

Background

The CWMP program currently requires homeowners to contribute a percentage of the total project cost as a cost share, which helps extend the program's overall financial reach. After nearly two years of site work, and in consultation with our local community partners, the CWMP staff is recommending the establishment of a maximum out-of-pocket limit as outlined in Resolution 2025-3.

If adopted, this change would provide homeowners with clarity on their maximum cost share relative to household income early in the process, thereby reducing the likelihood of late-stage withdrawals. It would also lessen the financial burden on households with incomes above the moderate-income threshold.

However, reducing the overall dollars collected through cost share may decrease the total funds available to the program. This report is intended to provide insight into current data and offer projections through 2027, demonstrating how cost share limits can both strengthen homeowner participation and maintain program sustainability.

No Cost Share Homes

For this report, it is assumed that approximately 30% of applications will have household incomes that require a cost share. This estimate is informed by both program objectives and current application data, as summarized in the table below.

Target percentage of homes with Cost Share	30% or less
Current percentage of applied homes with Cost Share	~29% (above goal)

Current application trends show that Tier 1 (T1) applications have been received at twice the rate of Tier 2 (T2) applications, with 72 and 36 submitted to date, respectively. For this report, the ratio of T1 to T2 applications will be assumed to be 2:1.

Cost Share Limit Figures

The proposed cost share limits of \$3,000 for T1 and \$6,000 for T2 were selected because they closely align with the current average cost shares in each tier (\$3,289.64 and \$6,641.41, respectively) and reflect feedback from local program partners.

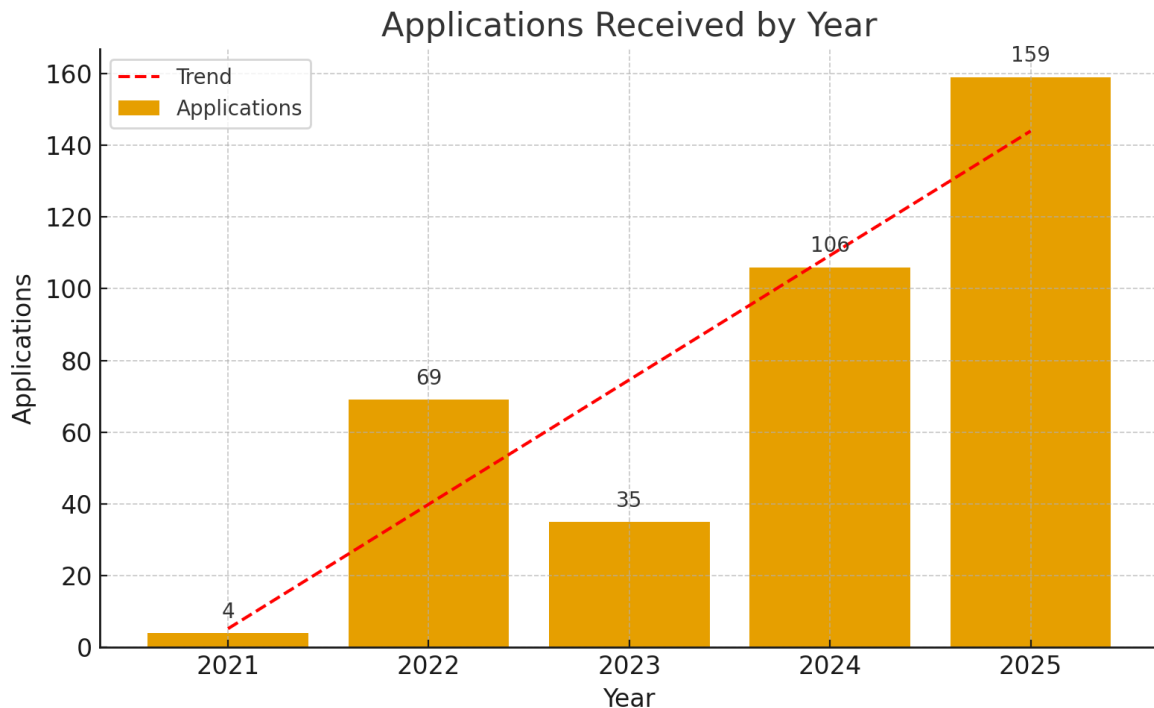
To date, the current cost share model has generated \$142,137.97 from 32 completed homes, with an average contribution of \$4,441.81 per home.

