

Integrated Climate Adaptation and Resiliency Program

Technical Advisory Council

April 24, 2020

Meeting Minutes

Zoom Video Conference

2:00 PM – 4:00 PM

Item 1 | Welcome

Item 2 | Roll Call

Present: Jacob Alvarez, Karalee Browne, Tom Collishaw, Jose Lara (Representing Tina Curry), Grant Davis, Laura Engeman, Jana Ganion, Jason Greenspan, Amanda Hansen, Nuin-Tara Key, David Loya, Dan McDonald, Darwin Moosavi, Jonathan Parfrey, Michelle Passero, Heather Rock, Mark Starr, Brian Strong, Gloria Walton, John Wentworth

Absent: Sona Mohnot, Andrea Ouse, Lauren Sanchez, Wilma Wooten

Item 3 | Local Planning and Climate Resilience

OPR Staff provided context and a brief presentation on the legislative background in adaptation planning and the results of the OPR SB 379 survey.

Nuin-Tara Key: **What we're talking about today is related to the local implementation priority area and our second item will focus on the funding and finance component of our workplan.** So beginning item three we will have Erik de Kok and James Crowder to outline policy context and major findings and themes from the SB 379 survey of local jurisdictions and their progress on meeting bill requirements. Just a reminder: the question of how local governments are implementing **SB 379's requirements has been an area of curiosity and dialogue** since this bill came into effect. Since we are approaching the timeline for this we want to understand how local governments are incorporating climate resilience into their planning and where they are facing both challenges and opportunities. This is part of both our broader 2020 workplan and how we can support local implementation but also circling back to previous council

deliberation on SB 379. I have a note here from Brian Strong about posting the presentation: yes they will be posted online.

Erik de Kok: Hi everyone, I am Program Manager for Planning and Community Development at OPR. James will spend more time on the survey. I'll start with background on legislative framing beyond SB 379 that have affected general plans are hazard or climate related affecting adaptation planning. The big focus is on the newer SB 379 safety elements requirements passed in 2015 requires local governments to update safety elements to address climate vulnerability, adaptation and resilience by 2022 for all cities and counties. The trigger mechanism is around whether you already have a Local Hazard Mitigation Plan in place; if you do starting in 2017 you are required to address **this at time of next five year update, and if you don't have one you must** complete the requirement by 2022. Because LHMPs are required by FEMA to update every five years, the message is that all local governments between 2017-2022 must address climate impacts in local planning. SB 1035 is a newer bill passed in 2018 requires updates to specific hazards including flood, fire and climate every eight years in the future to make sure climate sections are kept up to date. Adaptation and hazard related information that is older, specifically around wildfire mitigation: SB 1241 in 2012 required local agencies in State Responsibility Areas or Very High Fire Hazard Severity Zones in the Local Responsibility Area to update their safety elements with wildfire hazard mitigation and risk reduction measures. The timing kicked in 2014 upon next update of housing element, which is updated every five or eight years. OPR does have a wildfire hazard planning general plan technical advisory document, published in 2015, which is in the process of being updated, and we will review this at a future meeting. Some very new requirements which address evacuation routes: SB 747 is a broader requirement that requires safety element updates to look at evacuation routes and look at their adequacy in a range of scenarios, and SB 99 is related requires disclosure of developments in their jurisdiction with only one point of egress. These have all been phased in for the last five to seven years and are important and foundational for climate adaptation planning and resilience.

James Crowder (Executive fellow at OPR): I am presenting on the survey done last year and going into SB 379 requirements. Jurisdictions must update their safety element as necessary to address climate adaptation and resiliency strategies, or update other planning documents and reference those within the general plan. Also requires completion of a vulnerability assessment, develop adaptation and resiliency goals and policies, and feasible implementation measures. The survey conducted last year helped us assess what agencies were doing to meet the requirements and what processes they were using and what

barriers they were facing. It targeted everyone that answered the OPR's Annual Planning Survey and narrowed those down to the range of documents that agencies indicated they were updating; we also narrowed the range down based on capacity to fill out the survey and provide information on their efforts, and we made sure there was statewide representation across large and small jurisdictions, with ultimately 57 responses. Thank you to those of you here that participated. Here are the survey results.

We asked the question, are they updating safety elements, or updating other documents? Most of them are doing safety element updates. Only a fifth of those surveyed is using solely some other document, and most of these were Local Hazard Mitigation Plans or Climate Action Plans. One or two were using a sea level rise adaptation document. Almost half of respondents used more than one document. Based on responses it seemed more efficient to update more than one at a time and also allowed for cohesiveness among documents.

