

As approved by the Governing Board on Tuesday, February 24, 2026.

**CALIFORNIA EARTHQUAKE AUTHORITY
CALIFORNIA RESIDENTIAL MITIGATION PROGRAM
GOVERNING BOARD MEETING
MINUTES**

**December 16, 2025
1:00 p.m.**

Location: California Earthquake Authority
400 Capitol Mall
Suite 1200
Sacramento, CA 95814

Members of the California Residential Mitigation Program (CRMP) Governing Board in

Attendance:

Lori Nezhura, Chair
George Sittner, Vice Chair
Tracy Palombo
Eric Swanson

Members of the CRMP Staff in Attendance:

Janiele Maffei, Executive Director
Stephanie Stephens, Managing Director
Mark Grissom, Program Manager
Benjamin Kirwan, Treasurer*
Seth Merewitz, Counsel*
Maura White, Secretary

Members of the CEA in Attendance:

Laurie Johnson, Research Study Director*
Sara Mantecon, AGPA*
Laura Spahr*
Kathleen Steinbroner*

* = Participated via teleconference

1. Call to order and member roll call.

Chair Nezhura called the meeting to order at 1:03 p.m. A quorum was achieved.

2. Consideration and approval of the minutes of the August 26, 2025, CRMP Governing Board meeting.

Vice Chair Sittner asked for clarification if asterisk next to his name and title was intentional. Chair Nezhura agreed to have the asterisk removed.

MOTION: Mr. Swanson moved to approve the August 26, 2025, minutes of the California Residential Mitigation Program Governing Board. Vice Chair Sittner seconded. There was no public comment on the motion. The motion passed unanimously by roll call vote.

3. CRMP Treasurer Benjamin Kirwan will review the CRMP financial statements as of September 30, 2025.

Mr. Kirwan reviewed the CRMP financial information as of September 30, 2025:

Balance Sheet:

- Assets
 - The Cash and Cash Equivalents Line Item was approximately \$15.6 million as of September 30, 2025.
 - Mr. Kirwan stated the current cash balance as of the meeting date was approximately \$15.0 million, and reimbursements continue to be received in a timely manner.
 - The Accounts Receivable Line Item for FEMA reimbursement requests was approximately \$4.1 million.

Liabilities and Fund Balance

- Accounts Payable and Accrued Expenses totaled approximately \$188,000.
- The total fund balance was approximately \$19.5 million.

Statement of Revenues, Expenditures, and Changes in Fund Balance:

- Revenues
 - Revenues included a \$5.0 million transfer from the CEA Loss Mitigation Fund earlier in the year.
 - Contributions from other governments consisted of FEMA reimbursement requests for completed grants.
 - Total revenues for the first nine months of 2025 were approximately \$22.6 million.

- Expenditures
 - Total expenditures for the first nine months of 2025 were approximately \$18.0 million.
 - The largest expenditure was the Grants to Homeowners Line Item at approximately \$17.0 million.

- Other expenditures included audit fees of approximately \$65,000, inspection services of approximately \$107,000, and marketing services and program education of approximately \$300,000.
- \$18 million of total expenditures for the first nine months of 2025.

Budgeted Expenditures and Actual Expenditures:

• Revenue

- Mr. Kirwan noted a correction to the FEMA revenue figure and stated that total FEMA reimbursements were approximately \$17.6 million.
- He stated that retrofit activity is occurring at a faster pace than anticipated and that FEMA grant funding is expected to continue through December 2026 **and** will be just over \$8 million dollars.

• CRMP Administration Expenses

- Marketing services and program education expenditures were approximately \$387,000 as of the end of November and are projected to remain under budget.
- Some money for 4407 and the BRIC programs are going to be under budget.
- Home inspection services expenditures totaled approximately \$162,000 as of the end of November and are projected to remain under the \$250,000 budgeted amount.
- Total administrative expenses for the first nine months of 2025 were approximately \$745,000.

Discussion

There were no questions from Governing Board Members and no public comment.

4. CRMP Treasurer Benjamin Kirwan will review the proposed CRMP 2026 Budget, for approval.

Mr. Kirwan reviewed the proposed CRMP 2026 Budget:

Mr. Kirwan stated the proposed budget reflects increased concentration on closing out the FEMA 4308 grant prior to program expiration at the end of 2026. He stated CRMP is projecting approximately \$22.1 million in FEMA 4308 grant payments.

Mr. Kirwan reviewed the proposed CRMP administrative expenses for 2026. He stated the budget for EBB marketing and program education was \$550,000, but they are asking for \$404,000 to support focused outreach efforts necessary to close out FEMA 4308 in a timely manner.

He stated home inspection services were budgeted at approximately \$250,000, with the expectation that costs may be slightly higher due to increased activity to close out 4308.

He stated legal services were budgeted slightly higher to address additional issues related to CRMP and FEMA grants.

He stated software, IT, and support expenses were budgeted at approximately \$114,700, covering systems used to manage CRMP operations.

