

Wildfire Mitigation Advisory Committee Meeting



CAL FIRE -

Office of the State Fire Marshal







Roll Call

Welcome!

- If you have technical difficulties during this meeting, please contact Carrie Lewis at:
 - (916) 980-9352 or <u>carrie.lewis@fire.ca.gov</u>



Roll Call / Quorum Established

















Daniel Berlant

Anale Burlew

Brian Newman Lindsay Caroline Thomas
Jacobs

J Lopez

Nancy Ward

Deborah Halberstadt **Michael Maguire**















Jacy Hyde

Roy Wright

Dave Winnacker

Chris Ochoa

Lenya Quinn-Davidson

Yana Valachovic

Bill Villarino















Clay Kerchof

Staci Heaton

Sophia Lemmo

Sean McGlynn

Catherine Freeman

Don Hankins

Lisa Lien-Hagar

Approval of June 17, 2025 **Meeting Minutes**

Scan the QR Code Below to Access the Complete Meeting Agenda Document!



WILDFIRE MITIGATION ADVISORY COMMITTEE MEETING Meeting Minutes - Tuesday, June 17, 2025



Committee Members Present

Frank Bigelow, CAL FIRE, Office of the State Fire Marshal

Anale Burlew, CAL FIRE

Brian Newman Lindsay, Department of Conservation

Caroline Thomas Jacobs, Office of Energy Infrastructure Safety

J. Lopez, State Board of Forestry & Fire Protection Robert Troy, Office of Emergency Services

Deborah Halberstadt, Insurance Commissioner's Office (virtual)

Michael McGuire, State Planning & Research

Jacy Hyde, California Fire Safe Council

Steve Hawks, Insurance Industry

Todd Lando, Santa Barbara County Fire (virtual)

Nick Cammarota, California Building Industry Association

Yana Valachovic, California Fire Science Consortium

Tristan Lanza, Department of Housing & Community Development (virtual)

Staci Heaton, Rural County Representatives of California

Sean McGlynn, League of California Cities

Catherine Freeman, California State Association of Counties

Lisa Lien-Mager, California Natural Resources Agency

Lenya Quinn-Davidson, University of California Cooperative Sophia Lemmo, California Association of Resource Conservation Districts

Don Hankins, Tribal Government Representative

CAL FIRE Staff in Attendance

Jim McDougald, Assistant Deputy Director (virtual)

Allen Talhelm, Assistant Deputy Director (virtual)

Randy Northup, Division Chief

Shaun Fairbanks, Deputy Chief Emily Smith, Staff Chief

Heather McCulley, Deputy Chief

Shane Vargas, Deputy Chief

Peter Leuzinger, Deputy Chief (virtual)

Walter Passmore, Senior Environmental Specialist (virtual)

Stephen Volmer, Battalion Chief (virtual)

Jennifer Renner, Battalion Chief (virtual)

Kevin Lindo, Battalion Chief (virtual)

Kara Garrett, Deputy State Fire Marshal III (virtual)

Madison Nicholas, Staff Services Analyst

Carrie Lewis, Associate Governmental Program Analyst

Jillian Fisher, Staff Services Manager I

Danh Dao, Staff Services Analyst



Approval of July 15, 2025 Meeting Agenda

Scan the QR Code Below to Access the Complete Meeting Agenda Document!



WILDFIRE MITIGATION ADVISORY COMMITTEE MEETING Meeting Agenda – Tuesday, July 15, 2025, 1:00 – 3:00 PM



ocation: NRHQ Building

715 P Street, Room 2-221 Sacramento, CA 95814

Zoom Meeting Information -

https://us06web.zoom.us/i/85192423489?pwd=dnZYaUhXVFliUTFmT21nMzJYYVlxQT09 Webinar ID: 851 9242 3489

Passcode: 462073

1. CALL TO ORDER

- A. Welcome
- B. Roll Call/Quorum Established
- C. Approval of Past Meeting Minutes June 17, 2025
- D. Approval of Agenda July 15, 2025

2. UPDATE

- A. OSFM Community Wildfire Preparedness & Mitigation Division Report
- B. California Wildfire Mitigation Program (CWMP) Report

3. MEMBER ORGANIZATION OVERVIEWS

- A. Catherine Freeman, California State Association of Counties
- B. Steve Hawks, IBHS

