SFSLD Conference

Colleen Corrigan

November 2025

SPUR

SPUR's Mission

Through research, education and advocacy, SPUR works to create an equitable, sustainable and prosperous region in which all people thrive.

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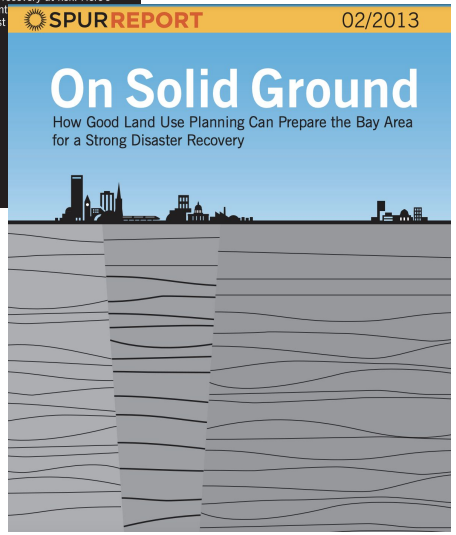

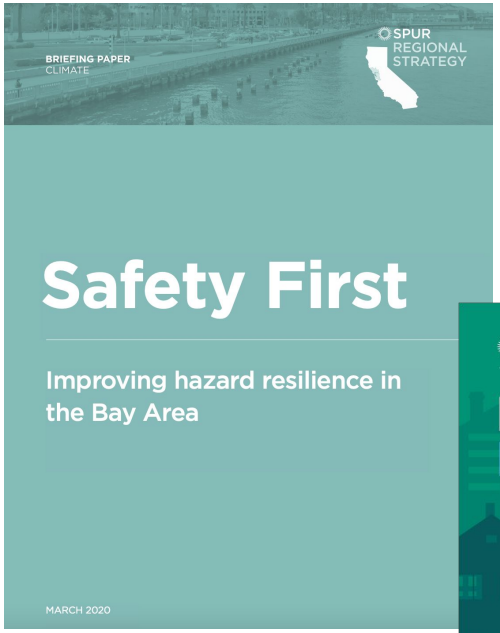

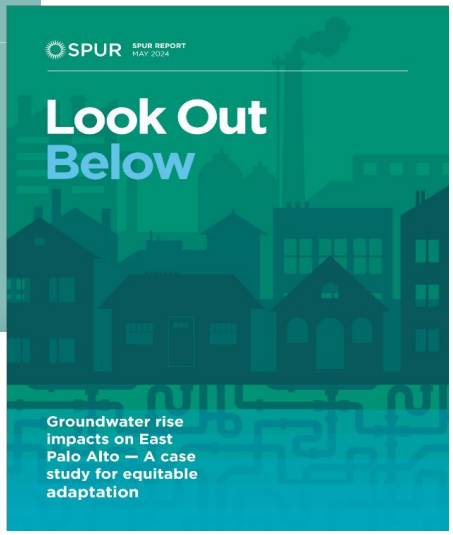

SPUR's Multi-Hazard Resilience Reports

Since 2009, SPUR has led a comprehensive effort to retrofit the buildings and infrastructure that sustain city life, and prepare communities for future hazards.

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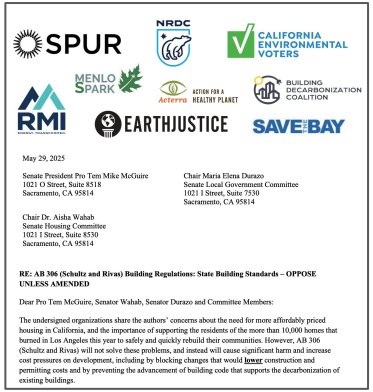
SPUR's work

- **Empowering local jurisdictions and households** to address home retrofitting needs in the face of wildfires, flooding, earthquakes, extreme heat, etc. to achieve community-scale resilience (as well as upgrade building codes for new construction to address local hazard risks).
- Working with community-based organizations to address issues of shoreline contamination
- Supporting the development of collaborative **cross-jurisdictional governance structures** to address adaptation and infrastructure resilience needs.
- Financing emergency management, hazard resilience, and climate adaptation through leveraging public financing tools and mobilizing private investment.