Most start SB 379 requirements by reviewing existing documents and deciding how to update to meet SB 379. Most next complete a vulnerability assessment. Some had skipped this step because they had already done this for another project. They then generally did adaptation strategies and implementation. At the end most finalized and adopted to their General Plan. 13 of 57 had finished and adopted their final plan at the time of survey.

We asked the question of how agencies defined community assets. Most defined them as assets the jurisdiction owned or controlled, and were generally physical structures. Some also considered natural resources and natural infrastructure and a few mentioned cultural heritage sights.

We asked how vulnerable communities were being defined. **This isn't required** by SB 379 but generally this is a good step that most take. **Many hadn't defined** them at the time of survey. A third of those that had used socioeconomic factors, age, and language barriers. A few specified those that are more likely to be affected when disasters occur.

We asked what some of the barriers were. **It's no surprise that** cost and capacity was big. Funding planning and staff is always difficult. Another was internal coordination from internal departments, as well as external coordination with outside entities, to get information. A couple noted lack of guidance. This came from those who said there was this new requirement without any templates, no historical things to reference, and some folks felt confused about what needs to go in their update, and some noted a lack of state guidance.

We asked about successes. Climate adaptation planning is new to many, so completion of some type of this was a big deal for a lot of folks. Successes

included acquiring grants and external funding to get adaptation measures into documents, for instance two used grant dollars to get CivicSpark fellows to complete these. Some noted this gave them a chance to go out to their community and get feedback.

OPR will try to use this information in some of the following ways: one, take these results into consideration when the next General Plan Guidelines Update happens, as well as the next iteration of the Annual Planning Survey. We could add more SB 379 questions in the next round. We hope to use ICARP, the TAC and the Adaptation Clearinghouse to keep improving support.

Lastly we did receive quite a few responses from special districts despite them not being required to meet SB 379 requirements. Does highlight that water and transit districts are doing adaptation planning. So we may explore doing a guidance or resources specific to special districts. Are there questions?

#### DISCUSSION:

Jose Lara: Thank you for the great informative presentation. A question I have: it would make sense for special districts to think that they have this requirement seeing as they are huge developers of Local Hazard Mitigation Plans, due to the funding piece post disaster. Just to verify are you going to provide direction to special districts that they do not have this requirement?

Nuin-Tara Key: We haven't thought about doing that yet. The survey highlights that either there was some confusion from special districts that thought they had to meet SB 379, but also highlights that they're looking for guidance even if they're not subject to it because they'd like to incorporate climate impacts, adaptation and resilience in their planning anyway. We haven't come to a specific decision on this but it was generally illuminating to get these results.

Erik de Kok: If we were to put out a message it would be that we have a broader set of guidance with the Adaptation Planning Guide that is generally local government facing and not specific to SB 379 requirements. SB 379 only applies to general plans, which is cities and counties. Special district response is great and signifies some latent issues we need to know about. The adaptation planning guidance in the General Plan guidelines is oriented towards counties and cities, so we'd want special districts to refer to the Adaptation Planning Guide.

Jose Lara: Thank you, I think it's important we encourage our special districts to plan for this since many of them will be affected by climate impacts.

Brian Strong: Great presentation, really interesting. Coming from San Francisco we just completed a climate hazard resilience plan under the SB 379 guidance. It was incredibly helpful to have the legislation to force conversation that we'd avoided in the past. on what is considered assets. We considered individual people and communities as assets and this made a difference in being able to talk about vulnerable populations. Our report was 800 plus pages including appendices and building on past work, so I understand some of the costs associated even building on past work. We did not bring in many consultants, one to help with public outreach. I didn't see it as an unfunded mandate, I can hear others saying that, but we saw it as an opportunity to put together a more comprehensive plan and talk about climate and overall resilience in one overall larger strategic guiding document. Want to emphasize that in the past hazard mitigation plans were treated as a check box whereas this was treated as a forward-looking strategy document, so the legislation was really important. I would want to see the map again of who participated. Regarding special districts, we looked at all the assets in our county, we weren't able to include state assets, but for the advice for special districts even though they cross local boundaries, I would encourage special districts to participate in the process of the local governments in which they reside.

