



Presented as PowerPoint slides on August 19, 2025, CWMP Board Meeting

Using the current California Department of Housing and Community Development (HCD) [State Income Limits](#), each application is put into an income bracket relative to that county's Area Median Income (AMI)

Current CWMP Projects are requiring a percentage of a home's total project cost to be paid prior to site work.

Current Homeowner Cost Share:

- Up to 120% AMI – No Cost Share
- Above 120% to 200% AMI – 10% of total project cost
- Greater than 200% AMI – 25% of total project cost

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- Based on data reported as of 08/12/2025 –
- We have 92 total projects with site work in some stage
- 41 in progress
- 51 completed
- 61 are No Cost Share; ~66% (Goal is 70% or more)
- 31 are Cost Share; ~34% (Goal is 30% or less)
- CWMP partners have taken in \$131,616.67 to date in reported homeowner cost share
- Reported total of all site work is currently \$3,554,363.64
- Reported average cost per home is currently \$38,634.39

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Of the 31 Cost Share homes –

- 21 homes are Over 120% to 200% AMI – 10% of total project cost
 - 6 in Lake County
 - 1 in San Diego County
 - 7 in Shasta County
 - 7 in Siskiyou County
 - Most Cost Share spent on a single home in this bracket is \$7,191.23
 - Average Cost Share is \$3143.18
- 10 homes Over 200% AMI – 25% of total project cost
 - 1 in Lake County
 - 9 in Siskiyou County
 - Most Cost Share spent on a single home in this bracket is \$12,400.00
 - Average Cost Share is \$6560.99



Real Example World Example –

- A homeowner has a household income of \$101,822.00 for a household of two people
- This puts them at a tier 1 cost share (income bracket of Above 120% to 200%) which is currently 10% of total project costs
- Had their income been \$97,700 or less (a difference of \$4122) they would have no cost share
- Defensible Space Quote came in at \$9,417, homeowner paid \$941.70
- Later, the Home Hardening Quote came in at \$53,957, which will require a payment of \$5,395.70, which the homeowner cannot afford at this time

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The Problem –

- The absence of a tier-based maximum cost share creates uncertainty for homeowners and inefficiencies for the program.
- Without a clear limit, participants cannot know their maximum out-of-pocket expenses until after contractor bids are received—a process that can take months and require substantial staff time, administrative effort, and resources to complete.
- Some Homeowners have withdrawn entirely, citing affordability issues
- Additionally, to retain participants, some scopes of work have often been scaled back to reduce project costs and, in turn, homeowner cost share. While this makes projects more affordable, it results in fewer recommended wildfire mitigation measures being implemented, leaving homes and communities more vulnerable.
- When a homeowner pulls out of the program due to cost share, the result is a lose-lose scenario:
- For homeowners: wasted time, missed opportunities for wildfire mitigation for their homes.
- For the program: Wasted staff hours and resources, reduced progress toward community-wide wildfire resilience goals, and potentially program participation

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[California Government Code 8654.8\(b\)](#) states: The joint powers authority may also establish financial assistance limits and matching funding or other recipient contribution requirements, as necessary, to ensure the viability and efficient operation of the wildfire mitigation program and to maximize the program's impact on reducing wildfire risk in California.

Program Recommendation –

To best utilize program funds and to lower the burden on homeowners, the CWMP Staff would like to suggest the following update on Homeowner Cost Share, effective September 1, 2025.

- Up to 120% AMI – No Cost share (unchanged)
- Above 120% to 200% AMI (Tier 1) – 10% of total project costs; **not to exceed \$3,000**
- Greater than 200% AMI (Tier 2) – 25% of total project costs; **not to exceed \$6,000**