



SANTA CRUZ COUNTY
Civil Grand Jury

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Victims of the CZU Wildfire – Four Years Later

The Flame Still Burns

“And the flame still burns

From a glimmer back then it lights up again in my life” *Mick Jones*

Summary

For most of our community at large, the CAL FIRE designated CZU Lightning Complex Fire of August, 2020 may be no more than a distant memory, recollected only faintly as part of our collective communal experience. It may also be that such memories we have are clouded by the intervening pandemic that touched every corner of our community. Or we may simply be thankful that this disaster did not touch our homes and families. But for many who lived through that conflagration and lost homes, it is not a distant memory but rather a continuing and ever-present reality.

It may surprise you to know that a substantial number of those who lost their homes simply walked away without rebuilding. Many found themselves under-insured to the degree that they simply could not bear the cost to rebuild. Others were unable to rekindle their dreams because they found themselves unable to navigate a lengthy and often bewildering permitting process. And others chose not to rebuild their homes because they were unaware or uninformed that restorative resources and support were available. Almost four years later, only about one third of the homes that were destroyed are being rebuilt.

The Findings and Recommendations contained in this report highlight the need for improved disaster preparedness. That means more readily accessible disaster recovery information, improved support from county government agencies and the need for ongoing outreach to our community to prepare us for the next disaster event. We will be challenged again by natural disasters, be they borne of earth, wind, fire, or flood.

We can do better and we can meet that challenge together.

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Background

In the early morning of August 16, 2020, a thunderstorm occurred that produced thousands of lightning strikes, resulting in hundreds of fires throughout California. There were over 300 lightning strikes in Santa Cruz and San Mateo Counties. These combined with dangerous drought conditions unleashed the largest fire in Santa Cruz County history. This massive wildfire, dubbed the CZU Lightning Complex Fire, had devastating consequences for many of the residents of Santa Cruz Supervisorial Districts 3 and 5. The fire consumed 86,000 acres and nearly 1,000 structures, of which 697 were single family homes, and caused the tragic death of one Santa Cruz County resident.^{[1] [2] [3]} See Figure 5 for a map of the fire zone in [Appendix A](#).

Over 77,000 people were evacuated and nearly all of Big Basin Redwoods State Park was burned. Thirty-seven days after the fires began, on September 22nd, CAL FIRE reported it had gotten control of the CZU Lightning Complex Fire. By the end, the cost to fight this fire reached more than \$68 million. The damage, loss of life, disruption from evacuation, and efforts to support the victims of the fire were well publicized during the event. On October 6, 2020 the Santa Cruz County Board of Supervisors (BoS) voted to create the Office of Response, Recovery and Resilience (OR3) to respond to not only the CZU August Lightning Complex fire, but also to future disasters.^[4]

Past Grand Jury reports noted that nothing was yet published about the performance of our government leadership and agencies during the CZU fire. Yet they remain accountable for assisting and supporting those fire victims that lost their homes and ensuring readiness for the next disaster event.

OR3 is developing an emergency plan. It is currently being reviewed by the state office of Emergency Services (CalOES). The Grand Jury does not yet have access to the plan.^[5]

Less than a third of all homes lost to the CZU Lightning Complex Fire have been rebuilt in the intervening three and half years. Not only has the CZU Lightning Fire left residents without homes, but it also left many residents angry and frustrated about the response and performance of their local government agencies. Most residents are grateful for the work done by our county fire districts, local volunteer firefighters and selected government agencies and nonprofits. However, many residents are also exasperated and need to have their voices heard about the performance gaps of local government and agencies during the recovery and rebuilding process which continues to this day.

Scope

The function of the Grand Jury is to examine effectiveness and efficiency of city and county governments as well as special districts. The scope of this report encompasses the effectiveness of county elected leaders and county agencies in response to the CZU Lightning Complex Fire. We sought to answer these key questions about leadership, process, and communications:

- What were the major obstacles faced by those fire victims that chose to rebuild their homes?

- How efficiently and effectively did county government and agencies respond to the needs of the CZU fire victims with respect to the recovery and rebuilding process?
- Has the county government and its agencies stepped up and demonstrated oversight and accountability with respect to the CZU Fire recovery and rebuilding process?

Methodology

The Grand Jury requested and examined a wide range of documents from the county agencies involved in the CZU Lightning Complex Fire and its aftermath. The Jury researched media articles, online publications, community meetings, prior grand jury reports, and examined the practices of other counties that experienced devastating wildfire events. Furthermore, the Jury toured areas affected by the fire in Boulder Creek.

Perhaps most importantly, extensive interviews were conducted with fire victims, including those who lost homes, those who were able to rebuild and those who were unable to do so. Additionally, the Grand Jury sought out the stories and experiences of first responders, building trades professionals, and community advocates who demonstrated thoughtfulness, courage, and tenacity under adverse conditions.

However, the foundation of our investigation rests upon interviews conducted with government and county agency officials. The Grand Jury evaluated this group for their past and current levels of efficiency and disaster preparedness and for their response to this devastating community event.

It is our overriding belief and understanding that public officials and agency staff have an obligation to serve its citizens. This obligation entails ensuring that risks are understood and managed and that resources are maximized within financial constraints. This approach proactively mitigates foreseeable risks and ensures that the needs and concerns of the public are recognized and satisfied.

Investigation

As the Grand Jury began its investigation into the CZU Lightning Complex Fire, it quickly became apparent that emergency preparedness and public education related to natural disasters were lacking.^[6]^[7] However, the most alarming area of inquiry became the obstacles to recovery and rebuilding that continue to plague and frustrate fire victims. This report will detail the role that each party played in the CZU fire story and the ensuing recovery efforts.

