

EMBER Financing Options

Discussion Draft

Public Safety Policy Committee
June 16, 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?*

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 can apply for a low-interest loan, facilitated by COB, but provided by a private lender (??)
 - Loans will 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 will be paid off by transfer tax credit and, as needed, other proceeds at closing