
LAND USE PLANNING WORKGROUP MEETING

Meeting Minutes – Tuesday, October 21, 2025



Committee Members Present

Michael Maguire, Governor’s Office of Land Use & Climate Innovation
Tony Marino, Office of Energy Infrastructure Safety
Steve Hawks, Insurance Institute for Business & Home Safety (virtual)
Nick Cammarota, Building Industry Association (virtual)
Clay Kerchof, Department of Housing and Community Development (virtual)
Tracy Rhine, Rural County Representatives of California (virtual)
Deborah Halberstadt, Insurance Commissioner’s Office

Other Attendees

Tristan Lanza, Department of Housing & Community Development (virtual)
Carson Risner, Earth Economics (virtual)
Glen Delaney, Earth Economics (virtual)
Carmen Kuan, Department of Housing & Community Development (virtual)
Constantin Raether, CalOES (virtual)
Jason xxx, AAA Insurance
Jillian Fisher, CAL FIRE
Madison Volpato, 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 eight committee members present in-person and two attending virtually.

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

The September 16, 2025, meeting minutes were not approved as there was not a quorum.

D. Approval of the October 21, 2025, Agenda (Motion Required)

Michael Maguire

The October 21, 2025, meeting agenda was not approved as there was not a quorum.

2. OLD BUSINESS

- A. Regarding the Library of Wildfire Planning Resources – compiling a list of resources, many of which are in reference to the documents such as the one we will have a presentation on today, as well as some of the other documents that we’ve had presentation on in previous meetings. We will be collecting these items and making them available online through the Land Use Planning webpage at CAL FIRE. Big thanks to Chief Damon for helping us accommodate that. We will also be leveraging existing resources at the Adaptation Clearing house within LCI, among others, to develop this clearinghouse of wildfire planning resources. If you have additional documents that you feel are relevant please share with either [Michael Maquire](#) or [Clay Kerchof](#).

3. MONTHLY DISCUSSION TOPIC

- A. Presentation: California’s Home Hardening Economy: Investing in a Resilient Future (2025) – Carson Risner and Glen Delaney, Earth Encounters

- B. Discussion led by Carson Risner and Glen Delaney, Earth Encounters

Clay Kerchof – Are there specific data points and findings from this report that seem to have gained traction? Is there something that people continue to ask, or you find yourself hitting on again and again?

Glen Delaney – One thing we’ve heard the most is the total economic activity, which is \$116 billion, which is a very large figure. Most of the report on wildfires is focused on loss and avoided costs. And this brings a different perspective - what is the economic stimulus from investing in this area? And that message resonates quite well.

Clay Kerchof – But at the federal level, the economic impact line seems to be resonating. I know there are lots of other findings and considerations that came across while putting the report together that maybe weren’t included because they weren’t directly part of the high-level message. As part of bringing home hardening to scale a major thing that we need to focus on is the business and labor development pipeline. I see cases for decarbonization of housing and installation of solar panels, for example. Were there any insights or findings on business and labor development pipeline that came out of as a result of your interviews or research?

Glen Delaney – It seemed like there were very few specialized home hardeners. EmberGuard is one of the few who are providing training and education for general contractors where the group is doing the work. We had to focus on the home itself rather than the defensible space, which would open up the groups who would work on those kinds of projects. We assumed that this was a mature market where all products could be bought in-state but the contractors we spoke with shared that they had to purchase a lot of materials out of state, particularly new and innovative materials.

Tony Marino – I definitely appreciate the approach of considering home hardening as infrastructure and allowing it to be compared alongside the way we think about other infrastructure. To follow up on the labor costs, you made an assumption about labor costs across the state, correct?

Carson Risner – Not necessarily labor costs but materials costs. It assumes that purchasing a box of nails in Northern California would be equivalent in Southern California. It doesn’t take into account the regional idiosyncrasies of the regional

markets. Implan has a residential construction industry and built within that it has labor recorded for the entire state, so it's a state average. The labor values being used in this analysis are representative of the whole state of California, but the material prices themselves are not adjusted for regional differences. Another factor was that there were relatively few contractors who specialized in this area and so the ones we spoke with had said they traveled long distances to projects and that couldn't be factored in but would be a substantial cost.

