



**Notice Publication Date: February 13, 2026**

## **PUBLIC NOTICE**

### **A PUBLIC MEETING OF THE GOVERNING BOARD OF THE CALIFORNIA RESIDENTIAL MITIGATION PROGRAM**

**NOTICE IS HEREBY GIVEN** that the Governing Board of the **California Residential Mitigation Program (CRMP)** will hold an open, teleconferenced meeting in Sacramento, California pursuant to Government Code section 11123.2. Members of the public may attend using the Microsoft Teams link, the dial-in number, or in-person at the teleconference location, each of which is provided below. A majority of the members of the board will be physically present at the teleconference location provided below in accordance with Gov. Code section 11123.2(j). The Bagley-Keene Open Meeting Act applies generally to meetings of the board, and the meeting is open to the public—public participation, comments, and questions will be welcome for each agenda item. All items are appropriate for action if the governing board wishes to take action. Agenda items may be taken out of order.

**DATE:** Tuesday, February 24, 2026

**TIME:** 1:00 p.m.

**TELECONFERENCE LOCATION:**

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

**TEAMS ACCESS TO MEETING: \***

**By Computer** (Open the Microsoft Teams App, or navigate to <https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>):

**Enter Meeting ID:** 245 927 016 079 24

**Passcode:** Js6HX3du

**Direct Link:** [Join the meeting now](#)

**By Phone:** +1 323-886-4439 United States, Los Angeles (Toll)

**Enter Conference ID Number:** 437 954 331#

\*CRMP may be unable to control unforeseen technical difficulties of the platform's audio feed of this meeting; if such technical difficulties occur, CRMP will take reasonable actions to resolve the technical difficulties to avoid disruption to public participation in the future. When required, CRMP will adjourn the meeting in accordance with Gov. Code section 11123.2(o).

**Public Participation:** The telephone lines of members of the public who dial into the meeting to observe and comment will initially be muted to prevent background noise from disrupting the meeting. Public phone lines will be unmuted during all portions of the meeting that are appropriate for public comment, to allow members of the public to comment. Please see additional instructions below regarding Public Participation Procedures.

**PUBLIC PARTICIPATION PROCEDURES:** All members of the public shall have the right to observe the meeting and offer comment during this meeting as outlined below. The acting Chair of the Governing Board will indicate when a portion of the meeting is to be opened for public comment. As indicated below, please register in order to provide comment. When it is your turn to comment, unmute your line, introduce yourself and proceed with your comment. The Chair of the meeting reserves the right to limit the time for comment. Members of the public should be prepared to complete their comments within approximately three (3) minutes, but more or less time may be allotted by the Chair.

**If you wish to provide a public comment, please register with Maura White via email at [mwhite@calquake.com](mailto:mwhite@calquake.com) at least one hour prior to the start of the meeting to ensure your participation.** Any submitted email requesting to speak during public comment should include reference in the subject line of the email referencing this meeting, and the body of the email should specify if the comment is or is not regarding a specific agenda item.

**ACCESSIBILITY ACCOMMODATIONS:** Pursuant to the Americans with Disabilities Act, persons who need assistance in order to participate in this meeting should, prior to the meeting, contact Maura White via email at [mwhite@calquake.com](mailto:mwhite@calquake.com). We would appreciate hearing from you at least five (5) calendar days before the meeting date to best allow us to meet your needs.

#### **AGENDA:**

1. Call to order and member roll call:

Lori Nezhura, Chair; Deputy Director, Cal OES  
George Sittner, Vice Chair; Chief Insurance and Claims Officer, CEA  
Eric Swanson, CRMP Board Member; Deputy Director of Finance and Administration, Cal OES  
Tracy Palombo, CRMP Board Member; Reinsurance and Risk-Transfer Director, CEA

*Establishment of a quorum*

2. Consideration and approval of the minutes of the December 16, 2025, CRMP Governing Board meeting.
3. CRMP Treasurer Benjamin Kirwan will review the CRMP financial statements as of December 31, 2025.
4. CRMP Executive Director Janiele Maffei will present her executive report.
5. CRMP Managing Director Stephanie Stephens will present the CRMP Mitigation update.
6. CRMP Managing Director Stephanie Stephens will provide an update of the Business Plan for review and approval. Board to act on proposed revisions or provide direction.
7. Public comment on items that do not appear on this agenda and public requests that those matters be placed on a future agenda.