Fire Victims' Experiences

Those whose lives were upended by the fire are the special focus of this report. As such, we start by discussing their recovery odyssey. The Grand Jury interviewed five CZU fire victims. Jurors also read stories of other victims online.^[8]^[9] These victims' stories cover the spectrum of recovery experiences. The Grand Jury found that on one end of the recovery spectrum were victims who had completed the rebuild process,

while the other end of the spectrum held those who decided to sell their parcel and move out of the mountains. Many of the victims in the latter group were senior members of our community who had lived in their homes for many years and simply had neither the energy nor the heart to rebuild. Most victims fell somewhere in between. See Figure 1 for a reminder of the devastation caused by the CZU fire.



Figure 1: Bonny Doon - Destroyed home, photo taken during the CZU fire.^[10]

Those that chose to rebuild their homes encountered a mountain of obstacles that many still struggle with today. The majority of fire victims were either uninsured or underinsured.^{[11][12]} The claims of those who were insured were processed slowly. Delays in insurance payouts meant that while victims waited, the cost of rebuilding rose dramatically. When insurance payouts were finally made, funds were no longer enough to cover the cost to rebuild their home.^[13] See Figure 2 below for an example of a home destroyed in the fire, with no action to rebuild taken as of this report.



Figure 2: Boulder Creek Destroyed Home - photo taken December 15, 2023.^[14]

Fire victims did begin to get some relief when the BoS created the Recovery Permit Center (RPC) in December 2020.^{[15][16]} Many reported that the RPC staff treated them with empathy and were responsive to their needs. A later section of this report will go into detail about the RPC organization and the preclearance process designed specifically for fire victims.

Board of Supervisors

The Grand Jury interviewed board members for this report about their responses to the CZU Fire and their continued efforts on behalf of fire victims.^{[17][18]}

Board Oversight of Disaster Preparedness

In addition to being critical of the County's initial response to the fire, victims also expressed doubt about the County's preparedness for future fires. The BoS is in the position to advocate for the community by holding agencies accountable and to prepare for an uncertain and dangerous future. Santa Cruz County will undoubtedly experience future natural disasters and it is critical that County agencies, under the purview of the Board of Supervisors, be better prepared for the next major wildfire.^{[7] [19]}

Lack of Communication with CAL FIRE

The lack of coordination and/or communication between CAL FIRE and local volunteer fire departments likely resulted in unnecessary loss. This Grand Jury heard anecdotal testimony from multiple victims about local fire volunteers being discouraged from responding to the fire or being outright ordered by CAL FIRE to stand down.^{[20] [21] [22]}

The tragic death of Last Chance resident, Tad Jones, is partly attributed to the CAL FIRE evacuation order coming late to the Last Chance community. He left the designated evacuation gathering point when no help came and paid the ultimate price.^[3]

A prior 2020-2021 Grand Jury report issued soon after the CZU Fire expressed concerns over the response by CAL FIRE. That report found that the BoS had not held CAL FIRE accountable for their lack of analysis of their performance in the CZU Lightning Complex Fire. The report also found that no provision existed in the current contract between the County and CAL FIRE to develop after-action reports during the non-fire season.^[23]

In December 2021, OR3 published the After-Action and Improvement Plan in response to the CZU Fire. However, CAL FIRE doesn't appear to have actively participated in the development of the report as the report was focused on internal County operations. This is unfortunate as CAL FIRE participation could have provided a unique perspective and valuable input.^[24] Refer to [Appendix C](#) for the After-Action Report Improvement Plan.

Board of Supervisors' Fire Victim Support

In September of 2021, the BoS passed a Resolution that grants variances for CZU fire victims that is set to expire September 21, 2024.^[25] These variances allowed those who wished to rebuild their home to take advantage of waivers in the permit process if they rebuilt "in-kind". A new home was considered "in-kind" if it were built in the same spot as the original home and if it added no more than 400 square feet. This resolution was a major exception to the building code and many victims took advantage of this exception and so were able to avoid some of the preclearance requirements.

The BoS was instrumental in establishing both the OR3 and the Recovery Permit Center (RPC).^{[26] [27]} OR3 was created in order to improve our community's emergency response, elevate our disaster awareness, and prepare for increases in extreme weather due to climate change. The RPC was created for the purpose of providing essential permitting services to fire victims. The establishment of these organizations was instrumental in streamlining the rebuilding process for CZU Fire victims.

The BoS also passed a Resolution on March 14, 2023 requiring County staff to notify permit applicants when the status of their permit applications changed. It also stipulated that application decisions should take no more than two weeks for “uncomplicated” cases.^{[28] [29]}

Long Term Recovery Group Support of Fire Victims

The Long Term Recovery Group (LTRG) is a collaboration of nonprofit, faith-based, local, state, and national organizations. These organizations work together to share information and resources to help address the needs of individuals and families affected by the CZU Lightning Complex Fires. LTRG also works in concert with a number of community-based organizations including Catholic Charities, Community Bridges, Boulder Creek Parks and Recreation, Valley Churches United, and the Community Action Board.^{[30] [31]}

The LTRG is currently supporting 30-40 families who are victims of the CZU Fire with case management services. Funding and services provided by Catholic Charities and Community Bridges included clothing, kitchen kits, laundry services, and various household items. The LTRG also hosts community events for fire victims.^[32]