Discussion

Chair Nezhura asked whether potential reinstatement of BRIC funding following recent court rulings would require an amended budget.

Mr. Kirwan stated no BRIC expenses were included in the proposed 2026 budget and confirmed that, should circumstances change, staff would return to the Governing Board with a proposed budget revision.

Ms. Stephens stated the proposed budget was prepared prior to the recent court ruling restoring BRIC funding and that staff would work with Cal OES and FEMA to assess impacts and return to the Board mid-year if adjustments were needed.

There was no public comment.

MOTION: Ms. Palombo moved to approve the proposed 2026 CRMP Budget. Mr. Swanson seconded. There was no public comment on the motion. The motion passed unanimously by roll call vote.

5. Laurie Johnson, Consultant to CEA's Executive Office, will review the SB 254 Research Project.

Ms. Johnson presented an overview of the SB 254 Research Project and its relevance to CRMP and other state agencies.

Ms. Johnson stated that SB 254 was signed into law on September 19 and directs the California Earthquake Authority and specified state agencies to evaluate and develop recommendations for models or approaches that mitigate damage, accelerate recovery, and equitably allocate the burdens associated with natural catastrophes. She noted that while the legislation was prompted largely by catastrophic wildfires and concerns regarding the durability of the Wildfire Fund, earthquakes are explicitly identified as a covered catastrophe under the bill.

Ms. Johnson stated that five agencies are named in SB 254 and the Governor's Executive Order and that an executive steering committee composed of representatives from those agencies has been established to coordinate collaboration. Agency input is due by January 30, with the final report due by April 1.

Ms. Johnson stated that the study's ten statutory recommendations have been organized into four topic areas: catastrophe financing, risk reduction, property insurance

financing, and utilities. Consultants have been retained for each work stream, as well as for stakeholder engagement. An open call for submissions resulted in 76 submissions from 64 unique organizations or individuals, and informational webinars were conducted and scheduled as part of the outreach process.

Ms. Johnson stated that work streams are operating through January, followed by a convergence phase in February and report drafting in March to meet the April 1 deadline.

Discussion

Governing Board Members asked clarifying questions regarding the scope of stakeholder submissions and how the study would avoid duplicating existing agency work. Ms. Johnson responded that submissions were primarily wildfire-focused, that existing agency efforts are being leveraged, and that the study will present policy options to the Governor's Office and Legislature rather than assign implementation responsibilities. Programs such as CRMP may be referenced as examples.

There was no public comment.

6. CRMP Executive Director Janiele Maffei will present her executive report.

Ms. Maffei presented her executive report and provided program updates on the Earthquake Brace + Bolt (EBB), Earthquake Soft-Story (ESS), and Earthquake Multi-Unit Retrofit (EMR) programs.

Ms. Maffei reported that the EBB Program has now reached approximately 35,000 completed retrofits. She noted that more than 3,000 supplemental grants have been completed, emphasizing that the supplemental grant component, launched in 2022, has been highly successful and thanking staff for their work on the program.

Ms. Maffei stated that registration for the ESS Program is currently closed and that staff is actively seeking additional funding through the FEMA Hazard Mitigation Grant Program (HMGP). She noted that while the program launched more slowly than EBB, staff has gained valuable experience and intends to pursue additional funding to continue addressing homes that present partial or full collapse hazards.

Ms. Maffei provided an update on the EMR Program and recent developments related to FEMA Building Resilient Infrastructure and Communities (BRIC) funding. She stated that CRMP previously received Phase I BRIC funding and has completed program development, including rules and structure. She noted that staff is prepared to resume outreach to participating cities should funding issues be resolved and expressed optimism about moving forward.

Ms. Maffei concluded her report by noting that the update was brief in order to allow additional time for discussion of the CRMP strategic plan.

Discussion

There were no questions from Governing Board Members.

There was no public comment.

7. CRMP Executive Director Janiele Maffei will provide an update to the CRMP Strategic Plan revision process for discussion.

Ms. Maffei provided an update on the CRMP Strategic Plan revision process. She stated that the draft Strategic Plan was introduced at the prior meeting and has not changed.

Ms. Maffei reviewed the CRMP mission, vision, and core values, noting that the program name and governing structure were intentionally designed to be broad and not limited to earthquakes. She stated that the mission emphasizes mitigation grants and education for natural disasters and that the vision focuses on resilient homes and communities through collaboration and preparedness. Core values include resilience, access, collaboration, sustainability, and community.

Ms. Maffei discussed the strategic priority areas, including sustainable funding, disaster resilience, collaboration, leadership, and operational excellence. She noted that sustainable funding remains a key challenge due to the reimbursable nature of FEMA grants and uncertainty surrounding federal funding, and that staff will continue to pursue diverse funding sources, including FEMA and potential state funding opportunities.

Ms. Maffei stated that CRMP will continue operating its existing mitigation programs and pursue expansion opportunities as funding and policy direction allow, including multi-unit and manufactured mobile home retrofit programs. She emphasized the importance of collaboration with other state and resilience-focused organizations and noted ongoing outreach to wildfire mitigation partners.