8. Adjournment.

**Inquiries/General Information:**

Maura White

[mwhite@calquake.com](mailto:mwhite@calquake.com)

To view this notice on the CRMP website, please visit <https://www.crmp.org/about-us/public-meetings>

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**Persons with disabilities may request special accommodations at this or any future CRMP Governing Board meeting or may request the accommodation necessary to receive agendas or materials prepared for its board meetings.**

**Please contact Maura White by email at [mwhite@calquake.com](mailto:mwhite@calquake.com). We would appreciate hearing from you at least five days before the meeting date to best allow us to meet your needs.**

**NOTE: You might have received this notice because your name, or that of your organization, appears on a public-notice list maintained by the California Earthquake Authority. If, in the future, you do not wish to receive public notices pertaining to the California Residential Mitigation Program, please send your request by email to [info@crmp.org](mailto:info@crmp.org).**

## **CRMP Governing Board Memorandum**

February 24, 2026

Agenda Item 2:                      Consideration and Approval of Board Minutes

Recommended Action:              Review and approve Board minutes

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### **Background:**

Approval of Board minutes from December 16, 2025.

### **Recommendation:**

Staff recommends approval of the Board teleconference minutes from December 16, 2025.



**CALIFORNIA RESIDENTIAL  
MITIGATION PROGRAM**

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Draft Meeting Minutes

are not available.

Please see CRMP Governing

Board Meeting

Approved Minutes.

## CRMP Governing Board Memorandum

February 24, 2026

Agenda Item 3:                    Treasurer's Financial Update

Recommended Action:        No Action Necessary

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### **Background:**

CRMP Treasurer, Ben Kirwan, will review the CRMP financial statements as of December 31, 2025.

### **Recommendation:**

No action is necessary.

California Residential Mitigation Program  
(CRMP)

FINANCIAL  
REPORT

BOARD MEETING  
Tuesday, February 24, 2026

**California Residential Mitigation Program**  
**Balance Sheet**  
**As of December 31, 2025**  
**Unaudited**

**Assets**

Cash and cash equivalents	\$ 12,826,091
Accounts receivable	<u>6,776,064</u>
Total assets	<u><u>19,602,155</u></u>

**Liabilities and Fund Balance**

Liabilities:

Accounts payable and accrued expenses	<u>63,394</u>
Total liabilities	<u>63,394</u>

Fund Balance:

Unassigned	<u>19,538,761</u>
Total fund balance	<u>19,538,761</u>
Total liabilities and fund balance	<u><u>\$ 19,602,155</u></u>

**California Residential Mitigation Program**  
**Statement of Revenues, Expenditures and Changes in Fund Balance**  
**For the Year Ended December 31, 2025**  
**Unaudited**

Revenues:

Contributions from members	\$	5,000,000
Contributions from other governments		23,974,107
		28,974,107
Total revenues		28,974,107

Expenditures:

Administration and office expenses		297
Audit fees		65,500
Board meeting expenses		1,008
Grants to homeowners		23,366,262
Inspection services		172,100
Insurance		76,019
Software and IT support		109,242
Legal services		121,118
Marketing services/program education		402,864
Call center		11,501
Other Expenses		443
		24,326,354
Total expenditures		24,326,354

Net change in fund balance		4,647,753
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Fund balance, beginning of year		14,891,008
		14,891,008

Fund balance, end of year		\$ 19,538,761
		\$ 19,538,761

**California Residential Mitigation Program  
Budgeted Expenditures and Actual Expenditures  
2025 Budget Year  
as of December 31, 2025**