Nuin-Tara Key: We will be posting the final results of the survey online in the next couple weeks. Brian one thing I want to reinforce: it was really interesting to see special districts respond, and aligns with what we see for local and regional collaboration since impacts don't stop at the border; there are assets shared across boundaries and shared ownership, etc. This highlights a need for how we think about this, and how to support coordination and collaboration, which definitely has been a priority.

Brian Strong: The Adaptation Clearinghouse could highlight how and where these things have been done well to help promote these, to promote that these get done.

Karalee Browne: As the nonprofit that serves the California Special District Association, I emphasize their excitement to participate in resilience at all. The Little Hoover Commission recommended they engage and take leadership on resilience but also participate in ICARP so I welcome any opportunities we have to engage them. Complements to this presentation and also the state. Through our BOOST program working with agencies updating general plans, several originally thought to do a separate CAP; we've been able to convince them to

do it as a more comprehensive effort and add resilience in there instead of only a separate Climate Action Plan. There is certainly an appetite for cities in particular doing these plans. A lot of the funding that exists for planning involves community engagement. The City of Ventura went from originally just a General Plan to a Climate Action Plan to doing both and then adding resilience and a huge focus on vulnerable communities and specifically added wildfire because these things were required in a grant application. **It's really pushing cities to do more than they would have otherwise.** I like the guidelines and how they have been written to ask for that community engagement piece.

Mark Starr: Excellent presentation and survey work. Two questions: I'm assuming **we'd expect** responders to be more likely to be doing this, but do we have sense of what non responders are doing? Secondly regarding vulnerability assessments, what types of tools do they typically use and is there a standardized process? Our climate change team is looking for vulnerability assessment tools for local health jurisdictions and we are talking about resilience metrics which would be useful for them too, but just wondering if there is a standard assessment process at this time?

James Crowder: The outreach for the survey was narrowed down to folks who said in the Annual Planning Survey that they were updating a document. Others were not considered in the outreach **process. I don't have additional insight** into others and what they are doing.

Nuin-Tara Key: The total respondents to the Annual Planning Survey who said yes they were doing something was 294. We narrowed down the list to target diversity in geography, capacity, and size. As we look towards the next Annual Planning Survey we will get insights into the total number of agencies that are updating. We recognize this is a subset of the universe of action.

Erik de Kok: **It's very fortuitous I have statistics** from the 2019 Annual Planning Survey results on my desk. Of the 300 hundred that responded, 41 were planning to update their safety element in 2019, whereas 150 were planning on doing it 2020 or later, and budgeted and forecasted for near future. **There's quite a few that didn't know, 80-100.** We know it's on their radar, **but many aren't sure** about timing.

James Crowder: From the SB 379 survey, the same thing happened where **most didn't have** a timeline for when to finalize and adopt or they felt it would be 2021-22 before completing.

Erik de Kok: Regarding vulnerability assessment tools or methods: statute does provide some specific guidance, for instance a reference to use

Cal-Adapt as a data analysis tool. There's the Adaptation Planning Guide (APG), and qualitative descriptions of information that should go into the vulnerability assessment whether its assets, resources or populations that need to be analyzed in terms of exposure. **There's historical data and** existing plans and policies, also in statute. If we do a deeper dive into tools in the APG, even in the original and 2.0, **there's** lots of guidance on a comprehensive adaptation planning process that includes a vulnerability assessment. The APG takes anything in statue and goes into much greater detail about processes tools, and steps. Our Adaptation Clearinghouse is another great opportunity.

Nuin-Tara Key: I would definitely point to the Adaptation Clearinghouse, we will build the next updated version of the APG into the Clearinghouse which is an opportunity to highlight case studies and examples and share how agencies are implementing these requirements moving forward and point to practices across the state.

Jonathan Parfrey: I'm hoping that the methodology will be included in the preface when the report is published.

James Crowder: Yes it is in the first paragraph.

Jonathan Parfrey: Regarding the special districts, I'm hoping Southern California Association of Governments is here, maybe Grieg, to discuss their framework?

Grieg: The framework that SCAG is working on does connect with special districts but it is not exhaustive, **it's a first cut**. There are a number of interesting findings in terms of preparation and plans. None of those we contacted were concerned with SB 379, they were okay with that. There was a wide disparity between special districts **that haven't begun** thinking about adaptation planning or resilience versus larger or metropolitan ones who had been doing it for a number of years that had more funding and capacity. Part of our gap assessment is assessing who has done adaptation planning and who has not so we can target our outreach. Not just special districts but also hospitals and universities. Many have been working on this but some have not. Opens door for county/city/community to approach these districts and get started on working together on adaptation planning. Gives SCAG chance to partner on funding. We will finish up in a few months.