If the proposed cost share limits were adopted previously, the current T1 average would have been \$2,383.70 and the T2 average would have been \$4,964.13. This would have saved 17 homes \$37,474.89 in combined cost share payments.

Applications Received by Year

The first CWMP application was submitted on November 8, 2021, and the most recent on September 11, 2025. This period spans 1,403 days, or approximately 3 years and 10 months. During this time, 373 active applications have been received, averaging about 0.26 applications per day—or roughly one application every four days.

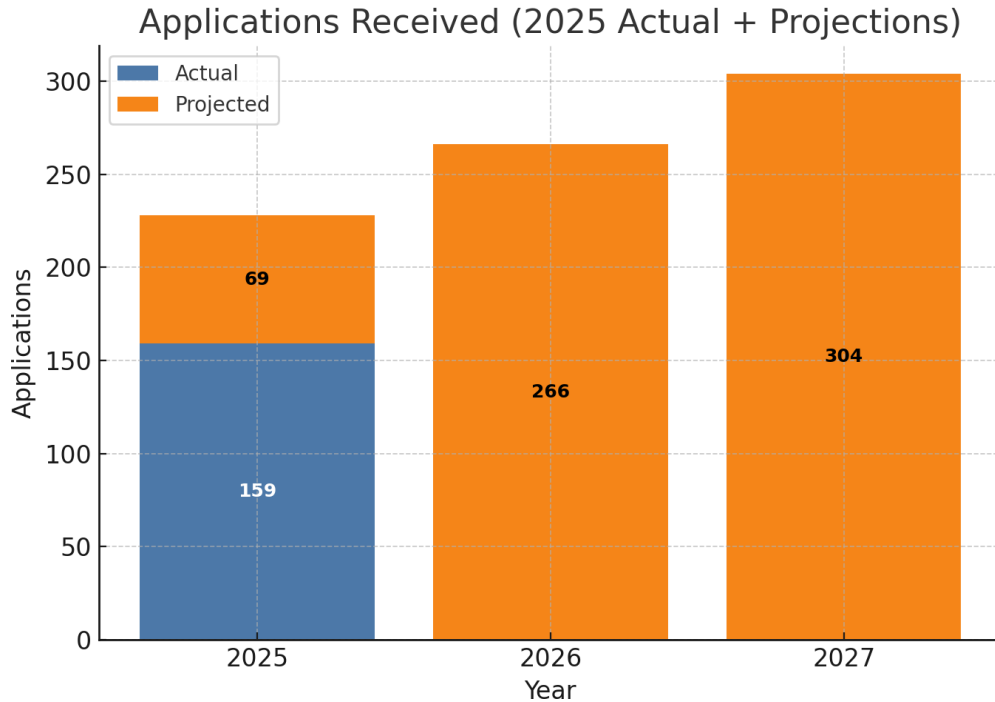
Below is a chart illustrating application submissions by calendar year (January 1 to December 31)



Applications Received by Year chart notes:

- 2025 column has 159 applications as of September 11, 2025. Annualized, the projected 2025 total based on this chart is ~ 228.
- Overall Growth: Applications grew from 4 in 2021 to 159 in 2025 — that's almost a 40x increase in 4 years.
- Year-over-Year Pattern:
 - 2021 → 2022: + ~1625%
 - 2022 → 2023: - ~49%
 - 2023 → 2024: + ~203%
 - 2024 → 2025 (to date): + ~50%
- Average Growth per Year: Roughly + ~38 applications per year (based on the linear trend line)
- Projection: If growth continues at this rate, ~266 applications in 2026 and ~304 applications in 2027