Longer-term services provided by the LTRG include preclearance process assistance, septic upgrades, and reestablishment of electricity. The LTRG has also provided water tanks, contractor services, tiny houses and yurts, transportation of modular homes, and bridge funding.^[33] The LTRG is collaborating with Mennonite Disaster Services to build four to five homes per year over a three-year period for families in Santa Cruz County who lost their homes in the CZU Fire and who are uninsured or severely under-insured. This represents roughly 10% of the homes being rebuilt.^{[34] [35]}

In spite of the important services the LTRG has provided, the results of a CZU fire victim survey indicated that more than half of the respondents were not aware of the group and so did not access their services. The LTRG did not have a website until March 2024 but was rather reliant on brochures made available at the RPC office, the LTRG link on the RPC website, and their Facebook page to publicize the services it offers.^{[36] [37] [38]} In March of 2023 the LTRG went live with their website and will be better able to publicize their services going forward.^[39]

The Grand Jury was impressed by the breadth and volume of services provided by the LTRG, and was especially impressed by how effectively the LTRG services complemented those provided by the County’s RPC. One public official is quoted as saying: “The Long Term Recovery Group has been a godsend.”^[40]

Unfortunately, Community Foundation funding for the LTRG runs out mid-November 2024. Without additional funding the LTRG will go into “sleep mode” if there is no new disaster and as the need of CZU fire victims lessens.^{[41] [42] [43] [44]}

Based upon the testimony received, the Grand Jury believes that present and future disaster preparedness would be well served by the creation of a public-private partnership between the LTRG and OR3. The purpose of such a partnership would be to provide continuing case management assistance and support to current and future

disaster victims. The LTRG is very willing to continue collaborating with government entities and other community groups to help disaster victims.^[45]

Other counties have an ombudsman on staff to provide guidance to community members for difficult to navigate topics, such as water quality and building permits.^[46] An ombudsman within this partnership could provide ongoing natural disaster preparedness support and information in a number of ways, including:

- Soliciting volunteers to assist victims with limited resources in getting started in the preclearance process.
- Conducting volunteer orientations and providing training.
- Providing the community with an informational overview of current building costs in order to assist community members in their assessment of acquiring insurance policies adequate to rebuild “in kind” in the event of a future disaster event.
- Providing case management services to guide disaster victims through the rebuilding process including debris clearance, insurance and obtaining required county permits.

Role of the Office of Response, Recovery and Resilience

The County Office of Response, Recovery and Resilience was created to improve the community’s emergency response, elevate disaster awareness, and prepare for increases in extreme weather due to climate change. It was modeled after the County of Sonoma’s Office of Recovery and Resiliency.^{[4] [47]}

The purpose of the Office of Response, Recovery, and Resiliency, otherwise known as OR3, is threefold:

- A **Response** function to serve as the emergency management office including disaster preparedness for residents, development of written guidelines for emergency preparedness, response, recovery and mitigation for disasters and operation of the Emergency Operations Center (EOC).
- **Recovery** support efforts for disasters that have occurred, which includes the Long Term Recovery Group services, Recovery Permit Center services, and debris flow and removal.
- **Resilience** which includes the County’s resilience planning for future disasters, sustainability, and climate change.

Much of OR3’s initial focus has been on recovery due to the CZU Lightning Complex Fires. Their role is getting residents who lost their homes resettled and rebuilt as soon as possible after any disaster.^[48] See Figure 6 for the RPC map and dashboard in [Appendix A](#).

Services Delivered by the Recovery Permit Center

Prior to the establishment of OR3 and the RPC, the County Planning Department, now part of Community Development and Infrastructure (CDI), was the only department to deal with the influx of building permit queries from CZU Fire victims. But Planning staff

was down 30% from 22 years ago and their workload was up 30%.^[49] Therefore, the Planning Department was not equipped to handle the additional workload.

Victim interviewees unanimously agreed that contact with the Planning Department during this time was extremely frustrating and that the department was not able to provide any meaningful assistance. Victims, already traumatized by the loss of everything they owned, had negative interactions with the Planning Department. They reported feeling hopeless and/or ready to abandon their plans to rebuild.^[50] With the establishment of the RPC, victims found a helping hand. Both victims and building professionals alike found working with the newly-established RPC to be more user friendly.^[51]

The RPC was created by the BoS on November 17, 2020, three months after the CZU fire. It acts as the County's "one-stop" center with the goal of expediting and guiding the building permit and rebuilding process.^[52] After the CZU fire, our County reached out to other Counties who had also experienced large wildfires. Based on a recommendation from Sonoma County, Santa Cruz County contracted with 4Leaf, Inc. to manage the county Recovery Permit Center. The RPC was needed due to staffing constraints within the Santa Cruz County Planning Department.^[53] And 4Leaf has extensive disaster recovery experience throughout the country which was desperately needed.

The contract term was initially set to run through June 30, 2023, and was extended to June 30, 2024. Another extension to provide service through December 31, 2024 is being considered by the BoS.^[54] ^[55]

Testimony offered by fire victims and building professionals reflected the near unanimous approval of their services. The RPC dramatically reduced the time to obtain a building permit.^[56] ^[57] The streamlined CZU Fire Victim rebuild process starts with three preclearances that must be obtained prior to submission of a building permit application.^[58] The RPC team identifies and works through technical issues with septic systems, water, fire access and potential geologic hazards in the Pre-Clearance phase. A site plan is required as part of the Pre-Clearance application. The three required Pre-Clearances are:

- Environmental Health: The environmental health Pre-Clearance verifies the permitted septic system and water source for the property. The Pre-Clearance will determine the specific water and septic requirements for a proposed project.
- Fire Access: The RPC sets up a site visit to determine if the property has site access that meets standards for emergency services access, and if driveways and bridges meet applicable codes.
- Geologic Hazards: The geologic hazard Pre-Clearance is a pre-application evaluation of potential geologic hazards that may affect a rebuild proposal. Any reports required by the Pre-Clearance must be reviewed and accepted by County staff prior to issuance of the geologic hazard Pre-Clearance to apply for a building permit.

