
LAND USE PLANNING WORKGROUP MEETING

Meeting Minutes – Tuesday, November 18, 2025



Committee Members Present

Michael Maguire, Governor’s Office of Land Use & Climate Innovation
Clay Kerchof, Department of Housing and Community Development
J. Lopez, Board of Forestry and Fire Protection
Tony Marino, Office of Energy Infrastructure Safety
Steve Hawks, Insurance Institute for Business & Home Safety
Sean McGlynn, League of California Cities
Nick Cammarota, Building Industry Association (virtual)
Kimberly Carr, Office of Energy Infrastructure Safety

Other Attendees

Alex Goelzer, Department of Housing and Community Development (virtual)
Gabriela Zayas del Rio, Department of Housing and Community Development (virtual)
Carmen Kuan, Department of Housing & Community Development (virtual)
Peter Streit, Department of Insurance
Jason Willett, CSAA Insurance Group
Jillian Fisher, CAL FIRE
Carrie Lewis, CAL FIRE
Danh Dao, CAL FIRE

1. CALL TO ORDER

A. Welcome

Michael Maguire

The meeting was called to order at 3:12 PM by Michael Maguire.

B. Introductions/Roll Call

A quorum was established with seven committee members present in-person and one attending virtually.

C. Approval of the September 16, 2025, Meeting Minutes (Motion Required) **Michael Maguire**

Motion: J. Lopez moved to accept the September 16, 2025, meeting minutes; Clay Kerchof seconded the motion.

Action: All members voted unanimously to approve the motion.

D. Approval of the October 21, 2025, Meeting Minutes (Motion Required) **Michael Maguire**

Motion: Steve Hawks moved to accept the October 21, 2025, meeting minutes; Sean McGlynn seconded the motion.

Action: All members voted unanimously to approve the motion.

<p>Motion: J. Lopez moved to accept the November 18, 2025, meeting minutes; Kimberly Carr seconded the motion.</p> <p>Action: All members voted unanimously to approve the motion.</p>
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2. OLD BUSINESS

- A. Library of Wildfire Planning Resources – Each of the documents and reports that have been reviewed over the previous six months are being catalogued in the library of wildfire planning resources. Thanks to Chief Matt Damon and the Land Use Planning webpage and team at CAL FIRE for allowing the workgroup to leverage the existing resource under the Community Wildfire Mitigation and Assistance Statewide Programs. Any additional documents that we bring to the attention of this group, that are either reviewed or are part of the working group (or even outside of that) can be submitted to the Chair and Co-Chair for housing on that webpage.

3. MONTHLY DISCUSSION TOPIC

- A. Review of Previous Monthly Discussion Topics and Papers - An open discussion on workgroup next steps, potential deliverables and workplan development.

Clay Kerchof – Acknowledged Alex Goelzer, Gabriela Zayas del Rio, and Carmen Kuan all attending virtually from the Department of Housing and Community Development Housing Policy Division and Land Use Planning Government Relations. They are being looped into the workgroup because within the Housing Department they are appropriately positioned to help this group take a deep dive into the land use considerations and how that relates to things like housing elements or regional planning, and regional housing needs allocation and how it pertains to accessory dwelling units. Moving into the new year, HPD, rather than Clay Kerchof and the Federal Programs Division, will be the official workgroup Chair with Michael Maguire. A direction that has not been really explored is the land use part of this Land Use Workgroup and how the foundations that are there and what kind of planning needs to be done.

Michael Maguire – The goal is to get something out of this workgroup and there are items that can be pursued, and ideas can be developed and incubated in this workgroup. There are ideas that can potentially translate into real policy change, and we really need the Housing Policy Division from HCD to be able to weigh in.

Sean McGlynn – I’m really interested in hearing what you are all going to come back with the next set of findings. It would be interesting to sit down and lay out those findings in front of the land use folks from HCD and bring someone from the League or make an overt invitation to the two other local government representatives and that may be the starting point of a conversation to discuss what we’re seeing and what it means. That would be the perfect gateway to into an active conversation on land use. Let’s look at what we’ve learned from Los Angeles and what it means globally. Then we set up a purposeful meeting to have that conversation and then bridge it to the next steps. Some great things have been brought to the table the WMAC needs to hear.

