



Los Angeles  
Department of  
Water & Power

# Resilient Housing LA: Disaster Recovery and Mitigation

March 4, 2026



# Agenda

1. WELCOME & SESSION OVERVIEW
2. FRAMING THE CHALLENGE
3. SHIFTING FEDERAL POLICY LANDSCAPE
4. LA CITY RESOURCES FOR WILDFIRE RECOVERY AND DISASTER PREPAREDNESS
5. LEVERAGING STATE REBUILDING RESOURCES
6. ACTIONABLE STRATEGIES FOR DISASTER MITIGATION AND CLIMATE RESILIENCE
7. Q&A + CLOSING

RESILIENT HOUSING LA

## A Special Thank You to Our Sponsor & Co-Host



 Enterprise®

## Facilitators:

### Enterprise Community Partners

Michael Claproth – Associate Director,  
Programs, Sustainable Connected  
Communities

Sydney Smanpongse – Program Fellow,  
Sustainable Connected Communities

Brian Kohaya – Program Associate,  
Solutions Division

## Presenters:

Krista Egger – Vice President, Building Resilient Futures, Enterprise Community  
Partners

Enayet Miah – Manager of CI&I, Multifamily, and Field Support, Distributed Energy  
Solutions, Los Angeles Department of Water & Power

Clay Kerchof – Disaster Response & Recovery Branch Chief, Division of Federal  
Financial Assistance, California Department of Housing & Community Development

Chris Saur – Information Officer II in the Marketing and Communications Division  
Information, California Housing Finance Agency

Ben Stapleton – Chief Executive Officer, U.S. Green Building Council California

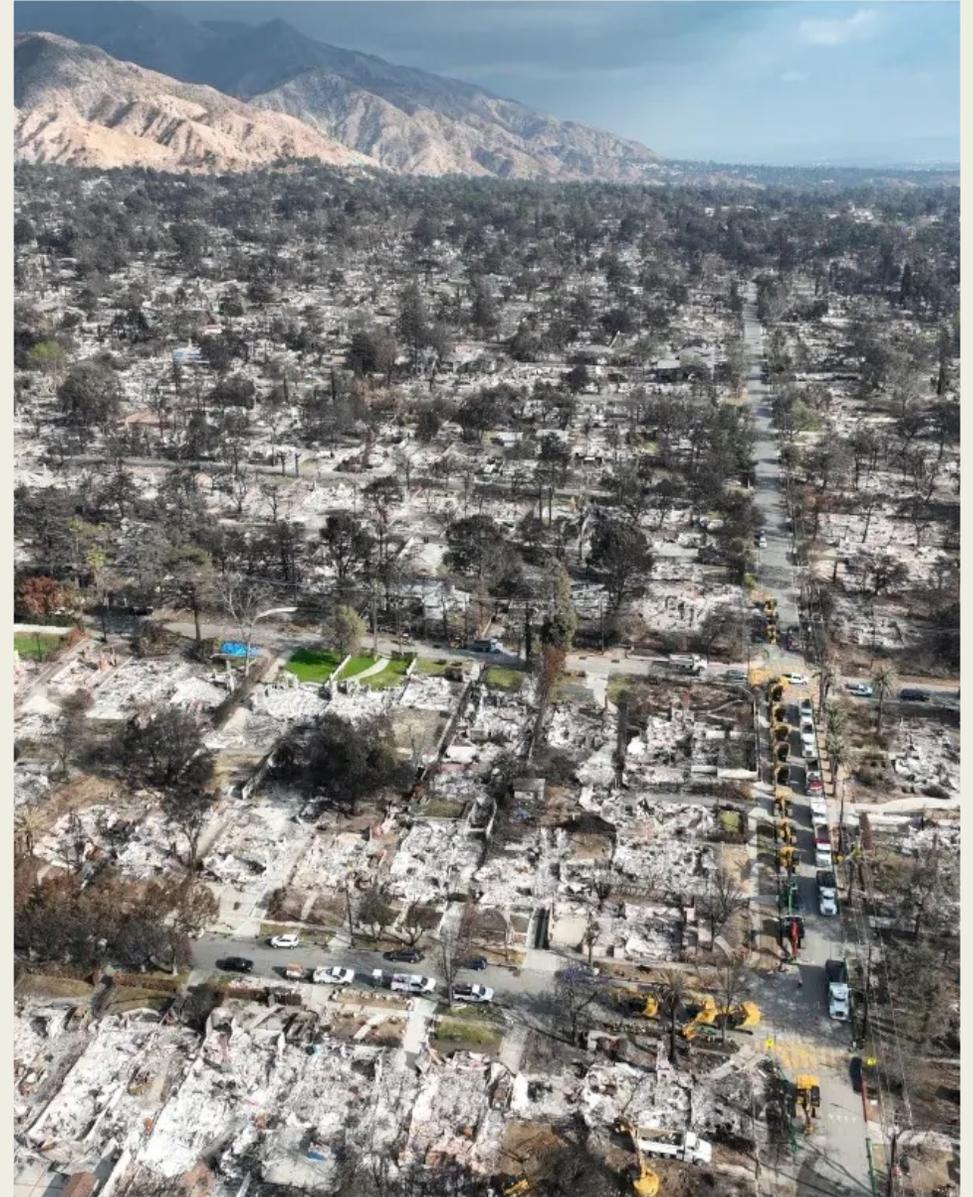
Jesse Ibarra – Chief Business Officer, Neighborhood Partnership Housing Services



## Background and Context: The January 2025 Los Angeles Wildfires

Without urgent action to curb emissions and invest in resilience, communities across California will continue to face the compounding risks of climate-fueled disasters, while costs will only continue to grow.

- Across Altadena and Pacific Palisades, over 16,000 structures were destroyed and 37,000 acres burned.
- Climate change is fueling longer, more intense wildfire seasons.
- Each disaster threatens to displace residents, drive up insurance costs, and destroy years of preservation efforts.



# Rental Housing in Altadena

"Since January 2025, tenants and homeowners alike have faced displacement, relocation, and hardship because of the fire. But unlike homeowners, tenants' ability to return to Altadena does not rest solely on their own decisions. Whether or not tenants can return depends on whether rental units are repaired, rebuilt, or preserved, and on recovery choices by property owners and policymakers."

