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# LAND USE PLANNING WORKGROUP MEETING

## Meeting Minutes – Tuesday, June 17, 2025

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### Committee Members Present

Michael Maguire, Office of Land Use & Climate Innovation  
Clay Kerchof, Department of Housing & Community Development  
Matt Damon, CAL FIRE, Office of the State Fire Marshal  
Tony Marino, Office of Energy Infrastructure Safety  
J. Lopez, State Board of Forestry & Fire Protection  
Nick Cammarota, California Building Industry Association (virtual)  
Sean McGlynn, League of California Cities  
Tracy Rhine, Rural County Representatives of California (virtual)  
Steve Hawks, Insurance Institute for Business and Home Safety

### Other Attendees

Jillian Fisher, CAL FIRE  
Danh Dao, CAL FIRE  
Carrie Lewis, CAL FIRE  
Madison Nicholas, CAL FIRE

## 1. CALL TO ORDER

### A. Welcome

The meeting was called to order at 3:14 PM by Michael Maguire.

**Michael Maguire**

### B. Introductions/Roll Call

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

### C. Approval of the May 20, 2025, Meeting Minutes (**Motion Required**) – Michael Maguire

<b>Motion:</b>	Sean McGlynn moved to accept the May 20, 2025 meeting minutes; J. Lopez seconded the motion.
<b>Action:</b>	All members voted unanimously to approve the motion.

### D. Approval of the June 17, 2025, Agenda (**Motion Required**) – Michael Maguire

<b>Motion:</b>	Tony Marino moved to accept the May 20, 2025 meeting agenda; Steve Hawks seconded the motion.
<b>Action:</b>	All members voted unanimously to approve the motion.

## 2. OLD BUSINESS

### A. Library of Wildfire Planning Resources

- 1) The goal is to develop a library of wildfire planning resources to use as a reference for the work this group does.
- 2) Workgroup members will continue to have the opportunity to recommend or nominate specific wildfire planning documents or resources that the workgroup will assemble and make available to members and the public in an online centralized location.
- 3) The objective is to house this information within the Land Use Planning webpage at CAL FIRE and to leverage existing resources at the Community Wildfire Mitigation Program Statewide Clearinghouse and the Adaptation Clearinghouse at the Governor's Office of Land Use and Climate Innovation, among others.
- 4) If there are any resources that the Committee would like to recommend for inclusion, please submit them via email to the Committee chairs and cc Matt Damon.

## 3. MONTHLY DISCUSSION TOPIC

### A. Resilient Rebuilding and Cost Effectiveness

- 1) [Building Wildfire-Resistant Homes After Disasters Will Save Billions](#)
- 2) [Resilient Rebuilding: A Path Forward for Los Angeles](#)

**Clay Kerchof** - Post disaster is when the most amount of money for hazard mitigation, officially or unofficially defined, becomes available whether it be through insurance payouts, federal or state local funding or philanthropy. A useful focus of this group could be messaging – what is it that's effective in motivating action on the ground? It's within this disaster recovery context, when a lot of people have to make a lot of choices with a lot of money in a relatively compressed period of time

**Michael Maguire** – The takeaway from the first document is that rebuilding to wildfire resistance standards offers a chance to reduce the risk of future disasters. Obstacles identified were around insurance strained finances and some logistical hurdles which will be discussed today. These challenges can spark resistance to wildfire-related building standards. Wildfire survivors and local leaders worry that stronger building codes will add costs and delays to rebuilding efforts. Homeowners seem to think that once their home burns, it won't happen again. We're learning from the literature and fire return intervals that within a decade, in some cases sooner, some cases longer, within the lifespan of the structure, fire can and often does return to these communities. Communities need viable options for efficiently rebuilding safer, more durable homes. A couple items that stood out were that rebuilding to wildfire resistance standards is a highly cost effective strategy that can significantly reduce future economic losses by up to 43% and that 60% of wildfire resistant homes survived wildfires. Homeowners, insurers, businesses and local state budgets are better off rebuilding communities to wildfire resistant standards.

**Tony Marino** – One thing that comes to mind is when they spoke of avoidable losses and the consideration of the economic impact to surrounding communities that aren't necessarily impacted by the initial event. When you talk about rural areas with less

options, where there were a lot of places for people to go, there's a lot more infrastructure, a lot more options. This brought to mind the 2018 Camp Fire in Paradise and Butte County. When you look at the surrounding communities such as Red Bluff, Oroville, Chico, etc. they saw their population increase significantly overnight. Chico's population increased by nearly 20,000 people, which was a quarter of their population. So, the city increased by 25% and their impacts to the water delivery system, to sanitation, to the road system that was severely impacted. We don't think about how a fire that doesn't affect us can have dramatic impacts on those cities. Housing requirements are another issue. It would be interesting to see how many of the rebuilds end up having an ADU. With the Eaton Fire, so much of that area was in a low fire hazard severity zone, so they qualify for expedited placing of ADUs and the county can't stop it. SB9 allows for subdivisions of parcels in non-very high fire hazard severity zones. This is a ministerial process that the county can't stop. Likely rebuilding will not be at a higher standard and will now have ADUs. One parcel could now become two with another house and 2 more ADUs. So, where there used to be one structure there's now four.

