles) and legal settlements close the financing gap. However, when accounting for insurance proceeds and potential settlement money from Southern California Edison (applicable to the Eaton Fire only) and other legal cases, the state, local, and private “share” of rebuilding costs would likely still be in the tens of billions of dollars. (Notes on methodology and sources for the data provided in Figure 4 are available in the Appendix.)

After previous disasters comparable in scale, such as Hurricane Katrina, the federal government allocated and delivered “tens of billions of dollars” in recovery funding in weeks.<sup>23</sup> But starting in 2025,

<sup>ii</sup> All dollar figures are expressed in 2025 dollars according to the Bureau of Labor Statistics Consumer Price Index. Damage estimates are generally conservative, taking the lower end of published totals when there is a range of published figures. The Eaton & Palisades Fires damage estimate takes the average of the lower end of estimates published by LAEDC (\$28B - \$54B) and UCLA (\$76B and \$131B) to reach \$52B. Federal obligations are generally sourced from the Carnegie Endowment for International Peace Disaster Dollar Database. Obligations exclude the costs of debris removal. Obligations include FEMA Individuals and Households Program (IHP) and Public Assistance Program (PA), SBA approved loans, and obligated HUD CDBG-DR funds (applicable to all disasters except the LA Fires). More data on these assumptions and citations are available in the Appendix.

the federal funding available for disaster recovery has been reduced, and the Federal Administration has moved to reduce the scale and role of FEMA and shift more of the responsibility for disaster relief and recovery to state and local governments.<sup>24</sup> Although federal and state funding in addition to private-sector charitable giving for disaster recovery and rebuilding have been substantial after the LA Fires, far more money is needed to rebuild over the coming decade. And the potential retreat of the federal government raises the question of how the region will close the financial gap and how charitable giving can be a part of creative, new long-term approaches to bottom-up recovery and rebuilding.

# Charitable Giving After the Fires: The Numbers

## The Scale of Charitable Giving for Recovery

In mere days after the wildfires began, the Los Angeles region experienced a surge in charitable giving that appears to be unprecedented.

Corporations, corporate foundations, and institutional philanthropy announced multi-million-dollar commitments to support disaster relief and long-term rebuilding. Some institutions set up dedicated wildfire recovery funds that raised millions of dollars from a variety of institutional and individual donors, often in a matter of weeks. The California Community Foundation's Wildfire Recovery Fund raised over \$100 million in 2025.<sup>25</sup> FireAid, in partnership with philanthropic institutions, corporate sponsors, live streaming partners, and pro bono concert performers, raised about \$100 million, including millions of dollars in donations from audience members that attended in person or tuned in to the live or recorded broadcasts.<sup>26</sup> The Pasadena Community Foundation, a community foundation that has served the Greater Pasadena area since 1953, raised about \$72 million by midyear 2025; much of this money capitalized the new Altadena Builds Back Foundation, which was created to support the long-term reconstruction of housing in Altadena.<sup>27</sup> The Los Angeles Fire Department Foundation—which funds supplemental equipment and other support to Los Angeles City firefighters to support their health, safety, and wellness—received \$20 million in only a week.<sup>28</sup> The California Fire Foundation raised \$20 million by March 2025.<sup>29</sup>

The crisis also activated giving from individuals near and far. According to data from Giving Tuesday's Funding Effectiveness Project, the number of unique donors in the United States in January 2025 was over two times higher than it was in January 2024 or January 2023, due in part to attention paid to the fires that led to a jump in small-dollar donations.<sup>30</sup> Data from Giving Tuesday's Giving Pulse Survey demonstrated that the LA Fires were the most cited crisis in the United States between July 2024 and September 2025.<sup>31</sup> Donations poured into the region from well over one million individuals around the world just on GoFundMe, a charitable crowdfunding platform. The platform identified Jan 10<sup>th</sup> as the most generous day of 2025 and acknowledged California and Los Angeles as the most generous state and county of the year in its 2025 year-end reporting.<sup>32</sup>

To characterize the scale and breadth of charitable giving for recovery, the Milken Institute gathered and analyzed data on charitable giving for fire recovery using third-party databases, press releases, and other sources. Our analysis encompassed over 30 dedicated fire recovery funds, over 250 donor organizations, over 300 receiving organizations, and nearly 1,000 individual donation transactions.

The Milken Institute employed two different methodologies to estimate the size of committed charitable giving after the fires:

1. **Discrete donations.** The Milken Institute cataloged nearly 1,000 donations from institutional philanthropy, corporations, and corporate foundations. It also counted lump sums from GoFundMe and other crowdfunding platforms as single discrete donations. Some of these

donations flowed into intermediary funds—such as FireAid or the LA Arts Community Fire Relief Fund, which raised \$15 million from almost 100 individuals, corporations, and artists and art galleries<sup>33</sup>—which then regranted dollars to other organizations. This methodology avoided double-counting, but resulted in a significant undercount of likely charitable giving.

2. **Intermediary funds and other discrete donations.** The Milken Institute catalogued fire recovery funds that publicly announced total fundraising. In addition, we identified discrete donations that did not flow to those funds but instead went directly to nonprofit organizations. Due to the possibility that intermediary funds made grants among each other, this methodology potentially double-counted certain dollars. That said, this method still likely undercounts the full extent of charitable giving for reasons discussed below.

**Our analysis conservatively estimated that between \$860 million to \$970 million in charitable giving was committed to fire recovery in 2025.**

*Table 1: Breakdown in Sampled Charitable Giving Commitments, Accounting for Discrete Donations, Excluding Funds*

Donor Type	Donors Sampled	Donors Reporting \$ Amounts	Sample Sum (Rounded)
Individual	N/A	N/A	\$324,300,000+
Corporations & Corporate Foundations	143	119	\$336,900,000+
Institutional Philanthropy	93	49	\$184,400,000+
Nonprofit Organizations	15	9	\$9,000,000+
	<b>251</b>	<b>117</b>	<b>\$855,000,000+</b>

*Table 2: Overview of Estimated Charitable Giving for LA Fires Recovery, Accounting for Intermediary Funds*

Charitable Giving Category	Conservative Est.	Scope of Verifiable Charitable Giving
Wildfire Recovery Funds	\$524,000,000+	33 funds reviewed, including 21 funds with verifiable fundraising announcements
Additional Institutional Giving	\$176,000,000+	500 discrete verifiable donations that did not go to the funds counted above
Charitable Crowdfunding	\$272,000,000+	Well over 1 million individuals
<b>Total Fundraising</b>	<b>\$972,000,000+</b>	

*Figure 5: Overview of Estimated Charitable Giving for LA Fires Recovery*



**Both estimates undercount committed charitable giving for recovery and rebuilding.** This undercount is due to a combination of dated and inconsistent data.

1. Fire recovery funds' published funding totals are generally dated, and some do not account for donations received since updates they published in the spring, midyear, or fall.
2. A significant share of corporate and philanthropic donors publicly announced commitments for disaster relief or rebuilding but did not disclose the dollar amounts of their commitments. Of all donations reviewed, 71% of corporate and philanthropic donors disclosed dollar amounts. Of donations that bypassed funds and went directly to nonprofits, 43% disclosed dollar amounts.
3. A share of institutional donors included direct donations to nonprofits and donations to fire recovery funds in their commitments; we excluded this giving due to the risk of double-counting money raised by the above funds.