4. NEW BUSINESS

5. OLD BUSINESS

- A. Neighborhood Wildfire Mitigation Validation Program Workgroup Membership
- B. Land Use Planning Workgroup

6. PRESENTATIONS

- A. Conflagrations: Experimental Research and Field Observations Dr. Faraz Hedayati, IBHS
- B. Home Hardening Loan Program to Assist Low Income Homeowners Neighborhood Partnership Housing Services (NPHS)

7. ROUNDTABLE

8. PUBLIC COMMENT

9. UPCOMING MEETING DATES FOR 2025

- A. Third Tuesday of the month
- B. August 19, 2025, 1:00-3:00pm

10. MEETING ADJOURNMENT

Page 1 of 1







Wildfire Preparedness

Defensible Space

- Statewide SRA total for fiscal year-to-date 2024-25:
 - Final inspection numbers are under review to ensure reporting accuracy. Thank you for your patience.
- Qualified Entity assessment year-to-date total:
 - > 1,182 Assessments
 - Santa Cruz County has a class scheduled on July 22 and 23







Wildfire Preparedness

Home Hardening

Supporting the California Wildfire Mitigation Program with technical assistance with home hardening recommended retrofits

Attended the El Dorado County Office of Wildfire Preparedness and Resilience, Weber Creek Project Community Stakeholder meeting

Staffing the Wildfire Prepared Home at CAL EXPO during the State Fair



Wildfire Preparedness

Utility Wildfire Mitigation Program

- ► Currently reviewing PG&E, SDG&E, SCE, BVES, and Liberty's 2026-28 WMP submissions.
- ► Taught our last planned electrical equipment and PRC 4292 & 4293 training for DSIs in Natomas on July 9, 2025.
- ► Continue to have PSPSs initiated by IOUs due to current fire weather/red flag conditions.

