# EMBER Financing Options

Discussion Draft

Public Safety Policy Committee
July 21, 2025

# Resident Assistance Program ($1M+ Grant)

- All residents 65+ and/or below median income are eligible to apply for grants to cover most or all of their vegetation management removal work

- Funded with a $1M CalFire grant

- Application here: Resident Assistance Application 2025

# Transfer Tax Rebate for home hardening

- Based on successful seismic retrofit program

- Buyers or sellers can receive up to 1/3 rebate of the 1.5% transfer tax, for performing home hardening upgrades

  - *Note: Can we link this to loans or grants to provide more immediate financial support for homeowners now, rather than at time of sale?*

- Staff making adjustments per feedback at Budget & Finance Committee

# Free services for residents

- Wire mesh for screening vents
- Gutter guards
- Chipper program
- 1:1 or small group consultations with BFD staff
- Landscape design services (*pending funding*)
- BerkeleyCorp and other neighborhood volunteer mobilizations

# Other financing options for consideration

- **Establish a Relationship with a Local Non-Profit**
  - To facilitate private donations which will be distributed at direction of the City

- **Additional Zone Zero grants for all residents**
  - All residents not eligible for RAP? (or at least up to 150% AMI?)
  - Provide up to $2500? per homeowner to finance removal of hazardous vegetation in Zone Zero
  - Funded by bonding against future revenues or transfer tax credit?

- **Low interest loan program for all residents**
  - Defray the costs of vegetation management and home hardening, beyond support from grants
  - Homeowners would be able to apply for a low-interest loan, facilitated by COB, but provided by a private lender
  - Loans would be paid back over a 5-20 year period via assessments on each homeowner's property tax bill (or in a lump-sum at time of home sale)
  - At time of home sale, the balance of the loan would be paid off by transfer tax credit and, as needed, other proceeds at closing