SPUR · NRDC · CALIFORNIA ENVIRONMENTAL VOTERS · MENLO SPARK · Acterra ACTION FOR A HEALTHY PLANET · BUILDING DECARBONIZATION COALITION · RMI · EARTHJUSTICE · SAVE THE BAY

May 29, 2025

Senate President Pro Tem Mike McGuire
1021 O Street, Suite 8518
Sacramento, CA 95814

Chair Maria Elena Durazo
Senate Local Government Committee
1021 I Street, Suite 7530
Sacramento, CA 95814

Chair Dr. Aisha Wahab
Senate Housing Committee
1021 I Street, Suite 8530
Sacramento, CA 95814

RE: AB 306 (Schultz and Rivas) Building Regulations: State Building Standards – OPPOSE UNLESS AMENDED

Dear Pro Tem McGuire, Senator Wahab, Senator Durazo and Committee Members:

The undersigned organizations share the authors' concerns about the need for more affordably priced housing in California, and the importance of supporting the residents of the more than 10,000 homes that burned in Los Angeles this year to safely and quickly rebuild their communities. However, AB 306 (Schultz and Rivas) will not solve these problems, and instead will cause significant harm and increase cost pressures on development, including by blocking changes that would lower construction and permitting costs and by preventing the advancement of building code that supports the decarbonization of existing buildings.

Multifamily Seismic Retrofit Program Secures $15 Million from State, But More Investment Is Needed

By Sarah Atkinson, Earthquake Resilience Policy Manager

August 7, 2023

Rising to the Challenge: A Flood-Resilient San Francisco

Digital Discourse

12:00 to 1:00 p.m. | Thursday, January 16, 2025

Photo by Sergio Ruiz for SPUR.

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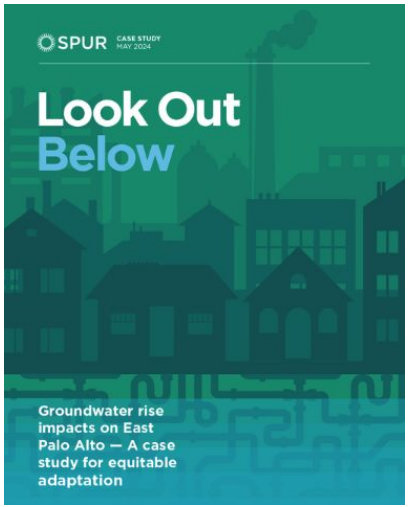

SPUR's work

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BAY ADAPT
REGIONAL STRATEGY FOR A RISING BAY

OneShoreline
Building Solutions for a Changing Climate

MARIN WILDFIRE PREVENTION AUTHORITY

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SPUR's work

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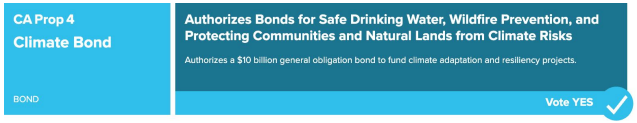

Sustainability + Resilience Policy Priority

Project: Support innovative financing partnerships & financing initiatives that fund hazard resilience priorities in the Bay Area & **improve governance** of projects for effective and coordinated regional action.

What have we done so far?

a. Pass $15M in state funding for Multi-family Seismic Retrofit Program (later pulled back due to state budget deficit)
b. Pass 2024 Prop 4 Climate Bond
c. Pass 2024 Measure MM Oakland Special Tax for Wildfire Mitigation

What's now?

- Understanding financing challenges across hazards–how are projects currently financed, what gaps exist, what is possible?

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Coastal Adaptation

The Challenge: Overlapping Risks

Sea level rise (SLR) in the SF Bay Area

EXHIBIT 5

Sea levels could rise by about 1 foot in the Bay Area by the year 2060.

Source: California Ocean Protection Council, "DRAFT: State of California Sea Level Rise Guidance: 2024 Science and Policy Update," 2024, https://opc.ca.gov/wp-content/uploads/2024/01/SLR-Guidance-DRAFT-Jan-2024-508.pdf?utm_medium=email&utm_source=govdelivery.

Note: SPUR uses OPC's "Intermediate" sea level rise scenario to contextualize the future risk of flooding from sea level and groundwater rise. All values are median values of sea level rise scenarios, in feet, for San Francisco, used here as a proxy for East Palo Alto.