Rental housing was highly impacted, not just homeowner households:

- Seven in ten rental units were located within the fire perimeter
- Rental recovery has largely stalled
- Rent-stabilized and naturally affordable units were disproportionately affected
- Affordable family-sized units face an uncertain future



# Federal Landscape: Disaster Mitigation & Recovery

Match 04. 2026

# Overview

1. **Post-One Big Beautiful Bill**
2. **Status of CA's pending disaster supplemental request**
3. **Bipartisan action on housing and disaster recovery**
4. **What to watch**

# IRA Rollbacks – What Happened?

# OBBBA phased out or tightened energy-related tax credits and programs for multifamily developers:

- 45L Tax Credit (New Energy Efficient Home): **Units must be built, sold/leased, and Energy Star-certified by July 2026**
- 179D Deduction (Energy Efficient Commercial Buildings): **Projects must begin construction by July 2026**
- 48E Investment Tax Credit (Solar & Wind): **Projects must begin construction by July 4, 2026 and be placed-in-service by Dec 31, 2027**
- Greenhouse Gas Reduction Fund (GGRF): **largely tied up in litigation**
- EPA Solar for All program: **terminated; alternative financing for rooftop solar is needed**



# Disaster Supplemental & LA Wildfires

# Waiting and uncertainty for a federal disaster supplemental

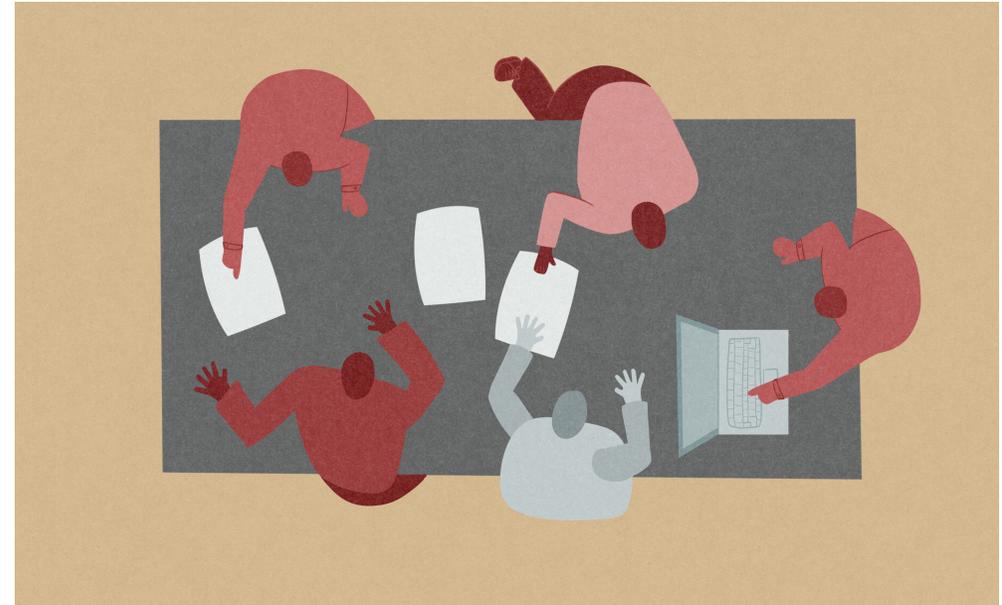
- The most recent major U.S. disaster supplemental was enacted as part of the American Relief Act of 2025, which was signed into law on December 21, 2024
- California submitted its formal request for a federal disaster supplemental appropriation of \$39.68 billion in February 2025
- Congress has not come together to pass a disaster supplemental since the wildfires



# Bipartisan Interest in Housing and Disaster Recovery

# Bipartisan action on housing affordability and supply

- Senate introduced the ROAD to Housing Act
  - Includes *Reforming Disaster Recovery Act*
- House-passed Housing for the 21<sup>st</sup> Century Act
- Negotiations between Housing and Senate have begun
- Final housing package must pass both chambers



# Efforts to de-politicize FEMA

- *Fixing Emergency Management for Americans (FEMA) Act of 2025 (H.R. 4669)*
- Highly bipartisan bill
- Reestablish FEMA as a stand-alone agency
- Introduce a range of reforms designed to help it deliver disaster assistance more quickly, equitably, and efficiently — while giving it greater flexibility to meet the needs of disaster survivors



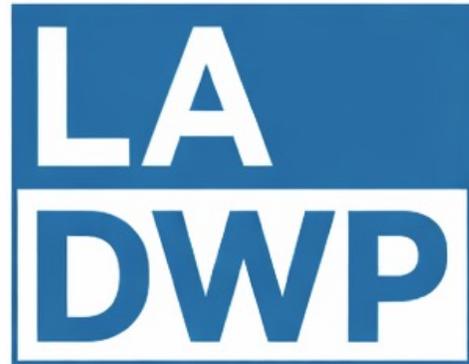
# FEMA

# What to watch

- Does litigation restore federal funding for clean energy and resiliency programs?
  - Also engage state energy offices and utilities to understand available incentives
- Movement on the bipartisan housing package
  - Does it include the *Reforming Disaster Recovery Act*?
- Does the FEMA Act pass?
- FY2027 Appropriations is underway!
  - Will climate resilience and disaster recovery programs be adequately funded?

# Thank You





# HOMELA

Enayet Miah  
Manager of CI&I, Multifamily, & Field Support



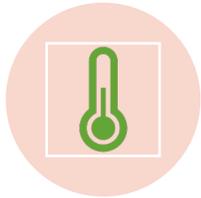
# HOME LA

## High-performance, Optimized, Modern Electrification for Los Angeles (HOME LA)

Provides financial incentives for residential and low-rise multifamily new construction projects to build all electric.

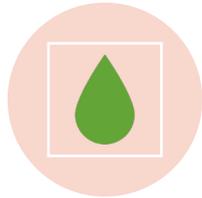
*At this time, participation is limited to property owners rebuilding homes substantially damaged or destroyed by the January 2025 Palisades, Hurst, Kenneth, Archer and Sunset Wildfires. Program will be expanded to additional participation as resources become available.*

# HOME LA Eligible Measures



## Space Heating and Cooling

Heat Pump Heating  
Ventilation and Air  
Conditioning (HPHVAC)  
System - ducted and ductless



## Water Heating

Heat Pump Water Heating  
(HPWH) for home



## Bonus Measures

Whole Home Battery  
Ultra-Low Global Warming  
Potential Refrigerant Heat  
Pump Water Heater



## Cooking

Induction Cooktops  
Induction Range  
In Wall Oven



## Clothes Drying

Heat Pump Clothes Dryer

# Whole Home



- Electrify all 4 end use categories
- Eligible for Bonus Measures
- Requires permits and certificate of occupancy

# Whole Home Incentives



Dwelling Type	Incentive per Type
Single-Family	\$10,000
Modular Housing	\$8,000
Accessory Dwelling Units (ADUs)	\$7,000
Multifamily Low-rise	\$5,000
Manufactured Housing	\$7,000

# Express



- Pick and choose the measures you electrify
- Requires permits
- If electrifying all 4 measures, eligible for bonus measures