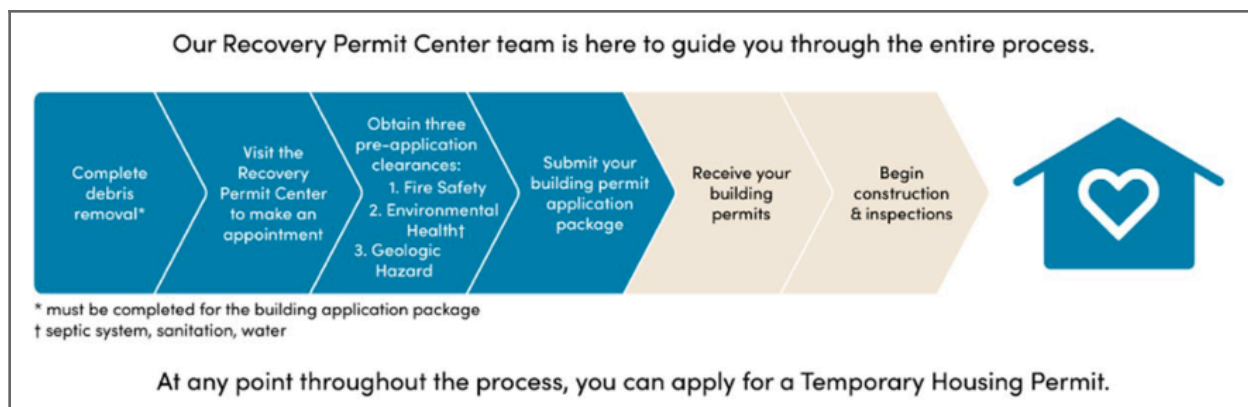


Figure 3: Recovery Permit Center - Steps to Rebuild^[59]

As shown in Figure 3, once the three Pre-Clearance hurdles are completed, the building permit application may be submitted. Initial plan review is one week, with resubmitted plans being reviewed within five days. The building permit is issued once the plans are approved.^{[60] [61]}

RPC and Victim Interaction with County Planning

Transitioning to the present, the process of winding down the RPC and passing off CZU Fire victims' cases from the RPC to the Planning Department is underway. The Grand Jury has received testimony that collaboration between the RPC and County Planning could be improved. Staffing changes in both the Planning Department and in the Recovery Permit Center (4Leaf staff) led to some delays in handling requests due to inconsistent processes between RPC and the Planning Department.^{[62] [63]} There are now weekly coordination meetings between the two (2) departments.^[64] Testimony showed that the initial phase of handing off RPC cases to the Planning Department is not going as smoothly as it should.^{[65] [66]} 4Leaf appears to lack confidence in how CZU Fire victim cases will be handled by the Planning Department.^{[67] [68]}

4Leaf and Planning Department communication is poor. In addition, the physical distance between the RPC, located in the County building basement, and the Planning Department, located on the 4th floor, hinders communication. Planning Department staff state that they would have preferred to have the RPC located in a space adjoining their offices.^[67]

So, what does the future of the relationship between the Planning Department and RPC hold for the 158 fire victim permits still in construction as of April 10, 2024? Testimony received from Planning staff indicated that they believe the RPC to be a "cool" model.^{[69] [70]} They plan to adopt RPC's expedited Pre-Clearance model.

Obstacles to Rebuilding

CZU Fire victims faced a myriad of problems while going through the permit and rebuilding process. The following is a summary of each of the major obstacles to rebuilding after the fire.

Insurance Issues

The majority of victims of the CZU Fire were either underinsured or had no fire insurance. For those who had insurance, the time to process their claims and to receive payouts took months. Some victims interviewed for this report in early 2024 were still waiting to receive their final payout. Meanwhile, as victims waited for their claims to be processed, the cost of building a home skyrocketed during the Covid pandemic. As reflected in a 2022 RPC survey of fire victims, costs rose from \$200-\$300 per square foot to \$700-\$800 per square foot.^{[71][72]} Preexisting policies did not account for this increased cost.

Some victims had enough fiscal resources to begin the process before receiving insurance payouts. In some cases, the unanticipated cost of obtaining Pre-Clearance studies quickly depleted their funds and they decided to cut their losses and abandon plans to rebuild.^[73] A few were more fortunate and were able to rebuild but still experienced out of pocket expenses waiting for their insurance payouts. One victim reported, “Right now I’m out of pocket a little over \$1.2M on this build.” At the time of the interview this homeowner was still waiting for a final insurance settlement.^{[74][75]}

Shortage of Building Professionals

The COVID-19 pandemic resulted in building professionals being hired for renovations driven by California’s shelter in place orders during the pandemic. As a result, CZU Fire victims struggled to engage the contractors, architects, and engineers necessary to begin their rebuilding process. The lucky people who were able to engage professional assistance were then able to avoid some of the pitfalls of the permit process and make good progress. In the early aftermath of the fire, those who chose to go at it alone ran into unfamiliar permit requirements and often incurred many thousands of dollars in costs unnecessarily. They sometimes had to scrap their early work, and go back to square one.^{[76][77]}

Required Pre-Clearances

As stated earlier, CZU fire victims were required to obtain three types of Pre-Clearances in order to be issued a building permit.