YEAR	LOW	INT. LOW	INTERMEDIATE	INT-HIGH	HIGH
2020	0.2	0.2	0.2	0.3	0.3
2030	0.3	0.4	0.4	0.4	0.4
2040	0.4	0.5	0.6	0.7	0.8
2050	0.5	0.6	0.8	1.0	1.3
2060	0.6	0.8	1.1	1.5	2.0
2070	0.7	1.0	1.4	2.2	2.9
2080	0.8	1.2	1.8	3.0	4.1
2090	0.9	1.4	2.4	3.8	5.3
2100	1.0	1.6	3.1	4.8	6.5

Source: SPUR Look Out Below Report

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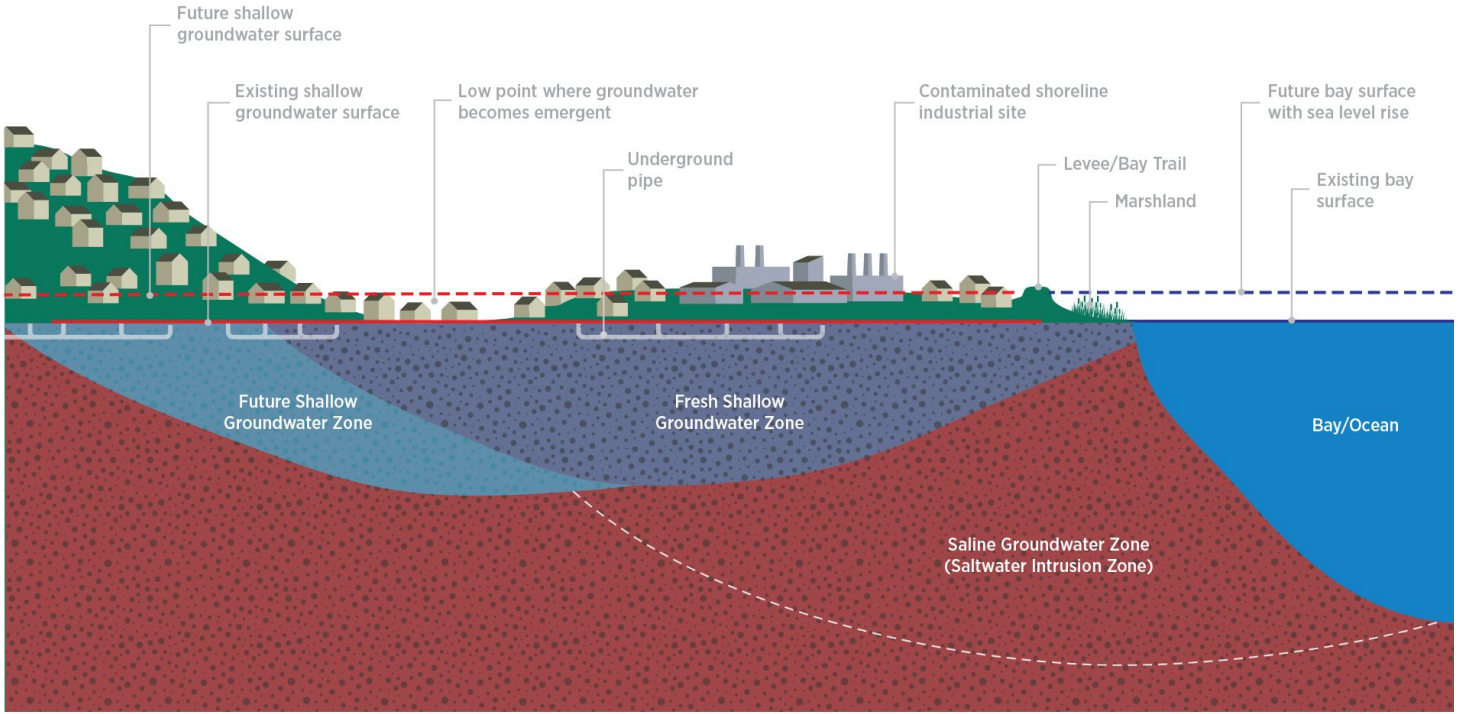
Coastal Adaptation