# Express Incentives



Measure	Incentive Amount
Heat Pump Heating Ventilation and Air Conditioning (HP HVAC) System	\$1,000 to \$2,500 per ton
ENERGY STAR® Qualified Heat Pump Water Heater	\$1,500 to \$2,500 per unit
Electric Heat Pump Clothes Dryer (Compact & Standard)	\$80 - \$500
Electric Induction Cooktops	\$225
Electric In Wall Oven	\$475
Electric Induction Range	\$1,000

# Bonus Measures +



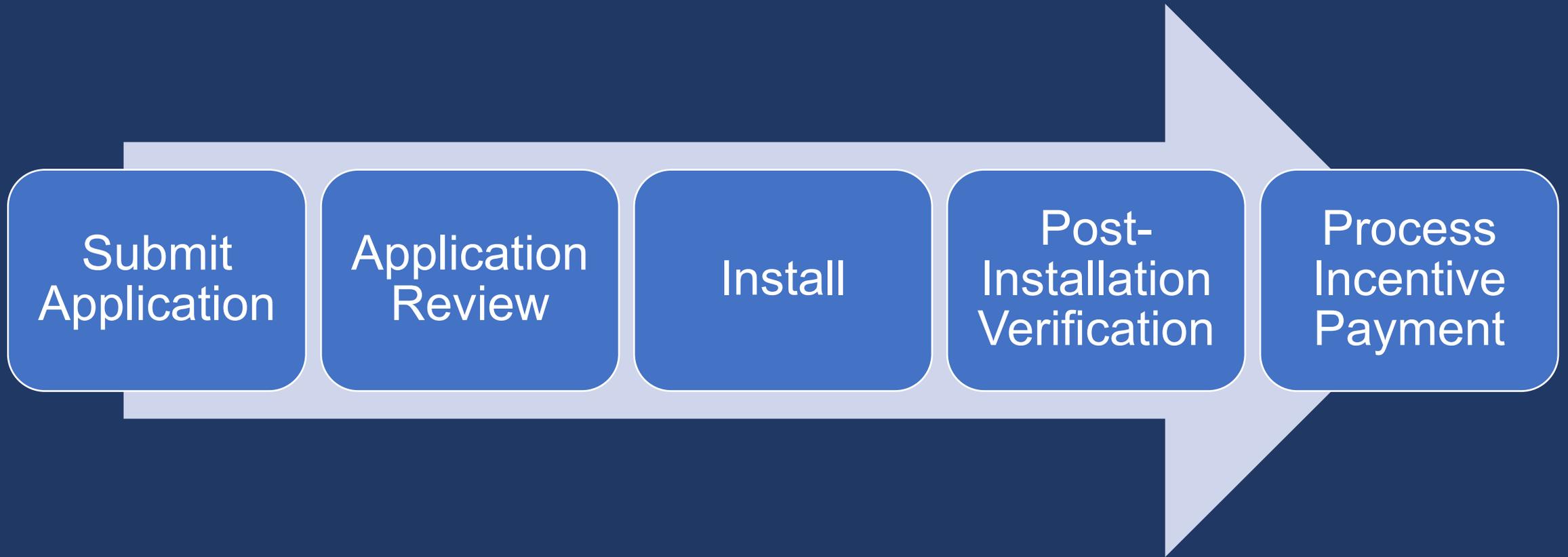
- Whole Home or Express project that includes electrification for all 4 end uses:
  - ✓ Space heating/cooling
  - ✓ Water heating
  - ✓ Cooking
  - ✓ Clothes Drying

# Bonus Measure Incentives



Measure Type	Incentive Amount
Whole Home Battery	\$5,000
Ultra-low GWP refrigerant (<10 GWP) HP Water Heater	\$3,000

# Application Process



# www.ladwp.com/HOMELA

311 City Services LA City Directory



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Support

Log in



Construction Services / HOME LA

Construction Services

## HOME LA

High-performance, Optimized, Modern Electrification for Los Angeles

Resilient Communities Start with Resilient Homes

Apply Today



# Where to Submit the Application

Email application package to: [homela@ladwp.com](mailto:homela@ladwp.com)

**Or**

Mail application package to:

LADWP DISTRIBUTED ENERGY SOLUTIONS  
NEW CONSTRUCTION INCENTIVE PROGRAMS  
Attention: LADWP HOME LA PROGRAM  
111 N Hope Street, JFB Room 1057  
Los Angeles, CA 90012

# Additional Residential Resource



California  
**ELECTRIC  
HOMES**

Website: <https://caelectrichomes.com/>

Phone: (833) 987-3935

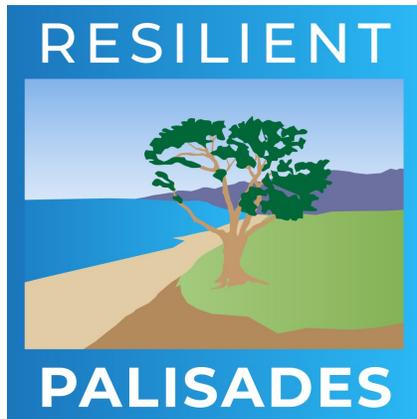
Email: [caelectrichomes@trccompanies.com](mailto:caelectrichomes@trccompanies.com)

Additional funding may be available through California Energy Commission's California Electric Homes Program (CalEHP).

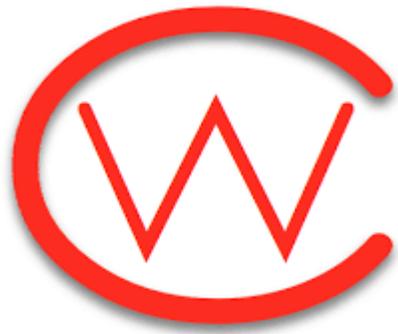
Residential homeowners may be able to layer HOME LA incentives on top of funding received through CalEHP. Additional requirements, such as capping gas lines and segregated circuits, may apply.

Please visit the CalEHP website for additional details.

# Connecting with the Community



Team **Palisades**  
We're going home.



**PALISADES NEWS**  
*Uniting the Community with News, Features and Commentary*

*community matters*  
**Brentwood**  **News**

# LADWP Unified Utilities Rebuild Operations Center (UUROC)



Opens Saturday, March 1, 2025

Location:

Pacific Palisades Recreation Center  
851 Alma Real Drive

Hours of Operation:

Monday through Sunday  
8:00 a.m. to 4:00 p.m.