	<b>2025 Actual Revenues and Expenditures</b>	<b>Approved 2025 Budget</b>	<b>Variance</b>	
			<b>\$</b>	<b>%</b>
<b>Revenue</b>				
FEMA <sup>1</sup>	\$ 23,974,107	\$ 16,495,000	\$ 7,479,107	45.34%
Contribution from Members	5,000,000	-	5,000,000	N/A
<b>Total Revenue</b>	<b>\$ 28,974,107</b>	<b>\$ 16,495,000</b>	<b>\$ 12,479,107</b>	<b>75.65%</b>
<b>CRMP Administration Expenses</b>				
Administration & Office	\$ 740	\$ 4,100	\$ 3,360	81.95%
Board Services	1,008	2,000	992	49.60%
Call Center	11,501	6,500	(5,001)	-76.94%
EBB Marketing/Program Education	402,864	550,000	147,136	26.75%
Financial Audit	65,500	67,500	2,000	2.96%
Home Inspection Services	172,100	250,000	77,900	31.16%
Insurance	76,019	95,000	18,981	19.98%
Legal Services	121,118	75,000	(46,118)	-61.49%
Software/IT Support	109,242	109,700	458	0.42%
Travel	-	1,500	1,500	100.00%
<b>Total Administration Expenses</b>	<b>960,092</b>	<b>1,161,300</b>	<b>201,208</b>	<b>17.33%</b>
<b>Grants to Homeowners</b>				
Grants to Homeowners - EBB	41,350	100,000	58,650	58.65%
Grants to Homeowners - BRIC 2021	-	500,000	500,000	100.00%
Grants to Homeowners - BRIC 2022	-	500,000	500,000	100.00%
Grants to Homeowners - FEMA 4308	23,016,274	14,000,000	(9,016,274)	-64.40%
Grants to Homeowners - FEMA 4407 ESS	308,638	1,000,000	691,362	69.14%
<b>Total Grants to Homeowners</b>	<b>23,366,262</b>	<b>16,100,000</b>	<b>(7,266,262)</b>	<b>-45.13%</b>
<b>Total Administrative and Grants to Homeowners</b>	<b>\$ 24,326,354</b>	<b>\$ 17,261,300</b>	<b>\$ (7,065,054)</b>	<b>-40.93%</b>

<sup>1</sup> FEMA revenue is received on a reimbursement basis. The revenue represents the consumer incentives completed for the FEMA programs along with a portion of reimbursable administrative expenses for the FEMA programs. The FEMA revenue will be adjusted monthly to reflect the reimbursement.

## **CRMP Governing Board Memorandum**

February 24, 2026

Agenda Item 4: Executive Report by Executive Director Janiele Maffei

Recommended Action: No action required – information only

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### **Background:**

Executive Director Janiele Maffei will provide an update on the CRMP and CEA mitigation interests and projects.

### **Recommendation:**

No action necessary.

## CRMP Governing Board Memorandum

February 24, 2026

Agenda Item 5: California Residential Mitigation Program incentive programs  
(CRMP Earthquake Retrofit Programs)

Recommended Action: No action required – information only

### CRMP Retrofit Programs Overview:

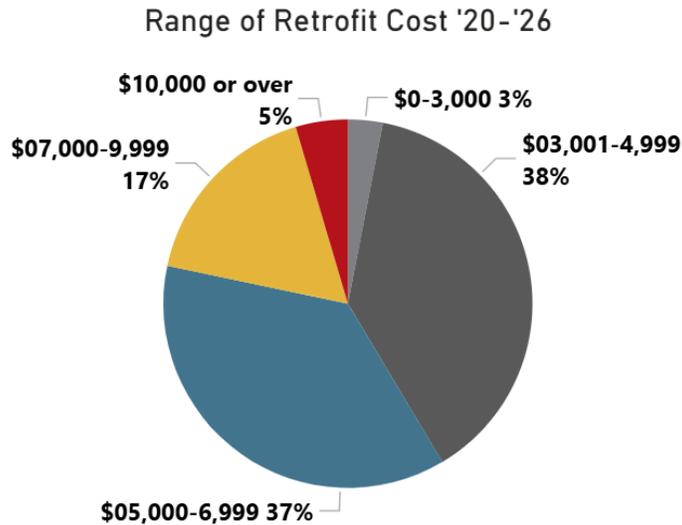
As of February 17<sup>th</sup>, more than 36,538 residential seismic retrofits have been completed. This is an increase of 2,101 retrofits from the previous Governing Board meeting.

