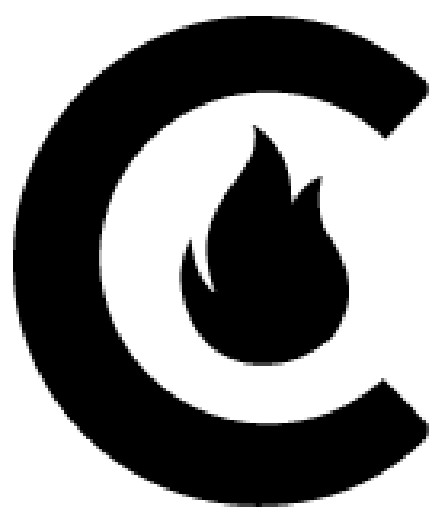




EXECUTIVE OFFICER'S REPORT

Issue 32

SEPTEMBER 2026

WILDFIRE RESILIENCE LOANS

With the knowledge that financing home hardening and Zone 0 improvements may be a financial burden for residents, Marin Wildfire reached out to multiple financial institutions to see if they would be willing to offer short-term, low-interest loans for home hardening and Zone 0 compliance.

Redwood Credit Union has tentatively agreed to a 6.99% interest rate (subject to change depending on market conditions) for low interest short-term, low-interest unsecured loans for home hardening and Zone 0 work. This is significantly below their usual interest rate for similar types of loans. If a subsidy of approximately \$250,000 can be provided, Redwood Credit Union has tentatively agreed to drop the interest rate to 3.99%.

As proof of concept, the residents who have worked to transition from the California FAIR Plan to Mercury Insurance have realized approximately \$5,000 per year decrease in their insurance rates. The residents who have transitioned to Mercury Insurance have reportedly invested, on average, approximately \$15,000 to meet wildfire resilience best practices. These savings will more than offset the costs of the loans being offered.

It is anticipated these loans will become available in October and residents can learn about them through their Wildfire Risk Reports in partnership with Fire Safe Marin.

SUPER EL NIÑO PANEL DISCUSSION WITH DR. DANIEL SWAIN

We are excited to partner with the Marin County Council of Mayors and Councilmembers and the Marin Conservation League to host a panel discussion about the upcoming Super El Niño. We are fortunate to have Dr. Daniel Swain provide the baseline of our discussion. As part of the panel, I will join Dr. Swain, Marin County Emergency Manager Steven Torrence, and Marin County Chief Climate Officer Nadia Seeteram. The panel is scheduled for September 30th at 6:00. You can join via this [link](#).

RECENT BOARD ACTIONS

- Authorized the Executive Officer to sign an amendment to Task Order F&K-25-005, substantially similar to the attached version, with a value not to exceed \$243,145, to continue work on the Inverness Seahaven Project.
- Acknowledged completion of environmental compliance for the Projects as statutorily exempt under Public Resources Code (PRC) Sections 21080.49(c) and 21080.49(d) for Novato Core Direct Assistance and Novato Hazardous Vegetation Removal Programs" and "Southern Marin Zone Tamalpais Homestead Valley Expansion Fuel Break Project".
- Authorized the Executive Officer to execute the Fourth Amendment to the Professional Services Agreement with Willow Labs, LLC.
- Authorized staff to release a Request for Qualifications (RFQ) seeking contractors for vegetation management, tree trimming and removal, and fuel load reduction services to be provided under master services agreements.



Thank You,



Mark Brown
Executive Officer
Marin Wildfire Prevention Authority