The Challenge: Overlapping Risks

Groundwater Rise (GWR) Risks



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Sea Level Rise: Adaptation Solutions

- **Hardening/”grey infrastructure:** sea walls, rip rap, river channeling, armoring, levees, etc.
- **Nature based solutions:** living shoreline, restoration of tidal marshes and beach dunes, urban street-side rain gardens, removal of high hazard dams, replacement of undersized road culverts, etc.
- **Hazard mapping/building codes:** overlaying groundwater rise an SLR zones with building codes and design elements that support adaptation
- **Managed retreat:** state voluntary buyout programs (e.g. Massachusetts, Connecticut, NY) and limit/de-incentivize development within areas at risk of future flooding while increasing density outside of risk
- **Regional Shoreline Adaptation Plans (RSAPs)**

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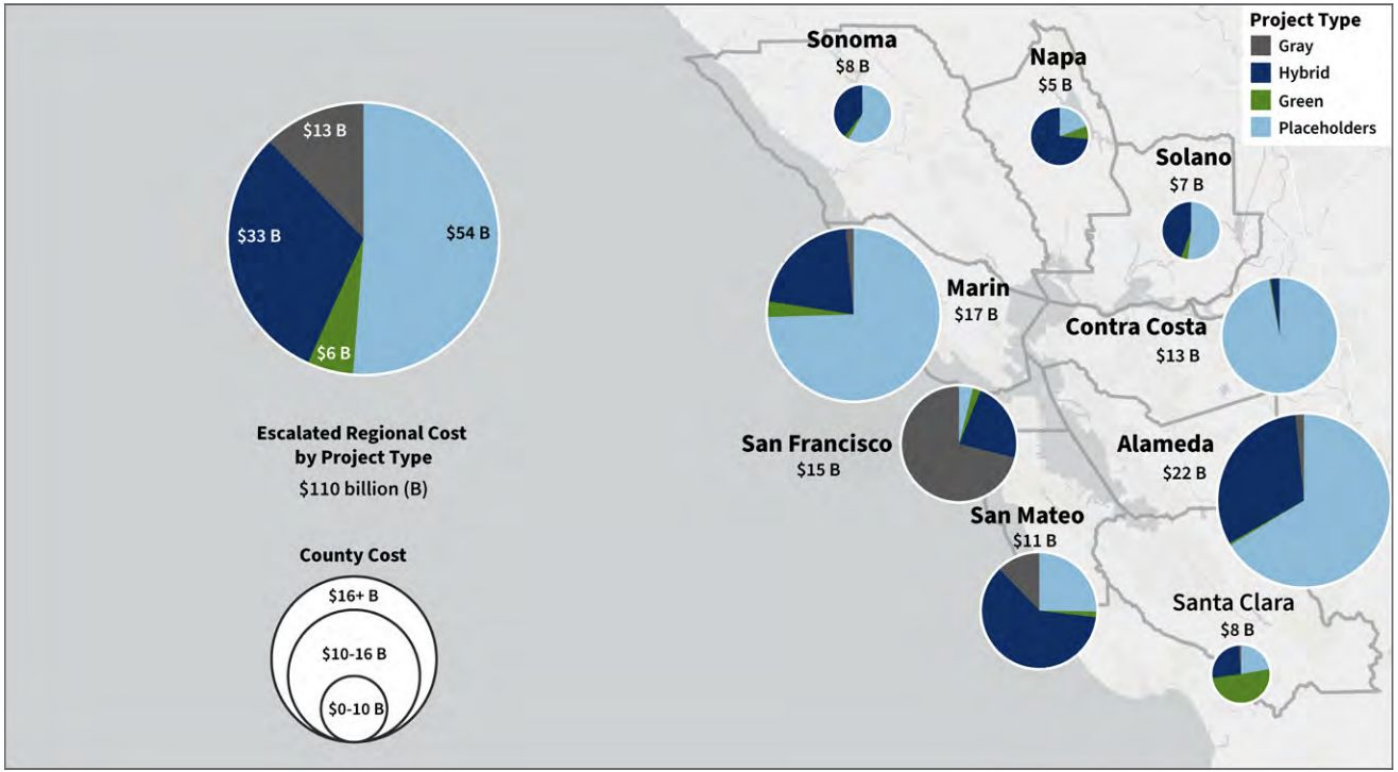
The Bay Area is estimated to need over $100B for SLR adaptation