Jonathan Parfrey: Related to the survey, and how many government associations have been creating frameworks, is there a report back from cities or counties that those framework efforts are ignored, or are they helpful? Also interested in not just a quantitative review but also a qualitative review, have

been for a while. Hoping for funded 5<sup>th</sup> assessment report where it would be interesting to do a qualitative report and review of safety element and general plan updates. In the roll in developing APG 2.0. one of the clearest things is there is a tension between LHMP work focused on emergency planning vs general plan work focused on planning and policy development. Wondering if this tension could be illuminated. Or was that not in the scope of this work.

Nuin-Tara Key: It **wasn't** in the scope, we were more interested in mechanisms, as a starting point. Not the be all end **all**. It **won't answer** that question specifically. In our work with Cal OES we think about how we can support local agencies to align these different planning documents recognizing their individual charges. So, one example is work developing the Plan Alignment Compass, though coastal focused. Given success and feedback on how helpful this has been we are looking for ways to expand this to other communities. The relation between LHMPs and general plans will stay top of mind. There are other ways we are thinking of supporting this work. Your second point around qualitative review – we would love to have that insight, our capacity is limited but we'd love to figure out how to have that in future.

John Wentworth: Down in Mammoth Lakes we completed a plan with an SB 1 grant, and opportunistically combined the housing and safety element updates. I would encourage for any future review of data and needs from stakeholder engagement the following: We did a vulnerability assessment and the framing that the consultants brought was interesting and at times frustrating but made it possible for the community to get very specific metrics into the vulnerability assessment. It might be useful for OPR or someone to track what the specific idiosyncratic things were which may roll into some larger categories down the road. Also did a Community Protection Against Wildfire grant, if anyone has a wildfire vulnerable community, I would recommend this grant. If anyone wants any lessons learned similar to what Brian shared, **I'm happy to provide that.**

Gloria Walton: Thanks to James for a great presentation and to Erik for sharing. Very excited to review the latest results. I want to highlight the importance of local and regional collaboration, and situate around needs of vulnerable communities. More of an offering than a question: This will be a great opportunity to learn from other across jurisdictions and regions, whether urban or rural. Thinking about what's happening in Los Angeles where we're in an experiment implementing innovative community driven solutions prioritizing front line communities in the fight for adaptation, mitigation and resilience; **we're** trying to advance an intersectional approach to climate strategy, one thing that may come up in survey, is Los Angeles city passing of a Climate Emergency



Mobilization Office, which has a structural way for community to be involved as part of a climate emergency commission. The point of the commission is to have strong front line and indigenous representation and a structural way for community assemblies to identify local priorities. This could be an interesting case study, is new and in development. An opportunity to shape what's innovative in Los Angeles and replicate in other areas if it makes sense.

Nuin-Tara Key: We will follow up with you to learn more about that and find out the best way to share that maybe through the Adaptation Clearinghouse or other means. One other thing to point out from the survey results: the foundational work the council has done to define vulnerable communities in adaptation, and continued work to build resources and help communities understand drivers of vulnerability is so important. That was why we included it in the survey, to glean information about how local communities are thinking about this because it is new for a lot of them.

David Loya: Going back to Brian's comment that people have said that this is an unfunded mandate, it makes me wonder how effective we are being about marketing the information that is there. The survey was last year I participated in it. I know about resources because I'm in ICARP, but it strikes me that if we narrowed the scope of the survey, we left a bunch out, there needs to be an added emphasis on the marketing. There are resources out there, the Clearinghouse for example, there's funding. John mentioned the SB1 use of those funds. Just wondering how to market and target to the agencies that aren't paying attention. As we continue there will be templates out there. Maybe way to address this is do the survey again and see how responses change. If there are no resources maybe there is a lack of advertising from the program.

Nuin-Tara Key: We are definitely thinking about how to amplify resources that are out there, we are thinking about how we can partner with the planning team at OPR to address this.

#### PUBLIC COMMENT:

Wesley Chuang: I am a citizen living in Los Angeles City, not sure if this is related, or under your jurisdiction but I've learned that communities in the Antelope Valley under the LA county jurisdiction are living off the grid and have been pushed there by Newsom's abatement team from the county and that doesn't seem to be climate resilient. I don't know if you're aware of this issue. They're being bullied out of their houses by Newsom's abatement teams. I also saw that LA County wasn't cooperative and was trying to silence them, so I don't know

who to go to. I don't know if the media has alerted other jurisdictions in the state so I'm just asking around.