<b>Earthquake Retrofit Programs 2/17/2026 CRMP and CEA by Program Cycle</b>			
<b>Program</b>	<b>Completed</b>	<b>In Progress</b>	<b>Status</b>
2014-2018 EBB	7,598	N/A	Closed
FEMA Napa EBB	110	N/A	Closed
CEA BB	1,341	0	Closed
CRMP 2019 EBB	635	8	Open
FEMA EBB – HMGP DR 4308, 4344, & 4407	26,798	10,282	Open
FEMA ESS – HMGP DR 4407	56	107	Open
<b>Total</b>	<b>36,538</b>	<b>10,397</b>	

### **Earthquake Brace and Bolt (EBB):**

CRMP has through February 2027 to expend the remaining funds from the \$86 million DR-4308 EBB grant. In an effort to expend the remaining available funds prior to the period of performance expiration of this grant, CRMP launched a second (“EBB 2.0”) 2025 campaign and registration, from August 20<sup>th</sup> through October 1<sup>st</sup>. This registration period saw over 17,800 registrants for the EBB program, including over 1,900 non-owner occupied.

The cost of EBB retrofits within specific ranges remained stable during this reporting period. For all retrofits completed, 78% cost \$6,999 or less, with the average remaining consistent at approximately \$6,131 statewide.



### **Earthquake Soft-Story (ESS):**

As of February 17<sup>th</sup>, a total of 56 retrofits have been completed and reimbursed under the HMGP DR-4407 Earthquake Soft-Story (ESS) Pilot Program. An additional 109 retrofits are currently in process.

Furthermore, 92 properties have been submitted to FEMA for Environmental and Historic Preservation (EHP) review. Only 9 properties have been awarded since January 2025. CRMP is actively collaborating with Cal OES and FEMA to explore strategies for expediting the FEMA award process going forward.

CRMP was notified on October 22, 2025, that the previously submitted time extension request has been approved by Cal OES and FEMA. This extends the Period of Performance (POP) through January 3, 2027, to allow time for the remaining funds under this grant to be expended. FEMA has stated that there will be no additional time extensions for this round of funding.

### **Future Funding Opportunities:**

- **HMGP DR4683:** Notified by Cal OES on January 15, 2025, that this application was approved. Phase 1 program development was completed in the previous quarter. Phase 2 is expected to begin early 2026.
- **HMGP DR4769:** Notified by Cal OES on May 19, 2025, that an EBB application was submitted to FEMA for funding for \$1.7M.
- **HMGP DR4856:** CEA submitted three subapplications to Cal OES on September 15, 2025:
  - \$5M for Earthquake Soft-Story (ESS) program - under Cal OES review

- \$32M for Earthquake Multi-Unit Retrofit (EMR) program. This request would replace the lost Phase 2 funding from the termination of the FEMA BRIC program – under Cal OES review
- \$50M for Earthquake Brace + Bolt (EBB) program – under Cal OES review
  - This application was originally submitted for \$30M. Cal OES has requested the application be resubmitted for an additional \$20M (\$50M in total).

### **Other Items of Interest:**

- **EHP Process Agreement:** CRMP and Cal OES are in the process of updating the existing Process Agreement made between FEMA EHP, the SHPO, Cal OES and CRMP which allows CRMP to approve EBB retrofits funded through FEMA grants without requiring EHP review and approval. If all parties agree, this update will expand the current process in place for the DR-4308 EBB grant to all open and existing FEMA EBB grants.
- **Termination of BRIC:** On April 4, 2025, FEMA terminated the BRIC program, resulting in the loss of ~\$33M in Phase 2 funds for both EMR grants.
  - California joined 19 other states in filing a lawsuit against the current administration in response to the termination of BRIC funding.
  - On December 11, 2025, a judge ruled in favor of the states requiring FEMA to restore BRIC funding.
  - FEMA's deadline to appeal the judge's ruling was February 9, 2026. To date, an appeal has not been filed.
  - On February 17, the coalition of states asked the judge to compel FEMA to follow the order and make BRIC funds available.
  - CRMP has submitted an application under HMGP DR4856 to capture the lost funding in Phase 2 of the pilot EMR program. If successful, this funding would begin at the end of the Phase 1 registration period under the remaining BRIC funding. The grants to building owners and other Phase 2 activities would be captured by the HMGP funding.
- **RFP-Q:** CRMP issued a Request for Proposals and Qualifications (RFP-Q) on November 3, 2025, to identify a potential vendor for a Grants Management System (GMS). The submission deadline was December 29, 2025. Ten vendor proposals were received, four of which were invited to interview with the team based on minimum qualification criteria. Vendor interviews are currently underway. If successful, a contract will be presented to the board following the close of the RFP-Q process for execution and award.