Source: BCDC Adaptation Funding Framework

Figure 4. County Need Estimates by Project Type



Existing government funding sources (prior to federal cuts) are limited

Source:
BCDC Adaptation Funding Framework

Table 3. Existing Revenue Estimate by Funding Source

Funding Level	Funding Source	Estimated Funding Timeline	Revenue Estimate (in millions Year of Expenditure)
Local	Local Adaptation Bonds	One-time	$520
Local	Committed Project Funding Estimate	One-time	$980
Regional	Measure AA	Through 2037	$430
State	State Bonds	One-time	$90
State	2021 and 2022 State Budgets	One-time	$600
Federal	NOAA	Through 2050	$70
Federal	EPA	Through 2050	$110
Federal	FEMA	Through 2050	$970
Federal	U.S. Army Corps of Engineers	Through 2050	$1,590
Federal	Infrastructure Investment and Jobs Act (IIJA)	One-time	$70
Federal	Inflation Reduction Act (IRA)	One-time	$30
Various	Other State and Federal Sources	Various	$60
		Total	**$5,500**

Coastal Adaptation

The Challenge: Adaptation is Costly

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Source: BCDC Adaptation Funding Framework

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Coastal Adaptation

The Challenge: Adaptation is Costly

Federal & State funding pullbacks have widened the gap

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Source: BCDC Adaptation Funding Framework

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Federal Headwinds

- **GGRF rollback**: In July 2025, Trump repealed the $27 billion federal financing program to address the climate crisis with a mandate that 40% of funding benefit disadvantaged communities.
- Systematic dismantling of the **Federal Emergency Management Agency (FEMA)** that coordinates disaster relief and emergency assistance as well as provides federal funding for hazard mitigation.
- Federal rollback of equity and environmental justice considerations…

After Decades of Failure, the Trump Administration is getting FEMA Back on Track

Release Date: August 29, 2025

Under President Trump, FEMA is 100% faster in getting boots-on-the-ground to respond to disasters

In just 200 days, President Trump and Homeland Security Secretary Kristi Noem have successfully reformed federal disaster response after decades of failure and neglect.

For too long, disaster response has been bogged down by red tape, inefficiency, and a one-size-fits-all approach that left too many Americans waiting for help that came too late. Below are just some examples of how the Federal Emergency Management Agency (FEMA) has been realigned with its core mission:

FEMA had Been Failing the American People Since Hurricane Katrina.

Challenge: Dismantling of FEMA

- Staff reductions
- Termination of the BRIC grant program
- Delayed approvals of Hazard Mitigation Grant Program (HMGP) funding
- New approvals for expenditures over $100,000, causing increased admin burden
- Twenty states are suing FEMA over the cancellation of the BRIC program

FEMA's Primary Hazard Mitigation Assistance Grant Programs

The fate of FEMA's hazard mitigation assistance programs remains unclear. The proactive Building Resilient Infrastructure and Communities program was recently canceled, even though FEMA's own research acknowledges that federal mitigation investments are highly cost-effective.