Projected Applications to be Received



Applications Received (2025 Actual + Projections) chart notes:

Remainder of 2025

- We are projecting an additional 69 applications
- Of those 69 applications, we project that ~70% of them will be no cost share (48 of 69) and that ~30% of them will be a cost share (21 of 69)
 - Using a 2:1 ratio, we project that ~14 will be T1 and ~7 will be T2
 - Using current averages, we project that there will be an additional **\$46,054.96** (\$3,289.64 x 14 applications) collected from T1 homeowners if there is no change to cost share practice
 - Using current averages, we project that there will be an additional **\$46,489.87** (\$6641.41 x 7 applications) collected from T2 homeowners if there is no change to cost share practice
 - Using current averages, we project that there will be an additional **\$33,371.80** (\$2,383.70 x 14 applications) collected from T1 homeowners if the proposed cost share limits are adopted.
 - Using current averages, we project that there will be an additional **\$34,748.91** (\$4,964.13 x 7 applications) collected from T2 homeowners if proposed cost share limits are adopted.

2026

- We are projecting an additional 266 applications
- Of those 266 applications, we project that ~70% of them will be no cost share (186 of 266)
- Of those 266 applications, we project that ~30% of them will be a cost share (80 of 266)
 - Using a 2:1 ratio, we project that ~53 will be T1 and ~27 will be T2
 - Using current averages, we project that there will be an additional **\$183,068.46** (\$3,289.64 x 53 applications + 5% for cost increases from 2025) collected from T1 homeowners if there is no change to cost share practice
 - Using current averages, we project that there will be an additional **\$188,293.42** (\$6641.41 x 27 applications + 5% for cost increases from 2025) collected from T2 homeowners if there is no change to cost share practice
 - Using current averages, we project that there will be an additional **\$132,652.91** (\$2,383.70 x 53 applications + 5% for cost increases from 2025) collected from T1 homeowners if the proposed cost share limits are adopted.
 - Using current averages, we project that there will be an additional **\$140,733.09** (\$4,964.13 x 27 applications + 5% for cost increases from 2025) collected from T2 homeowners if proposed cost share limits are adopted.

2027

- We are projecting an additional 304 applications
- Of those 304 applications, we project that ~70% of them will be no cost share (213 of 304)
- Of those 304 applications, we project that ~30% of them will be a cost share (91 of 304)
 - Using a 2:1 ratio, we project that ~61 will be T1 and ~30 will be T2
 - Using current averages, we project that there will be an additional **\$220,733.74** (\$3,289.64 x 61 applications + 10% for cost increases from 2025) collected from T1 homeowners if there is no change to cost share practice
 - Using current averages, we project that there will be an additional **\$219,166.53** (\$6641.41 x 30 applications + 10% for cost increases from 2025) collected from T2 homeowners if there is no change to cost share practice
 - Using current averages, we project that there will be an additional **\$159,947.37**. (\$2,383.70 x 61 applications + 10% for cost increases from 2025) collected from T1 homeowners if the proposed cost share limits are adopted.
 - Using current averages, we project that there will be an additional **\$163,816.29** (\$4,964.13 x 30 applications + 10% for cost increases from 2025) collected from T2 homeowners if proposed cost share limits are adopted.

