



HOUSING, COMMUNITY, AND ECONOMIC DEVELOPMENT POLICY COMMITTEE HIGHLIGHTS

Thursday, June 12, 2025

ATTENDANCE

Members: Wes Speake (Chair); Leslie Castellano (V. Chair); Art Bishop; Evan Branning; Jorel Chavez; Omar Dadabhoy; Larissa De La Cruz; Tanya Doby; Marilyn Ezzy Ashcraft; Waymond Fermon; Tori Hannah; Alma Hernandez; Cecilia Hupp; Andrew Jared; Lisa Kaplan; Tamala Kelly; Danielle LeBlang; Sergio Lopez; Julie Lucido; Meredith Matthews; Stacey Mattina; Thaddeus McCormack; Lisa Motoyama; Vong Mouanoutoua; Scott Ochoa; Alice Patino; Ray Pearl; Cindy Silva; Lisa Soghor; Thomas Soule; Cris Sturken; Toni Taber; Julie Testa; Maureen Toms; Mark Waronek

Partners: Clayton Miller

Staff: Brady Guertin, Legislative Advocate

I. **Welcome and Introductions**

Chair Wes Speake, Council Member from the City of Corona, opened the meeting by welcoming members and emphasizing the vital role local leaders play in navigating the state's complex housing and economic development challenges. Vice Chair Leslie Castellano, Council Member from the City of Eureka, echoed the importance of regional representation and community-centered solutions. Cal Cities Chief Executive Officer Carolyn Coleman and President Lynne Kennedy also expressed their appreciation for the committee's continued work in advancing housing access, economic opportunity, and smart local governance.

II. **Public Comment**

No public comment was made.

III. **General Briefing**

Following the customary practice of convening all policy committee members for a general briefing before the start of policy committee meetings, the Cal Cities advocacy team compiled a General Briefing Update Document, which includes the latest on legislative and budgetary matters impacting cities.

IV. **Fire Insurance and What You Need to Know About Wildfire Issues**

Fire Chief Bernard Molloy from the City of Murrieta delivered a comprehensive presentation on the evolving fire insurance landscape in California. He explained how the industry's risk assessment practices are shifting rapidly, driven by rising wildfire losses and regulatory reform. California's 2023 "Sustainable Insurance Strategy" and Executive Order N-13-23 are reshaping how insurers write policies in high-risk areas. Chief Molloy outlined key state actions, including new mandates that require insurance companies to cover distressed areas in proportion to their market share, and forthcoming changes that allow the use of catastrophe modeling to set rates.

These changes could significantly increase premiums in rural and wildland-urban interface communities.

He also discussed the Safer from Wildfires program, which provides a framework for homeowners to harden their properties in exchange for insurance savings. However, Chief Molloy noted that implementation of these incentives has been uneven, and many communities are not yet receiving credit for proactive mitigation efforts. He encouraged cities to pursue Firewise Community certification and apply to become Fire Risk Reduction Communities, which would improve both public safety and insurance accessibility. He emphasized the need for cities to collect GIS data on mitigation efforts in preparation for the anticipated use of catastrophe modeling.

Common concerns from city representatives included whether local defensible space programs are being adequately recognized by insurers, how cities can influence the new catastrophe modeling criteria, and how to ensure that low-income homeowners are not priced out of fire insurance markets despite making mitigation improvements.

V. Housing Innovations and Public-Private Partnerships

Jasmine Tarkoff, a consultant with Hope Solutions, presented on an approach to developing deeply affordable housing on faith-owned land. Her presentation focused on Contra Costa County's Cottage Communities initiative, which leverages underutilized church-owned parcels for small-scale modular housing. These communities—typically under 25 units—are designed for residents with high needs, including unhoused seniors and transitional-age youth.

Tarkoff walked the committee through two case studies: Hope Village in Walnut Creek and the Village of Hope in Pittsburg. Both projects used long-term ground leases with faith institutions, streamlined approval through AB 2162, and blended funding from local, county, philanthropic, and federal sources. Each project prioritized stakeholder collaboration, including faith leaders, community-based organizations, and residents with lived experience. In Antioch, the city applied an Innovative Housing Overlay Zone to more than 90 acres of faith-owned land, enabling streamlined entitlement and deed-restricted affordability. The model aligns with recent regulatory tools such as Senate Bill 4 (2023), which allows by-right affordable housing development on land owned by religious institutions and nonprofit colleges.

During the discussion, city representatives expressed interest in how to inventory faith-owned properties, engage religious institutions in housing conversations, and structure incentives such as fee waivers or ADU classification to facilitate development. Members also raised questions about long-term sustainability, operational funding for supportive services, and the potential for replication in other jurisdictions.

VI. Legislative and Regulatory Update

Brady Guertin, Legislative Advocate for Cal Cities, delivered a targeted update on key housing legislation, beginning with [SB 79 \(Wiener\)](#). This bill introduces a tiered

framework requiring cities to ministerially approve tall and dense residential housing near specific transit stops, including in areas not traditionally classified as urban.

Brady also highlighted [AB 650 \(Papan\)](#), a Cal-Cities-sponsored bill which would significantly improve the housing element review process by encouraging local jurisdictions to begin the housing element update process six months early and requiring the state to provide greater clarity in the review process. Brady also provided the committee with legislative updates on [priority bills](#) for which Cal Cities has an official position, including some of the bills in the [Fast Track Housing Production](#) package focused on housing affordability and other housing issues currently working their way through the legislative process this year.

While supportive of increasing housing supply, Cal Cities continues to advocate for legislation that balances production goals with infrastructure readiness, necessary local services for good quality residential development, public safety, and meaningful local input. Brady encouraged cities to engage in coalition efforts and submit letters as these bills advance.

VII. Adjourn

Next Virtual Meeting: Staff will notify committee members by **August 18** if the policy committee will meet in October. If you have any questions, please contact [Meg Desmond](#), Cal Cities Associate Manager, Legislative Administration.