



**EL DORADO COUNTY**  
**PLANNING & BUILDING DEPARTMENT**

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Date: March 23, 2026

To: Honorable Board of Supervisors

From: Karen L. Garner, Director Planning and Building Department

**Subject:** Caldor Fire Grizzly Flats Homeowner Rebuild Program

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The Caldor Fire Grizzly Flats Homeowner Rebuild Program (HRP) provides the opportunity for Caldor Fire victims in the Grizzly Flats community who have struggled to rebuild and obtain permanent housing. This is done through three key components:

1. A public-nonprofit-private partnership between El Dorado County, HomeAid Sacramento and Caldor Fire victims who meet program requirements.
2. Funding through the County's Affordable Housing Special Revenue Fund
3. Creation of a forgivable loan program for participants.

These components are described in more detail below.

**Background/Need for Homeowner Rebuild Program**

The 2021 Caldor Fire resulted in significant destruction in the Grizzly Flats community, including the loss of hundreds of primary residences. Many impacted homeowners continue to face substantial barriers to rebuilding due to limited financial resources, rising construction costs, and insufficient insurance proceeds.

Efforts to date include;

- Adoption of the Caldor Fire Resiliency and Rebuilding Ordinance 5150 ("Caldor Fire Ordinance") providing fee waivers, temporary RV permits and other assistance to eligible residents.
- Requests to FEMA for individual aid. All requests have been denied.
- Adoption of the Regulations for Limited-Density Owner-Built Rural Dwellings Ordinance 5199 ("Title 25 Ordinance" referencing the applicable building code section) applicable to the Grizzly Flats and Phillips area allowing alternative building code standards for rebuilds for eligible residents.

- Creation of pre-reviewed plan set for a 750-square-foot Title 25 dwelling available to Caldor Fire victims at no charge.

In the four and a half years since the Caldor Fire, some rebuilding has occurred in Grizzly Flats and the Phillips area either from those who had sufficient insurance, or new residents who have purchased and built homes on land sold by previous residents who were forced to move away after the Caldor Fire and chose not to return.

Through the processing of permits, including the issuance of Temporary RV permits for fire victims, it has become apparent that some Grizzly Flats residents continue to face significant challenges to rebuild. In many cases, the home they had before the fire and the land underneath it was their only asset. Many of these residents have been long-time residents of Grizzly Flats and El Dorado County and want to remain in Grizzly Flats due to deep connections to the community. As one resident who plans to participate in this program said, “Grizzly Flats is home. Everyone knows each other and everyone helps each other out. If you need a cup of sugar or help cutting up a tree, everyone in Grizzly is willing to help.” This resident has been in Grizzly Flats for 16 years, and she and her husband, who grew up in Grizzly Flats, raised their family there. She said that until she lived there, she had never lived in the same place for more than three years and Grizzly Flats is the only place that has really felt like home.

Specific challenges and hurdles identified over the past four and a half years working with Grizzly Flats residents that do not yet have permanent housing:

- Some residents had no fire insurance (some due to ownership of the land/house outright or heritage property passed down through generations), were under-insured or their insurance was cancelled or had become too costly. In many cases, even with a payout of insurance funds the amount was not sufficient to rebuild even a modest home.
- Many residents are on fixed incomes while others are employed. Those still struggling to rebuild generally fall into income levels that meet federal and state definitions for low- or very-low income.
- The Caldor Fire Ordinance granted a waiver of permit fees for rebuild and allows for temporary living in RVs on site. The Title 25 Ordinance provides an alternative to standard Title 24 building code while still ensuring safe construction, including making it easier for residents to self-build all or a portion of the house. Pre-reviewed plans for a 750 square foot Title 25 home are available at no cost. Even with these programs, the process and cost of a new home not financially possible and the construction process overwhelming.
- The Caldor Fire Ordinance is set to expire December 31<sup>st</sup>, 2026. Staff will soon bring an analysis of rebuild efforts with recommendations for an extension of some or part of the Ordinance, however long-term living in RVs is not a feasible solution. Many of those that would qualify for this program are still living in RVs

on their property. A feasible option for those residents still living in RVs is necessary.