**Clay Kerchof** – It seems like that idea of the National Flood Insurance program has an increased cost of compliance provision in it, so that when you have a flood plain the payout includes the money necessary for increased cost of compliance to meet building codes and that was one of the strategies included in the Headwaters Economics position paper. When there is a claim made against a wildfire loss, assuming that the owner is adequately insured, what is rebuilt, even if it's outside of a fire hazard severity zone, or place that local government requires certain building codes, that insurance policy includes that provision.

**Michael Maguire** – Another thing from the article is around tax credits for homeowners. The economic incentive beyond just the insurance components. Do we see examples of that at the local level? This might be a question for Sean McGlynn, is this something that you've seen?

**Sean McGlynn** – We don't control that mechanism. Property tax is an interesting conversation in the State of California. In other places you'd have that. That's why I always say, when I was in other states around the county and was in city government, we always had crowded budget meetings. Not so much in California because we don't control the tax rate conversation. I do think economic incentive does a lot of figuring out how people apply those things in any way we can incentivize that space. Things break down when people get overwhelmed with the ministerial stuff coming in. It's a good position to question whether it should be a ministerial decision. If we're talking about whole communities you've got to get the community to buy in. And if you have outliers in that community doing something different all the hard work might not benefit because the insurance companies look at that. How do we take an article like this and make it a step guide from a planner's perspective, from a local government perspective?

**Matt Damon** – Was reading another article about some of the things that LA city/county has put into place to where they had a disaster recovery ordinance that they put into place a couple years ago that is starting to build on experience to be able to set up some of the things to where they're recognizing and acknowledging that people are all of a sudden going to have to rebuild, that have no experience building a house. This is a daunting process that often takes years of planning and figuring. Creating a toolkit,

creating something for jurisdictions to start understanding what needs to be done and learning from those best practices and from other jurisdictions that have been through similar things – what worked, what didn't – and being able to implement this ahead of the next disaster.

**Clay Kerchof** – I think there some of these resources that give out a lot of that whether it's planning guides or recovery roadmaps. Individual homes are not in a vacuum. Its resilience or vulnerability is dependent not only on the structure around it but the infrastructure around it. If every home were to be rebuilt to at least chapter 70 standard and you see a 43% reduction in losses in a future disaster, there are other factors that contribute to resilience and vulnerability, are there additional resources or knowledge about how that kind of attribution has been studied for infrastructure, development standards, powerline undergrounding, etc?

**Tony Marino** – A lot of the things you see as solutions – and there's 2 different flavors, the tax incentives and insurance – these are things that affect individuals. The more you affect the individual the higher you have to go in terms of government and politics to make a change. Not sure this is the right group to make recommendations on that change. When you start to get to how communities plan and what resources they need it seems like that's where you would have a lot of ability to ask what is needed and assist in filling that in.

**Nick Cammarota** - Are people looking more closely at the coverage they have?

**Steve Hawks** – I was speaking with Bob Troy earlier today, from CalOES, and he has spent a lot of time in LA recently and he mentioned how many homeowners were underinsured or didn't have insurance at all. I don't remember the exact number but it wasn't significant, which is fortunate. How often do you call your insurance company and say "hey, I want to review my policy and make sure I have the appropriate coverage for today vs 10 years ago when you started the policy."

**J Lopez** – I think homeowners are avoiding making the jump in payment from what they had to what they will need to pay. AB 38 mandates disclosures for residential properties when you transfer ownership. Beginning July 1, 2025, this will include home hardening disclosures as well as defensible space.

**Tony Marino** – I wouldn't mind hearing more on the Clearinghouse.

#### **4. ROUNDTABLE**

- A. **J Lopez** – for the California Wildfire Mitigation Program Authority (now the Board of Forestry), a year ago the first home was completed, there are now 34 homes completed.

#### **5. PUBLIC COMMENT**

- A. There was no public comment.

**6. UPCOMING MEETING**

- A. July 15, 2025, 3:05-4:00pm  
CNRA Building, Room 2-221
- B. 2025 Meetings:  
Every third Tuesday of the month, 3:05-4:00pm

**8. MEETING ADJOURNED 3:57 PM**