Tony Marino – A lot of discussions that have happened here have been about not necessarily homes, but communities and working at community scale. So that seems like an interesting problem that we would need to figure out. We are going to harm a community on much of their labor pipeline.

Michael Maguire – Building on that, for the contractors that you did interview, to what extent have they had experience working on home hardening retrofits in the past? And comparing the difference between the contractors that are doing retrofits versus the contractors that are doing Chapter 7A compliance from the beginning because it's a different process when you consider it.

Glen Delaney – We reached out to 20 contractors, some we sourced online and other provided by Lake County. We only heard back from EmberGuard, this was during fire season, so we had limited responses. EmberGuard is focused mainly on education and resources now to support this labor development. They covered a wide range of approaches from Chapter 7A through to kind of the best scenario identified in the report.

Carson Risner – It's not particularly a specialized industry in terms of the people who are already in it and have the skills to retrofit these homes. If there were to be a demand for home hardening retrofits these other contractors who aren't actively participating right now could if they wanted to. So, it supports existing jobs and that would increase their demand in terms of more laborers, more construction crews, so it's not that the existing contractors wouldn't be able to do it, it's just that they're not seeing the demand. They're doing new home construction, things along those lines. It would just be another opportunity and a new field for them to move into, and they would be ready to do that.

Clay Kerchof – It's more of a business development need than a labor development need, like beyond any other construction activity.

Martin Hammer – Yes, it's just opportunity based. EmberGuard does a lot of retrofits. I'm not sure why they chose to get in to retrofitting but it's something that others could do as well.

Michael Maguire – Just looking at the numbers from to better to best, evaluating the cost per home and then extrapolating out based upon the number of households and structures that are within the fire hazard severity zone, was there any evaluation on what the options from a policy standpoint might look like in order to potentially finance some of that work? Or was it on a region-by-region basis? Was that looked at as part of the analysis or would that be something for future work to evaluate?

Glen Delaney – Originally, we were going to look at this from a county-by-county basis but unfortunately, we couldn't do that because of the assumptions around buying

products in county. The supply chain wouldn't work, and so we assumed that everything could be bought in-state instead. We didn't delve into financial mechanisms. One of the interesting comments by one of our reviewers was that there's a huge range of terms of cost from \$2,000 up to \$80,000, but if you focus on the good, which is Chapter 7A, and reduce ember catching through some of these simple, low-cost methods then if enough homes within a community do that, it's an effective mitigation solution. You don't need to spend \$80,000 per household and mitigate it up to the max. If everyone's doing it, there's a cumulative benefit.

Michael Maguire – From a housing density standpoint, did you consider the impacts from that perspective as well?

Carson Risner – That was one point that I thought would be worth looking in to more, is how does hardening impact not only your risk of having your home burn down, but also your neighbor's. And how that could have an impact on these financial mechanisms, especially from an insurance perspective. But we didn't look into that, that would be additional research for future topics.

Clay Kerchof – I'm with the Department of Housing & Community Development; we administer disaster recovery and home hardening programs. There's also the California Wildfire Mitigation Program that J. Lopez is the Executive Director of, and we try to be in synch with each other so that our programs aren't recreating the wheel. But we also need to do a good job at building up our programs and talking about the impacts that they've had. Do you think your methods could be transferable to the homes we've hardened in the past, maybe within 5-6 years? And can we talk about the impact of our programs in a similar kind of way?

Glen Delaney – One of the ideas we've explored initially was if we could do a case study on one of the CWMP hubs. At that point only one home has been hardened in Lake County. I checked the tracker and we're now up to 76. But yes, we could do that, and the result will be much more defensible because we could use actual cost data.

4. ROUNDTABLE

A. There were no roundtable comments.

5. PUBLIC COMMENT

A. Jason, AAA Insurance Group

6. UPCOMING MEETING

A. November 18, 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 3:49 PM