# Contact Information

## HOME LA

Webpage: [www.ladwp.com/HOMELA](http://www.ladwp.com/HOMELA)

Email: [homela@ladwp.com](mailto:homela@ladwp.com)

## LADWP Zero By Design

Webpage: [www.ladwp.com/LADWPZBD](http://www.ladwp.com/LADWPZBD)

Email: [ladwpzbd@ladwp.com](mailto:ladwpzbd@ladwp.com)

## ZBD & HOME LA Hotline:

(213) 367-8755





# STATE OVERVIEW OF RECOVERY RESOURCES AND PATHWAYS IN LOS ANGELES

**RESILIENT HOUSING LA: DISASTER MITIGATION & RECOVERY**  
**MARCH 4, 2026**





# Community Development Block Grant – Disaster Recovery (CDBG-DR)

# Community Development Block Grant – Disaster Recovery



## Housing

- Owner occupied rehab and reconstruction
- Multifamily rental development
- Manufactured/mobile home parks
- Homebuyer assistance
- Buyouts



## Infrastructure

- Roads
- Public facilities
- Utilities



## Economic Development

- Small businesses
- Workforce development



## Hazard Mitigation

- Home hardening
- Fuel breaks
- Levee improvement
- Does not need to tie back to qualifying disaster event*

**70 percent low/moderate-income benefit requirement across a grant**



- Hazard Mitigation Assistance grants
- CAL FIRE fire prevention grants
- Insurance incentives



- Evacuation route planning
- Scenario planning
- Education & outreach
- Insurance coverage

- CDBG-DR
- Infrastructure & utility funding and financing
- SBA Loans
- Insurance proceeds

- FEMA Public & Individual Assistance
- Temporary Shelter Assistance



# Leveraging Resources & Partners

## Housing

- Leveraging multiple sources of funding/financing
  - CDBG-DR
  - Low Income Housing Tax Credits, Tax-exempt bonds
  - Federal housing grants
  - State housing grants
  - Local funds and land trusts

## Infrastructure

- Local match requirements
  - FEMA Public Assistance & Hazard Mitigation Assistance
  - Federal Highway Administration
  - State sewer and water quality funding

## Holistic Recovery

- Aligning investments in resilience and recovery
  - Utility and infrastructure investments to increase housing development capacity post-disaster
  - Coordinate investments in hazard mitigation (e.g. home hardening, vegetation management)





# State Grants for Affordable Housing

# Multifamily Financing Super NOFA (MFSN)

- ❖ **AB 434** streamlined multiple Housing Programs into one funding process.
- ✓ One Application, Consistent scoring, and Faster timeline for more predictable housing financing.

## Multiple Programs:

- **Multifamily Housing Program (MHP)** - Funds construction, rehabilitation, and preservation of affordable rental housing.
- **Infill Infrastructure Grant (IIG)** - Infrastructure (streets, utilities, sewer, water) to support housing in urban infill areas.
- **Transit-Oriented Development (TOD)** - Housing near public transit, promoting smart growth and reduced car use.
- **Farmworker Housing Program (FWHG)** - Housing for agricultural workers and their families.
- **Veterans Housing Programs (VHHP)** - Supportive Housing for veterans experiencing or at risk of homelessness.
- **Supportive Housing Programs (SHMHP)** - Creates housing paired with services for people experiencing homelessness or complex health needs.



# MULTIFAMILY FINANCE SUPER NOFA for LA

<b>NOTICE OF FUNDING (NOFA) Released</b>	<b>July 7, 2025</b>
<b>5 Programs: MHP, SHMHP, TOD, IIG, VHHP</b>	
<b>NOFA Amount</b>	<b>\$101,500,000</b>
<b>Application Due</b>	<b>August 21, 2025</b>
<b>Award Announcement</b>	<b>January 7, 2026</b>
<b>10 Projects awarded to create 793 Restricted Units</b>	<b>\$109,024,916</b>



# Projects Prioritized

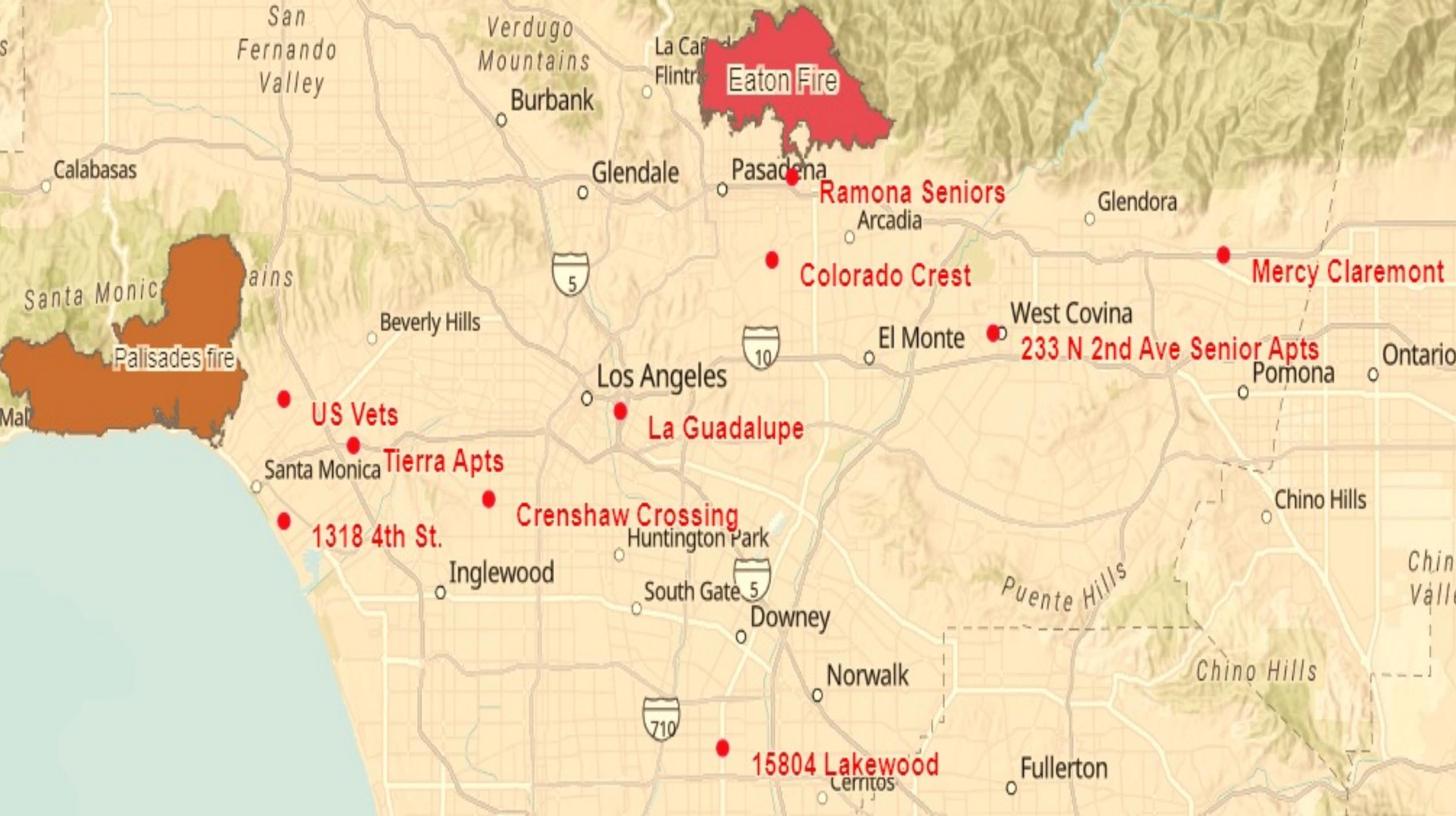
**4 projects** are within **5 miles** to Eaton and Palisades

All have Local Support from City, County, State, or Housing Authority

Occupancy Preference – for households displaced by the 2025 LA wildfires and future disasters

All Construction closes in 2026.