As stated above, this analysis reflects announced commitments rather than grantmaking or disbursement of funding. Information on the timing and actual disbursement of funds was not consistently available at time of writing. Some amount of charitable giving considered in this analysis has not been fully disbursed.

## The Breadth of Charitable Giving: How Did Funding Flow?

To analyze charitable giving trends at a more granular level, the Milken Institute identified a sample of over 250 donors that supported recovery funds or gave directly to nonprofits and individuals. We also considered major giving platforms that featured LA Fires recovery fundraisers, such as GoFundMe. This sample is a subset of the charitable giving estimated above. It generally reflects the full breadth of charitable giving.

**Corporate philanthropy and corporate foundations** generally gave larger grants to disaster relief funds managed by philanthropic institutions, such as the LA Fire Foundation, or to efforts managed by experienced disaster relief organizations, such as the American Red Cross, Direct Relief, and World Central Kitchen. Disaster recovery funds, such as the Pasadena Community Foundation's Eaton Fire Relief and Recovery Fund,<sup>34</sup> draw from philanthropy's understanding of on-the-ground needs and their relationships with local nonprofits and community-based organizations equipped to meet those needs. Disaster relief organizations, on the other hand, might not necessarily be deeply rooted in affected communities pre-disaster, but they bring significant capacity with respect to staff, volunteer networks, distributional logistics, coordination with government, and deep experience in effective disaster relief from contexts across the globe. Giving predominantly to funds and established disaster relief organizations allowed corporations and corporate foundations to realize impact without having to risk developing new competencies or relationships when the need to act was urgent.

**Institutional philanthropy**—and the philanthropically managed disaster relief funds associated with them—tended to give smaller grants directly to local nonprofits and community-based organizations. These grants were targeted, in a way that reflected institutional philanthropy's relationships with local organizations and knowledge of emerging priorities. Many of these grants empowered nonprofits to

meet specific needs—for instance, expanding survivors’ access to pro bono legal assistance or connecting survivors to mental health care. Many of these grants also helped organizations supplement or enhance disaster relief to especially vulnerable disaster survivors, such as unhoused people, children, aging adults, and adults with disabilities.

**Individual giving** flowed into relief efforts at all levels of the charitable response ecosystem: charitable crowdfunding platforms, disaster relief funds managed by third parties, disaster relief organizations, and specific nonprofits. The multi-channel and more anonymous nature of individual giving made it essentially impossible to accurately size, but it was enormous in scope and unique in its flexibility. Charitable giving to the LA Fires via GoFundMe, a charitable crowdfunding platform, reached \$265 million in 2025, vastly exceeding any other one donor, platform, or fund in scale. It was \$35 million more than the platform raised in 2024 for all natural disasters worldwide.<sup>35</sup> Although crowdfunding delivered to individuals and families did not resolve their problems overnight, many survivors who received crowdfunding proceeds cited it as a crucial immediate cash infusion that helped tide them during the challenging weeks after being displaced. Crowdfunding platforms have been criticized for the potential to allow fraud or unfairly advantage better-connected recipients over the neediest.<sup>36</sup> Eventually, in the case of the LA Fires, community members began curating crowdfunding pages for particularly vulnerable residents in order to help focus givers’ attention.<sup>37</sup>

**Definitions: Institutional Giving**

Within the category of institutional giving, this analysis distinguishes between corporate philanthropy, corporate foundations, and institutional philanthropy.

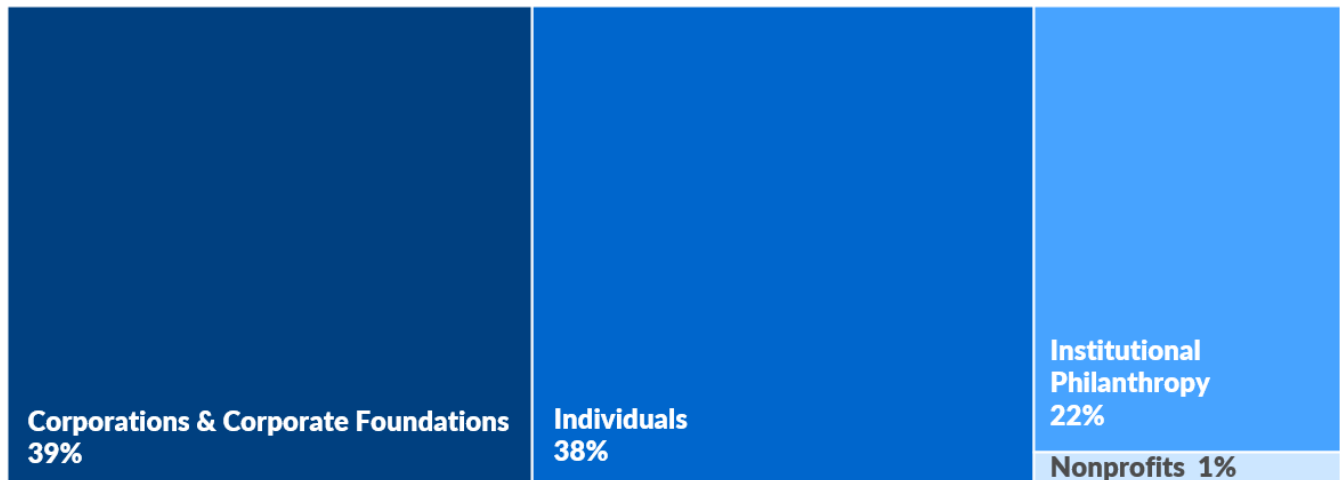
- **Corporate philanthropy** consists of direct charitable giving by a corporation. Example corporate givers sampled in the analysis include Amazon, JM Eagle, and The Wonderful Company.
- **Corporate foundations** are independent nonprofit foundations established and funded by a corporation and often branded by that corporation. Example corporate foundations sampled in the analysis include AirBnB.org and the Bank of America Charitable Foundation.
- **Institutional philanthropies** are independent, nonprofit institutions that rely on endowment and investment income to issue charitable grants. Example institutional philanthropies sampled in the analysis include the Ballmer Group and The Ralph M. Parsons Foundation.

Table 3: Breakdown in Sampled Charitable Giving Commitments 2025

Donor Type	Donors Sampled	Donors Reporting \$ Amounts	Sample Sum (Rounded)	Percentage Share	Average Donation Size*
Individual	N/A	N/A	\$324,300,000+	38%	N/A
Corporate	143	119	\$336,900,000+	39%	\$2,500,000
Institutional Philanthropy	93	49	\$184,400,000+	22%	\$1,600,000
Nonprofit Organizations	15	9	\$9,000,000+	1%	\$750,000
	251	177	\$855,000,000+		

*\*"Individual" includes large individual gifts and three crowdfunding platforms. "Corporate" includes corporate philanthropy and corporate foundations. "Institutional philanthropy" average donation size excludes LA Rises's (up to \$100M) commitment as an outlier.*

Figure 6: Breakdown in Sampled Charitable Giving Commitments 2025



Not included in the analysis above is the surge of **in kind giving and mutual aid**. Institutions and individuals delivered tons of clothes, served thousands of volunteer hours, lent rooms to friends and family, provided free professional services, and offered other types of aid in the immediate aftermath of the fires.<sup>38</sup> As part of families and friend groups, neighborhoods, religious congregations, and other networks, thousands were moved to help in whatever way they could.

