



Contacts:

David Little, NVCF executive vice president, dlittle@nvcf.org or 530-891-1150, ext. 300
Jen Goodlin, Rebuild Paradise Foundation executive director, jen@rebuildparadise.org or 530-413-8056

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The North Valley Community Foundation has awarded a \$25,000 grant to the Rebuild Paradise Foundation to bolster its highly successful gravel grant program.

Home insurance rates in the Camp Fire footprint skyrocketed and many policies were canceled after the 2018 fire. The gravel grant program, however, has led one insurance company to start writing new policies on the ridge again and has helped residents save thousands annually on insurance.

The \$25,000 grant from the Camp Fire Fund and the Donna Murrill Memorial Fund at NVCF will allow Rebuild Paradise to provide gravel for defensible space for at least 50 homes. The grant follows a \$10,000 grant from NVCF last May when the gravel grant program was getting started.

Rebuild Paradise has provided gravel to 170 families totaling \$80,000 so far. The maximum grant is \$500, which provides enough gravel for a 5-foot perimeter around a 2,000-square-foot home.

Northstate Aggregate of Paradise, a funding partner in the program, delivers the gravel free as part of the grant.

Homes with no combustible materials within 5 feet around a home can qualify for fire-wise ratings that home insurance companies desire.

Jen Goodlin, executive director of the Rebuild Paradise Foundation, says most people who receive the gravel grant save \$4,000 to \$5,000 annually on home insurance. Her family's

insurance bill went from \$7,500 annually on the state's last-resort FAIR Plan to \$1,100 now on a new policy with Mercury Insurance.

In fact, Goodlin convinced Mercury's president to come to Paradise and see the fire-safe homes and landscaping in person. Shortly after, Mercury announced it would start writing new policies again in the Camp Fire footprint for homeowners who take such actions.

"This is a perfect program for us to support," said Kim DuFour, NVCF's director of strategic grantmaking. "For six years now, Rebuild Paradise Foundation has dreamed up some fantastic ideas to help people rebuild and to make it more affordable. This might be the best idea of all. The defensible space not only makes homes safer, but the more people that adopt this tactic, the safer the community will be overall.

"Even more remarkable, Jen Goodlin's efforts have convinced insurers that they should be writing policies in the Camp Fire footprint again because we are rebuilding the right way. So here's a grant that saves people money and makes it easier to rebuild. We are glad to support this great idea."

Rebuild Paradise's committee meets monthly to approve grants after ensuring homes are prepared to receive the gravel as a last step in home hardening. To learn more about the gravel grants and to apply, go to Rebuild Paradise's website at <https://www.rebuildparadise.org/defensible-space-gravel-grant/>.