Nuin-Tara Key: I'm not aware of that situation and I'm not sure if it's under our jurisdiction. Why don't you send us an email and we can try to connect with you and see what the right context is.

Item 4 | Insurance and Natural Hazards: California Climate Insurance Working Group (CCIWG) and ICARP TAC Partnership

OPR and Department of Insurance Staff gave an overview of the charge of the CCIWG, work to date, and timeline.

Nuin-Tara Key: Want to highlight that the importance of local action and insurance and their relationship has stayed at the fore of our conversations. In response to council discussions have been looking for opportunities to answer key questions out there and provide supportive information moving forward. Have established partnership w/ Dept. of Insurance. This is a quick update from them and then Evan Johnson from OPR who has been leading this work, and then we will wrap with a workplan discussion that was started at our Wednesday TAC meeting. Mike Peterson will now give an overview of the charge SB 30 Climate and Insurance Working Group.

Mike Peterson: I am Deputy Commissioner on Climate and Sustainability through the Department of Insurance. One of my jobs is to work on the Climate and Insurance Working Group. My goal today is to give general background and process and to give people chance to ask questions, figure out opportunities, overlap between TAC and the Dept. and find cross pollination.

SB 30 was inspired by creative approaches to insurance seen around world. Create a new working group to form new ideas to apply to California's risk and insurance sector. Idea to bring from insurance and reinsurance sector, the environmental community and insurance regulator to have this discussion. The charge of the working group consider risk transfer solutions and insurance incentives or mechanisms that could reduce risk, avoid future liabilities and therefore increase the availability of insurance. General premise is the fewer damages and losses you have, more insurance availability and lower costs you'll have. It's looking proactively at how to have a strong future insurance market.

The working group convened in 2019 and had three meetings. First was introductory, second meeting developed a mission statement: Identify, assess, and recommend risk transfer approaches, reduce risk of climate change impacts including but not limited to insurance incentives promote nature based

solutions. In addition, the working group divided into 3 subgroups to focus on individual risks: high heat events, wildfire risks, and flooding and sea level rise risks. Future meetings are May 20-21 and Sept 23-24. Expectation is to have initial recommendations at one-year mark **of the group's formation.**

Example of what groups are thinking about: from the wildfire subgroup in February, which is focused on three topics: how to get systemic mitigation at home level, how to coordinate community mitigation across a range of communities and third how to best inform and guide future development in high risk areas.

Of all the risks out there wildfire insurance is part of a general homeowner insurance policy and is part of California history. There's a high uptick in insurance and there's strong community awareness of this risk in California. Also because of ferocity of recent wildfires it has taken new urgency. Not only for destruction caused but also smoke plumes and a range of cascading impacts and interactions with public safety and health and your work. As we talk about initial focus points, it's good to share these broad points. When you look at mitigation, there are several wildfire risk related ordinances that reduce risks in their community such as Ventura County, which has a wildfire mitigation program which has third criteria intervals and is well regarded. Over 200 Firewise communities and 150 fire safe councils. Working group looks at this, sees many different organizations trying to push insurance claims, and asks how we integrate these efforts with insurance incentives and strategy at state process.

Overlay this with state level and **there's a** new effort by CalFIRE around prescribed burns over the next 5-10 years, and healthy forest programs and other state funded wildfire reduction programs which may or may not be **integrated with what's happening at the local level or what's happening within insurance incentives.** So the insurance commissioner has an interesting position **in this issue because it's** also an issue for the broader West. It's a chance to take working group discussions and talk with other commissioners across nation three times a year. Is a chance to integrate across local, state, regional and national level.

One piece of this puzzle is building codes. The more resilient a building is the less likely it is to burn. Meaning the cost to insure these will be lower in the long run. California has relatively strong building codes in the west. 2008 chapter 7-8 building codes incorporated a number of things that are now reflected in international WUI building codes. **We're looking at these codes and thinking** to what areas do these codes apply or should apply if we are trying to keep California as insurable as possible. When new and rebuilt homes built in SRA that have moderate, high or very high fire risk are required to build with these codes.