### The Impact of Charitable Giving: Where Did Funding Go?

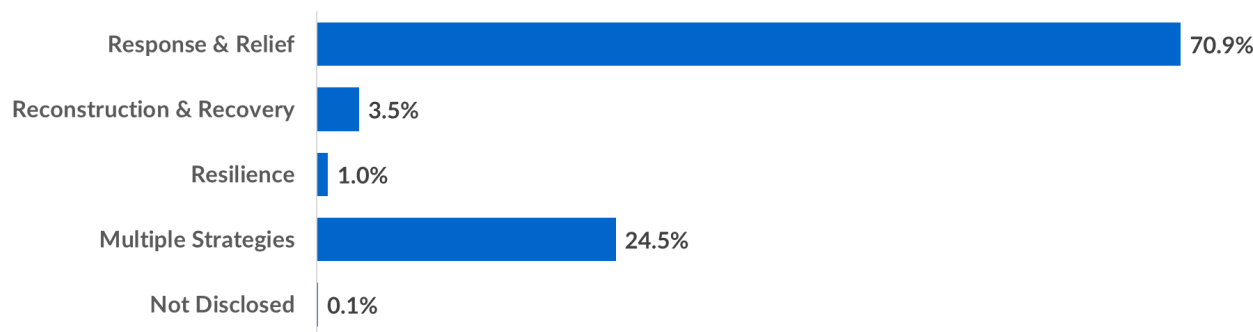
Charitable giving funded a top-down and bottom-up response ecosystem that spanned a full spectrum of organizations, which played to their strengths to help survivors and advance long-term recovery. Many household names in disaster relief sprang into action after the fires, delivering food, supplies, cash assistance and other needs. A far greater number of locally based organizations, which did not normally specialize in disaster relief, were nonetheless well-positioned to aid in disaster relief and long-term rebuilding.

Much philanthropic and individual giving flowed through intermediary funds before it reached individuals and community organizations providing services on the ground. These intermediaries were often better positioned than donors to effectively regrant funds to community organizations; this is because they were able to leverage existing knowledge and standing relationships with organizations deeply rooted in the community. In turn, these community organizations served as trusted conduits for cash assistance, resources, direct services, and information directly to survivors. In many cases, community organizations were not set up as 501(c)(3) nonprofits and could not accept donations directly; intermediaries such as Community Partners stepped in to serve as “fiscal sponsors” that allowed these organizations to receive resources and focus on delivering disaster relief.

There were tradeoffs to this multi-layered giving structure. Intermediary funds allowed more targeted grantmaking and expanded giving to smaller organizations that did not have the “name brand” of larger and more established groups. However, the complexity of this structure risked making the flow of money hard for the public to understand. A displaced family might have ultimately received money and assistance from a neighborhood institution, but they would have had little way of knowing those dollars originated from a large regional fund, and they will never know the donor who contributed to that fund in the first place.

The bulk of commitments focused on near-term disaster relief. At least 70% of discrete donations identified by the Milken Institute focused on early disaster relief for residents and workers. 25% of donations went to organizations or funds that noted a focus on both early disaster relief and longer-term recovery (referred to as “multiple strategies” below). This is generally in keeping with national trends; the Center for Disaster Philanthropy noted 66% of 2024 general philanthropic disaster funding focusing on response and relief globally.<sup>39</sup> However, a combination of incomplete data and the early nature of this analysis probably skews these findings toward disaster relief. More complete data from intermediary funds as well as a longer timeframe of study after the disaster would likely reveal greater support for longer-term priorities: reconstruction and recovery; and long-term resilience, risk reduction, and hazard mitigation.

Figure 7: Percentage of Donations for Relief, Rebuilding, and Resilience after the Eaton and Palisades Fires



*\*The analysis borrows disaster giving categories used by the Center for Disaster Philanthropy in its periodic “State of Disaster Philanthropy” reporting.*

*\*\*The analysis uses counts of commitments to specific organizations and funds rather than total dollars committed due to the number of commitments that did not disclose dollar amounts.*

Although any classification of funding recipients risks oversimplifying the variety of relief work, recipients generally fell into one of four categories: established disaster relief organizations, network and provider organizations, community-based organizations, and new disaster recovery organizations.

**Established disaster relief organizations.** Organizations like the American Red Cross, Habitat for Humanity, and United Way have administered disaster relief for decades. These organizations have the capacity to rapidly deploy staff, volunteers, supplies, and other resources; they have mastered disaster relief logistics; and they bring experience coordinating with federal, state, and local government.

- **Team Rubicon** is a veteran-led humanitarian organization that is headquartered in LA and coordinates over 180,000 global disaster relief volunteers known as “Greyshirts,” many of whom are veterans themselves.<sup>40</sup> In the initial days of the fires, and with the support of institutional and individual giving, Team Rubicon stood up an emergency operations center at its headquarters, provided logistical support to local authorities, shared information with survivors, and prepared to deploy volunteers to assist with road debris removal and other work in order to lighten the burden on firefighters and other first responders.<sup>41</sup>

**Credible networks and providers.** These organizations do not typically have a background in disaster relief; in normal times, they serve as trusted conveners, sources of information, or providers of valuable services and expertise. But in the aftermath of the disasters, they were well-positioned to convene specific communities or offer relevant expertise and services to survivors pro bono.

- **211 LA County**, a nonprofit founded in 1981 as The Information and Referral Federation of Los Angeles, serves as a hub that connects community members and community-based organizations to health, human, and social services in the county. In the weeks and months after the fires, 211LA received grants from multiple sources to act as a node in Los Angeles County’s coordinated emergency response network, “providing real-time information and long-term support for those impacted” in the form of its Wildfire Care Coordination Program.<sup>42</sup>

**Community-based organizations.** Nonprofits, faith-based institutions, other community organizations that are based in specific neighborhoods or well-connected to specific populations are well-positioned to serve as trusted last-mile delivery systems for aid. They can also offer credible, up-to-date information about survivors’ emerging and evolving needs to funders. Partnering with community-based and faith-based organizations has the potential to make government-led or funder-led public recovery efforts more trustworthy, efficient, and precise during public health emergencies and disasters.<sup>43</sup>

The California Community Foundation’s spring Wildfire Recovery Needs Assessment determined that a majority of surveyed nonprofits in Altadena, Pasadena, and the Pacific Palisades mobilized to help affected residents meet basic needs after the fires.<sup>44</sup> Nonprofits’ inherent strengths—the ability to mobilize quickly, strong leadership and quick decision-making, preexisting relationships with other organizations, and high-trust relationships with the community—made them ideal local stewards for immediate disaster relief.<sup>45</sup>

- **Boys and Girls Clubs** are community organizations that serve children and youth by providing free facilities, mentorship, meals, and programming; they maintain deep relationships with children and families during normal times. Clubs serving Los Angeles County, Malibu, Pasadena, and Santa Monica received millions of dollars in donations in the days after the

fires. In turn, they provided prepared meals and groceries, essential household items, emergency childcare, mental wellness and mentoring programming.<sup>46</sup> In Malibu, which has “no hospital, limited public transit, and few formal social service offices,” the Boys & Girls Club of Malibu expanded to play roles and provide services normally provided by government.<sup>47</sup>