- Environmental Health
- Fire Access
- Geologic Hazards

The process of obtaining the three Pre-Clearance permits could be arduous and expensive depending on the geography of any given parcel.^{[78][79]} The typical costs include:

- Pre-Clearance permit, \$350
- Soil reports, \$6,500
- Survey, \$3,000
- Septic study, \$7,500
- Structural engineer, \$3,000-\$5,000

But these were the known costs going into the Pre-Clearance process. Unfortunately, the pre-clearance reports often showed a property did not meet the standards required to pass inspections. Alternatively, if they wanted something other than rebuilding “in kind,” the cost to come up to code could cost many tens or even hundreds of thousands of additional dollars.^[80]

Environmental Health

This Pre-Clearance concerns the septic system on the property. Septic system upgrades before the fire were approximately \$30,000-\$40,000. After the fire the cost was \$100,000 and more. Interviewees reported that over 50% of fire victims had to put in new septic systems and 25% had to upgrade to an advanced treatment system.^[81] Septic system requirements were revised and became more stringent in October 2023 when the BoS adopted the Santa Cruz County Local Area Management Program (LAMP).^[81]

In one case, a retired environmental health specialist helped 50 CZU Fire survivors obtain their environmental Pre-Clearance permit. These 50 residents’ rebuilds were held up by Planning staff with poor understanding of septic regulations and environmental health ordinances. This good Samaritan worked with the County to resolve the issue so that his neighbors could carry on with their rebuilds.^{[82] [83]}

Fire Access

The Grand Jury heard from interviewees that the fire department stringently applied the state requirements that a firetruck be able to turn around on the property. The Grand Jury also heard testimony about cases where fire trucks had adequate room to turn around but the road didn’t meet the County Fire District requirement. The minimum requirement to pass the Fire Pre-Clearance is a 12-foot wide access road with 12-foot wide by 35-foot-long turnouts located approximately every 500 feet.^[84] Many roads and culverts were badly damaged by contractors doing debris flow clearance.^[85] Needless to say, the cost of bringing roads up to fire code would be very costly. This has impacted dozens of homes in communities such as Last Chance Road.

In addition, fire codes also require 10,000 gallons of water storage on site and all homes must have a sprinkler system.

Geologic Hazards

Santa Cruz County is the 15th highest landslide risk out of 3,000 counties in the United States, according to a FEMA study.^{[86] [87]} Geologic studies and guidelines are therefore critical in protecting the safety of County residents. California now requires building foundations to be designed by a geotechnical engineer. Because geotechnical engineers will not work in a geologically hazardous area without a partnering geologist, additional costs of \$20,000-\$40,000 are incurred and the availability of these professionals is extremely limited. Most fire victims wait six months to a year for a report.^[88]

On October 13, 2021 the BoS adopted the CZU Rebuild Directive, Resolution 226-2021 to facilitate rebuilding structures destroyed in the fire. It allows rebuilding replacement structures “in kind,” up to 10% or 400 square feet larger than the original destroyed structure, on the same footprint, with minimal or no geologic hazard reports required.

The Community Foundation of Santa Cruz County funded Atkins Engineering to produce a report of geologic hazard zones so that individual property owners wouldn’t have to incur the cost of conducting their own study.^[89]

If the Atkins Report shows a property is in a hazardous zone, additional geologic reports are required. To avoid those costs, an owner can choose to utilize the CZU Rebuild Directive. In this case the property owner must record a covenant that geologic hazards have not been investigated and they assume the risk of any potential geologic hazards on the property.^{[90] [91]} This covenant is an encumbrance of title, a claim against a property by a party that is not the owner. An encumbrance can impact the transferability of the property and restrict its free use until the encumbrance is lifted.^[92]

Though the geography of the fire area in Boulder Creek required these geological studies, and the process of clearing this Pre-Clearance hurdle was challenging, the Grand Jury received testimony that the County Geologist engaged by the RPC improved the Pre-Clearance process significantly and reduced the time to obtain this permit.^{[93] [94]} Refer to the RPC Geological Hazard Workflow in [Appendix B](#).

Current Rebuild Status

Figure 4 below shows the status of CZU fire victims’ permits issued and homes rebuilt as of April, 2024. These numbers are the most current but are subject to change.

Category	Total	Notes
Number of homes/residences destroyed	697	Approximate count
Single-family residence permits issued by RPC, approved for construction	253	Permitted and occupied or under construction
Parcels with Single-family Residence permits currently in construction	158	Source: County of Santa Cruz, Community Development, and Infrastructure & FEMA
Parcels with approved final, moved in	95	Homes occupied
Homes/residences not rebuilt	444	Approximate count (This number is an approximation of the number of homes burned less those either rebuilt or under construction.)
Parcels since transferred or sold	193	Source: Local Hazard Mitigation Plan 2021-2026. County of Santa Cruz.

Figure 4: Counts of CZU Fire Recovery Permits and Rebuilds as of April 10, 2024 provided by the Planning Department^{[95] [96] [97]}

Conclusion

The litany of obstacles to rebuilding is long and complex. From Grand Jury interviews with fire victims and those agencies primarily responsible to aid and assist in restoration and rebuilding, we found much to note. Many victims struggled with the permitting process, insufficient insurance coverage, or a lack of knowledge or understanding of the applicable agency and regulatory requirements. Others simply were so dispirited by the experience that no amount of money could see them through to completion.

It is good to remember that we too often get lost in numbers. Numbers don't completely hide the human cost from view, but sometimes make it more difficult to see and feel. As Grand Jurors, we saw it and felt it all the more deeply as we re-lived every experience, every delay, and every difficulty with every victim we interviewed. That being said, this report is respectfully submitted as a story of both success and failure in which two seemingly contradictory concepts exist side by side. This report is offered to reconcile those concepts and to inform and guide our community.