There are local responsibility areas that have additional discretion and there are areas that are now becoming higher risk in the future than they have been. So for a housing stock built before 2008 how do you best incentivize systematically getting components of building codes implemented across state in places across state where wildfire is expected as smooth as possible, is a major challenge. Is one crossover point between where and how you build and likelihood of being insured affordably. Allows us to look at projections out there, what is new information telling us about what works better. The research organization called the Institute for Building Home Safety publishes recommendations on hurricanes and what type of roof is most successful; they are working on wildfire and what types of walls and roofs and decks most successfully survive wildfire. There is a nexus between research, statewide codes, and insurance that this group will continue to work toward that goal of reducing losses.

I want to tie back to that great report back on SB 379 on how that implementation is progressing. This is an element with crossover. Communities can plan pre disaster for these events, the better the insurability in the future. Impetus of working group: many of factors impacting insurance availability and affordability occur way upstream on the risk continuum relating to how well we understand, measure and mitigate risks, and take that information and incorporate into how we design and regulate insurance products in insurance sector.

The group is likely to have some recommendations in September. Up to them how many falls into wildfire vs heat category. Group is evolving and we'd be a good partner. Happy to answer questions.

Nuin-Tara Key: Your last point was a perfect segue to Evan's presentation.

Evan Johnson: Thanks mike. Lots of great ground covered and innovative ideas coming out of that. In previous meetings the TAC expressed interest in the wildfire and insurance space: to identify actions to improve risk mitigation, risk avoidance, maintain availability and affordability of insurance in California particularly in high risk areas. Myself and Mike and a few others here in the TAC have pulled together a subgroup to target some specific issues. Purpose of sub-workgroup is to ensure info sharing and coordination between TAC and climate and insurance working group. Obviously, lots of crossover. This is conduit for that. Secondly to build capacity within each group. Each group has its own language, it's important to learn **each other's** language and stakeholder set so that opportunities to reduce risk are maximized. Thirdly identify opportunities to reduce risk and increase insurance protection especially for high wildfire risk communities. Four of us including Jason and Andrea from this TAC are part of

this and Katelyn Roedner Sutter from the Environmental Defense Fund and Serena Sowers from Swiss Re, both on the Climate Insurance Work group had a first meeting March third to make introductions and scope the work. Hashed out direction. Some key takeaways: there is huge value in sharing information and building capacity between local governments and the insurance industry. These groups speak different languages with processes opaque to the others. If we can build these bridges, we can go a long way to build novel approaches for addressing wildfire risk and partnering with the insurance industry. Secondly, we need to narrow down the many ideas available to ones worth pursuing, which we could discuss today. Third we need to keep in mind communities that are more vulnerable due to context and because of socioeconomic characteristics. Should we focus on these communities or broaden to the rest of California and what does that look like? Fourth there's a difference between mitigation and **resilience: it's one thing to be looking at** mitigating risk pre-disaster and a whole different thing to think about improving and aiding the **community's** ability to recover after the disaster. Finally, a need for a toolbox to sensitively discuss managed retreat. **I'd like to share the scope of work with you and receive** feedback from the TAC.

The scope revolves around addressing these questions:

How do insurers and reinsurers approach climate risk at the local and regional level? How do they approach mitigation of that risk and how could it be addressed differently in the future? (The answers to this would build local government capacity and understanding of this).

How do local and tribal governments approach climate and wildfire risk as the local and regional level? How do they approach mitigation of that risk and how could it be addressed differently in the future? (parallel to previous question)

How can local, state and tribal governments leverage existing insurance policies or innovate new models to advance climate mitigation and adaptation efforts?

What can be done to improve community and homeowner scale understanding of where climate vulnerabilities lie?

How can adaptation and resilience measures improve insurance coverage and affordability?

How can the state provide localized education about critical mitigation or risk avoidance measures and tools?

Our timeline is admittedly aggressive with our March scoping meeting, an additional meeting in May, June-August to complete recommendations, and in September discuss and finalize recommendations for delivery to the TAC and Climate Insurance Working Group. In October we could present our recommendations to these groups. **We don't want this to drag on.**

For discussion: Are there additional questions or issues you'd like to see addressed in the scope of work? What avenues would you recommend for sharing information or implementing recommendations beyond this council?

#### DISCUSSION:

Nuin-Tara Key opened the floor for Councilmembers to respond.