- **Faith-based institutions** were devastated by the fires. Altadena and the Pacific Palisades both lost houses of worship to the fires, including Abounding Grace Ministries, Altadena Baptist Church, Corpus Christi Church, Hillside Tabernacle, Kehillat Israel, Masjid Al-Taqwa, and the Pasadena Jewish Temple and Center, to name a few.<sup>48</sup> Yet these institutions turned around to serve as crisis response nodes for displaced residents, receiving grants and donations they in turn redistributed to wildfire survivors in their network.
- **Resilient Palisades** was founded in 2019 by a group of neighbors focused on local activism and sustainable environmental management. After the Palisades Fire, the nonprofit became a trusted source of data, information, and guidance to Palisades residents, pointing them to government- and nonprofit-provided disaster relief, soil testing, rebuilding support, and other resources. The organization’s *Guiding Principles for Rebuilding* sets standards for a reimagined Pacific Palisades that is resilient to future crises.<sup>49</sup>

**New disaster recovery organizations.** These organizations filled gaps by leveraging lived experience and providing bottom-up capacity to meet overwhelming need. Many of these organizations were founded by survivors in the days and weeks after they lost their homes and physical possessions.

- **The Eaton Fire Collaborative** is a collective of nonprofit organizations based in Altadena and Pasadena that came together after the fires to coordinate rebuilding and recovery. Fiscally sponsored by Community Partners, the Collaborative ultimately became a designated Long Term Recovery Group, alongside the Pacific Palisades LTRG and the Malibu LTRG. An LTRG is a “cooperative body that is made up of representatives from faith-based, nonprofit, government, business and other organizations working within a community to assist individuals and families as they recover from disaster.” LTRG “unmet needs” tables provide case management and triage needs for the most vulnerable survivors of disasters.<sup>50</sup> The Eaton Fire Collaborative, as of time of writing, identified about 160 constituent organizations on its website.<sup>51</sup> Its Collaboratory, opened in October 2025, is a hub that serves as a “one-stop first step” for survivors navigating a challenging, exhausting, long-term recovery and rebuilding process. The hub centralizes resources provided by “more than 200 established local nonprofits (many of whom are physically on-site)” that span permitting assistance, soil testing, mental healthcare, reconstruction, essential items, and case management.<sup>52</sup>

- **The Eaton Fire Survivors Network** emerged from the Eaton Fire Collaborative. The survivor-led network connects survivors to one another and to timely guidance on navigating insurance, environmental remediation, mental health, financing, and other challenges and prepares survivors to speak to the media about their experiences. It organized a coalition of survivors that advocates for prompt compensation to survivors from insurers and from Southern California Edison,<sup>53</sup> the utility that has launched a compensation program for survivors affected by the Eaton Fire, and whose equipment is alleged to have sparked the Eaton Fire.<sup>54</sup>

*Table 4: Categorization of Sampled Disaster Recovery Giving Recipients*

Established Disaster Relief Organizations	Credible Networks & Providers	Community-Based Organizations	New Disaster Recovery Organizations
Rapidly deploy staff, volunteers, logistics capacity, and experience in disaster relief and government coordination.	Prepared to convene specific communities, offer trusted information to survivors, or offer expertise and services to survivors.	Well-positioned to serve as trusted last-mile resource delivery systems and sources of credible information.	New organizations filled gaps by leveraging lived experience and providing bottom-up capacity to meet overwhelming need.
American Red Cross	211LA	Boys & Girls Clubs	Altadena Girls
Direct Relief	Inclusive Action for the City	Disability Community Resource Center	Case Study: Adapt
Habitat for Humanity	Los Angeles Chamber of Commerce Foundation	First AME Church Pasadena	Department of Angels
Team Rubicon	Legal Aid of Los Angeles	Instituto de Educación Popular del Sur de CA	Eaton Fire Collaborative
United Way	Money Management International	Jewish Family Services of Los Angeles	Eaton Survivors Network
World Central Kitchen	UCLA	YMCA	The Foothill Catalog Foundation

*\*The organizations listed above are merely an illustrative sample of the types of organizations that administered relief or supported rebuilding. The list is neither exhaustive nor fully representative.*

# The Impact of Charitable Giving: Long-Term Recovery

Federal and state funding obligated in 2025 focused on damage assessment, debris removal, and disaster response. Likewise, most charitable giving (over 70%) committed in 2025 focused on disaster response and relief: temporary shelter, emergency healthcare, food and items distribution, public health, and flexible cash assistance.

Yet disaster recovery requires years of funding and effort. FEMA’s National Disaster Recovery Framework differentiates between the days and weeks of disaster response and the months and years of recovery and rebuilding.<sup>55</sup> Charitable giving generally does not maintain focus on long-term recovery needs. According to the Center for Disaster Philanthropy, in 2024, while 66.1% of institutional philanthropic disaster giving supported short-term response and relief, just 11.6% funded reconstruction and recovery and only 3.4% supported preparedness.<sup>56</sup> As disasters become more frequent, and if the federal government continues to reduce its role in relief and recovery, it will be increasingly incumbent on charitable donors to consider the full cycle of long-term recovery and resilience and not just immediate response.

Figure 8: FEMA National Disaster Recovery Framework (2024)



In LA, philanthropic leaders are collaborating to set aside and strategically deploy resources for long-term recovery and resilience. The Altadena Builds Back Foundation, a new foundation created by the Pasadena Community Foundation, is purpose-built to help steward a long-term, community-centered recovery focused on home rebuilding and anti-displacement. It was capitalized by over \$55 million in proceeds from PCF’s Eaton Fire Relief and Recovery Fund as of April 2025.<sup>57</sup> Its first grant of \$4.5 million to Habitat for Humanity San Gabriel Valley will enable the restoration of 22 homes,<sup>58</sup> and a \$5.8 million grant to Beacon Housing will help the local nonprofit rebuild a totally destroyed 14-unit multifamily rental building, with units remaining affordable for residents who are 55 years or older.<sup>59</sup>

Institutional philanthropy is also considering ways to use capital in a more scalable manner, in the form of low-interest or zero-interest loans that will drive down the costs of rebuilding. Philanthropy can blend its concessionary capital with private capital from community development financial institutions and other banks to drive down the interest rates for rebuilding loans. When those loans are repaid, the

capital can be redeployed for additional rebuilding work or other purposes in the manner of a revolving loan fund. Alternatively, philanthropic capital can serve as a credit enhancement—in the form of a guarantee or loan loss reserve fund, for instance—that reduces lenders’ risk and thereby lowers the cost of private capital or makes more private capital available for rebuilding projects.

In late December, Bank of America announced a commitment of \$10 million in zero-interest loans to three west coast CDFIs—Clearinghouse CDFI, Genesis LA, and Pacific Community Ventures RESTORE LA Fund. These loans will help the CDFIs acquire and stabilize fire-affected property lots and redevelop those lots into new, fire-resistant homes that remain affordable for returning or new homeowners. The loans will also support no-fee, low-interest loans to business owners on the road to recovery.<sup>60</sup> (The Milken Institute did not consider any concessionary loans in its estimate of the scale of charitable giving commitments.)

