

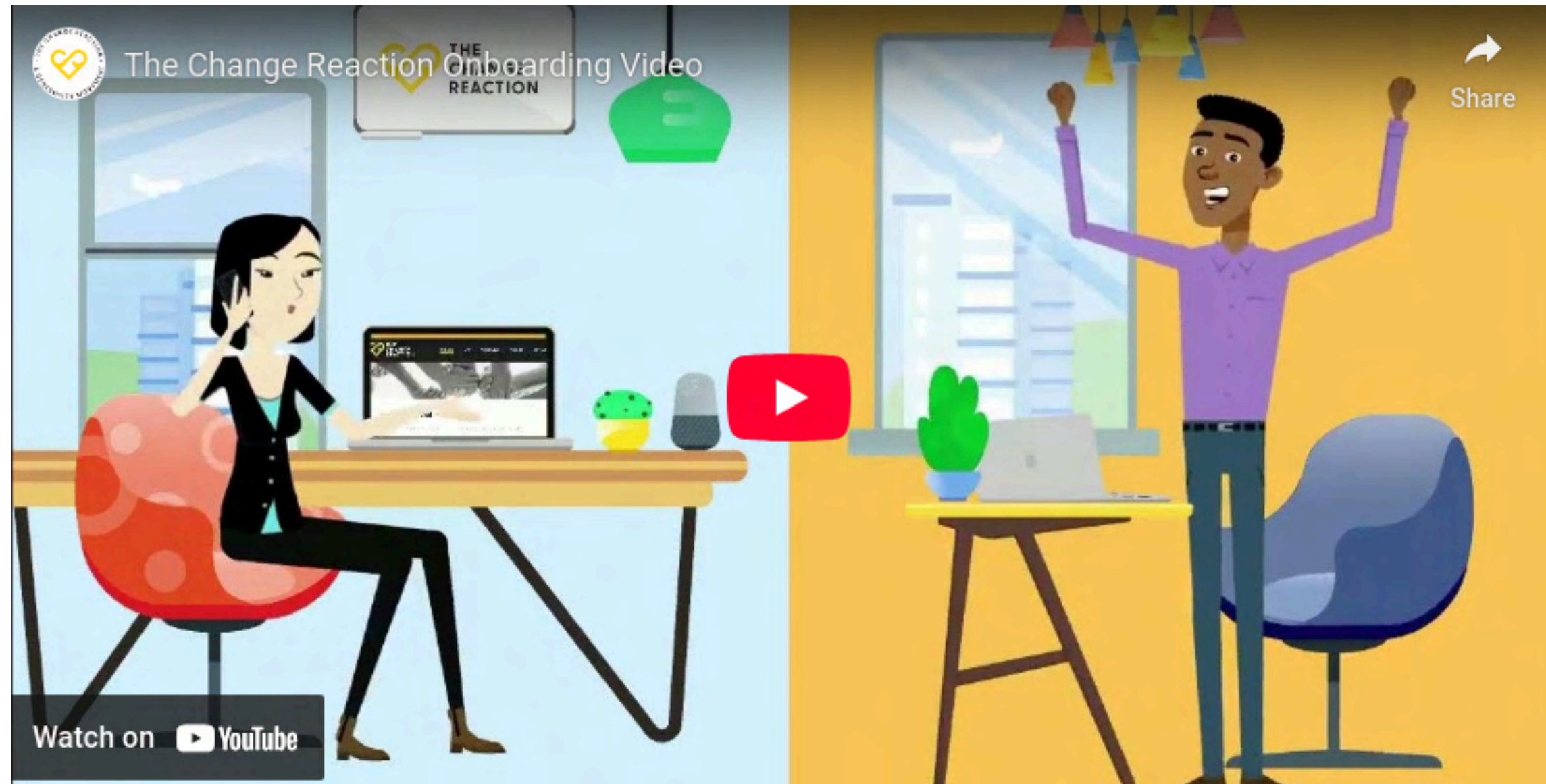


THE CHANGE REACTION

WILDFIRE RELIEF ONBOARDING

2025

WHO WE ARE



WILDFIRE DIRECT GIVING FUND

The devastating wildfires in Los Angeles have destroyed countless homes, displaced families, and caused widespread job loss. Since 2019, The Change Reaction has been providing direct support to hardworking Angelenos facing financial crises, having helped over 75,000 people in our city.