With those thoughts in mind, the 2023-2024 Santa Cruz County Civil Grand Jury respectfully submits the following Findings, Recommendations, and Commendations.

Findings

- F1.** The inability of local fire departments to coordinate (communicate) with CAL FIRE during their initial response to the CZU Fire caused many fire victims to unnecessarily lose their homes and possibly contributed to the loss of a life.
- F2.** The Long-term Recovery Group which assisted CZU fire and other disaster victims with case management and food and housing support serves as a model for the future.
- F3.** Because many CZU fire victims were unaware of LTRG disaster services, fire victims, to their detriment, did not make use of the services and/or available financial assistance.
- F4.** The failure of County agencies to have an effective disaster response plan in place prior to the CZU Fire caused many fire victims to incur unnecessary expense in the rebuilding process.
- F5.** The failure of CDI and Environmental Health to provide timely guidance with respect to applying for and obtaining required permits after the CZU Fire caused many fire victims to expend unnecessary time and expense in the rebuild permitting process.
- F6.** The failure of the County Environmental Health department to fully inform CZU fire victims about new state septic system regulations (LAMP) resulted in many fire victims abandoning their plans to rebuild after realizing how high the cost of meeting the new standards would be.

Recommendations

- R1.** The Santa Cruz County Civil Grand Jury recommends that the Santa Cruz County Office of Response, Recovery and Resilience enter into a public-private partnership with the Long Term Recovery Group to provide continuing assistance and support for current and future disaster victims. This should be done by December 31, 2024. (F2, F3)
- R2.** The Santa Cruz County Civil Grand Jury recommends that OR3, CDI, and Santa Cruz County Environmental Health collaborate in developing a plan for an expedited rebuild process for future disaster victims. This should be done by December 31, 2024. (F5, F6)
- R3.** The Santa Cruz County Civil Grand Jury recommends that OR3 provide a list of all victims of the CZU Lightning Complex Fire, as well as lists of victims of any future disasters, to the LTRG to simplify outreach to victims. This should be done by September 1, 2024. (F2, F3)
- R4.** The Santa Cruz County Civil Grand Jury further recommends that the Board of Supervisors work with CAL FIRE to develop clear collaboration between local firefighting agencies and CAL FIRE. The community at large should then be advised as to this line of command. This should be done by December 31, 2024. (F1, F4)

Commendations

- C1.** The Santa Cruz County Civil Grand Jury commends the Recovery Permit Center and 4Leaf for its outstanding service to our community and particularly its work in assisting and supporting victims of the CZU Lightning Complex Fire in their recovery and rebuilding efforts.
- C2.** The Santa Cruz County Civil Grand Jury commends the Long Term Recovery Group for its outstanding service to our community and particularly its past and continuing work in assisting and supporting victims of the CZU Lightning Complex Fire in their recovery and rebuilding efforts.
- C3.** The Santa Cruz County Civil Grand Jury commends Catholic Charities and Community Bridges for their outstanding service to our community and their continuing work in support of CZU Lightning Fire victims and their families.
- C4.** The Santa Cruz County Civil Grand Jury commends the Community Foundation of Santa Cruz County for providing financial support to the Long Term Recovery Group and for the preparation and publication of the Atkins Debris Flow Analysis Report.
- C5.** The Santa Cruz County Civil Grand Jury commends Stephen Homan, a retired registered environmental health specialist, who helped 50 CZU fire survivors obtain their environmental Pre-Clearance. A fire victim himself, he donated his time to this effort.

Required Responses

<i>Respondent</i>	<i>Findings</i>	<i>Recommendations</i>	<i>Respond Within/ Respond By</i>
Santa Cruz County Board of Supervisors	F1–F6	R1–R4	90 days September 19, 2024

Invited Responses

<i>Respondent</i>	<i>Findings</i>	<i>Recommendations</i>	<i>Respond Within/ Respond By</i>
Long Term Recovery Group	F2, F3	R1, R3	90 days September 19, 2024
Community Foundation of Santa Cruz County	F2, F3	R1, R3	90 days September 19, 2024
Director, Santa Cruz County Community Development and Infrastructure	F5, F6	R2	90 days September 19, 2024
Director, Santa Cruz County Office of Response, Recovery and Resilience	F6	R1–R3	90 days September 19, 2024
Director, Santa Cruz County Environmental Health Department	F5, F6	R2	90 days September 19, 2024

Definitions

- **4Leaf, Inc:** Independent Company hired to provide pre-clearance permitting
- **BoS:** Santa Cruz County Board of Supervisors
- **CAL FIRE:** The Department of Forestry and Fire Protection
- **CDI:** Santa Cruz County Community Development and Infrastructure
- **EOC:** Emergency Operations Center
- **LAMP:** Local Area Management Program
- **LTRG:** Long Term Recovery Group
- **OR3:** Santa Cruz County Office of Response, Recovery and Resilience
- **RPC:** Recovery Permit Center

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Site Visits

On December 15, 2023, CZU Fire Victim committee members were given a tour of several fire areas: the Clear Creek, Boulder Brook, and Fallen Leaf neighborhoods.