Steve Hawks – I will see if I can get an idea of when the report might be out. We did a post-fire deployment and then we teamed up with Underwriting Laboratory Fire Safety Research and CAL FIRE and were able to put boots on the ground – the LA fires were on Wednesday, and we were on the ground on Sunday. We did an in-depth analysis of both incidents and have released two reports so far. Report #2 was initial findings at a higher level of deployment and report #3, which is the one being referenced now, is a more in-depth dive into the findings and gathered data on over 250 structures between both fires and findings that look at structure separation distances, the fuels that are between them, which is referred to as the connective fuel component, and the building materials themselves. It builds on some of the previous reports and reports that others have done.

Kimberly Carr – Working out what helped facilitate conflagration?

Steve Hawks – Yes, and ways of retrofitting homes, or retrofitting communities. The whole goal is to try to prevent the next fire from getting into the community, but under those extreme conditions when we experience these kinds of lots, that's difficult to do. At some point the fire will get in and start igniting structures, so how do we then prevent just the unforeseen spread of fire and the masses? By hardening homes to prevent the ignition of mass lots. We may see a loss of blocks of homes because the spacing is too tight, but it doesn't mean that we have to lose the next one, and the next one.

Clay Kerchof - There was a reason HCD was involved, because in a lot of these communities there's also a severe housing shortage and so how do you balance these needs? Which is why we want local governments to come here, because there are places with a lot of density and housing needs. What does a more resilient housing supply look like? Does that mean more units with fewer structures? How is this being accommodated? How are we balancing the multiple needs? These are fundamentally land use questions.

Steve Hawks – In a multi-family house where you're putting more families in a structure versus having many structures that are close together when you're putting multiple families in a duplex or triplex, but you're able to increase the space in between the structures that are neighboring each other.

Sean McGlynn – That's why getting to the root of what the report is finding and how do we balance those two items? Are we doing something to meet the need, but it's still safe as we possibly can in meeting them.

Clay Kerchof – We had a conversation with Chief Damon questioning where the examples of communities are where fire came up to it but didn't burn it down. We focus on the communities that did burn but do we have examples of master planned communities that have repeatedly not burned even though the landscape around them has been impacted by a wildfire? What are the characteristics of being able to withstand that? Are there examples where there are different housing types mixed in? Not necessarily ADUs but are there a mix of apartments and duplexes and triplexes that we can point to?

Nick Cammarota – We do have examples of master planned communities where fires have come to the perimeter but not gone into the community and would be happy to

share those with you. Some of them are well known, some of them are less known. There are some in San Diego in Stevenson Ranch and others that we have photos of if you want to see how that works.

Clay Kerchof – Yes, being able to see them and get community profiles in my head leads to a vision of what we're still trying produce. I always think case studies are the most useful way to figure things out. It's easy to summarize the regulations and the needs by what the research indicates. What are the examples across California of communities addressing these challenges in different ways? Dixon Trail in Escondido comes to mind a lot because it's a fire-prepared neighborhood standard proof of concept and maybe there are other ones. What are the other places that are working towards that with a retrofit context. And how do these California wildfire prepared communities look like now?

Kimberly Carr – It sounds like different strategies for density, fuel breaks, and other ways to build fire-adapted communities and have that perimeter. And there's some really good work going on of drilling down into subdivisions to figure out that you don't have to harden all 100 structures, for example, because the modeling shows that the fire is going to come up slow, and 5% is at the greatest risk so you put all your resources in that. If it's a new community for your design, but if you're just going in and renovating existing, it's a guide to where to put 90% of the resources to make the biggest impact.

Sean McGlynn – What's the toolkit of just strategic decisions you can start to make? Because communities have different levels to make those impacts, different resourcing levels, but starting to give them the ability, a toolkit of things that land use folks can get in a conversation about to help recruit more dividends than there are.

Clay Kerchof – And in this toolkit you have a model community that they could see themselves.

Kimberly Carr – And it's more strategic and more surgical than fire wise communities. This would pinpoint it and say, "we need 5-10% of the houses in this area." Somewhere in Marin County there's a study going on and in Incline Village in Nevada in the Tahoe Basin there's another one around building a big fire break, because it's an HOA that sits on the mountain. Marin County is this idea of let's pinpoint it. The concept would be that you provide financial incentives and assistance to those houses that are highest priority as opposed to just the lowest income because maybe with the lowest income, you don't get as much wildfire risk reduction. You want to put your incentives and investment where it matters the most.

J. Lopez – And Rancho Santa Fe did it years ago when trying to create those very expensive homes and shelter in place. Usually, those who can afford to do that, but we hope that those measures can trickle down to everyone else.