- These residents were Grizzly Flats residents at the time of the fire and in many cases, long-time residents of El Dorado County, not only living here, but working and volunteering in the community. These residents want to stay and continue living, working and volunteering in the Grizzly Flats and El Dorado County community, but need a clear, affordable path to a permanent home.

To address the needs noted above, the Planning and Building Department (Department) has developed the Caldor Fire Grizzly Flats Homeowner Rebuild Program to support eligible residents reestablish permanent housing.

### **HomeAid Sacramento Nonprofit Partnership**

The HRP leverages a unique public–nonprofit-private partnership opportunity between El Dorado County, HomeAid Sacramento, and qualifying Grizzly Flats residents. HomeAid Sacramento is a local affiliate of HomeAid America that works together with the members of the North State Building Industry Association and area homebuilders. HomeAid Sacramento uses housing development and community engagement to fulfill their mission of helping those at risk of or experiencing homelessness in the greater Sacramento region build new lives.

For the Caldor Fire Grizzly Flats HRP, HomeAid Sacramento has committed to donating labor, materials, and professional services equal to at least 50 percent of each project's estimated construction cost. HomeAid Sacramento is also conducting fundraising efforts with proceeds that will be applied towards the program participant's share. Where participants can contribute, through insurance proceeds or other personal funds, they will be asked to use those funds first towards any non-donated costs of their home. County funds provided through the HRP will be used only after all donated resources have been fully utilized, ensuring that public dollars complement—but do not replace—private and nonprofit contributions.

### **Program Funding**

To support implementation of the HRP, the Department recommends the use of up to \$550,150.75 from the Affordable Housing Special Revenue Fund. This fund was established by payment of fees upon issuance of each residential permit as required through Development Agreements (DAs) with certain developments.

At the time the fund was established, no specific use of funds was determined other than generally intended to be used for affordable housing purposes. The fees are not restricted in terms of use, geographic location or other limitations and are solely at the discretion of the Board. The fund continues to grow due to ongoing contributions from

active subdivisions subject to applicable DA terms. The fund may also see additional revenue should future Development Agreements require payment into the fund.

Current budgeted expenses in the Affordable Housing Special Revenue Fund for FY 2025-26 are \$50,000. The fund is also estimated to add \$60,000 in revenue from fees collected by projects required to contribute to the fund.

The proposed fund use and balance amounts below are approximate due to the continued contributions to the funds from building permit activity.

Fund	Current Balance (approximate)	Proposed Amount to HRP	Allocated in Budget FY 2025-26
Affordable Housing Fund	\$600,150.75	-\$550,150.75	\$50,000

This funding source is appropriate because the HRP directly benefits lower-income households and contributes to community recovery and resilience. Funds will be disbursed directly into special accounts administered by HomeAid Sacramento on behalf of qualifying participants. HomeAid and the County will communicate regularly and HomeAid will provide the County monthly reporting demonstrating details on each qualifying participant including project costs, progress, cost controls, and donated labor and materials.

### **Forgivable Loan Program**

The Grizzly Flats HRP provides up to \$73,318 in forgivable financial assistance to qualifying participants. HRP assistance is provided as a forgivable loan, not a traditional loan. Eligibility is not credit based. Repayment is not required if the homeowner meets all program obligations. HRP assistance will be determined based on a first-come, first-served basis for applicants that have met all program qualifications and are “project ready.” This includes submitting required plans and obtaining a building permit for their home and completing paperwork required by HomeAid. Funds will not be set-aside or reserved for applicants until all requirements have been met.

Each participant will be required to place a deed restriction on the property noting program obligations including a requirement to live in the home at least three years. Staff will report back to the Board upon conclusion of the three years to request removal of the deed restriction. Details of the HRP are included as Exhibit A of the associated Resolution.

The HRP is expected to assist a minimum of 12 qualifying participants. Any HRP funds remaining after completion of these projects will be returned to the County to maintain

proper stewardship of the Affordable Housing Special Revenue Fund. Loan amounts may be adjusted during the course of the program since it is unknown exactly what the program participants share will be until construction is completed. The full \$73,318 (consisting of the participant's private funds, if any plus County HRP funds) will be required during construction and then adjusted after all expenses have been determined and final occupancy is issued to the participant.