Appendix A – CZU and RPC Maps & RPC Dashboard

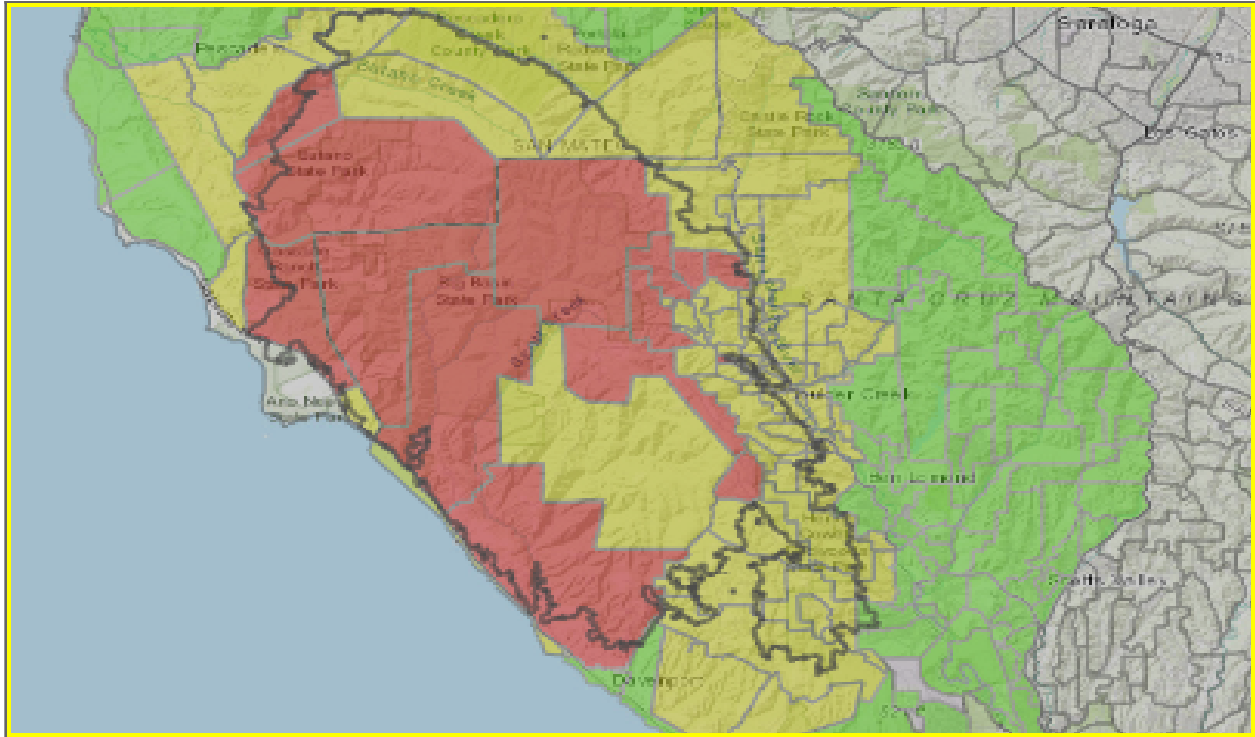


Figure 5: CZU Fire Area Map from date. Credit: KSBW Action News 8. [98]

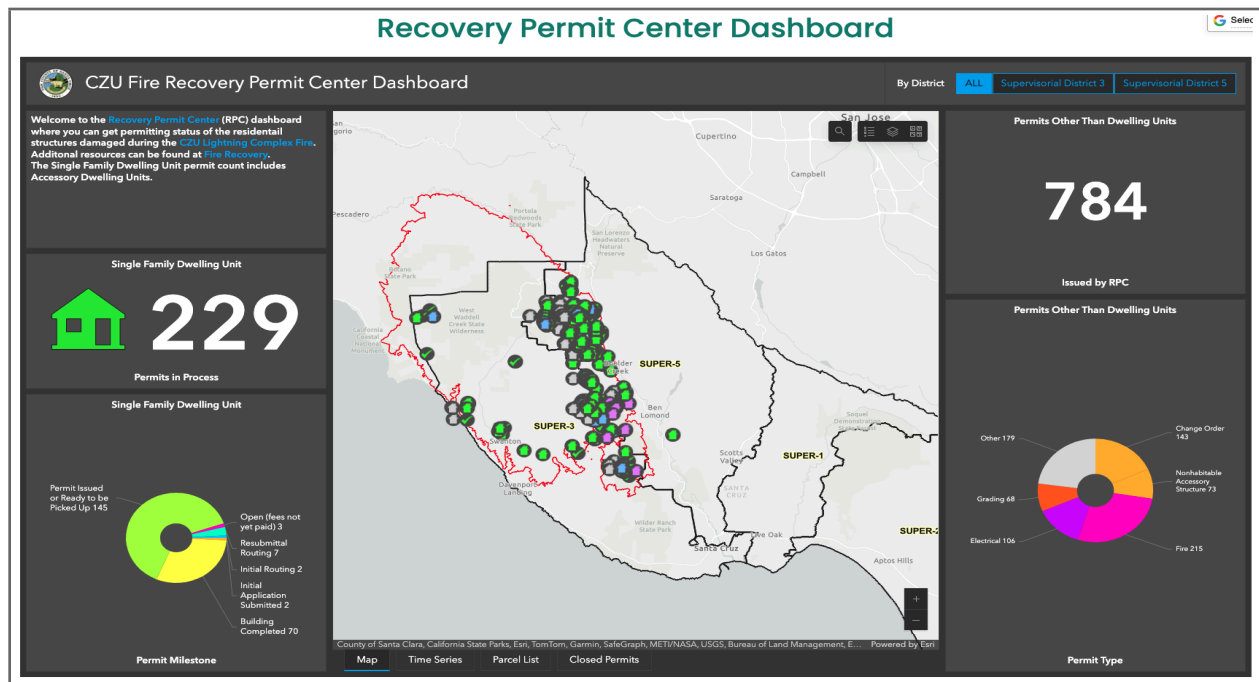


Figure 6: Recovery Permit Center Dashboard Map as of May 1, 2024. [99]

Appendix B – Recovery Permit Center Geologic Hazard Workflow

Figure 7 is the detailed workflow provided by RPC Staff. It shows how the CZU Directive can be used for the Geologic Hazard Pre-clearance, as well the steps required if the CZU Directive is not used.