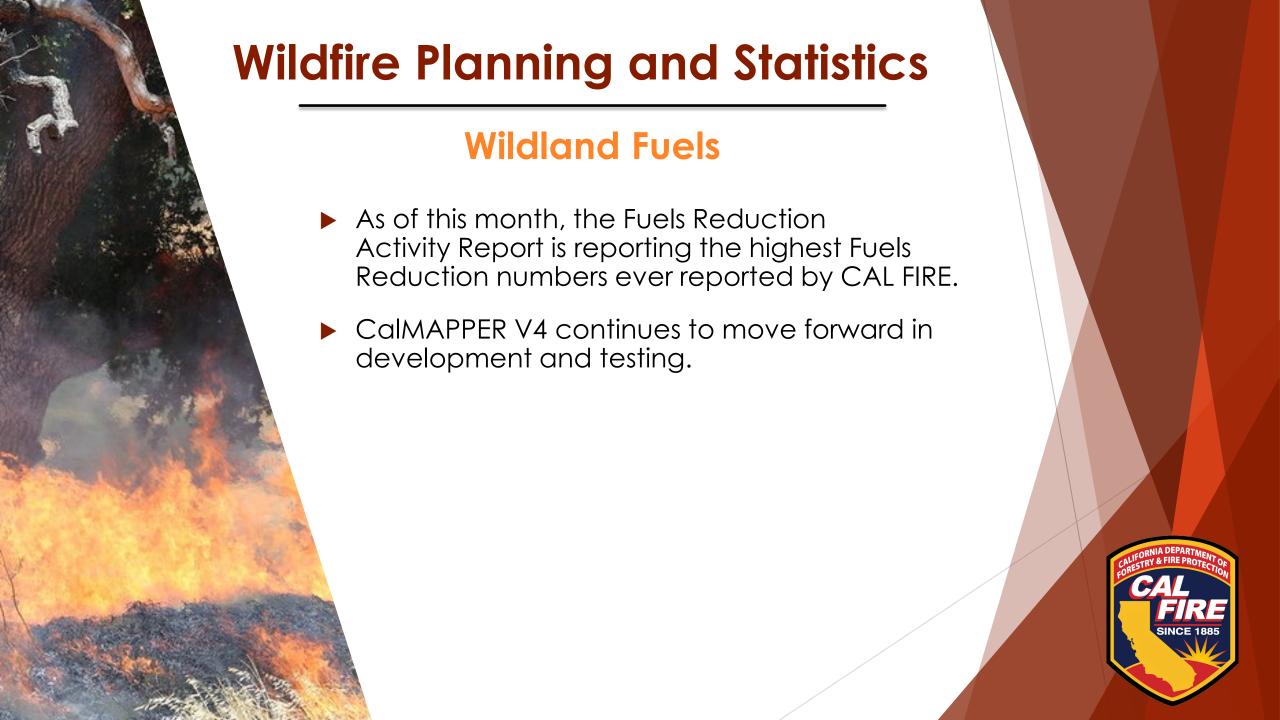


Wildfire Planning and Statistics

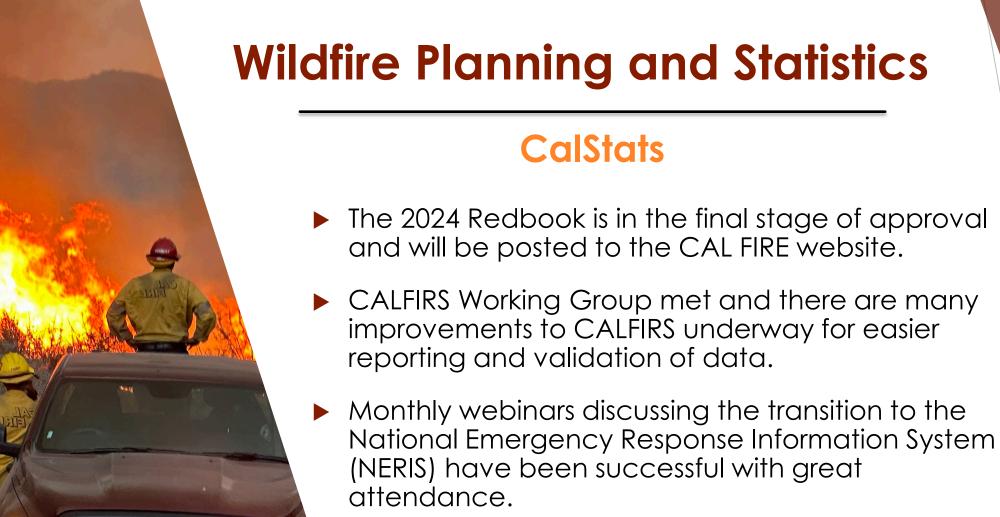
Fire Prevention Efforts FY 24/25

- ► Fuel Reduction Projects:
 - Projects 848, 169.6% of the goal
- ► Combined Fuel Reduction:
 - Acres treated 156,254.5, 156.3% of the goal
 - Unit Projects 76,189.6 acres
 - Northern Region: 32,910.3 acres
 - Southern Region: 43,279.2 acres
 - ➤ Grant Projects: 75,054.8 acres
 - > CFIP Projects: 5,010.2 acres
- Prescribed Fire (also counted in fuel reduction):
 - 61,327.6 acres treated, 122.7% of the goal













Community Wildfire Mitigation Assistance

Land Use Planning

- ► Formal Safety Element reviews have been completed for cities of Bradbury & Chino and Sonoma County.
- Subdivision Review Fire Safety Surveys completed for Cities of El Cajon and Arcadia.
 - All will be on the agenda for the next RPC meeting on July 22, 2025





National Fire Protection Association Firewise USA

- Currently 1280 Communities in good standing
 - More in the queue!
 - > 43% of all communities nationwide are in CA