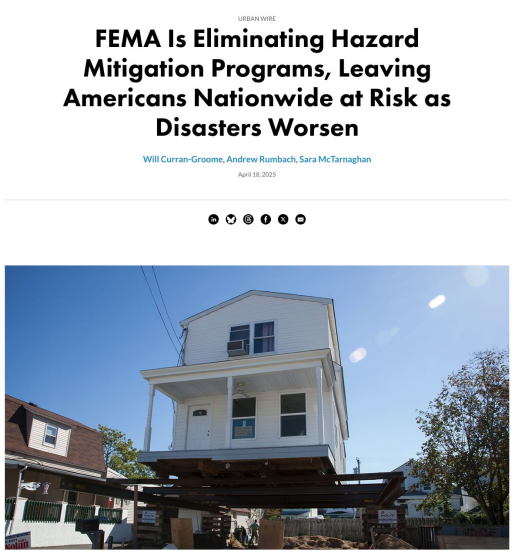
Grant program	Enabling legislation	Year started	Available only after a presidentially declared disaster?	Funding source	Funding approved FY 2023	Current status
Hazard Mitigation Grant Program	Stafford Disaster Relief & Emergency Assistance Act of 1988 (Stafford Act)	1989	Yes	Disaster Relief Fund (DRF)	$140.7 million	Unknown; recent grants not approved
Flood Mitigation Assistance	National Flood Insurance Reform Act of 1994	1997	No	NFIP policy-holders and Infrastructure Investment and Jobs Act	$800 million (NOFO)	Inactive for 2025
Pre-Disaster Mitigation (PDM)	Disaster Mitigation Act of 2000	2003	No	DRF	~$233 million made available for 100 Congressionally directed projects	Inactive after 2023; BRIC replaced part of PDM in 2018
Building Resilient Infrastructure and Communities (replaced PDM)	Stafford Act, Disaster Recovery Reform Act of 2018	2020	No	6% set-aside from DRF	$1 billion (1)	2020–2023 grants canceled in April 2025

Source: SPUR.

Bay Area Impacts — BRIC Cancellation

Cancellation of BRIC has led to the loss of $350 million across the Bay Area for climate resilience projects. Including:

- **the SAFER Bay Project in Menlo Park for flood protection, $50M million)**
- wildfire resilience investments in Napa and Sonoma counties, $70M
- San Francisco's Downtown Coastal Resilience Project, $50M
- **the Oakland-Alameda Adaptation Committee's Adaptation Project, $50M**
- **the Beach Boulevard Resiliency Project in Pacifica, $50M (Statewide)** Plus, the California Earthquake Authority Soft-Story Retrofit Program, $40M



Delayed/Withheld HMGP Funds: The City of San Jose has delayed the rollout of its seismic retrofit program for multifamily soft-story buildings due to cancellation of a $33 million HMGP FEMA grant.

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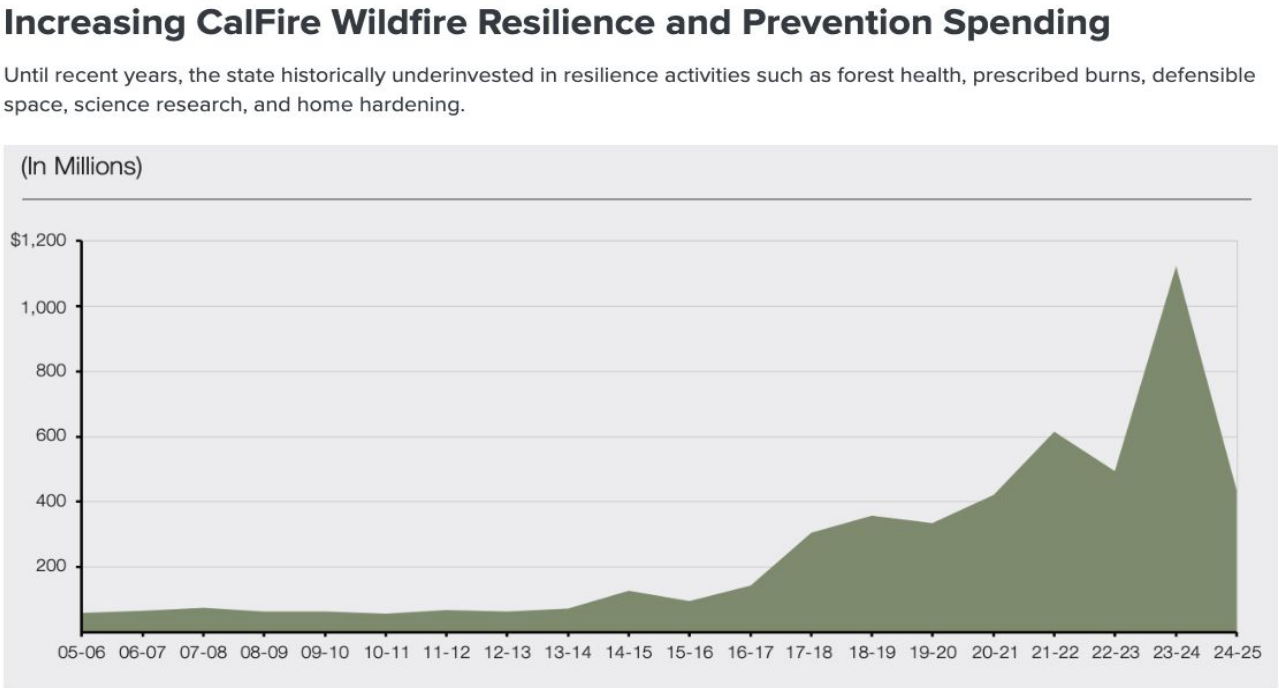
Coastal Adaptation