Ms. Maffei stated that operational excellence remains a priority, including stewardship of CEA and FEMA funds, cross-training staff, and maintaining effective internal processes. She concluded by noting that the initiatives outlined in the Strategic Plan are intentionally broad and that additional refinement will be brought back to the Governing Board, particularly related to sustainable funding and collaboration.

Discussion

Governing Board Members discussed the potential for future expansion of CRMP's role to address additional natural hazards and whether the CRMP model could be adapted or extended through collaboration or changes to governance. Ms. Maffei stated that any significant expansion would require Governing Board approval and appropriate subject-matter partnerships, and that CRMP's existing residential mitigation framework provides a strong foundation for potential future programs.

Board Members expressed support for the Strategic Plan direction and encouraged continued exploration of opportunities aligned with statewide resilience efforts.

There was no public comment.

8. CRMP Managing Director Stephanie Stephens will present the CRMP Mitigation update.

Ms. Stephens presented the CRMP Mitigation update and provided program and funding status information.

Ms. Stephens reported that CRMP has surpassed 35,000 completed retrofits, an increase of more than 2,500 retrofits since the prior meeting, with most completed through the FEMA-funded EBB Program. She noted 11,878 retrofits currently in process, reflecting a higher-than-usual active volume.

Ms. Stephens stated that due to the February 2027 expiration of FEMA Disaster DR-4308 and closeout requirements by the end of 2026, staff opened a second 2025 EBB registration period (“EBB 2.0”) to maximize use of available funds. Registration opened August 20 and was extended to October 17 to align with the Great ShakeOut. She noted this was the first EBB registration open to non-owner-occupied properties, allowing landlords to apply for up to five properties, and reported 1,900 non-owner-occupied registrants. Total registrants for the campaign were approximately 17,800, and CRMP recorded over 37,000 EBB registrants in calendar year 2025, a program record.

Ms. Stephens summarized outreach efforts, including digital and traditional media, insurer outreach, policyholder mailings, multilingual materials, community events, and Great ShakeOut activities, and thanked staff for supporting increased call and email volume.

Ms. Stephens provided an update on the ESS Program, stating that registration is closed with approximately 1,900 registered homeowners. She reported that 93 properties remain pending FEMA review due to a new approval requirement for awards exceeding \$100,000, and that staff is monitoring timing risks related to the January 2027 period of performance.

Ms. Stephens reviewed current and pending FEMA funding, stating CRMP has \$5 million and \$1.7 million identified for EBB under two disasters and has applied for over \$67 million associated with Disaster DR-4856. She stated staff remains in regular communication with Cal OES regarding funding status.

Ms. Stephens stated that Cal OES is working to extend the Environmental and Historic Preservation (EHP) process agreement used for DR-4308 to additional disasters to support project continuity and reduce review delays, and that establishing a similar agreement for ESS is a long-term goal.

Ms. Stephens provided an update on BRIC funding, noting a recent court ruling ordering return of canceled BRIC funds to participating states, while cautioning that appeals and period-of-performance extensions may still be required.

Ms. Stephens stated CRMP issued an RFP on November 3 for a new grants management system to reduce long-term IT costs and improve administration, with proposals due December 29 and a recommended selection expected to be brought to the Governing Board at the February 2026 meeting.

Ms. Stephens stated that CRMP has no current cashflow concerns due to consistent reimbursements, and that staff is awaiting a determination from Cal OES on a pilot request for advancement of funds under DR-4308.

Discussion

Governing Board Members commented on milestone achievements and asked clarifying questions regarding funding and processing timelines.

There was no public comment.

9. CRMP Managing Director Stephanie Stephens will present the proposed CRMP 2026 Governing Board meeting schedule, for approval.

Ms. Stephens presented the proposed 2026 CRMP Governing Board meeting schedule. She stated that the proposed meeting dates are February 24, June 2, August 25, and November 17, 2026, with all meetings scheduled to begin at 1:00 p.m.

There were no questions from Governing Board Members and no public comment.

MOTION: The motion to approve the proposed 2026 CRMP Governing Board meeting schedule passed unanimously by roll call vote.

10. Public comment on items that do not appear on this agenda and public requests that those matters be placed on a future agenda.

There was no public comment.

11. Closed Session - Authorized Pursuant to Gov. Code Section 11126(e)(2)(B)(i) - Pending Litigation. Potential Case: Claimant - Omega Campbell, Arbitration Demand Letter sent September 10, 2025.

The Governing Board convened in closed session pursuant to Government Code Section 11126(e)(2)(B)(i) to discuss pending litigation.

Following the closed session, Chair Nezhura conferred with Mr. Merewitz regarding the closed session discussion. Mr. Merewitz reported that the matter was discussed in closed session and that no reportable action was taken.

12. Adjournment.

There being no further business, the meeting was adjourned at 2:31 p.m.