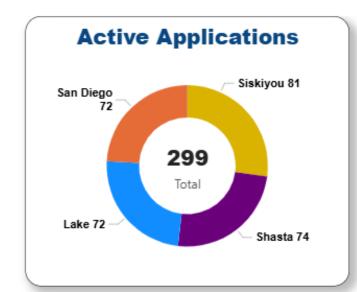


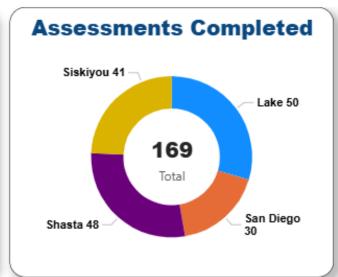


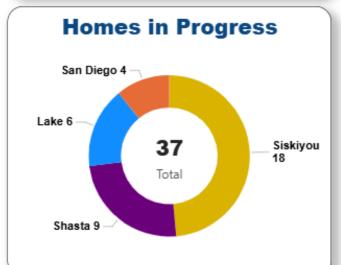




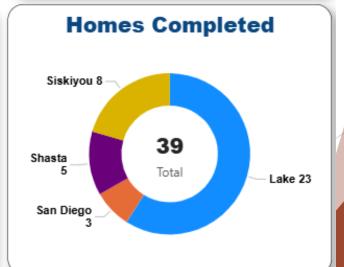
California Wildfire Mitigation Program Report







ACCRECATE VALUE





California Wildfire Mitigation Program Report





California Wildfire Mitigation Program Report









About me

UC Santa Cruz (Go Slugs) and... Golden Gophers 20+ Years in Legislature California State Association of Counties

... and beyond.



Catherine Freeman
Senior Legislative Advocate,
California State Association of Counties
Cfreeman@counties.org

Understanding County Government

"Counties were designed as extensions of state government, intended to deliver services at the local level... In contrast, cities were incorporated primarily for the benefit of their residents and operate independently of state functions."

Alex Vassar, 2025

About CSAC

The California State Association of Counties (CSAC) serves as the effective advocate and unified voice of California's 58 Counties.

Fun Fact: CSAC is one of the oldest local government associations in California

Our mission is to serve California Counties by:

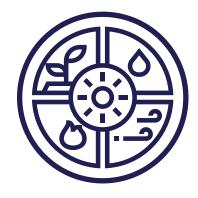
- Advocating for all 58 California counties in all forums
- Developing educational, leadership, and policy programs to equip county leaders
- Communicating the value of county government and its critical work
- Providing services that reduce costs, increase efficiencies

CSAC Policy Issues

The CSAC Policy Committees are responsible for policy development and the first stop for review of policy, including the CSAC Platform, ballot initiatives, and member/affiliate/caucus proposals.



Administration of Justice



Agriculture, Environment & Natural Resources



Government, Finance & Administration



Health & Human Services



Housing, Land Use & Transportation

California After 1978

Modern California fiscal history is defined by distinct eras preceding and following Prop 13.

- Limited the property tax rate to 1%.
- Assessed value of all property set at the 1975-76 value.
- Assessed value to increase by inflation not to exceed 2% per year.
- Property assessed at fair market value new construction change in ownership.
- Allocation of property tax subject to state law.



1991 Realignment

- In 1991, the state faced a \$14.6 billion budget deficit (33% of the state's general fund).
- The Legislature shifted significant fiscal and programmatic responsibility for many health and human services programs from the state to counties.
- The shift included ½ cent sales tax and Vehicle License Fee revenue to fund the new responsibilities.

Affected programs and responsibilities include:

- Health and public health services,
- Mental health ("institutes for mental disease"),
- Some child welfare programs,
- In-home supportive services,
- and more.

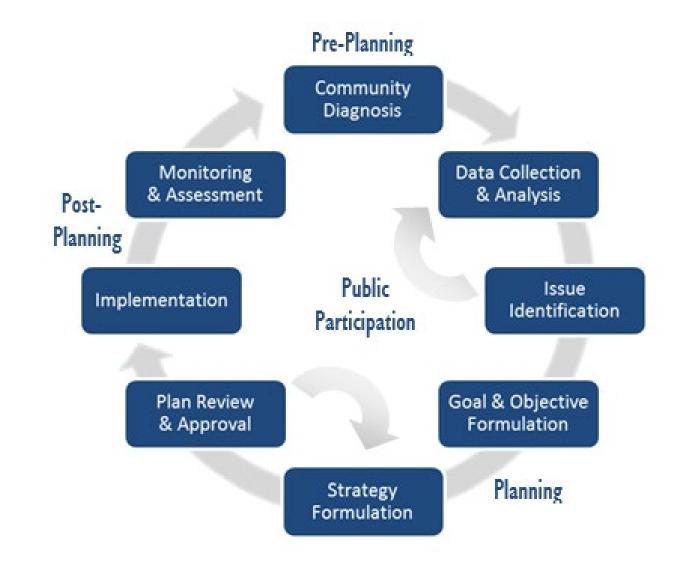


What influences our relationship today?