2026 will likely include additional commitments such as Bank of America’s announcement, which blend philanthropic dollars with other private capital in order to maximize the usefulness of private dollars in service of long-term resilient reconstruction.

## Stories from the Field

Behind the numbers, the charitable response to the fires demonstrated what is possible when the private sector mobilizes as a whole in the face of disaster. In addition to its data analysis, the Milken Institute also completed interviews with nonprofit, philanthropic, business, and government leaders involved in the disaster relief effort to understand how collaborations came to be and determine lessons and expectations for the field as it approaches the one-year anniversary of the disasters.

### Collaborative Partnerships Lead to Big Bets

**The massive scale of the Eaton and Palisades Fires required a collaborative whole-of-society response.**

In the early days of the wildfires, the overwhelming impact of the Eaton and Palisades Fires drew attention to the fragmented public governance system of the LA region.<sup>61</sup> The City of Los Angeles is one of merely 88 cities in Los Angeles County, which also contains unincorporated areas that are not part of any municipality, such as the community of Altadena. LA's private-sector ecosystem was likewise overloaded by the immediate needs of displaced fire survivors and other affected community members. The existing resources of local corporations and foundations, the networks and leadership of nonprofits and community organizations, plus charitable giving from around the world provided an essential starting block for the sector to spring into action after the wildfires started. However, the massive influx of giving also put immense pressure on the region's response ecosystem to efficiently, effectively, and fairly distribute resources to fire survivors, other affected community members, and the organizations supporting them.

Working together was essential.

Corporate leaders, such as Raul Anaya at Bank of America and Evan Spiegel at Snap Inc., stepped forward to guide the broader business community through ways to support recovery. Bank of America committed \$3.5 million in philanthropic grants to local nonprofits for recovery and rebuilding needs, and appointed Raul Anaya, its LA-based president of business banking, to oversee its comprehensive response and rebuilding efforts after the fires, as well as leading local convenings of banks, asset managers, developers, and other companies to advise the City of Los Angeles Mayor Karen Bass, County supervisors, and State leaders.<sup>62</sup> Evan Spiegel, CEO of Snap Inc., co-founded the Department of Angels with Miguel Santana, CEO of California Community Foundation. The Department of Angels, described further below, is a new nonprofit organization seeded by a \$10 million commitment that is intended to empower and mobilize fire survivors as community leaders, lift sources of information, and advocate for a more effective disaster relief and rebuilding process.

The LA Wildfires Working Group formed days after the wildfires started to align immediate philanthropic giving for rapid response. The group, ultimately made up of eight philanthropic CEOs and leaders, launched the *By Funders For Funders Wildfires Update* which continues to be sent weekly to over 500 interested civic and philanthropic leaders. The Working Group ultimately informed the development of a more formalized civic roundtable, called the Los Angeles Wildfires Civic Leaders Council, reached into the corporate sector. The roundtable, and relevant subcommittees, convenes business, foundation, and nonprofit leaders to exchange information, collaborate to solve challenges in recovery and rebuilding such as insurance, rebuilding affordability, and rebuilding finance. Other collaborations and aligned fundraising efforts were organized by conveners such as the Annenberg Foundation, the Los Angeles County Center for Strategic Partnerships, and Southern California Grantmakers—which served as a fiscal sponsor for Los Angeles County’s wildfire recovery funds and coordinates the LA Wildfire Recovery Funders Collaborative.<sup>63</sup> The Smidt Foundation and Harbor Freight Tools for Schools launched a unique issue-specific multi-funder collaborative entitled *Who Will Build?* to align and lift regional workforce development pathways to good construction jobs in the post-fire recovery.

There are many stories of collaborative partnerships that sponsored big bets:

**The Department of Angels, a new nonprofit organization launched by a collaboration between Snap Inc. and the California Community Foundation, informs, connects, and organizes communities to support survivor-led recovery in the Pacific Palisades and Altadena.**

The Department of Angels was cofounded by Miguel Santana, CEO of the California Community Foundation, and Evan Spiegel, co-founder and CEO of Snap Inc. in February 2025, and it was seeded by a \$10 million donation by Snap Inc., Spiegel, and Snap co-founder Bobby Murphy. According to a “block captain model” honed after previous disasters by organizations such as After the Fire,<sup>64</sup> the Department of Angels mobilized and trained community members into coordinators that serve as sources of empathy and leadership, hubs of information, and advocates to city or county staff and civic leaders. The organization’s advocacy and collaboration with other local organizations focuses on creating housing stability for displaced families, increasing the accessibility and affordability of disaster insurance for homeowners, increasing the accessibility of credible environmental testing for homeowners, and supporting rebuilding approaches that mitigate fire risk.<sup>65</sup> The Department of Angels runs a quarterly longitudinal survey, the largest of its kind after the disaster, that samples over 2,000 fire-impacted residents from Altadena, the Pacific Palisades, Malibu, and Pasadena. The results have repeatedly revealed consistent financial strain, declining mental health, concern about persistent environmental contamination, among other stressors; yet the surveys have also elevated policy solutions that could ease the financial, insurance, and environmental challenges that residents face.<sup>66</sup>

Corporations and corporate foundations tended to give money to experienced disaster relief organizations, larger established philanthropies, or to major recovery funds. Therefore, although the Department of Angels is separate from Snap Inc. and Snap Foundation, Snap’s partnership with CCF and its sponsorship of a new nonprofit nonetheless represents an unusually bold recovery step from the corporate sector.

**CAP.LA, the Community Action Project Los Angeles, connects homeowners and business owners with free soil testing and air quality monitoring, an example of the philanthropic and nonprofit sector playing roles historically played by government.**

After prior California wildfires, such as the 2018 Camp Fire, FEMA conducted testing to verify that soil at burned properties did not contain concentrations of toxic chemicals—such as lead and arsenic—that exceeded state public health standards. However, after the Eaton and Palisades Fires, FEMA declined to perform soil testing and instead ordered soil removal from burned properties without subsequent confirmation testing; the agency stated that contaminants harbored deeper than three-to-six inches under the soil are attributable to preexisting pollution.<sup>67</sup> These federal policy changes paved the way for accelerated debris removal but left homeowners worried about the safety of returning to their ravaged lots. Indeed, testing by other sources found that 20-27% of tested cleared lots still contained unsafe levels of lead in soil.<sup>68</sup> Yet the thousands of dollars required to conduct soil testing, to say nothing of the costs of remediating detected contaminants, are yet another challenging expense for returning homeowners already facing the considerable costs of ground-up reconstruction.

In response, the R&S Kayne Foundation funded and stood up CAP.LA. Powered by researchers from Loyola Marymount University, UCLA, and Purdue University, the program offers free soil and water testing to detect wildfire-related pollutants in survivors' gardens, pools, and yards and delivers fast results. The CAP.LA platform also maps results at the neighborhood level, while keeping exact addresses private, to educate the public and support additional research and advocacy.<sup>69</sup> CAP.LA and its partners also host CONSORTIUM, a collaboration of interdisciplinary teams with tools and resources made available to residents to support remediation.