Sean McGlynn – And that's another conversation about where we're doing investments and where we're encouraging folks. We're trying to address these issues, but I think sometimes it's going to be getting a more affluent community that's on the outskirts to do the protective measures. Some of those more urban or less affluent parts of a community are getting the benefit. And that's the prison we're looking through this problem solving is you look at the expenses. It's expensive for anybody to do that first 0-5 feet and it's going

to be a huge cash outlay for folks to make that improvement, forget the aesthetics conversation. If we incentivize that improvement, like a lot of places have figured out how to do, then you might find people following along because it plays into how do I access insurance? We widen our range from just looking at it from a pure needs assessment to meet these goals and get that funding resource allocated.

Michael Maguire – Would it be maybe a property tax credit is one way of looking at it? But maybe we evaluate what sort of tax incentives, what suite of incentives, could we explore to determine what would incentivize the owner to do it themselves.

Sean McGlynn - Getting that in front of people is the way we move the needle because people are making structure decisions but it's so extraordinarily expensive to replace that they're making the decision rolling the dice because they can't make that leap.

Peter Streit – You are starting to see insurance discounts given to homeowners who undertake these home hardening initiatives, so that is now happening in the marketplace. You needed to get to a point where the market was efficient and operating as it should. And that was helped by the Department of Insurance's Sustainable Insurance Strategy to allow for some of that efficiency to return to the market. We're also seeing reinsurance costs coming down so every year the industry takes up reinsurance on itself and most of those renewals happen in January when they just reinsure their whole book all at once. We have seen indications that the market is going to be coming down by about 10% in the reinsurance market. The more we can see that over time and the combination of work that's being done on the landscape in the community, building defensible space, home hardening, and all that in aggregate, will reduce the risk of wildfire over time.

Clay Kerchof – I know it can be hard to analyze insurance data, just due to availability, but if we're looking at one of the communities that maybe we'll bring in, something that could be tracked is the enrollment in the Fair Plan by zip code. We are noticing that at the zip code level, changes in the Fair Plan enrollment as the sustainable insurance strategy goes into full effect. Are we seeing people leaving the Fair Plan and going back into the admitted market? It would be hard to establish causation between that and the uptick in wildfire-prepared home certifications. But as the tools and incentives that exist, some of these case studies could speak to that as part of what's going on in a particular community,

Peter Streit – As the sustainable Insurance Strategy has come online, some of was started in 2023 but some parts didn't go into effect until the beginning of 2025. So that was just the beginning of this year, and we haven't really seen the full effect of those policies that were in the sustainable insurance strategy. But one of those was that insurance companies would insure 80% of their book in wildfire-prone areas. So of course they're going to gravitate towards the lower risk homes first. If 85% of the homes are being covered in some of the urban wildfire-prone areas you're going to have some proportion of those be in those higher wildfire-prone areas. And that was part of the negotiation, the Department of Insurance wanted to see more homes in high-fire-prone areas insured and therefore coming back from the Fair Plan. That should take place over time as more and more insurance companies go into these other areas that they haven't been in the past.

Sean McGlynn – The challenge I see is that we have a lot of seniors living in outsized home because they don't have options. They're living very close to the margin even if they're in a large single-family home. And they're in a zip code that is not classified as a vulnerable community in traditional value but is vulnerable because they're vulnerable and they don't have options. That's where we're going to need to figure out how we help those folks get over that hurdle because they're not going to be able to find the money to make the improvements. And we know that you're only as good as your neighbor is.

J. Lopez – the challenge is that one insurance company measures completely different than the other

Steve Hawks – And they don't know what the neighbor has or has not done.

Sean McGlynn – And that's why getting more of this socialized on a larger scale is going to be the ultimate way that this gets done.

Steve Hawks – Not only are these folks that you talk about the ones that are going to have problems with retrofitting or mitigating but should an event happen, and they are unfortunately lose their house, those are going to be the ones that have a hard time even rebuilding and coming back.

Peter Streit – And that was the whole point of the NPHS idea, which was a community development financial institution or CDFI, that specializes in banking in low-income communities and they were giving out home hardening loans to their customers. So, you can amortize this over 20 or 30 years, so you end up with a payment added to your mortgage. It ends up being about \$350 a month tops.

Clay Kerchof – I love drawing the metaphor to Pace. I feel like home hardening is like installing solar on your home was – it was expensive, there weren't pathways and then it became a path well-traveled and then all of a sudden, the incentives aren't even needed anymore.

Peter Streit – You can securitize those home hardening loans through Fannie and Freddie because they're just considered home improvement loans and now you can take bank capital, loan it out, securitize it and get more capital, make more loans, securitize it, etc.