Approval of the HRP and Resolution will enable the County to maximize the impact of donated resources, expedite reconstruction for eligible households, and support long-term community stability in the Grizzly Flats area.

### **HRP Requirements**

To ensure consistency, program definitions and requirements are based on the "Caldor Fire Resiliency and Rebuilding" Ordinance (#5150) adopted by the Board on September 10, 2021 and subsequent modifications as well as definitions and requirements of the "Regulations for Limited-Density Owner-Built Rural Dwellings" Ordinance (#5199) adopted by the Board on May 21, 2024.

- Meets definition of "Displaced Person(s)." A County resident or residents, including owners and renters, whose dwelling or accessory dwelling unit has been destroyed or damaged by the Caldor Fire, such that the resident(s) cannot occupy the dwelling or accessory dwelling unit.
- Meets definition of "Fire-Damaged Lot." A lot, as defined in Section 130.80.020 of County Code, that as of August 14, 2021, contained a legal permitted or legal nonconforming dwelling or structure that was damaged or destroyed as a result of the Caldor Fire.
- Meets definition of "Owner-built".
  - Constructed by any person or family who acts as the general contractor for, or the provider of, part or all of the labor necessary to build housing to be occupied as the principal residence of that person or family, and not intended for sale, lease, rent or employee occupancy.
  - Constructed by a general contractor licensed to practice in the State of California who contracts directly with the person or persons owning the property at the time construction is commenced for occupancy as the principal residence of that person or persons owning the property.
  - The sale, lease, renting or employee occupancy of owner-built structures within three years of final inspection approval shall be presumptive evidence that the structure was erected for the purpose of sale, lease, rent, or employee occupancy. The three-year period of required owner occupancy may be waived in cases of hardship and in cases where the tenants that were displaced will reoccupy their previous dwellings after rebuilding.

- Allows flexibility for transfer of property (i.e., purchased adjacent lot and merged to create larger lot or purchased another lot in burn area and do not intend to rebuild on original lot). Applicant must provide written documentation, such as real estate documents to the satisfaction of the Planning and Building Department Director. Staff confirms ownership through County Assessor documents. In all cases, applicant must meet “Displaced Person(s)” definition.
- A disaster permit was issued for the fire-damaged lot and all required cleanup has been completed.
- A building permit has been issued for a rebuild.
- All hazardous trees on the lot have been removed or will be removed prior to occupancy.
- Fund amount is based on the cost to build a “Title 25” pre-reviewed 750 square foot home. Other structures or modifications to the pre-reviewed Title 25 home may be considered at the discretion of the Planning and Building Director. Applicant must provide written documentation and request for consideration. Examples include ADA modifications to the Title 25 home, the reconfiguration or addition of space to accommodate larger family needs or dwellings currently under construction that meet the definition of owner-built dwellings and meet all other requirements of this program. In no case shall the amount of assistance exceed the maximum individual loan amount of this program, regardless of modifications built.

This program is not intended for residents who purchased a lot or home or who inherited land or a home after the Caldor Fire (after August 14, 2021).

### **Construction Overview**

HomeAid Sacramento assigns a “Builder Team” to construct each home. Each Builder Team is headed by a Builder Captain who works with a volunteer team to construct the home. The volunteer teams are made up of local home builders, roofers, electricians, and other tradespeople who want to give back to the community. These volunteers not only give of their time but also supply the materials and equipment to construct the homes.

The pre-reviewed Title 25 home will be the home built for most participants and is the basis for the cost estimates. Each 750 square foot Title 25 home will cost \$146,634 to build. This estimate was calculated by a financial specialist with a merchant home builder active in the HomeAid Sacramento organization. Residents must provide \$73,318 in a special account before construction can proceed. Some qualifying applicants that have expressed interest in participating can provide all or most of their “fair share” amount, some can provide a portion, and some may be unable to contribute towards the special account.