The Challenge: Adaptation is Costly

The State Government is driven by public interest, which tends to follow disasters, instead of preempting them…



Source:
SPUR Article

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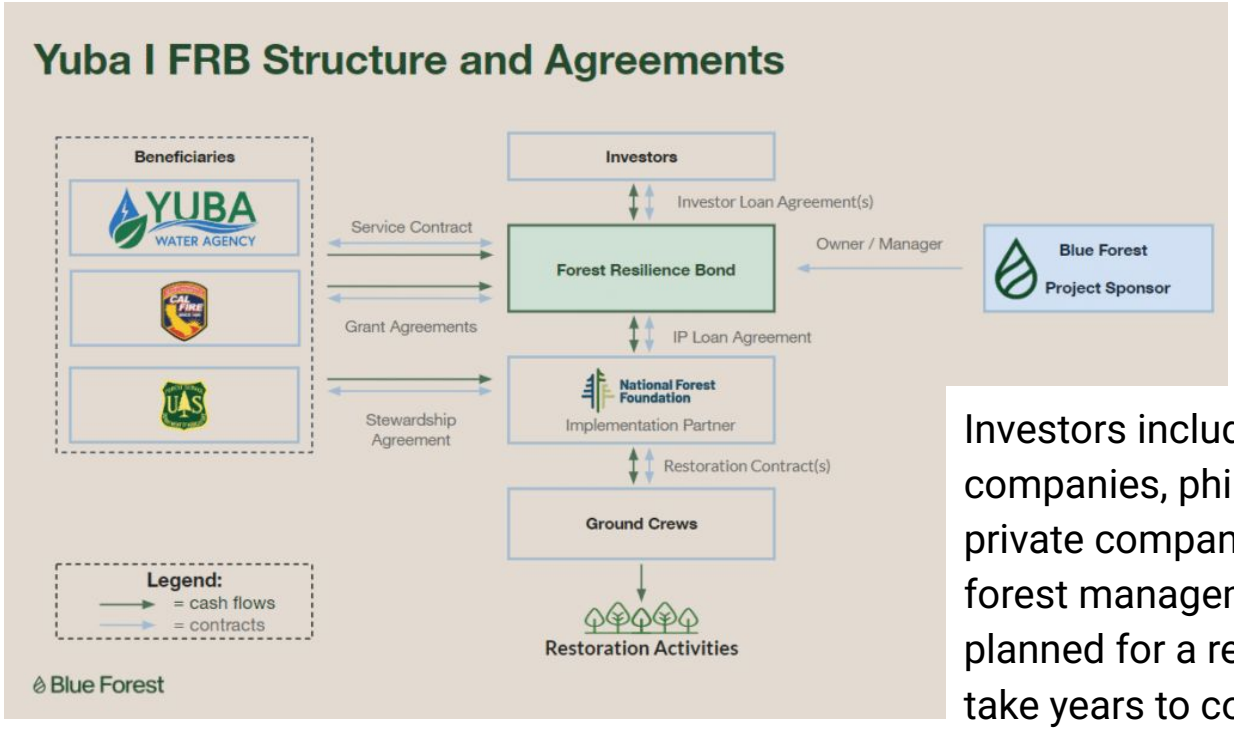
The Opportunity: Expand financing sources

