



City of Laguna Woods

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July 15, 2026

The Honorable Sheila F. Hanson
Presiding Judge of the Superior Court
700 Civic Center Drive West
Santa Ana, CA 92701

SUBJECT: City of Laguna Woods' Response to the 2025-2026 Orange County Grand Jury Report, "Wildfires Hit Home"

Dear Judge Hanson:

Thank you for the report and for the time and effort involved in preparing it.

Per the Orange County Grand Jury's request, and in accordance with California Penal Code Section 933, please find the City of Laguna Woods' response to the subject report attached. The response was approved by the Laguna Woods City Council on July 15, 2026.

If you have any questions or would like any additional information, please contact Christopher Macon, City Manager, at (949) 639-0525 or cmakon@lagunawoods.gov.

Sincerely,

Annie McCary
Mayor

Attachment: A – City of Laguna Woods' Response to the 2025-2026 Orange County Grand Jury Report, "Wildfires Hit Home"

CC: Orange County Grand Jury
700 Civic Center Drive West
Santa Ana, CA 92701

ATTACHMENT A

City of Laguna Woods' Response to the 2025-2026 Orange County Grand Jury Report, "Wildfires Hit Home"

FINDINGS

F1. More frequent and severe wildfires driven by increasingly hotter, drier, and windier conditions in the Orange County wildland-urban interface are escalating impacts on financial and non-financial resources. Among the financial costs are dramatic increases in homeowners' insurance premiums, nonrenewals, and inability to obtain insurance.

Response: The City of Laguna Woods agrees with this finding, but notes that increases in homeowners' insurance premiums, nonrenewals, and inability to obtain insurance may also be attributable to factors other than the frequency and severity of wildfires.

F2. Actions that address conditions in the home ignition zone to significantly reduce ignition potential can prevent a community wildland-urban interface fire disaster or suburban conflagration.

Response: The City of Laguna Woods agrees with this finding.

F3. Expanded engagement with the community to raise awareness and provide support regarding home hardening and defensible space will increase effectiveness of wildfire risk mitigation and insurance risk reduction efforts.

Response: The City of Laguna Woods agrees with this finding.

F4. Achievement of community-level and property-level wildfire risk mitigation designations (such as Firewise USA Site, Fire Risk Reduction Community or Insurance Institute for Business and Home Safety certification) lessens wildfire risk and helps reduce insurance premium costs.

Response: The City of Laguna Woods disagrees partially with this finding, but only to the extent that we understand individual insurers utilize proprietary modeling to aid in decisions whether to offer insurance policies and, if so, at what costs. The value placed on community-level and property-level wildfire risk mitigation designations likely varies insurer to insurer.

F5. All county residents should be made aware that Safer from Wildfire regulation requires insurers to provide discounts to homeowners and communities that implement home hardening and defensible space measures regardless of whether a property is located within a Fire Hazard Severity Zone.

Response: The City of Laguna Woods agrees with this finding.

F6. AB888, California Safe Homes Grant Program, provides financial assistance to eligible homeowners, cities, counties, and special districts for home hardening and defensible space measures. Applying for and using these grant funds will reduce wildfire losses and improve insurability and resilience of vulnerable communities.

Response: The City of Laguna Woods disagrees partially with this finding. The California Safe Homes Grant Program has not yet begun providing the financial assistance contemplated by AB 888. When such financial assistance begins, its availability will be limited for individuals based on insurance status, location, and income. It does not appear that the California Safe Homes Grant Program will provide financial assistance for properties where roofs and other exterior elements are maintained by homeowners' associations. By excluding that subset of housing units, the otherwise potentially significant benefits of the California Safe Homes Grant Program are expected to be minimal in Laguna Woods.

RECOMMENDATIONS

R2. By December 31, 2026, cities and fire service agencies, including Orange County Fire Authority should commit to participation in a county-wide annual wildfire prevention fair planned by the Orange County Board of Supervisors to showcase wildfire prevention outreach programs. [F1, F2, F3, F4, F5, F6]

Response: This recommendation will not be implemented because it is not reasonable due to the City of Laguna Woods lacking sufficient authority for implementation. While the City of Laguna Woods is willing to participate in a county-wide annual wildfire prevention fair, the City of Laguna Woods lacks the authority to commit the Orange County Board of Supervisors to plan such an event. Likewise, the City of Laguna Woods lacks the authority to commit other cities or fire service agencies to participate in such an event.

R3. By December 31, 2026, cities, unincorporated areas, special districts, and fire service agencies in High and Very-High Fire Hazard Severity Zones should initiate planning activities to achieve community-level wildfire risk mitigation designations and/or establish a local Fire Safe Council within one year. [F4, F5, F6]

Response: This recommendation was implemented prior to receiving this report. The City of Laguna Woods' Fiscal Years 2025-27 Budget & Work Plan includes a significant work plan item to "take the actions required to qualify the City [of Laguna Woods] for inclusion on a future Fire Risk Reduction Community List approved by the California State Board of Forestry and Fire Protection."

R4. By December 31, 2026, to ensure city residents are engaged and aware of wildfire risk reduction resources, OCFA member and non-member cities should provide information, develop their own outreach program, and establish a direct contact person(s) for their residents. This is in addition to whatever referrals or references made to OCFA outreach programs. [F1, F2, F3, F4, F5, F6]

Response: This recommendation will not be implemented because it is not warranted. The Orange County Fire Authority serves as the City of Laguna Woods' fire department and is, thus, best qualified and positioned to provide outreach regarding wildfire risk reduction.