La Guadalupe – 90% complete; able to lease up after awards



# Contact Information

**Website:** <https://www.hcd.ca.gov/grants-and-funding/supernofa>

**For Funding Calendar:** <https://www.hcd.ca.gov/funding/nofa-calendar> **Questions: Email** [SuperNofa@hcd.ca.gov](mailto:SuperNofa@hcd.ca.gov)





# Waitlist Prioritization in HCD Projects

## Executive Order N-23-25:

Households displaced from their primary residence in Los Angeles County as a result of the emergency shall be prioritized on the waiting lists for rental housing in the Department of Housing and Community Development's (HCD) housing portfolio in Los Angeles County upon a demonstration that the household:

- 1. was displaced due to the proclaimed emergency;*
- 2. is currently experiencing homelessness; and*
- 3. meets all HCD program-eligibility requirements of the vacant dwelling unit.*

Subsequent expanded eligibility.



# Land Use Tools for Recovery

# Why Land Use Tools?

- **Wildfire recovery includes (but is not limited to):**
  - Helping property owners rebuild
  - Increasing the stock of housing in the region
- **Land use tools help by (among other things):**
  - Streamlining the permitting process
  - Encouraging housing on different types of land



# Governor's Executive Orders

## Key Land Use Elements

- Suspend California Environmental Quality Act (CEQA) and any requirement to obtain a permit under the Coastal Act for projects to repair, restore, demolish, or replace property or facilities substantially damaged or destroyed.
  - Also applies to new ADUs on properties where a primary residence was substantially damaged or destroyed.
- Allow fire-impacted property owners to build and live in an ADU before they rebuild their primary unit.



# Key State Land Use Laws

- Accessory Dwelling Unit (**ADU**) Law
- By-Right Provisions of **Housing Element Law**
- **Streamlined Ministerial Approval Process** (SB 35 of 2017)
- **Surplus Land Act**
- **Affordable Housing and High Road Jobs Act** (AB 2011 of 2022)
- **Affordable Housing on Faith and Higher Education Lands Act** (SB 4 of 2023)
- **By-Right Supportive Housing**
- **Starter Home Revitalization Act** (SB 684 of 2023)





**CalAssist**  
MORTGAGE FUND

# PROGRAM OVERVIEW

February 2026



# WELCOME ABOUT US

Chris Saur,  
CalHFA Information Officer  
916-326-8604  
[csaur@calhfa.ca.gov](mailto:csaur@calhfa.ca.gov)



# OVERVIEW

CalAssist Mortgage Fund: mortgage assistance for homeowners whose homes are destroyed or severely damaged as the result of a recent California disaster, including the L.A. fires.

- **AVAILABLE FUNDS**  
\$105 million mortgage assistance
- **FUNDING SOURCE**  
Limited, one-time funds from National Mortgage Settlement
- **PROGRAM LENGTH**  
Applications reviewed in order received;  
close when all funds awarded

# ELIGIBILITY: PROPERTY STATUS

- Home was **primary residence** in the month before disaster
- Home has a **mortgage or reverse mortgage**
- Homeowners **do not need to be displaced** from their homes to apply for the program
- **Homeowner owns only one** of the following eligible property types:
  - Single family home
  - Condominium unit
  - Property with up to 4 units
  - Manufactured homes that are permanently affixed to real property



# ELIGIBILITY: DISASTER REQUIREMENT

- Home is **currently destroyed or severely damaged** to the point it has been **deemed uninhabitable**.
- Damage from **“Qualified” California disaster**
  - Governor State of Emergency Proclamation
  - Federal Major Disaster Declaration
  - Primarily wildfire or flood
- Disaster occurred between Jan. 2023 – Jan. 2025



# ELIGIBILITY: HOME FINANCING

- Homeowner's mortgage servicer must be participating
- Help is available if a homeowner is **current on their mortgage, in forbearance or behind on payments**
- Total mortgage loan amount is below **2025 conforming loan limits**. L.A. County limit is 1,209,750
- Receipt of **other disaster assistance allowed**
  - Applicants should check duplication of benefits requirements for other programs
- Applicants with a **co-signer on their mortgage are eligible to receive assistance**





**CalAssist**  
MORTGAGE FUND

APPLY: [CalAssistMortgageFund.org](https://CalAssistMortgageFund.org)

HELP: 800-501-0019 (M-F, 8 a.m.-5 p.m.)

**\$6,826,134**

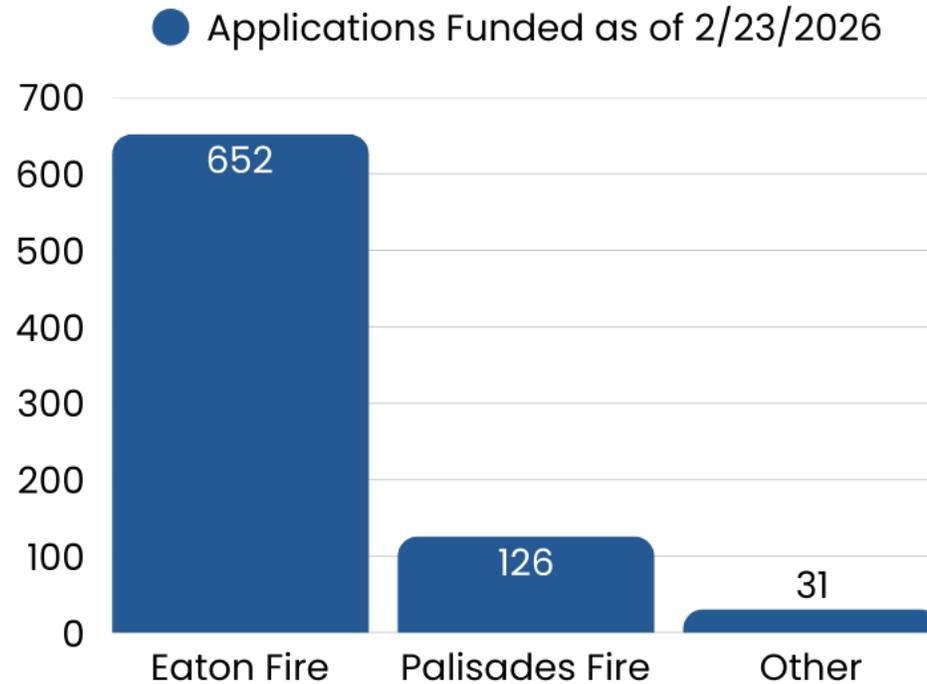
Amount Awarded

**\$8,438**

Average Award Amount

**809**

Number of Awards



Distribution by Disaster

# PROGRAM UPDATES



Eligible homeowners can now receive **support for one year of mortgage payments**, up to a maximum of \$100,000.