- Trust and understanding are affected by the recent past.
- Economic circumstances outside of our control.
- Not enough understanding about what counties do.
- Different opinions regarding the "right" way to deliver programs.



Planning for Our Future – Open and Transparent County Governments

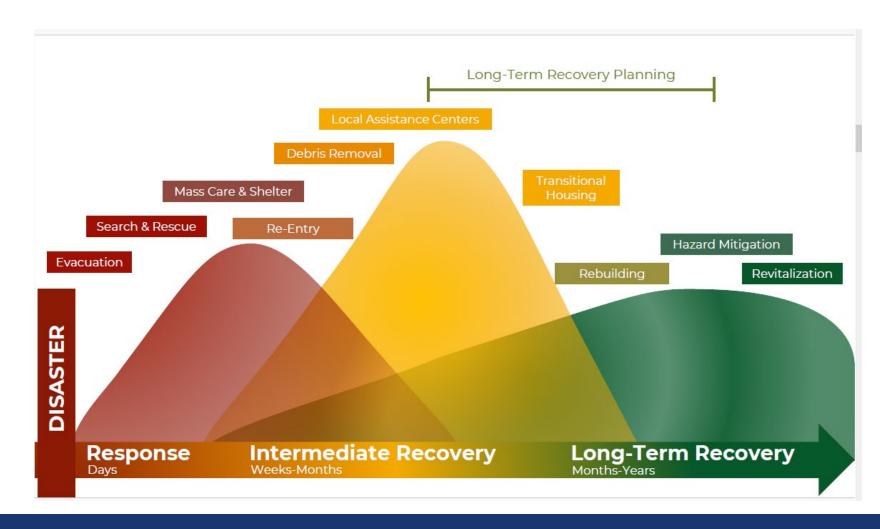


Wildfires in the Development Context



Educating Public and Institutions about County Disaster

Response



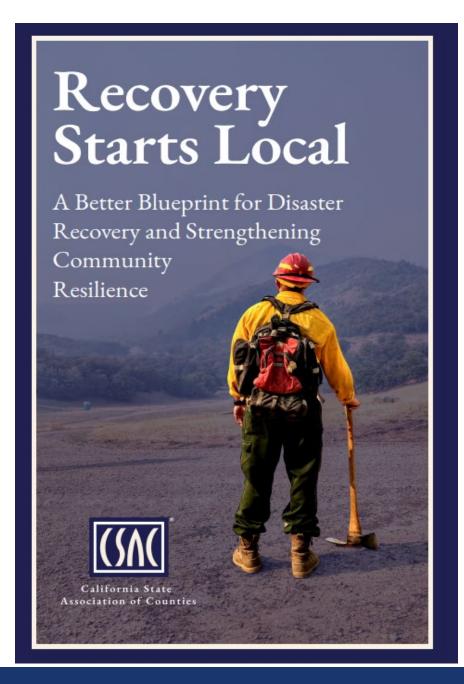
How We Create a New Policy for all 58 Counties:

Insurance

- 2023-24 County Supervisor-led insurance working group to develop CSAC platform and direction on the insurance crisis.
- Focus on transparency, fairness, and longevity.
- Leads to legislative advocacy including:
 - AB 1 (Connolly) Every five years, the
 Department of Insurance (CDI) to consider
 whether to update the Safer from Wildfires
 regulations to include additional building
 hardening measures for property-level
 mitigation efforts and community-wide wildfire
 mitigation programs

How do we Advocate (Step 1):

Creating Focused Efforts to Advance County Disaster Response and Recovery Priorities



How We Advocate (Step 2):

Creating a Disaster
Preparedness and Recovery
Bill Package

CSAC advocates for policies that:

- Strengthen disaster preparedness
- Repair, recover and restore stronger communities
- Improve wildfire insurance accessibility and effectiveness
- Fund state mandated programs and requirements

CSAC Bill Package: Strengthening Disaster Preparedness

Expanding Funding for Home Hardening and Community Resilience

- AB 888 (Calderon) California Safe Homes grant program. CSAC SUPPORT
- AB 372 (Bennett) Office of Emergency Services: state matching funds: water system infrastructure improvements. CSAC SUPPORT