Our Wildfire Direct Giving Fund aims to help individuals on a path towards stabilization by activating our vast network of trusted frontline workers and large base of donors, The Change Reaction is able to quickly provide grants and loans to those impacted.

OUR WILDFIRE FOCUS

Homeless Prevention
Housing stabilization
Employment stabilization

**We will no longer be providing general cash assistance



HOW TO COMMUNICATE WITH YOUR CLIENTS

- “This is an intake process, to see what services and supports we can offer”
- “We want to understand what gaps in funding you have to support your stabilization plan”



CRITERIA

The Change Reaction provides direct grants to individuals impacted by the LA Wildfires

- Loss of housing in an impacted area
- Adversely or financially impacted by displacement
- Significant loss of wages or loss of employment
- Have a clear plan for how they will stabilize moving forward



VERIFICATION

Before considering an individual to receive support from The Change Reaction, please make sure to verify all details of their situation and ensure that they meet our criteria.

1. Collect the address of their affected property

- Please use the provided links to confirm the level of damage to their property in affected areas
 - Eaton Fire
 - Palisades Fire

2. Understand their insurance policies

- a. Does client have insurance
 - i. If yes, how much insurance for dwelling, contents, and relocation?
 - ii. How much have they received as a payout for each category?
 - iii. Is there a lender that is holding the insurance payout? If yes, how much are they including?

3. Have they received any funding from FEMA? If yes, how much?

4. Search for client's GoFundMe to see how much money they've raised.

- Grants will not be provided for those with over \$50K raised, except in special circumstances

GOFUNDME

- Please research thoroughly, as your client's GoFundMe may not appear in the first search. Try using different name variations, keywords, or location filters to find the correct fundraiser.
- Grants will typically not be made to clients with over \$50K in GoFundMe
 - *In truly exceptional circumstances – such as cases of extreme medical hardship, displacement without access to funds, or other urgent needs that are not adequately covered by their fundraising – we may review the request on a case-by-case basis. If you believe a situation warrants an exception, please provide detailed reasoning in your submission.*

RENT

Move in expenses -
Rent and security
deposits (Please
include verified
new lease rent and
security deposit)

AUTO REPAIR

Grants up to
\$2,500 towards
purchase of a new
car or loan up to
\$10,000 towards
purchase of a new
car. Verification
required

WORK UNIFORMS

Replacement of
work uniforms or
professional
clothing

MEDICAL

Replacement of
lost or damaged
durable medical
equipment

RELOCATION EXPENSES

Emergency travel
such as flights,
bus, and train
tickets; U-Haul or
storage unit fees
(5 months max)

FURNISHINGS

Furniture,
appliances and
household goods
(beds, couch, stove,
refrigerator, washer
dryer, bedding ,
kitchenware)

EQUIPMENT

Home base
businesses -
Repairs,
replacement of
lost or damaged
equipment.

HOME REPAIR

Must be home
owners. Toxic
removal services,
roofing repairs, etc.
Potential grant/loan
combination

NOT FUNDED

These types of requests will not be funded because there are other avenues of assistance that can be used to address them (ex. insurance, payment plans, food banks, etc.) or they're ongoing needs which puts them outside of the scope of our emergency criteria and grant ranges.

FUNERAL EXPENSES

LONG TERM THERAPY

MEDICAL BILLS

REBUILDING HOME COSTS

SITE CLEANUP - DEBRIS REMOVAL

NON-EMERGENCY CASH ASSISTANCE



ADVOCACY STATEMENT

Prompts needed to answer

- **BACKGROUND INFORMATION:**

1. Tell us a little about your client (who is in the household and what they do for work)
2. What is your relationship with the client?