**NEW higher income limits.**

- Los Angeles County is \$281,400
- Riverside is \$274,300, Venture is \$346,600



Help is available if homeowners are current on their mortgage, in forbearance, or behind on payments (including foreclosure).

- *Previously, homeowners could not be delinquent on their mortgage since before the disaster start date and could not be in foreclosure.*



Program will cover corporate advance fees (excluding NSF and late fees).



Homeowners **can own only one residential property.**

# HELP SPREAD THE WORD

Resources available to share with homeowners.

Available in multiple languages

- English
- Spanish
- Korean
- Mandarin

Contact us if you need other materials.

## FACT SHEETS

**CalAssist MORTGAGE FUND ELIGIBILITY**

**1 YEAR OF MORTGAGE PAYMENTS TO HELP BRIDGE DISASTER TO RECOVERY**

- Funds NEVER HAVE TO BE REPAYED and it's FREE to apply.
- HOMEOWNERS RECEIVED HELP FROM FEMA help is available to former grant overdrawers up to a total of 12 months.
- Grants paid directly to mortgage servicer
- APPLY TODAY - Funds are limited

**ELIGIBILITY REQUIREMENTS**  
Learn more about eligibility requirements at [CalAssistMortgageFund.Org/Program-Details](https://CalAssistMortgageFund.Org/Program-Details)

**Homeowner Eligibility**

- You own only **one residential property**
- The home was your **primary residence before the disaster**
- Everyone on the mortgage must live **near the Income Limit** for your county

**Property Eligibility**

- Your home was destroyed or severely damaged to the point it has been deemed uninhabitable as a result of a **Qualified Disaster**
- The disaster happened between Jan. 2022 and Jan. 2025 and was declared an emergency by the Governor or President
- **One** of the following
  - Single family home
  - Condominium unit
  - Property with up to 4 units
  - Manufactured home that is permanently affixed to real property and based on real estate
- Your total mortgage loan amount must be **less than the 2025 conforming loan limits**
- Your mortgage can be **late, current or in forbearance**
- You can still apply **even if you've received help from FEMA** or other programs
- You are responsible for complying with regulations of benefits rules from other programs

**Mortgage Requirement**

- You must be responsible for complying with regulations of benefits rules from other programs

All requirements in the CalAssist Mortgage Fund [Fact Sheet](https://CalAssistMortgageFund.Org) must be met to be eligible.

Apply Today [CalAssistMortgageFund.Org](https://CalAssistMortgageFund.Org) 800-501-0019

**CalAssist MORTGAGE FUND**

**WAS YOUR HOME SEVERELY DAMAGED OR DESTROYED BY A CALIFORNIA DISASTER?**  
The state's CalAssist Mortgage Fund offers relief from mortgage payments.

**HOW TO APPLY**

→ **1 YEAR OF MORTGAGE PAYMENTS**

→ **APPLY TODAY** - Funds are limited

→ **Funds NEVER HAVE TO BE REPAYED** and it's **FREE** to apply

Grants paid directly to mortgage servicer

**YOU MAY BE ELIGIBLE IF:**

- Primary residence is destroyed or severely damaged as the result of a **qualified disaster** from 01/01/2022-01/31/2025 (i.e. 2025 San Angeles wildfires & Park fire)
- Own just one residential property, which may have up to 4 units
- Meet program [income limits](https://CalAssistMortgageFund.Org)

Grants will be awarded to eligible applicants as long as funds are available.

Once all funds have been awarded, no additional applications will be approved.

**PREPARE**  
For the impacted property, gather:

- Mortgage statements
- Bank statements
- Utility bill
- Proof of income

**APPLY**  
Complete the easy online application. You can save your progress and return later.

**TRACK**  
Regularly check email for updates. Application review may take several weeks.

**APPLY ONLINE TODAY**

[CalAssistMortgageFund.Org](https://CalAssistMortgageFund.Org)

CALL WITH QUESTIONS  
800-501-0019  
MONDAY - FRIDAY  
9 AM TO 5 PM

For additional eligibility details about this program, visit [www.calassistmortgagefund.org/eligibility](https://www.calassistmortgagefund.org/eligibility)

## WEBSITE



## SOCIAL MEDIA GRAPHICS & COPY

**NEW**

**DISASTER SURVIVOR? RECEIVE SUPPORT FOR 1 YEAR OF MORTGAGE PAYMENTS**

**PLUS UPDATED INCOME LIMITS!**

CalAssist MORTGAGE FUND  
ADMITTED BY CALHFA

**APPLY TODAY**

**NEW!!**

**1 YEAR OF MORTGAGE PAYMENTS AND INCOME LIMITS INCREASED!**

CalAssist MORTGAGE FUND  
ADMITTED BY CALHFA

**APPLY TODAY**

**WAS YOUR HOME DAMAGED BY A CA DISASTER? RECEIVE SUPPORT FOR 1 YEAR OF MORTGAGE PAYMENTS**

CalAssist MORTGAGE FUND

# APPLICANT SUPPORT

## CalAssist Mortgage Fund Call Center/Inbox

800-501-0019, 8 a.m.–5 p.m., Monday–Friday

[info@CalAssistMortgageFund.Org](mailto:info@CalAssistMortgageFund.Org)

## HUD Certified Housing Counselors

800-569-4287

U.S. Department of Housing and Urban Development [website](#)

Consumer Financial Protection Bureau [website](#).

## Legal Assistance

[CalAssistMortgageFund.org/Legal-Assistance](https://CalAssistMortgageFund.org/Legal-Assistance)

List of legal assistance organizations providing assistance



# BEN STAPLETON, USGBC-CA



# Financing Resilience

**Home Hardening, Reducing Risk,  
& Economic Savings**

# About NPHS

## Mission

NPHS and its affiliates build resilient, thriving communities through innovative housing and financial solutions that elevate the well-being of underserved individuals and families, revitalize economically distressed neighborhoods, and strengthen local economic opportunity.