Projection Conclusions

From the Remainder of 2025 Through 2027

- CWMP projects to take in approximately **\$903,806.98** in homeowner cost share dollars if there is no change to cost share practice
 - Remainder of 2025: \$92,544.83
 - 2026: \$371,361.88
 - 2027: \$439,900.27
- If the proposed cost share limits are adopted, homeowners would collectively pay approximately **\$665,270.37 (~26.4% decrease from \$903,806.98)**
 - Remainder of 2025: \$68,120.71.
 - 2026: \$273,386.00
 - 2027: \$323,763.66
 - If adopted the cost share limits would save homeowners approximately **\$238,536.61.**

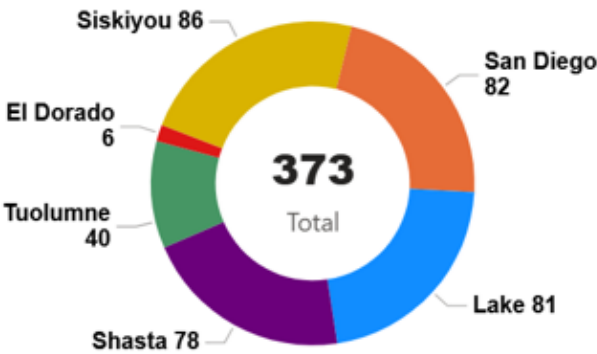
CWMP Cost Share Limits Report
September 11, 2025

Homeowner's Income Bracket	County	Cost Share Paid
Above 120% to 200% (T1) (11) T1 homes would have benefited from a limit of \$3000	Lake	\$7,191.23
	San Diego	\$6,725.89
	Lake	\$6,554.40
	Lake	\$6,004.50
	Lake	\$4,145.63
	Shasta	\$3,958.00
	Siskiyou	\$3,735.00
	Lake	\$3,665.19
	Shasta	\$3,478.00
	Siskiyou	\$3,467.00
	Siskiyou	\$3,100.00
	Lake	\$2,821.10
	Siskiyou	\$2,815.00
	Siskiyou	\$2,597.00
	Siskiyou	\$2,425.00
	Siskiyou	\$2,250.00
	Shasta	\$1,682.90
	Shasta	\$941.70
	Shasta	\$894.90
	Shasta	\$399.50
	Shasta	\$230.50
Subtotal	Sum	\$69,082.44
	Count	21
Greater than 200% (T2) (6) T2 homes would have benefited from a limit of \$6000	Siskiyou	\$12,400.00
	Lake	\$11,991.95
	Siskiyou	\$8,762.50
	Lake	\$7,445.60
	Siskiyou	\$7,225.00
	Siskiyou	\$6,625.00
	Siskiyou	\$5,150.00
	Siskiyou	\$5,067.50
	Siskiyou	\$3,587.98
	Siskiyou	\$3,072.00
	Siskiyou	\$1,728.00
Subtotal	Sum	\$73,055.53
	Count	11
Total	Sum	\$142,137.97
	Count	32

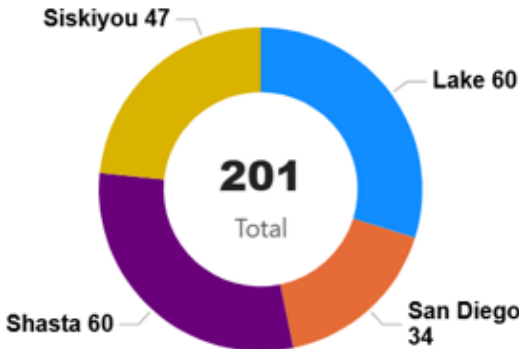
Above is a table of current cost share payments received to date.
A total of 17 homes would have benefitted from the proposed cost share limits