**Steadfast LA uses the power of public-private partnerships to rebuild major public infrastructure.**

**Steadfast LA**, launched by local businessman Rick Caruso, is a nonprofit organization supported by a coalition of private-sector leaders to accelerate recovery efforts through public-private partnerships and privately led pilots, with an emphasis on cutting through red tape. Their commitment to rebuild the Palisades Park and Recreation Center is part of a proposed public-private partnership with the City of Los Angeles and LA Strong Sports, with the support of local organizations, including the Pali Community Center Committee, the LA Parks Foundation, and Pali 4 Pali. This initiative will fund, redesign, and rebuild the Center using private dollars.<sup>70</sup>

Multiple other initiatives also emerged from Steadfast LA, including a modular housing rebuilding program, a small business grantmaking initiative, and a community-based urban design effort in Altadena. Steadfast LA leaders also helped launch the Builders Alliance LA, a coalition of homebuilders that leverages their combined experience, scale, buying power and supply chain networks, and technology to support those affected by the fires to access resources faster and more affordably. Builders Alliance LA was formed as part of a broader early-phase recovery effort led by local civic and industry leaders in partnership with Urban Land Institute, UCLA, and the University of Southern California. Steadfast LA also sponsored an AI-powered permitting platform ultimately embraced by the City and County to accelerate the plan check process.

## The Region's Entertainment Sector Played a Large Role in Disaster Relief

LA has long been a capital of sports and entertainment, and these sectors—spanning music, film and television, and professional sports—leapt into action and generated millions of dollars of charitable giving, often through creative means and events.

**MusiCares**, founded by the Recording Academy, is a nonprofit that provides music industry professionals with a safety net of preventative, emergency, and recovery health and welfare programs. During GRAMMY weekend in February 2025, MusiCares and the Recording Academy raised \$16 million to support fire relief efforts. During the GRAMMY telecast alone, viewers donated nearly \$10 million.<sup>71</sup> Event programming featured rebuilding efforts, and commercial breaks featured local small businesses. Stevie Wonder performed alongside a choir of students from Pasadena High School and Pasadena Waldorf School—both severely damaged by the wildfires.<sup>72</sup>

**The SoCal Fire Fund**, led by the CAA Foundation (affiliated with Creative Artists Agency), Community Organized Relief Effort (CORE), the Los Angeles Unified School District Education Foundation, and administered by the Entertainment Industry Foundation, raised \$5.9 million by the end of February 2025.<sup>73</sup> By September, the fund deployed over \$4 million in direct cash assistance as well as addition to essential resources to students, school employees, and families by leveraging CORE's experience in disaster relief as an international humanitarian organization.<sup>74</sup>

**The Walt Disney Company**, headquartered in Burbank in Los Angeles County, was one of the first companies to announce support of the recovery effort with a commitment of \$15 million. Up to \$10 million in charitable giving went to established disaster relief organizations—such as the American Red Cross—and local disaster relief funds, such as the Los Angeles Fire Department Foundation and the Los Angeles Regional Food Bank.<sup>75</sup> Disney remained actively engaged in the rebuilding efforts and in November 2025, announced \$5 million to support the reopening of Altadena's Charles White Park, which was destroyed by the Eaton Fire. The new park, designed by Disney's professional Imagineers, will include water features, play areas for children, and gathering places for performances and events.<sup>76</sup>

Other big corporate entertainment names with a presence in Los Angeles also committed millions of dollars to disaster relief and rebuilding, including Comcast NBCUniversal (\$10M),<sup>77</sup> Netflix (\$10M),<sup>78</sup> Sony Group (\$5M),<sup>79</sup> Warner Bros. Discovery (\$15M),<sup>80</sup> and YouTube (Google/Alphabet) (\$15M).<sup>81</sup>

Twelve professional sports teams based in Los Angeles and Orange Counties, including the Los Angeles Dodgers, make up **The Alliance**, which pledged \$8 million to multiple nonprofits and funds including the American Red Cross, the California Fire Foundation, the Los Angeles Fire Foundation, and the Eaton Canyon Fire Relief & Recovery Fund. The Alliance partnered with Fanatics to donate and distribute more than 75,000 items, including sports apparel, shoes, school supplies, and essentials to families affected by the fires.<sup>82</sup>

The Teams involved include:

- |                   |                   |                          |
|-------------------|-------------------|--------------------------|
| 1. Dodgers (MLB)  | 5. Sparks (WNBA)  | 9. Anaheim Ducks (NHL)   |
| 2. Angels (MLB)   | 6. Rams (NFL)     | 10. LAFC (MLS)           |
| 3. Lakers (NBA)   | 7. Chargers (NFL) | 11. LA Galaxy (MLS)      |
| 4. Clippers (NBA) | 8. Kings (NHL)    | 12. Angel City FC (NWSL) |

Dodgers Chairman Mark Walter, Magic Johnson, and Casey Wasserman, Los Angeles 2028 Olympics (LA28) Chairman and President, are also leading **LA Rises**, a private sector-led initiative to augment state and local resources to support recovery efforts. The Mark Walter Family Foundation and the Los Angeles Dodgers Foundation made an initial commitment of up to \$100 million to fund the philanthropic effort.<sup>83</sup>

**The Los Angeles Dodgers Foundation**, separately, led multiple initiatives to support recovery efforts. The organization developed two new Dodgers Dreamfields at Loma Alta Park in Altadena in partnership with the County of Los Angeles Department of Parks and Recreation, including a \$400,000 investment for fields 66 and 67.<sup>84</sup> LADF and longtime partner Shoes That Fit distributed 500 pairs of new athletic shoes in May 2025 to students and staff at Webster Elementary, a school impacted by the Eaton Fire. LADF also hosted a Dodger Day, a community resource fair that connected families from Pasadena and Altadena to health screenings, hygiene supplies, educational support, food, and other essential resources.<sup>85</sup>

## Conclusion: Lessons from 2025 and Expectations for 2026

**Charitable gap-filling is laudable and record-breaking in scale, yet it remains insufficient and unsustainable.**

Although close to \$1 billion in charitable giving appears record-breaking and has been vital, especially for near-term disaster relief, the availability of charitable resources pales in comparison to unmet need—a multibillion-dollar under-insurance gap facing homeowners, a multibillion-dollar rebuild, and the even greater capital and economic and fiscal impacts to the region as modelled by LAEDC and UCLA.

Limited philanthropic resources have attempted to fill gaps left by government. For example, CAP.LA—funded by R&S Kayne Foundation with supplemental investment by others—is performing much-desired environmental testing and risk communication that survivors might have otherwise expected from FEMA and USACE. But private generosity cannot permanently backfill such federal functions such as soil testing and intensive case management.

**Charitable giving now navigates a precarious shift from the short to the long term. Institutional giving is poised to invest in long-term recovery and rebuild, yet direct giving platforms must still play a role in helping survivors that still need cash assistance today.**

Massive early crowdfunding rightfully focused on disaster relief and near-term survivor stabilization. Crowdfunding and direct giving delivered hundreds of millions in cash assistance at a high speed with relatively flexible requirements via global platforms like GiveDirectly and GoFundMe. The Change Reaction, a local giving platform whose Wildfire Direct Giving Fund was capitalized by an initial \$10 million contribution by the Perlman Family, delivered millions of dollars in cash to fire survivors using a network of social workers and community leaders.<sup>86</sup>

However, over the year, as crowdfunding ebbed and institutional giving shifted toward longer-term recovery, giving has increasingly focused on strategic, pilot-oriented, or “leveraged” uses. These approaches will deploy philanthropic resources in ways designed to drive greater amounts of private capital into housing rebuilding pilots.