## Vision

A future where all families are financially prosperous and live in healthy, resilient, and economically vibrant communities.

## Our Four Areas of Impact

Affordable Housing Development

Community Lending

Policy & Research

Financial & Homeownership  
Education



# The Problems

- Lack of affordability in urban cores, forcing Californians to push further into wildlands and FHSZs to find affordable housing.
- Growing losses from wildfires putting pressure on Insurers to be more selective in their underwriting and raising costs.
- Few financing options & incentives exist for home hardening.



# Solutions

## Partnerships

- California Wildfire Mitigation Program (CWMPA)
- CDFI Peers
- Insurance Institute for Business & Home Safety (IBHS)
- Insurance Carriers

## Mitigate

### Resilience Loans

Resilience Now  
Resilience  
Resilience Rebuild

## Incentivize

- CDFI Tax Credit Model
- Reduced insurance premiums for qualified homes
- More hardened homes means safer communities



# Resilience Loans

## Resilience Now

For homeowners to prevent policies from being cancelled.

- Immediate assistance
- Up to \$5,000
- Intended to remedy notices from carriers

## Resilience Retrofit

For longer-term and intermediate projects to ultimately obtain IBHS Wildfire Prepared Designation.

- Up to \$50,000
- To retrofit and harden home
- Obtain IBHS Wildfire Prepared Designation
- Retrofits lower insurance premiums

## Resilience Rebuild

Long term rebuilds from ground construction or manufactured housing builds.

- Larger scope that may include developments, multifamily, and single-family homes
- All new construction that would still carry IBHS Wildfire Prepared Designation



# Common Scenario

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- Insurance Carrier issues Letter of Non-Compliance to Homeowner
- Homeowner does not have enough funds for repair.
- Has to either apply for a HELOC or do a refi-cashout in a very volatile rate environment. Or, a high interest personal loan.



# Resilience Now

Personal loan for renovations required to correct notices from Insurers for homeowners facing possible non-renewals or substantial increase in rates

<b>Transaction Type</b>	Second Lien Position Debt
<b>Property Types</b>	Residential, Multifamily, Commercial
<b>Minimum / Maximum Loan Amount</b>	\$5,000 / \$10,000
<b>Maximum LTV</b>	80%
<b>Loan Duration</b>	5 Years
<b>Minimum Credit Score</b>	620
<b>Target Interest Rate</b>	5.99%
<b>Borrower Paid Fees</b>	1% Origination Fee, \$800 underwriting & processing fees, \$35 Credit Report Fee
<b>Education Requirements</b>	Resiliency and Community Hardening Class

# Common Scenario

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- Low-to-Moderate Income (LMI) Household homeowner is facing rising insurance rates with little reprieve.
- Needs several upgrades to harden home. Needs access to capital.
- Once again faced with the choice of doing a cash-out refinance at a significantly higher rate, a HELOC, or a high-interest personal loan.  
**Or - more commonly, leave home unprepared for wildfire.**



# Resilience

## Retrofit loans to help homeowners achieve IBHS Wildfire Prepared Designation

<b>Transaction Types</b>	Second Lien Position Debt
<b>Property Types</b>	Residential, Multifamily
<b>Minimum / Maximum Loan Amount</b>	\$50,000
<b>Maximum LTV</b>	80%
<b>Loan Duration</b>	15 Years - first 12 months Interest Only
<b>Minimum Credit Score</b>	620
<b>Target Interest Rate(s)</b>	6.99% initial rate; 5.99% once “Base” reached, 5.49% once “Plus” reached
<b>Borrower Paid Fees</b>	1% Origination Fee, \$800 underwriting & processing fees, \$35 Credit Report Fee
<b>Education Requirements</b>	Resiliency and Community Hardening Class

# Common Scenario

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- Affected Homeowner of a recent wildfire has been given capital to rebuild house.
- However, there is a gap between what they would need to rebuild normally and what they would need to rebuild to a IBHS designation.
- Does the homeowner rebuild and the community faces the same problem for the next wildfire?  
What options do they have to access more funds in order to reach a IBHS designation?



# Resilience Rebuild

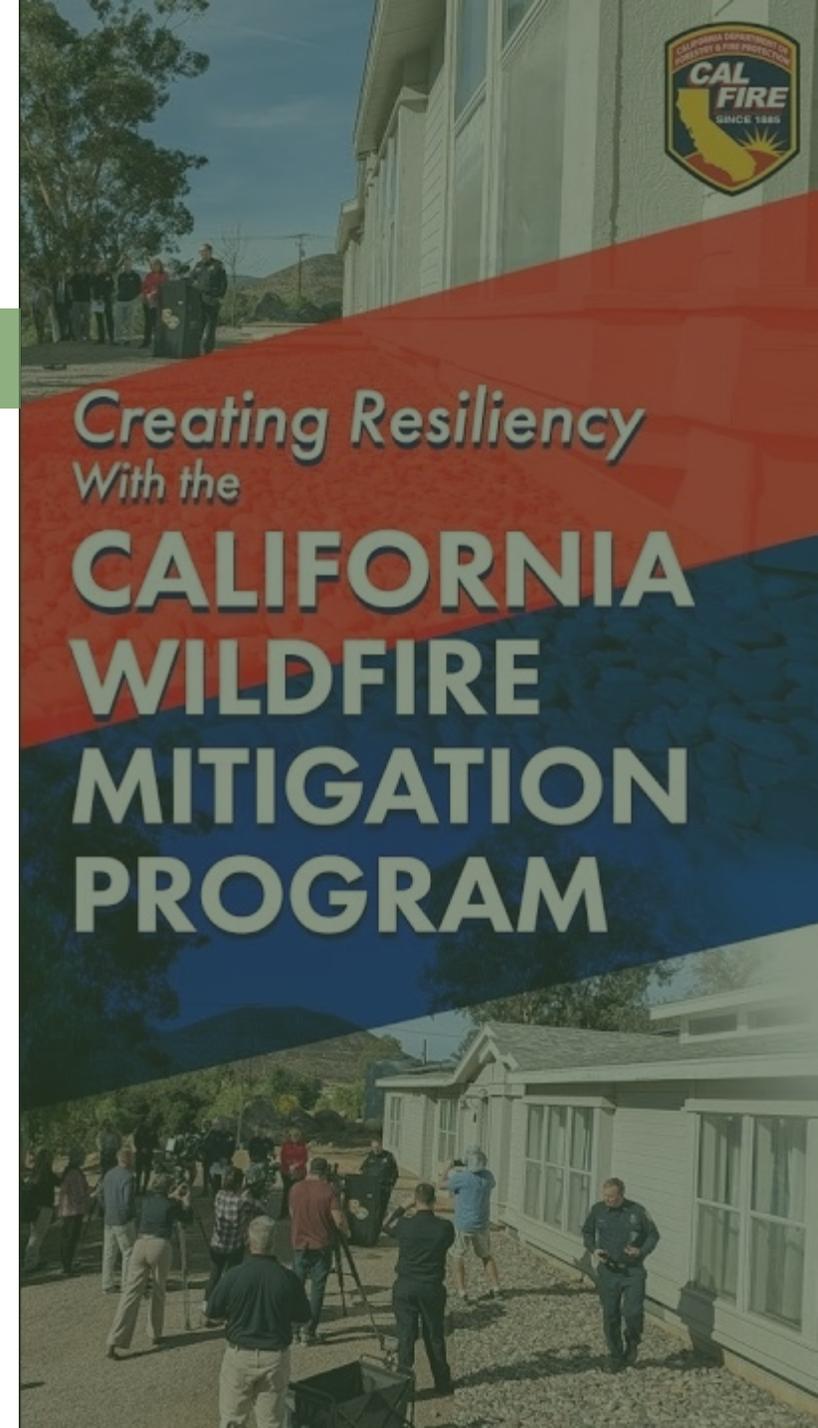
Retrofit loans to help homeowners achieve IBHS Wildfire Prepared Designation. Intended to bridge gap needed to help get rebuilt homes to IBHS designation.