- **HOME IMPACT:**

1. Did their home burn down? Or did they have significant damage?
2. Did they evacuate, if so, for how long? What is their current living situation?
3. Did they have insurance? If so, what's the status of their claim?

- **RESOURCES**

1. Have they received any fire relief support from the Change Reaction before?
2. Did they apply for assistance through FEMA? If so, how much did they receive or what is the status of their claim?
3. Have they received any other general fire relief aid? If yes, please share.

- **NEEDS/ BREAKDOWN OF COST**

1. Provide a detailed breakdown of the specific needs for stabilization including cost
 - a. *examples - rent amount + furnishings + appliances*

EXAMPLE ADVOCACY STATEMENT

Loss of Home



Maria is a mother of two children, Carlos (8) and Sofia (5). She and her husband, Javier, have lived in their home for over a decade. Javier works as a mechanic at a local auto shop, and Maria has a part-time job as a receptionist at the Altadena Dental office. Maria and Javier both working hard to make ends meet for their children. As her Pastor, I have known Maria for years and have supported her in the past with local assistance programs. Maria's home was destroyed in the fire, and her family have been evacuated for nearly two weeks. They have been staying at a combination of hotels and with relatives. Maria applied for FEMA aid but has not received any financial aid yet. She does have insurance and their claim is still pending. Their home remains uninhabitable with no clear timeline for rebuilding. Maria has not received help from The Change Reaction in the past, but has also gotten some fire relief aid. A third-party housing director from their insurance company helped Maria and her family find a small apartment in a neighboring city. Maria and Javier are struggling to find the funds to pay the first month's rent(\$2,200) and security deposit (\$2,000). I am advocating for Maria and her family to receive a grant in the amount \$4,200. This grant will provide Maria and her family a stable place for them to begin rebuilding their lives.

EXAMPLE ADVOCACY STATEMENT

Displaced



Daniel is a single father of three children—Samantha (15), Luca (11), and Daniela (7)—and also cares for his elderly mother, Rebecca, a retired elementary teacher aide. He works as a truck driver and has been connected with our non-profit for nearly three years after initially reaching out for support. His home was severely damaged in the fire; while not completely destroyed, heavy smoke infiltration and toxic particles ruined much of their clothing and furniture, making it unsafe to live in. The family has been displaced for weeks, staying in a costly Airbnb while awaiting repairs. Daniel applied for FEMA aid but has only received \$2,500, along with basic toiletries and essential items. His insurance claim remains in progress, but the process has been slow, requiring him to work with multiple adjusters. The family previously received fire relief support from The Change Reaction, which helped cover food and groceries. Now, they urgently need internal toxic removal services before they can return home. The estimated cost for these services is \$3,500. Daniel and Rebecca can contribute \$1,000, but they need assistance covering the remaining \$2,500. I strongly advocate for Daniel and his family to receive a \$2,500 grant to complete the necessary cleaning. Once these services are secured, they can finally return home and begin rebuilding their lives.

EXAMPLE ADVOCACY STATEMENT

Loss of Job

Miguel, a gardener, lives with his wife, Rosa, their two children, Andres (12) and Isabella (9), and his retired father, Ernesto. Rosa provides childcare for a few families in their neighborhood. I've known Miguel for four and a half years through our organization, where he first sought assistance during a difficult financial period. The Eaton Fire devastated his livelihood, as many of his clients lost their homes and no longer need his services at the moment. With a sharp drop in income, Miguel is struggling to cover rent, utilities, and essentials for his family. Although their home was spared, financial strain has left the family in crisis. Miguel was denied FEMA assistance since their house wasn't damaged, and limited local aid hasn't been enough. The Change Reaction previously helped them during a hardship, and they now urgently need support again. A grant for one month of rent would provide critical relief, allowing Miguel time to secure new clients and regain financial stability.