<b>Per Home</b>	
Total Cost of One Home	\$146,634
Minimum HomeAid Donation Time/Materials	-\$73,317
Special Fund Amount Needed Per Home	\$73,318 (\$73,317 + \$1)
<b>12 Homes</b>	
Total Cost of 12 Homes	\$1,759,608
Minimum HomeAid Donation Time/Materials	-\$879,804
Maximum Funding Needed for 12 Homes	\$879,816

The maximum amount needed for 12 homes is \$879,816, however it is unlikely this maximum amount will be needed. It is anticipated that the Affordable Housing Special Revenue Fund contribution of \$550,150.75 will be sufficient to build 12 homes. This is based on the fact that several participants have indicated they have some personal funds, such as insurance payments, to contribute.

**Special Fund Use**

To cover the cost of any labor or materials that are not donated, HomeAid Sacramento requires each resident participating in the program to create a special fund account equal to 50% + \$1 of the cost to build the home. If funds are needed towards any non-donated expenses, it is taken out of the special account. Whatever funds are not used are released once the project is complete. If the applicant has any funds they can contribute (i.e., insurance proceeds, personal savings) those would be put into the special fund account. The HRP would provide additional funds needed to bring the total to the maximum amount of \$73,318. Upon completion of the home and final occupancy, any remaining funds will be returned in the following order:

1. Affordable Housing Special Revenue Fund. Not to exceed the total amount of Affordable Housing Special Revenue Funds contributed to the participants special account.
2. HRP Participant. After the Affordable Housing Special Revenue Fund has been fully reimbursed, any remaining funds will return to the HRP participant.

HomeAid Sacramento strives to elicit donations of labor and materials beyond the minimum 50% minimum they have committed to. In addition, HomeAid Sacramento has conducted fundraising events to secure additional donations that can be used for this program. However, there may be some things that require funding. For example, a roofer may volunteer their time, but HomeAid Sacramento is unable to obtain donated roofing materials. If the roofing material costs \$3,000, HomeAid Sacramento would tap into the special account for that program participant and withdraw \$3,000 from the special account to pay for the roofing materials.

### Additional Information

Past projects that HomeAid Sacramento has completed have been able to cover as much as 70-75% and more of the total cost, so it is anticipated that funds will be able to be reimbursed as described above.

HomeAid Sacramento has expressed interest in funding another 12 homes at a future time should there be enough qualified and interested applicants. At this time, there are 12 interested parties that are in various stages of qualification. Six have already received approval of site plans and have been issued a building permit for a Title 25 home on their lot. The remaining six are working with staff to obtain a building permit for a Title 25 home on their property.

As noted, staff believes that all of those participating would likely meet criteria for the low-income as it relates to affordable housing. Planning and Building staff consulted with Sacramento Area Council of Governments (SACOG) and the California Department of Housing and Community Development (HCD) to ensure the units can be counted towards the County’s Regional Housing Needs Assessment (RHNA) obligations. The agencies have indicated that the units can be counted towards RHNA obligations and provided direction on how to properly report the units.

#### **El Dorado County - Income Eligibility Low-Income Limits (80% AMI)**

- Household income must be at or below these limits to qualify.
- Income is verified using federal HUD income rules and documentation requirements.

Household Size	1	2	3	4	5	6
80% Area Median Income	\$72,050	\$82,350	\$92,650	\$102,900	\$111,150	\$119,400

### CEQA Review

The Caldor Fire Grizzly Flats HRP is exempt from the California Environmental Quality Act (CEQA) under CEQA Guidelines Section 15061(b)(3) because it can be seen with certainty that there is no possibility the enactment of the program will have a significant effect on the environment, under Public resources Code Section 21080(b)(3) and CEQA

Guidelines Section 15269(a) because the activity is a project to maintain, repair, restore, demolish, or replace property or facilities damaged or destroyed as a result of a disaster in a disaster stricken area in which a state of emergency has been proclaimed by the Governor pursuant to the California Emergency Services Act, commencing with Section 8550 of the Government Code, and under CEQA Guidelines Section 15302 as replacement or reconstruction of existing structures destroyed by the Caldor Fire.