<b>Transaction Types</b>	Second Lien Position Debt
<b>Property Types</b>	Residential, Multifamily
<b>Minimum / Maximum Loan Amount</b>	\$100,000
<b>Maximum LTV</b>	80%
<b>Loan Duration</b>	15 Years - first 12 months Interest Only
<b>Minimum Credit Score</b>	620
<b>Target Interest Rate(s)</b>	5.99% initial rate; 4.99% once IBHS "Base" or "Plus" reached
<b>Borrower Paid Fees</b>	1% Origination Fee, \$800 underwriting & processing fees, \$35 Credit Report Fee
<b>Education Requirements</b>	Resiliency and Community Hardening Class

# Innovative Partnership Model

## Partnership with CWMPA

- NPHS received approval from California Wildfire Mitigation Program Authority (CWMPA) to develop and pilot and partnership to leverage CWMPA's grant program with NPHS's Resilience Loan Product to maximize homeowner support.
- We will jointly develop a framework where CWMPA grants can cover upfront wildfire mitigation costs, while NPHS loans extend financing for remaining or additional resilience improvements.
- Engaged in discussion on bringing private capital into wildfire resilience program to scale impact across vulnerable communities.
- Exploring co-branding and shared homeowner intake processes to reduce barriers and streamline assistance.



# Creative Investment Model

## Leveraging Tax Credits & Capital Stacking

- Exploring the use of tax credits to further increase private investment with COIN, CA Treasury, & CCCI
- Positioning NPHS's CDFI platform to attract private investment by pairing loans with tax incentives and public subsidies.
- Developing models that combine philanthropic, public, and tax credit equity to scale wildfire preparedness financing.
- This type of collaboration has the potential to catalyze meaningful systems change by demonstrating how insurance providers can actively reduce risk and help stabilize premiums by investing directly in the communities they serve.

## Impact to Date

- Expanded homeowner access to critical fire-hardening funds.
- Helped position NPHS and CWMPA as complementary partners in delivering a blended grant + Loan solution
- Created a scalable model for leveraging CDFI capital to meet statewide wildfire preparedness needs.

# What's Next?

## Next Steps

- Continue collaboration with CWMPA to launch pilot projects.
- Seek additional philanthropic and government support to blend with private capital.
- Expand outreach to vulnerable homeowners, including seniors and households in disadvantaged communities.
- Track and report data on Resilience upgrades financed and homes hardened against wildfire risk.
- Continue working with CCCI members to develop financial products and strategies for capitalization utilizing tax credits, private investments, and means of creating future liquidity.
- Collaborate with insurance providers to educate homeowners on available financial resources and provide technical assistance for construction & management.



# Stronger Together: Disaster Resource Guides

Our team has gathered expert advice and online tools to develop a series of guides that help affordable housing providers prepare for and navigate future emergencies.

## Resource guides:

- Mitigating and Preparing for Wildfires – outlines practical steps to reduce wildfire risk, respond effectively and support long-term resilience.
- HUD Funding for Recovery and Mitigation – helps guide stakeholders through complicated federal funding programs and processes for disaster funding
- Creating a Hazard Mitigation Plan – step-by-step guide to coordinate a hazard mitigation planning process in your community
- Trauma Informed Disaster Response – guidance on embedding trauma-informed principles into programs and policies
- Creating a Disaster Recovery Plan – support in building community connections and setting up strong systems for coordination

Learn more: <https://www.enterprisecommunity.org/community-highlights/stronger-together>



## About Wildfires

Wildfires have long been part of California's landscape, but since 2017 the state's fire seasons have intensified in strength, duration, and size, setting records year after year. Urban sprawl into the Wildland-Urban Interface (WUI) – where the natural land meets human settlement – has increased fire risk for communities and the natural environment.

The high cost of housing has forced more Californians to move into the WUI, in what's known as Fire Severity Zones, to find affordable housing. Many of these homes, however, are not ready for wildfires. To see fire risk zones across the state, [view the map from Cal Fire](#). As fire risk grows across the state, Cal Fire updates its maps to reflect the changing danger.

California's communities can and must learn to live with fire risk and manage it effectively through housing design, construction, infrastructure, land sites, and housing operations. Wildfire has always been part of the ecosystem. Native Americans used fire as a tool to care for the land and prevent wildfires, a practice called cultural burning or controlled burning.

For the last century, fire suppression became the leading mitigation approach, creating more risk and volatility in wildfire incidents. In addition, underfunded land management, use of non-native plants, reduction in fire-resistant forests, and poor water management became common practices, contributing to the devastating wildfires today. Finally, greenhouse gas emissions and climate change have led to a hotter, drier west, dramatically exacerbating an already hazardous wildfire landscape.

## Impacts on Frontline Communities

Wildfires have severe impacts on frontline communities. People with low incomes are more likely to lose their homes and to struggle to recover. People who are undocumented receive little support to prepare or to recover. Evacuation is harder for people who do not speak English, people with disabilities, people with low incomes, and seniors. Planned power shutoffs are common occurrences as an attempt to limit fire ignition on risky days. However, losing electricity for hours or days is devastating for people with certain medical conditions and families on fixed incomes that cannot spare to lose perishable food.

# Q&A

# Thank you!

## Upcoming Events:

How to Rebuild: Financing 101 | Wednesday,  
April 1 at 12-1:30 p.m.

## Contact Us:

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