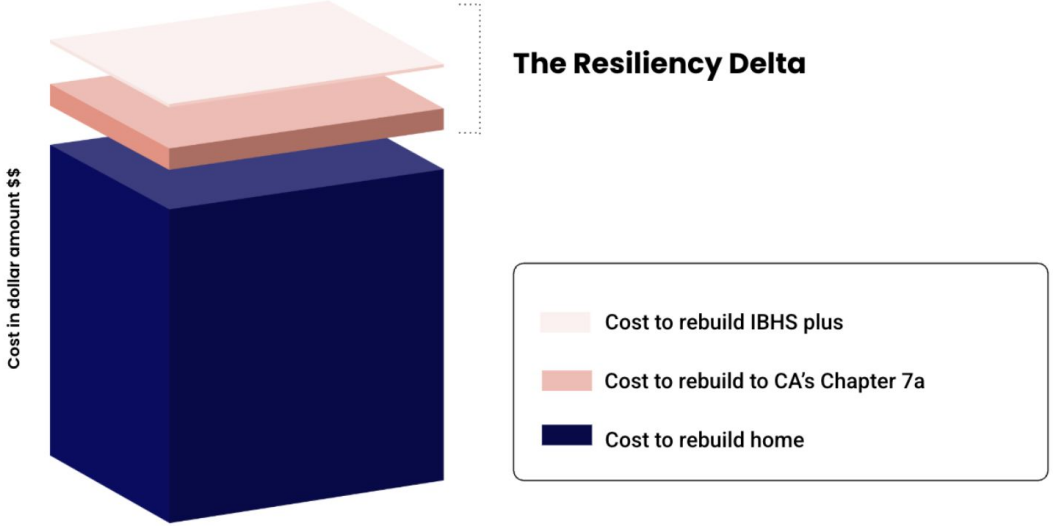
Model: The Forest Resilience Bond (Public-Private Partnership)



Investors including utilities, insurance companies, philanthropic foundations, and private companies provide upfront capital for forest management projects that are already planned for a region, but that may otherwise take years to complete based on public funding timelines and capacity constraints.

The Opportunity: Expand financing sources

Model: The LA Resilience Delta Fund (Public-Private Partnership)



Source: Resilient Los Angeles

Structured as a **$250 million blended-capital Special Purpose Vehicle**, the Fund will combine loan capital with grants (especially for income-qualifying households) to ensure widespread access. This fund will be available to LA residents impacted by the fires who want to upgrade their homes to the IBHS Wildfire Prepared Home Plus standard.

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The Opportunity: Expand financing sources

*Model: **Green Banks**, similar to CA's IBank, CT's and MD's Green Banks*

CT: Environmental Infrastructure Bank, "Property Assessed Resilience" – allows homeowners to borrow for flood protection upgrades and benefit immediately from increased property valuations and reduced insurance premiums.

- They can repay over decades through modest increases in their property tax bills, insurance savings

Maryland: Montgomery County Green Bank Resilience Dedicated Fund–public/private partnership for low-interest loans to affordable housing and developers to invest in resilience alongside capital improvements

- Borrowers can use a portion of the loan toward needed capital improvements to make repairs and maintain their buildings
- *Every capital improvement investment must be paired with a resilience investment*

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The Opportunity: Expand financing sources

Model: Special districts

BLACKHAWK
GEOLOGIC HAZARD ABATEMENT DISTRICT

1) Climate Resilience Districts (CRDs), **SB 852:** A new type of financing district available to local governments and special districts, with the goal of fostering collaboration among public/private sectors and est. a predictable flow of $$$ instead of grants/loans
   a) Tax increment financing, voter-approved supplemental property taxes, benefit assessments, or fees
   b) CRDs can receive federal, state, local or private funding
2) Geological Hazard Abatement Districts (GHADs), **1979 Beverly Act:** Independent public agencies that provide a management structure and funding source to protect from landslides, erosion, liquefaction, flooding, and other hazards. ~50 in CA
   a) Can encompass both private and public lands in hazardous areas
   b) GHADs can own/acquire land, CEQA exempt
   c) Ex: Oakland GHAd, Blackhawk GHAD, Wilder GHAD in Orinda, Santa Cruz GHAD

PAJARO DUNES GEOLOGIC
HAZARD ABATEMENT DISTRICT

Where do we go from here?

Regardless of whether federal hazard mitigation grants are restored, California and Bay Area governments must improve existing public financing (and governance) mechanisms while pursuing innovative tools to expand resources for planning and implementation projects.

We do not have the luxury of waiting until federal funding is available, nor will federal funding cover our growing costs.

SPUR