Requiring CARB Climate Scoping Plan to include Wildfire Emissions

• AB 513 (Gonzalez) California Global Warming Solutions Act of 2006: scoping plan. CSAC SUPPORT

Strengthen Local Authority to Invest in Emergency Infrastructure

- AB 303 (Addis) Battery energy storage facilities. CSAC SUPPORT IF AMENDED
- **AB 1285 (Committee on Emergency Management)** State Fire Marshal: lithium-ion battery facilities guidance. *CSAC SUPPORT*

Rethink Planning for Water Supply

• AB 514 (Petrie-Norris) Water: Emergency water supplies. CSAC SUPPORT

Our Team: CSAC Agriculture, Environment and Natural Resources



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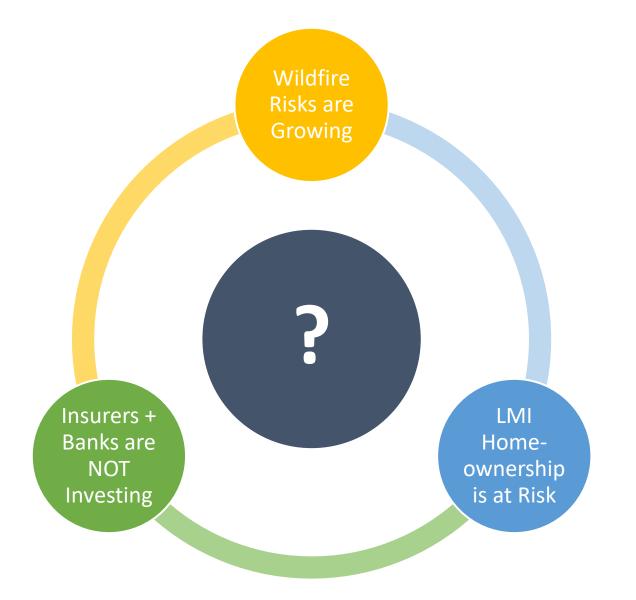
Financing Climate Resilience

A Scalable CDFI Tax Credit Model for Home Hardening

Jesse Ibarra, Chief Business Officer, NPHS

Ryan Sears, Policy and Advocacy Lead, NPHS





A lack of affordability in relatively insulated urban cores is forcing Californians to push further into wildlands and FHSZs to find affordable housing/homeownership



Growing losses from wildfires are putting pressure on insurers to be more selective in their underwriting, often pushing Californians onto the FAIR Plan

Recent remedies as part of Insurance Commissioner Lara's Sustainable Insurance Strategy incentivize better behavior from insurers, but has yet to stimulate widespread investment in home hardening

70%+ of insurance non-renewals in high-risk fire areas are in Low-to-Moderate Income (LMI) zip codes

Very few financing options exist for home hardening – while grant programs help, they are hard to scale.

A Potential Solution: NPHS Resilience Loans

Resilience NOW

• Immediate assistance up to \$5,000 for homeowners facing notices from insurers

Resilience

• Up to \$50,000 for long-term retrofits to achieve IBHS Wildfire Prepared Designation

Resilience Rebuild

 Potential loan product to fill the gap in financing between rebuilding and rebuilding with resilience (meeting IBHS Designation)





The Capital Gap



- Traditional Lenders
 - Lack of Initiative, Mission
 - No Clear Secondary Market for "Riskier" Loans
- Community Development Financial Institutions (CDFI)
 - Mission to Serve Under-Capitalized, Low-to-Moderate Income Communities
 - Play Critical Role in Allocating Capital to Buildout Climate Resiliency
- State Subsidies
 - State Support = Adds Legitimacy to Mission
 - State Funding = Provides Catalyst for Expansion at Increased Pace & Scale
 - State Secondary Market Creation = Exponential Loan Growth Factor

The Proposed CDFI Tax Credit Model

nphs

- Tax Credit Rate: 25%-30% tax credit for CDFI investors
- **CDFI Investor Returns:** Generating 6.0%–7.4% annualized return to investors (needed to attract investors considering current interest rate environment)
- Tax Credit Pool: \$12.5-\$15 million per year in tax credits to investors in CDFIs making Home Hardening Loans
- Capital Raised Annually for CDFIs: \$50 million
- Leverage on CDFI Capital for Home Hardening Loans: 5 times
- CDFI Home Hardening Loan Capacity: \$250 million annually, \$1.25 billion over 5 years
- Targeted Use: Home Hardening Loans for Wildfire Resilience
- * A number of CDFIs in California make personal loans to individual homeowners in LMI communities, and would share in any tax credit program to make Home Hardening Loans available throughout the State.