Sean McGlynn – Or a quicker route might be tax credits for seniors to actually not have to get into a 30-year loan again.

Peter Streit – Give the tax credit to investors in CDFIs who would make 0% loans to CDFIs. The point tax credit program is where the loan would be leveraged 5x because you're giving 0%-dollar capital and you're giving a 20% tax credit on that. That's 5x your money on the tax credit then the city advisor is leveraging that money 5x so now you're talking 25x the state money in terms of the loans going out the door and you do that for 5 years and you're talking about \$1.25 billion worth of loans though the point tax credit program.

Clay Kerchof – This sounds like a great case study for the toolkit. Are there communities where you see uptake of this?

J. Lopez – Neighborhood Partnerships Housing Services is going to do a pilot. There are people that want to participate in the program but aren't within the area. It would be 1% less - there would be no payment for the first 12 or 24 months and then it would be extended to 30 years. It would really help people who want to do this. They are going to do an assessment of the home. The loans are given to do the right type of mitigations that line up with IBHS. Instead of just giving the money, because they may not apply that money the right way. So, we need to team up, and we'll do the assessment and make sure the home is going to have the best line up for not only resiliency but insurance and then will give the money based on that, from \$5,000 to \$50,000 loans. I'm curious what AB 888 is going to look like (a bill that the Department of Insurance just passed).

Michael Maguire – We spoke with Chief Duval about the LA product that we're working on and potentially utilizing EIFEs as a way to be able to finance some of this work considering the climate resilience district law and the potential for generating tax increment revenue to be able to leverage the bond authority and bond revenue further down the line. Is that something that some of these communities may be able to utilize? LA is going to be the first, we're hoping.

Clay Kerchof – I would like to set us up for next month's meeting, I'm already seeing the contours of an action plan for how we approach a toolkit. Finding examples of places that already have existing strategies. Whether it's land use enforcement or a financing strategy, it doesn't have to be a government action, it could be what a CVFI is doing or an EIFD. Next month when we reconvene the conversation could be about the different types of tools that we want to think about. In the coming year maybe we focus more on some of the research and invite speakers that have implemented some of these tools. We could have a CDFI speaker, someone from the City of Berkeley, or a county or local government under the California Wildfire Mitigation Plan come speak about how it affects their own planning. The county of Los Angeles could come talk about their Altadena approach. All of these could come together as a set of different examples of approaches that communities are taking to address this complex intersectional issue.

J. Lopez – We can't grant our way out of this problem. We can diversify grants for a certain group of people but also empower the people that have the means to do it, or provide the means for them, and have the consequences of that.

Peter Streit – Or you can tier the grants so people who have moderate income get less of a grant than people who have low income and then the grant money goes further.

Clay Kerchof – Most people don't need that. If you can securitize this over 30 years most people can do that.

Kimberly Carr – Or just get a reduction on your premium. Like when you pay your electric bill when you've got solar, now you're saving once you break even from your solar panel investment.

Clay Kerchof - Like a show-don't-tell approach, as it pertains to this workgroup. Where is this happening? What CDFI or bank or insurance company is doing this? We can paint the picture that illustrates to people that this isn't that big of a deal.

Kimberly Carr – Getting back to land use planning, is there any example or any appetite for this group to think about the hard question? Stop sprawling in the WUI. I'm thinking of a study 20 years ago in the Sierra Nevada where it showed 80% of all new development was going to be in high-fire threat areas. And that was 20 years ago.

Seam McGlynn - I'll put the counterargument forward that maybe we need to be a buffer community around some of these locations and then prevent the sprawl from going further because again, there's the expense of retrofitting. We might need to look at a combination of factors, which is also, how do you start to come and put buffers where we're at and Dixon Trails that was still within the city limit but is facing the canyon in its most vulnerable spot. Those are the balancing conversations – what are we trying to solve? In Escondido there are several manufactured home parks that are going to be nearly impossible to put any kind of barriers between them and the community.

Clay Kerchof – There are two points that are important to not lose sight of in this conversation. One is that the way the state plans for housing through the regional housing needs allocation and housing elements is different today. Where and how we're planning for housing doesn't look similar to how we did it 20 years ago. The types of housing that the state is incentivizing to build is now making an impact on the housing that's getting built today and that's very different from a study that would have been done 20 years ago. Two, there still is a need for some refill development, so if we're going to be doing that, how do we make the most of it? Maybe new refill development can be denser, and this is where we're able to create walkable, holistic communities. Maybe that community can also be a wildfire buffer for older development, that it's cost effective to build a new community that acts like a buffer than to retrofit an existing community.