SELF-SUFFICIENCY PLAN & EXAMPLES

Please ensure that the client has a clear plan for how they will work towards stability beyond this assistance. Depending on your clients situation, address some or all of the following points:

- **Securing Housing**
 - *Temporary or Long Term*
- **Insurance & FEMA Plans**
- **Other Support & Resources**
- **Timeline & Goals**



SELF-SUFFICIENCY PLAN & EXAMPLES

- Miguel plans to rebuild his gardening business by reaching out to unaffected neighborhoods, offering discounted services to attract new clients, and networking with local landscaping companies for potential job opportunities. In the meantime, he is taking on temporary work to cover immediate expenses while applying for additional financial assistance programs.
- Lashawna is working with their insurance adjuster and FEMA representatives to expedite claims and hopefully get a settlement. In the meantime, she is securing stable housing, purchasing essential furniture through aid programs, and exploring new income sources.
- Shirley will stay in temporary housing while securing smoke remediation. She is following up on insurance and FEMA claims, budgeting carefully, and seeking aid for essentials. With community support, she plans to return home within 60 days and regain stability within six months.

PAY IT FORWARD

We believe everyone has something to offer to the world. Once a request is approved, we encourage your clients to think about a way they can contribute to their community and pay it forward



Cooking a meal
for a neighbor



Babysitting while a
friend runs errands



Planting a tree in
the community



Pay for a coffee for the
person behind you in line



Taking the trash bins
out for a neighbor



Grocery shop for a
disabled or elderly person

LETS WALK THROUGH THE PORTAL



portal.changereaction.org

[For a full portal walkthrough video, click here](#)

SPECIFIC PORTAL ADDITIONS FOR FIRE RELIEF

Request


HOUSEHOLD INCOME

Total Gross Documented Income per Month (calculated from fields below)

\$0.00

List Verified Sources of Income, including Monthly Amounts:

SSI/SSDI	<input type="text" value="0"/>	Employment	<input type="text" value="0"/>
TANF or Food Stamps	<input type="text" value="0"/>	Pension	<input type="text" value="0"/>
Veterans Benefit	<input type="text" value="0"/>	Unemployment Ins.	<input type="text" value="0"/>
General Assistance	<input type="text" value="0"/>	Child Support/Alimony	<input type="text" value="0"/>
Other	<input type="text"/>		



STATUS OF AN APPLICATION



LABEL	VALUE
Incomplete	Not yet submitted
HCA Reviewing	Head change agent reviewing
TCR Reviewing	The Change Reaction reviewing
Donor Reviewing	Donor reviewing
More Info Needed	More details needed for decisioning
Fulfilled	Funded
Unfunded	No gift made, closed

WHAT HAPPENS ONCE A REQUEST IS SUBMITTED BY CHANGE AGENT?