CDFI Tax Credit Program Comparison: COIN vs Home Hardening Model



Factor	COIN Historical Model	Proposed Home Hardening Model
Tax Credit Rate (annual \$ amount)	20% (\$10 million)	25% – 30% (\$12.5 – \$15 million)
Investor Return	~4.6%	~6.0% – 7.4%
Use of Funds	LMI Broad Lending/LIHTC Eligible	LMI Home Hardening Loans/No LIHTC
Leveraged Loan Target (5 times)	\$1.25 billion over 5 years	\$1.25 billion over 5 years
Reason for Higher Tax Credit Rate	Lower interest rates in past	Higher interest rate environment

How NPHS Would Deploy Capital



- Aggregate CDFIs to deploy capital with a standardized loan product
 - Utilize bonds, SPVs, or alternative financing methods to boost loan capital
 - Utilize existing mechanisms like COIN to create a secondary marketplace to boost liquidity in lending
- Direct lending to LMI Homeowners Resilience Loans
 - Fire-safe retrofits: roofing, vents, defensible space
- Embedded technical assistance + partnerships with IBHS, local fire councils, etc.
- Cooperation with hyperlocal, local, and regional governments to promote home hardening

Stackable State Support



- CWMPA Grants to offset borrower costs
- The California State Treasurer's Office, California Pollution Control Financing Authority (CPCFA) administers the California Investment & Innovation Program (Cal IIP): funding boost to support CDFI lenders with loan loss reserves, rate buydowns, etc.
- Support for the secondary market in home hardening loans
- Creating "carrots" for insurers to invest more heavily in mitigation
 - Utilizing legislation to create incentives that insurers can unlock upon investing in home hardening

The Ask



Support policy for a Home Hardening Tax Credit Program for CDFIs

 Redirect a portion of CWMP funding towards grants to lenders that adopt a standardized, state-supported loan framework

Use CWMPA + CPCFA (Cal IIP) to fund a demonstration project with NPHS

 Deploy Resilience loans to LMI communities in FHSZs in the Inland Empire

Consider scaling based on loan performance + insurance outcomes

Why it Works



- Proven CDFI Infrastructure
- Investor-friendly returns
- Immediate benefit to vulnerable households
- Scalability signals to market-rate lenders that home hardening loans should be something they offer more proactively
- Building resilience as widely as possible helps ensure equitable wealth preservation across all homeowners
- More hardening = a stronger and more stable insurance market

Next Steps



- Organize with other California CDFIs to offer Home Hardening Loans to under-capitalized communities throughout the State
- Submit pilot proposal
- Coordinate with State Treasurer's Office + California Department of Insurance
- Identify legislation and budget vehicles to scale

Questions?









Ryan Sears
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Roundtable / Public Comment

- ► Roundtable
- ▶ Public Comment





Next Meeting Information

August 19, 2025 1:00 – 3:00pm CNRA Building Room 2-221

Presentation:

- Update from the Wildfire and Forest Resilience Task Force – Forest Schafer, California Natural Resources Agency
- ► KB Homes Dixon Trail, Wildfire Prepared Neighborhood – Steve Ruffner, KB Homes
- Red Cross Community Wildfire
 Preparedness Program Jake Janecek,
 Red Cross





Meeting Adjournment

- Copies of the written materials have been posted on the Office of the State Fire Marshal web site at https://osfm.fire.ca.gov/
- For information concerning the Advisory Committee Meeting, please contact Carrie Lewis at (916) 980-9352 or carrie.lewis@fire.ca.gov.
- NOTE: Items designated for information are appropriate for committee action if the committee chooses to act. The agenda order is tentative and subject to change. Agenda items may be taken out of order to facilitate the effective transaction of business. The Committee may not discuss or act on any matter raised during the public forum period, except to decide whether to place the matter on the notice and agenda of a future committee meeting.