Yet, according to Department of Angels surveys, survivors consistently report that at least nine months after the fires, direct and flexible cash remains essential. For many fire-impacted residents, the looming expiration of temporary insurance payouts for rental assistance, around the same time that many 12-month mortgage forbearance programs term out, means that individuals and families who are already facing overwhelming financial challenges will experience an even greater “liquidity crunch.”<sup>87</sup>

Crowdfunding and direct giving platforms like GiveDirectly, GoFundMe, and The Change Reaction—if equipped with the funding—can play a vital role in helping individuals and families weather financial challenges in the months ahead. The anniversary of the wildfires could be a chance to rekindle public attention around funds on these platforms.

**A fragmented private sector ultimately aligned into focused collaboration. Some leaders now seek a shared framework to guide future crisis response.**

Many observed that the region’s experience collaborating to support vulnerable individuals, families, workers, and business owners during the Covid-19 pandemic—although not at all comparable to fire disasters—was also crucial training in the kind of nimble and creative collaboration required to respond to a natural disaster. And interventions including private sector coalition powering the LA Wildfires Civic Leaders Council, Steadfast LA, the creation of the Department of Angels, and the academic-philanthropic partnership behind CAP.LA demonstrate the power of this collaboration. However, at a regional scale, the level of collaboration leaders accomplished after the wildfires is still ultimately informal. Some leaders interviewed observed that the region needed a more formalized or institutionalized approach to organizing cross-sector crisis response, given the potential for additional disasters and crises to occur in the future.

**The region will see philanthropy and the business community continue to innovate with respect to housing and business reconstruction finance.**

Habitat for Humanity and other organizations are rebuilding homes in the burn areas,<sup>88</sup> leveraging grants and zero-interest loans to do so on a pilot basis. As regional philanthropy looks to long-term rebuilding, the region will begin to see more pilot rebuilding efforts that blend philanthropic capital with other private funding in order to stretch the impact of charitable resources and build more houses. Bank of America announced \$10 million in 0%-interest loans to three CDFIs to jumpstart affordable home and business rebuilding.<sup>89</sup> The Resiliency Company, a nonprofit founded prior to the wildfires, is fundraising for the Resilient LA Delta Fund, which will provide low-interest loans to homeowners that help them afford the cost of the “delta” between a code-compliant rebuild and a rebuild that means IBHS Wildfire Prepared Plus standards.<sup>90</sup> The *Think Big and Act Boldly* report by Climate Resolve and Resilient Cities Catalyst, sponsored by the Conrad N. Hilton Foundation, identifies the LA Delta Fund and three other investment recommendations for philanthropy seeking to capitalize long-term rebuilding and resilience efforts in 2026.<sup>91</sup> The year to come will likely usher in the expansion of tools such as program-related investment in the form of 0% -interest and low interest/concessionary loans, forgivable loans, and credit enhancements from philanthropy that can later be scaled with public money.

# Appendix

## Charitable Giving Estimates: Methodologies, Sources, and Limitations

**Verifiability.** The Milken Institute relied on publicly reported information on charitable giving for LA Fires recovery, including public announcements and press releases, news coverage, and limited reporting via third-party data providers such as Candid. In cases where the Milken Institute held off-the-record conversations with charitable giving institutions or other stakeholders that revealed higher totals than those published, the Milken Institute still relied on lower publicly announced data.

Charitable giving for 2025 will be impossible to verify until organizations file tax reporting in form of 990s, which will become available in 2027.

**Disbursement.** This analysis reflects announced commitments rather than grantmaking or disbursement of funding. Information on the timing and actual disbursement of funds was not consistently available at time of writing. Some amount of charitable giving considered in this analysis has not been fully disbursed.

**Data Quality.** Unfortunately, the inconsistent availability and quality of public data led to significant undercounting of total possible charitable giving committed in 2025. When estimating charitable giving under *Methodology #2*, which braided large recovery funds with other non-duplicative, discrete donations, the Milken Institute took steps to minimize the possibility of double-counting donations, as described below:

- **Recovery Funds. \$524+ million.** The Milken Institute identified 33 recovery funds and fundraising efforts that drew in a variety of donations and distributed those dollars directly to nonprofit organizations, individuals, families, or businesses.
- **Limitations:**
  - The Milken Institute was able to identify public fundraising disclosures of 21 of the 33 identified funds. For those funds where the Milken Institute could not identify fundraising announcements, we instead summed discrete announced donations to those funds under “Additional Institutional Giving.” For instance, the American Red Cross has not announced total funds raised in 2025 for California Wildfire Relief, but the Milken Institute was able to verify at least \$26.3 million in donations to American Red Cross LA wildfire relief based on philanthropic announcements and specific donor mentions on the American Red Cross’s fundraising page, excluding existing annual donors. This significant undercount omits non-public institutional donations and omits individual giving to the American Red Cross, which is likely significant.
  - Of those 21 funds that publicly reported fundraising at any time during 2025, many of these funds reported immediate fundraising efforts in January or February, and some provided midyear updates. However, most funds continued to raise money throughout 2025. Therefore, reliance on dated announcements leads to a significant undercount of

public fundraising. We expect that funds and other institutions will redouble fundraising efforts during the January 2026 anniversary of the wildfires and publish updated total fundraising as part of annual reports or anniversary updates in 2026.