Jana Ganion: Hi everyone. Prior to working for the Blue Lake Rancheria tribe, I worked in the insurance industry. I want to thank the group for this piece to the adaptation picture because it's important. Insurance costs as a lever to push mitigation strategies that disincentivize building and behaviors that contribute to climate change are an important tool in the toolbox. The insurance industry has a real chance to incentivize climate risk mitigation and resilience, for example in the form of lower insurance costs. I really support this sub-work group. **It's a fascinating piece of the climate adaptation and mitigation picture even if mitigation has a different meaning in each of the climate and insurance languages. It's important to get these to speak to each other as Mike said. This is a great idea, would be happy to serve on it if that's appropriate.**

Laura Engemen: I echo what Jana said. This is an important tool. In addition to policy as a tool because insurance creates very different decision making and risk assessments, I foresee there being a serious disconnect between how cities and communities develop adaptation plans and how they develop their thresholds for resilience or recovery and losses, vs. how insurance industry is thinking about it, and this could cause serious issues. For example, Paradise: if the City thinks rebuilding once or twice due to wildfire is a reasonable strategy but if people are unable to get insurance to do that, then there is a disconnect. Similar to sea level rise when thinking about adaptation strategies, for example the number of times there's an impact to an asset and communities are thinking about tolerance for that risk based on their own vision but that doesn't jive with insurance ability to support businesses and residents then we are going to have a problem for that recovery process. I appreciate that Evan broke it into hazard mitigation and resilience. **Short term there's a lot of mitigation things we could be doing and still we're not very clear on those performance measures and there's also the resilience piece.**

Evan Johnson: Something that was eye opening in the initial conversation, this is not meant to be a knock in the insurance industry, is there's an open question from the insurance industry on how do local governments do LHMP planning? What do those plans look like? What are their available mechanisms for reducing wildfire risk? **There's two different worlds here.** If nothing else this group can help bridge this divide and bring forth tools to the industry level. How to make these conversations happen outside of a council structure and build it into other conversations? This is really critical piece of puzzle.

Amanda Hansen: Want to support what other commenters have said thus far. Responding to second question. These recommendations are going to be important to get out there. It might be valuable to think about having a communications strategy for rolling this information out to amplify it to fullest extent because it's so critical.

Mark Starr: Regarding the second question, we at CDPH can help with health departments and local health agencies for sharing information about wildfires before, during and afterward for cleanup and housing and sheltering and rehousing and obviously insurance aspects. We'd be happy to help with that. My question is about nomenclature: most of the group talks about climate insurance but this seems clearly mostly focused on wildfire, though there are more climate impacts **such as flooding, sea level rise, flooding, but I don't know** how relevant these others are to insurers, so just curious if the scope is just focused on wildfire, or other climate impacts?

Evan Johnson: There's the larger climate insurance working group that is covering heat, wildfire and sea level rise. But this sub-work group is really looking at wildfire at least instigated by approaching wildfire as a climate related risk. Though this is open for discussion.

Nuin-Tara Key: I agree with Evan. **But would add that there's an opportunity** given our charge to look at multiple impacts, that we can understand and learn from the wildfire context things that we can apply to other contexts and share lessons learned broadly. A priority for me is responding to something **we've** heard from local agency partners and our broader work: how do we better understand the community and landscape scale efforts that need to be put in place and that local agencies are thinking about as they are responding to SB 379 and how do we align these with insurance? If local agencies are employing landscape-scale nature-based solutions that mitigate climate risk, how are these being reflected in insurance coverage or rates? **This doesn't need to be the** highest priority, but we should consider, how do we make those bridges between local action and insurance processes? In this space we can think about both wildfire and other impacts.

Michelle Passero: Great idea to create linkages between these two groups of the insurance working group and TAC. One thing to flag is try not to be duplicative. Is there a way to be efficient and get input, but not be duplicative and have parallel tracks? I want to take about how we can do this in a way that uses **peoples'** time in the best way possible while creating that bridge.

Nuin-Tara Key: I appreciate that Michelle. That is the intent of the sub-group to bring the conversations happening here at the council with those happening out of SB 30. We intentionally held back conversations about insurance in the TAC so that we can link to the insurance working group when we talk about this. That's why we have this shared workspace in this sub-group. We would welcome suggestions you might have on how to make sure this process works.

Jonathan Parfrey: Many of you know beginning of **Leo Tolstoy's Ana Karenina**: happy families are happy in same ways whereas unhappy families are unhappy in a variety of different ways. **For mitigation actions, that's the happy family, but** for climate adaptation there are so many different things and so many different hazards. **Don't know that focusing on wildfire exclusively really serves us.** Say extreme heat waves. If there was a parametric insurance mechanism established it would be very different from another policy for wildfire and sea level rise. They are unique and different. We may be limiting ourselves by focusing only on wildfire.