CWMP public dashboard as of 10:00 AM, September 11, 2025

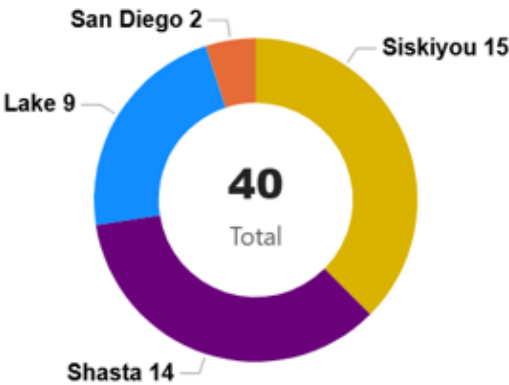
Active Applications



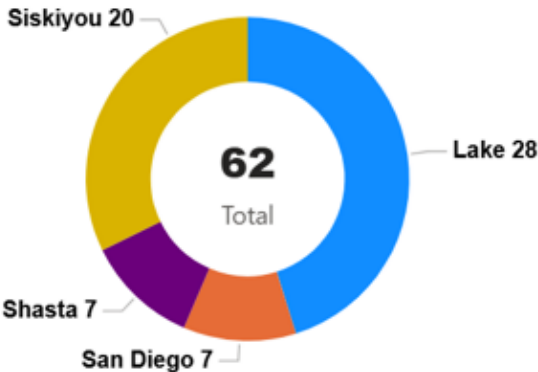
Assessments Completed



Homes in Progress



Homes Completed



Data as reported in Engage Portal as 10:00 AM on September 11, 2025. This data does not reflect draft or closed applications.	
All Homes - 373	
Total Number of CWMP Applications	373
Total Number of homes in Site Work	102 of 373 (~27%)
Average Household Income of all homes	\$91,325.46
Average number of household members	~3
No Cost Share (NCS) Homes – 265	
Total Number of NCS Homes that have applied relative to all applications	265 of 373 (~71%)
Average Household Income of all NCS homes	\$61,668.20
Total number of NCS homes in Site Work relative to all applications	70 of 373 (~19%)
Total number of NCS homes in Site Work relative to all NCS homes	70 of 265 (~26%)
Total number of NCS home in Site Work relative to all homes in Site Work	70 of 102 (~69%)
T1 Homes – 72	
Total Number of T1 homes that have applied relative to all applications	72 of 373 (~19%)
Average Household Income of all T1 homes	\$127,822.16
Total number of T1 homes in Site Work relative to all applications	21 of 373 (~6%)
Total number of T1 homes in Site Work relative to all T1 homes	21 of 70 (~30%)
Total number of T1 home in Site Work relative to all homes in Site Work	21 of 102 (~21%)
Total Number of T1 homes with cost shares over \$3000 (Potential Refunds)	11
Total Dollar Amount of T1 homes to potentially be refunded	\$52,024.84
T2 Homes - 36	
Total Number of T2 homes that have applied relative to all applications	36 of 373 (~10%)
Average Household Income of all T2 homes	\$243,744.47
Total number of T2 homes in Site Work relative to all applications	11 of 373 (~3%)
Total number of T2 homes in Site Work relative to all T1 homes	11 of 36 (~31%)
Total number of T2 home in Site Work relative to all homes in Site Work	11 of 102 (~11%)
Total Number of T2 homes with cost shares over \$6000 (Potential Refunds)	6
Total Amount of T2 homes to potentially be refunded	\$54,450.05

The table below shows the amounts awarded to each active project area. A total of \$21,924,000 in state funds was appropriated for these projects through the 2020 Budget Act (SB 85).

Project Area	Non-Federal %	Federal %	Non-Federal \$	Federal \$	Total
San Diego	25%	75%	\$ 5,882,150	\$ 17,646,450	\$ 23,528,600
Shasta	25%	75%	\$ 5,885,534	\$ 17,656,600	\$ 23,542,134
Lake	10%	90%	\$ 2,218,253	\$ 19,964,277	\$ 22,182,530
El Dorado	10%*	90%	\$ 1,278,166	\$ 22,380,345	\$ 24,867,050 *
Tuolumne	10%	90%	\$ 1,965,520	\$ 17,689,680	\$ 19,655,200
Siskiyou	100%	N/A	\$ 3,598,000	\$ -	\$ 3,598,000
*El Dorado project is providing \$1,208,539 (4.86%) for Non-Federal Match in addition to the \$1,278,166 (5.14%) from State Funds			State Combined	Federal Combined	Total Combined
			\$ 20,827,623	\$ 95,337,352	\$ 117,373,514