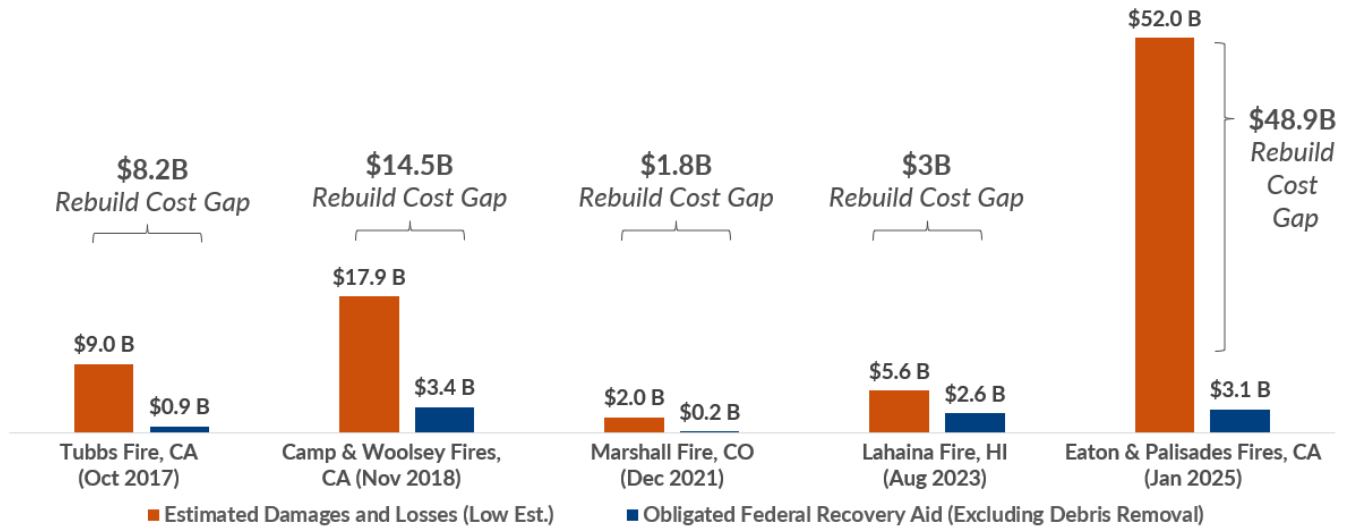
- **Additional Institutional Giving. \$176+ million.** Of 993 publicly announced donations sampled, the Milken Institute identified 500 discrete donations from institutions that bypassed the 21 funds identified above and went directly to nonprofits and community-based organizations, individuals and families, and businesses. Of these discrete donations, 215 (nearly 43%) included publicly announced dollar amounts.
  - **Limitations:** In cases where an institution announced a large bulk donation to multiple institutions but did not disclose specific allocations, the Milken Institute made different assumptions to avoid double counting.
    - If the donation went to named recipients that did *not* include the funds counted above, we counted the entire donation; double-counting was not a risk.
    - If the bulk donation went to combination of recovery funds counted above and other organizations not counted above, the Milken Institute excluded the entire donation from the analysis. For example, the Wells Fargo Foundation committed \$5 million of charitable giving to five funds counted above and one other recipient not counted above; the Milken Institute completely excluded this commitment to avoid double-counting.
    - If an institution announced a large bulk donation but did not specify any recipients, the Milken Institute excluded the donation. For instance, Warner Bros Discovery committed \$15 million of charitable giving and Sony Group \$5 million to LA Fires relief; neither disclosed recipients. Because there is a strong possibility these institutions donated at least some of this money to the funds counted above, the Milken Institute excluded these donations to avoid double counting.

As a result of these limitations, “additional institutional giving” undercounts possible commitments in 2025.

- **Charitable Crowdfunding. \$272+ million.** Charitable crowdfunding platforms like **GiveDirectly** and **GoFundMe** exceeded \$272 million and delivered money directly to individuals and families, workers, business owners, and community-based organizations. This category does not account for individual donations that supported recovery funds or went to nonprofit organizations through direct giving channels.

## Comparative Federal Response Analysis: Methodology, Sources, and Limitations

Figure 9: Estimated Damages and Losses and Obligated Federal Recovery Aid After Comparable Fires (\$2025)



### Methodology and Sources:

Damage estimates focus on property and capital losses and exclude economic and fiscal impacts and other impacts. Estimates are generally conservative, taking the lower end of published totals when there is a range of published figures. Analysis excludes insurance proceeds or legal settlement proceeds, when applicable.

- **The Tubbs Fire** damage estimate uses a CoreLogic estimate of \$7 billion.<sup>92</sup> However, the National Fire Protection Association estimated \$8.7 billion in losses.<sup>93</sup>
- **The Camp Fire** damage estimate uses an NFPA estimate of \$10 billion.<sup>94</sup> However, the National Low-Income Housing Coalition and other sources have reported up to \$16.5 billion in damages.<sup>95</sup>
- **The Woolsey Fire** damage estimate uses an NFPA estimate of \$4.2 billion.<sup>96</sup> However, CoreLogic estimated up to \$6 billion in commercial and residential losses.<sup>97</sup>
- **The Marshall Fire** damage estimate cites reporting from the Denver Post.<sup>98</sup>
- **The Lahaina Fire** damage estimate cites the County of Maui.<sup>99</sup>
- **The Eaton & Palisades Fires** damage estimate takes the average of the lower end of estimates published by LAEDC (\$28 billion - \$54 billion) and UCLA (\$76 billion and \$131 billion) to reach \$52 billion.

In the table above, dollar figures are expressed in 2025 dollars according to the Bureau of Labor Statistics Consumer Price Index.

Federal obligations are sourced from the Carnegie Endowment for International Peace Disaster Dollar Database,<sup>100</sup> with some exceptions.

- Obligations exclude the costs of debris removal.
- Obligations include FEMA Individuals and Households Program (IHP) and Public Assistance Program (PA), SBA approved loans, and obligated HUD Community Development Block Grant-Disaster Recovery (CDBG-DR) funds (applicable to all disasters except the LA Fires).
- Analysis inflated FEMA and SBA obligations to 2025 dollars as if they occurred at the same time as the disaster. However, HUD CDBG-DR funding is often appropriated months or years after a disaster. Therefore, analysis of CDBG-DR funds used the date of the first Federal Register notice committing CDBG-DR funding to the disaster and inflated the funds to 2025 dollars from that date.
- In 2020, the Carnegie Endowment's records assumed equal apportionment of \$1.017 billion in CDBG-DR funds to the Camp & Woolsey Fires (DR-4407) and the Carr Fire (DR-4382). However, the State of California Department of Housing and Community Development's 2018 CDBG-DR Action Plan refines the split, allocating \$525,583,000 to the Camp & Woolsey Fires.<sup>101</sup> An additional \$64.9 million obligated in 2021 is also allocated equally by the Carnegie Endowment; our analysis did not adjust this second allocation.
- For the Eaton and Palisades Fires, FEMA data comes from the Carnegie Endowment; Carnegie Endowment figures for FEMA IHP are corroborated by FEMA for the LA Fires. FEMA also confirmed \$2.9 billion in SBA approved disaster loans for businesses, nonprofits, and homeowners affected by the fires,<sup>102</sup> which were not yet reflected in Carnegie Endowment database records at time of writing.

*Table 5: Federal Obligations (Excluding Debris Removal) (\$2025)*

Fire Disaster(s)	FEMA IHP and PA Obligation	SBA Approved Loans	HUD CDBG-DR Obligations	Total
Tubbs Fire, CA (Oct 2017)	\$506,127,279	\$32,946,700	\$157,771,863	<b>\$664,289,743</b>
Camp & Woolsey Fires, CA (Nov 2018)	\$2,084,129,637	\$66,086,980	\$686,384,895	<b>\$2,691,369,617</b>
Marshall Fire, CO (Dec 2021)	\$47,578,460	\$107,646,100	\$13,364,490	<b>\$167,485,560</b>
Lahaina Fire, HI (Aug 2023)	\$777,836,911	\$139,000,000	\$1,639,381,000	<b>\$2,556,217,911</b>
Eaton & Palisades Fires, CA (Jan 2025)	\$194,566,130	\$2,900,000,000	N/A	<b>\$3,094,566,130</b>

**Limitations:** Looking solely at rebuild costs versus obligated federal aid from FEMA, SBA, and HUD leaves out key variables, such as levels of insurance, the role of legal settlements, and regional variation in rebuilding costs and property values. Further analysis should account for the variation in per-structure rebuilding costs, based on local real estate market and construction sector conditions, as well as the extent to which insurance proceeds (still emerging in the case of LA) and legal settlements close the rebuild cost gap.

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