John Wentworth: As a member of this very happy family I offer Mammoth Lakes as a case study. We have seen no correlation between all of our work on hazard mitigation updates and wildfire and general plan updates, and a change insurance rates. This adds to the difficulty of engage constituents in general plan updates. We talked about unfunded mandates earlier. If there's no connection between this work and the availability of getting insurance for wildfire risk, the unfunded mandate comes right back. Happy to use Mammoth Lakes to provide more specific information on that.

Nuin-Tara Key: Thanks John, I would imagine there would be interest among the work group. Any other council members? We have proposed action and I will repeat what I heard, then I will open for council comment and then public comment.

**ACTION:**

Voting to approve the draft scope of work for the CCIWG and ICARP TAC Partnership.



Nuin-Tara Key: The question before us is a vote to approve the draft scope of work and the general charge, we are not locking ourselves into the final detail here. I heard general interest in supporting this partnership and exploring these questions. Heard point about avoiding redundancy, think intentionally about coordination and alignment. Maybe report back to sub-work group to expand beyond wildfire to other impacts. Maybe think about adding in a communications strategy and how do we get this information out in effective ways. I would propose that we move to vote to approve the scope of work.

#### PUBLIC COMMENT:

Mike Petersen: Thanks for allowing me to present.

Motion: David Loya

Second: Amanda Hansen

Aye: Jacob Alvarez, Tom Collishaw, Jose Lara (For Tina Curry), Grant Davis, Laura Engemen, Jana Ganion, Jason Greenspan, Amanda Hansen, Nuin-Tara Key, David Loya, Dan McDonald, Darwin Moosavi, Jonathan Parfrey, Michelle Passero, Heather Rock, Mark Starr, John Wentworth.

Absent: Karalee Browne, Sona Mohnot, Brian Strong, Gloria Walton, Andrea Ouse, Lauren Sanchez, Wilma Wooten

Nuin-Tara Key: Thanks to Evan, Andrea, Mike and Jason for pulling this together. Looking forward to the next TAC meeting update on this.

Evan Johnson: I want to thank Michelle and Sona for their time being in both institutions.

#### Item 5 | General Public Comment

Jacob Alvarez: Our local governments are struggling a lot. Coastal communities enjoying tourism seeing major hits. Coachella Valley: Big events have been completely wiped out, not coming back until maybe next fall. Lots of business sponsors are getting hit hard. Not sure if there will be a bounce back from them. Just saw Palm Springs financial emergency declared. We thought recession was bad: we may see a lot of staff furloughed and cut. The work we are doing rolls well with the mitigation that we have to do but it will be cumbersome as we move forward given financial situation at the local government level. Moving

forward Palm Springs has said that they're losing 21 million for the remainder of this fiscal year, Coachella 900,000 - Getting hit by loss of gas tax. Those of us that feed off of the tax stream will all be seeing this. Happy to be a part of this. I get info out to our community. This is a bright spot for those of us who live Covid-19 all day. Don't forget to thank essential workers.

#### Item 4 | Closing, Future Agenda Items, and Meeting Adjourned

Nuin-Tara Key: Thank you Jacob I appreciate that insight. Want to quickly talk about state's general process moving forward since it came up last meeting: this is absolutely a space, given OPR's charge, we are focused on adaptation and resilience. How we define resilience is taking abroad community perspective. Understanding economic impacts has cascading impacts to our ability to respond right now and to respond to the continuing impacts from climate change. We want to hold space to think about how we can support communities right now but also think about solutions. We want to continue to have this be a space where we're all working together. Thank you for everyone sharing what you're seeing on the ground.

Quick overview of state budget process: Department of Finance working toward May 14 deadline to release May revise. Still working toward June 15 for budget decision. This will be a baseline workload budget to uphold current service levels with some exceptions. Assembly and other state branches have laid out some additional priorities such as wildfire and homelessness from Assembly side. Decisions around specific funds like GGRF may be deferred until later, in August, after taxes come in and July extension deadline passes, after cap and trade timelines, may revisit the budget including GGRF expenditures. We are all trying to figure out impact to economy and budgets across the board, information coming in at different times as compared to other years. One glimmer of hope is that we are in better condition than we would have been because of the state rainy day fund so we can rise to the moment. We will continue to provide budget updates and hold space for front-line partners.

Jacob Alvarez: Want to commend Governor for his decisions and his state and national leadership and hard decisions, which has had a positive impact on the entire state.

Nuin-Tara Key: Thanks all.