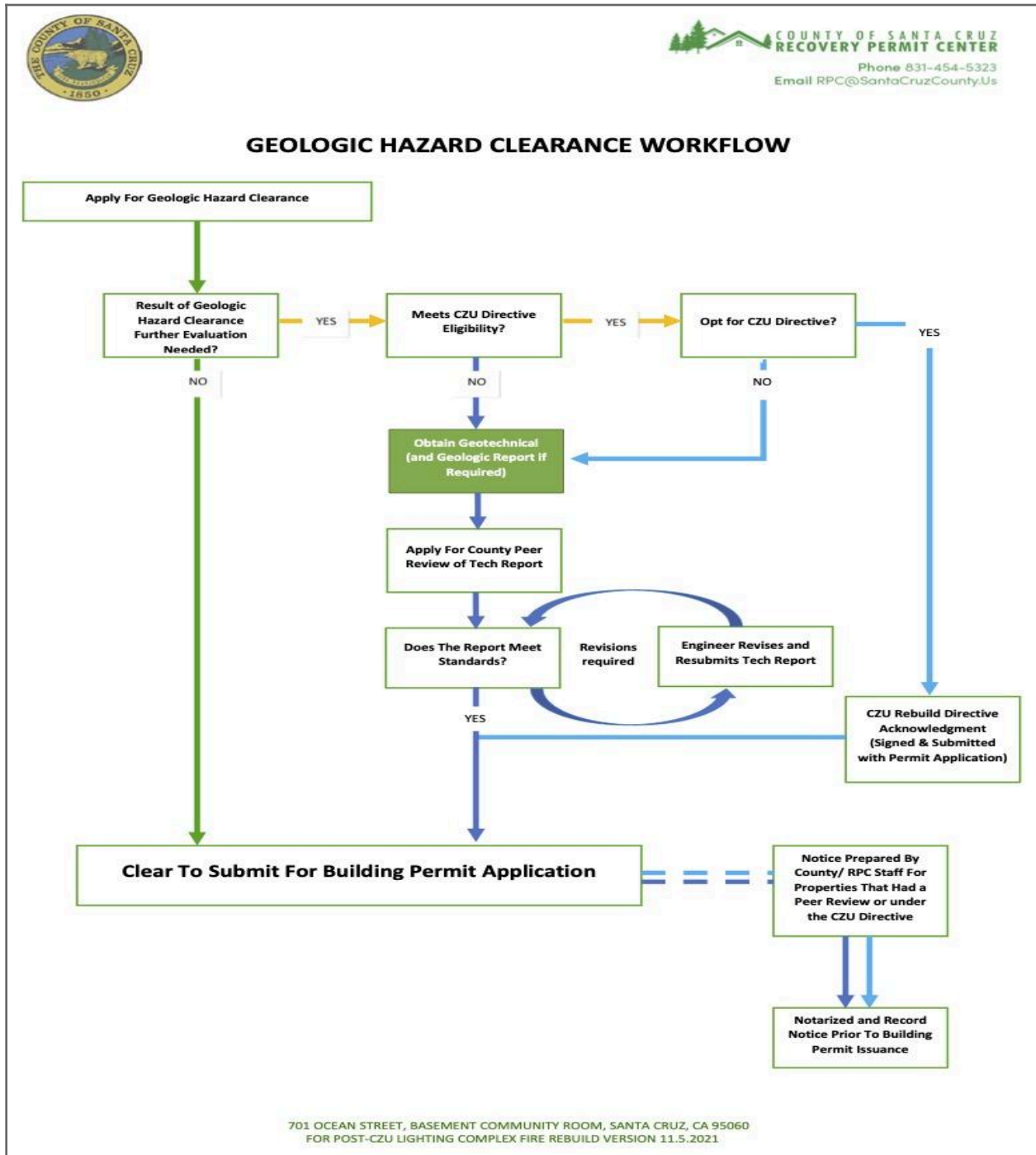


Figure 7: Geologic Hazard Clearance Workflow used by the Recovery Permit Center for CZU Fire Victims. ^[100]

Appendix C – After-Action Report Improvement Plan

Figure 8 lists the core capabilities implemented for the CZU Fire and their associated performance ratings, as observed during the event, and determined by the evaluation team and after action review process.

Capabilities having a higher frequency of deficiencies or areas of improvement identified during the after action review process were rated **M**, for “Performed with Major Challenges.”

Capabilities with lower frequency of areas of improvement or deficiency, received an **S**, for “Performed with Some Challenges.”

Core Capability	Performed without Challenges (P)	Performed with Some Challenges (S)	Performed with Major Challenges (M)	Unable to be Performed (U)
Planning			M	
Public Information and Warning		S		
Operational Coordination			M	
Intelligence and Information			M	
Infrastructure Systems		S		
Critical Transportation			M	
Environmental Response / Health Safety		S		
Mass Care Services			M	
Operational Communications			M	
Public Health		S		
Healthcare and Emergency Medical Services		S		
Situational Assessment		S		
Housing		S		
Natural and Cultural Resources		S		
Table 1. Summary of Core Capability Performance				

Figure 8: After-Action Report Improvement Plan, December 7, 2021^[24]