1

Head change agent (HCA) reviews and approve the request

2

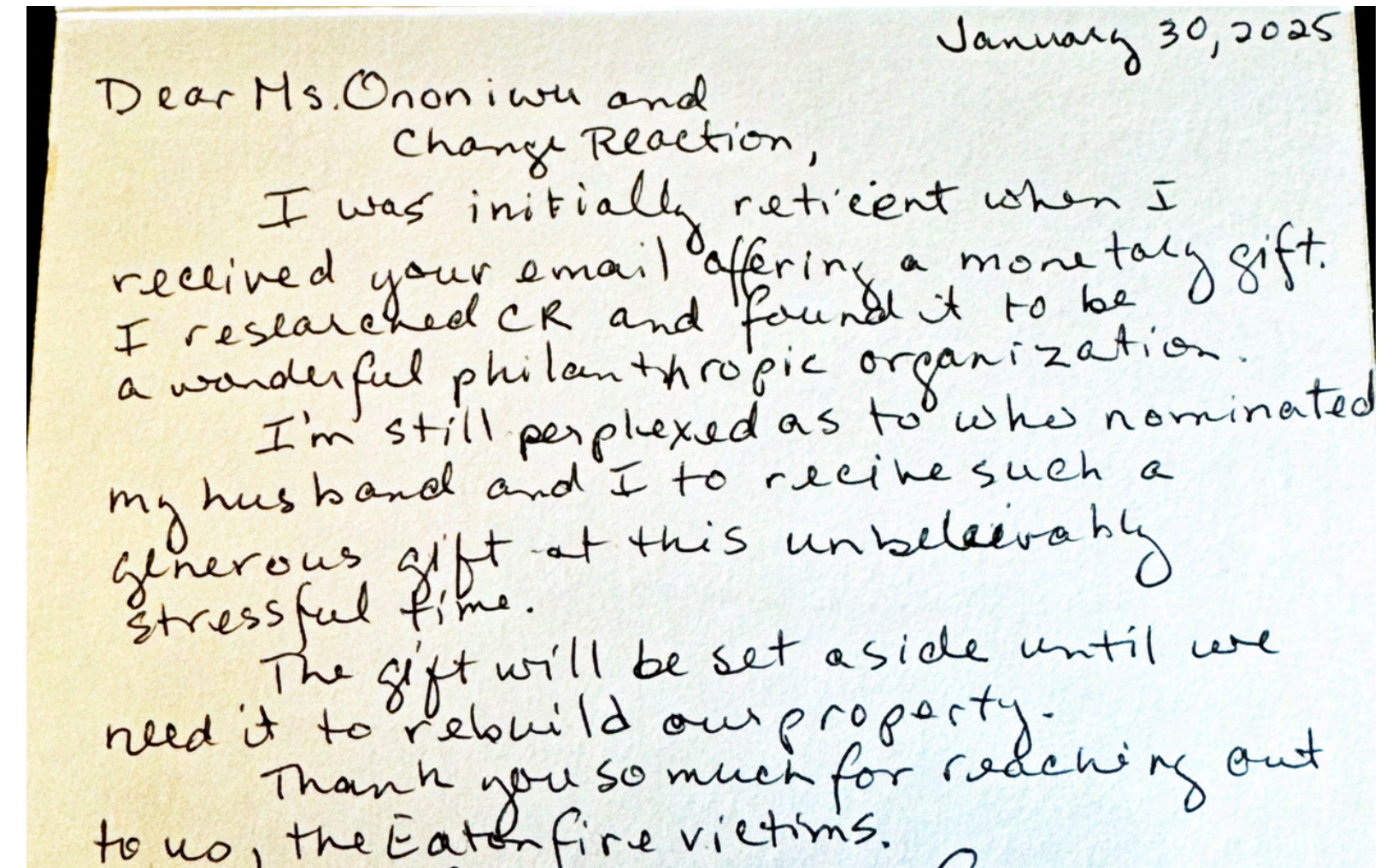
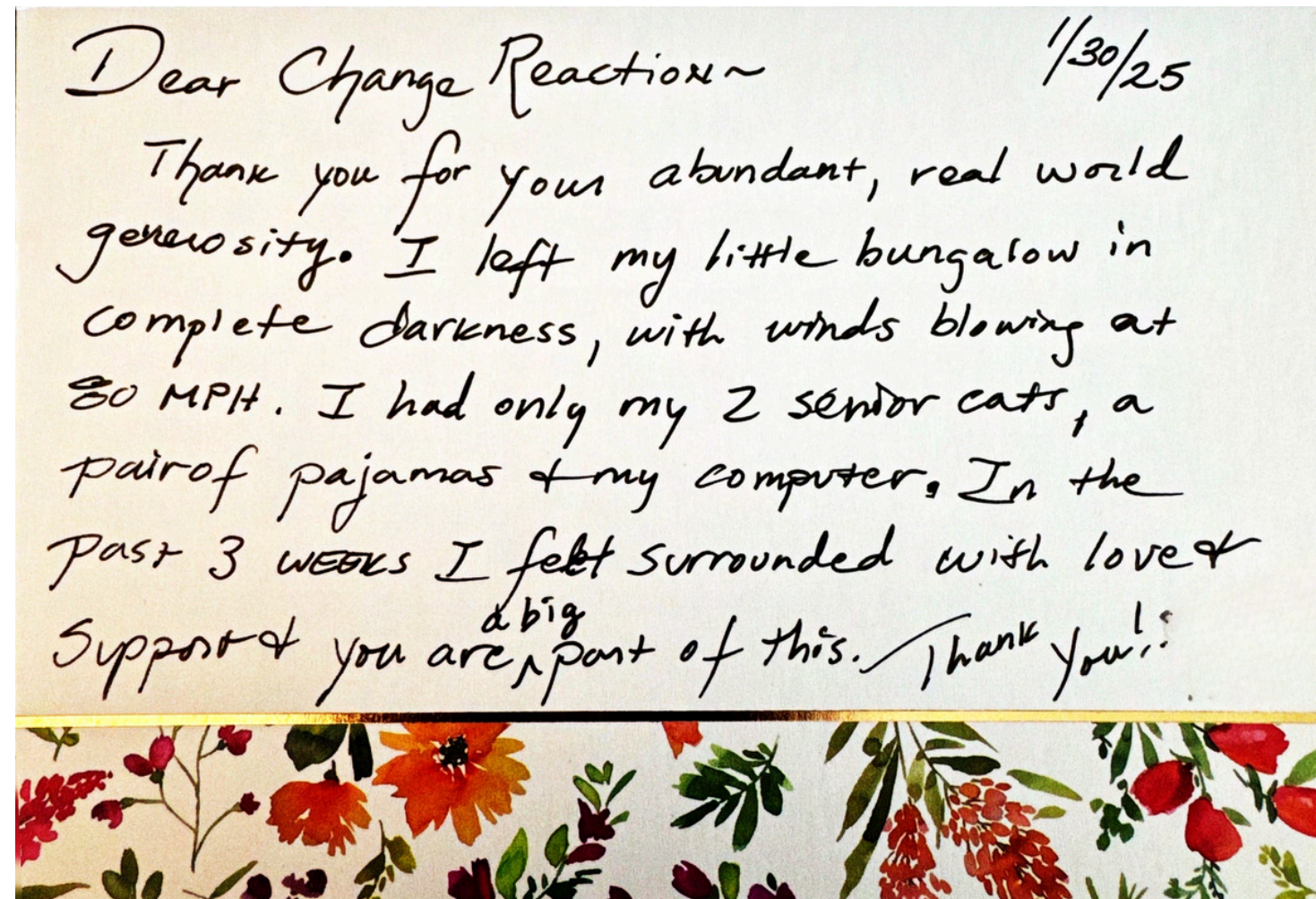
The Change Reaction (TCR) team reviews the application

3

Decision is made and both Change Agent and Head Change Agent will be notified

IMPACT STATEMENTS

A way to encourage donors to join the direct giving movement:



IMPACT STATEMENTS

A way to encourage donors to join the direct giving movement:

"Juana gave me your email address so I could thank you for your incredible generosity and kindness. I am truly touched by your gift, which was unexpected and truly appreciated. Before the fire, I was used to giving. Now I am on the other end. It is organizations like yours that change lives and restore faith in the goodness of people."

"I wanted to express my heartfelt gratitude for the \$1,000 that The Change Reaction sent to me. This has been such a complicated time with an unbelievable volume of unplanned out of pocket expenses. We are going to be displaced through at least the end of the year. These funds are such a gift to help offset the intense financial burden this reality is presenting to our family."

"It's difficult to find the words to adequately thank you for your generous gift of \$2,500! At a time when life has sent a firestorm (actually and politically), this act of kindness reminds me that, indeed, we are all here to take care of each other. I hope to use this gift to find temporary housing until my son and family can begin to rebuild in Altadena. I will be forever grateful and want you to know, whenever possible, I will pay this forward by helping others in whatever ways I'm able."