J. Lopez – Milliman is doing this type of work and maybe they could be one of the speakers to talk about how they design communities that can be a buffer to other communities.

Nick Cammarota – It's easier for us to get approvals for denser housing in the suburbs, what you referred to as sprawl, although it's not a well-defined term, the mixed-use, walkable, denser communities can be done on the periphery largely because there isn't built-in NIMBY opposition there that we have in other places. There are a number of master planned communities that you can tour today, Rancho Mission Viejo being one of them, to see what they've done in terms of creating mitigation to resist the encroachment of wildfires. They are a good project to learn from in terms of what to do and what not to do in designing these types of communities. To remind everyone, there is a long list of mitigation measures beyond Chapter 7 and defensible space for these types of communities that are addressing, and have been proven to be effective, and tested by wildfires. In the interest of still not meeting our housing needs I think we need to be advocates for all types of housing, so we can mitigate those risks so that they're not more prone to fire than other places. We have seen in infill sites the older communities, like with Palisades and Altadena, not being free from wildfire risk.

Kimberly Carr – Is our goal to start pulling an outline together so we have a work plan and then figure out what the deliverables are?

Clay Kerchof - Maybe the work plan can be the outline.

J. Lopez – I think it would be good to get a sense of what's going on out there. Land use planning is doing a lot of work and we're lining ourselves up with CAL FIRE's land use planning or with LCI. In the last meeting we saw how important it is to align ourselves with the agencies. Are we doing something that CAL FIRE and LCI are doing and are we working in parallel or against each other? How are we going to make that into something doable? We spoke about housing and safety elements, safety elements come to the Board of Forestry for review, and we've been trying to push into the residential space and home hardening. When it shows in the general plan for local government, that's when things start happening. Our goal should be to provide those tools, or information, or language for them to put into this general plan, then we can see it happening. Otherwise, it's just conversation.

Clay Kerchof – In December they approved the rezoning for Altadena where they downzoned the periphery that was officially in the fire hazard severity zone and then upzoned along all the commercial corridors to allow multi-family mixed-use development. Some of those areas that would have been upzoned experienced disaster losses. However, as we were discussing, things built today are very different from things built in the 1920s. The homework assignment would be to think through what types of tools or case studies make sense to be included and in the next meeting we can hash out an action plan and can decide who to invite to speak throughout the year. As those folks come, we can be compiling information as part of this toolkit.

Peter Streit – We have a points program that would be perfect to apply to what CWMP is doing and there's somehow a way to make that work.

Kimberly Carr – Is there any support for the group to compile a toolkit?

Sean McGlynn – I'm going to invite the Institute for Local Government (ILG) to the next meeting because they might be a good support tool. Haven't spoken with them yet but

Michael Maguire – Internally I will speak with LCI management about what sort of capacity there is beyond staff, time, and resources from the land use planning team to devote to this and we can talk to Chiefs Berlant and Bigelow about what resources might be available from CAL FIRE. We will explore what options there are from a resource standpoint to be able to support this work.

Clay Kerchof – HCD has Housing and Land Use Planning information that we own that we can pull from, LCI has stuff that can be pulled from, CAL FIRE has its stuff they can pull from. So, we aren't starting at zero. There's a lot we can build off of by finding these illustrations of what we're talking about. This could be the bulk of the work that we do as this workgroup, bringing in our respective contacts to help bring to life the ideas that we have.

Kimberly Carr – And bringing in ILG as we're developing it it's targeted toward the audience of city and county planners, and city managers and supervisors. This group is a wealth of information but we're going to need someone to write it down, compile it, and make it useful.

Michael Maguire – I see this group as the think tank for WMAC. We could be the incubation space to have these conversations and figure out where we need to go to

start making the change and achieving the outcomes that we want, and we can make those recommendations through reports like this.

Sean McGlynn – I get asked all the time what a WUI is, and it makes me worry that there's still folks who are in high-risk areas that are struggling to have the bandwidth to process things like that.

4. ROUNDTABLE

A. There were no roundtable comments.

5. PUBLIC COMMENT

A. Jason Willett, CSAA Insurance Group

6. UPCOMING MEETING

A. December 16, 2025
3:05-4:00pm
CNRA Building, Room 2-221

B. 2026 Meetings:
Every third Tuesday of the month, 3:05-4:00pm

8. MEETING ADJOURNED AT 3:59 PM