

Project Juniper



Scaling wildfire resilience
through collective action.

/ Amanda Liu / Matt Linzer / Rowan Limbach / Will Fletcher

Business Models CCA DMBA Fall 2025

Meet the Team



Amanda Liu

Product Design,
UX Research



Matt Linzer

Systems & Organizational
Design, Social Dynamics



Rowan Limbach

Ideation & Creative
Problem Solving



Will Fletcher

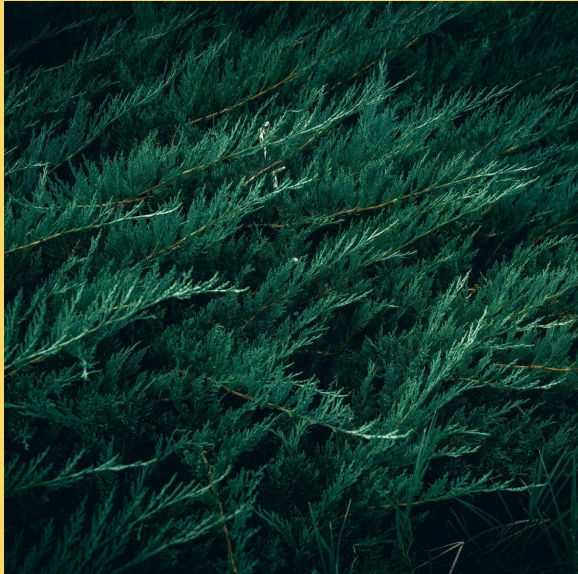
Qualitative Research
Specialist

Chapter 1

Behind the Fire Curve



Wildfire risk is rising faster than communities can respond.



- / **WUI** zones ↑
- / Insurance availability ↓
- / **Zone Zero** & **Home Hardening** regulations are confusing and inconsistent
- / Homeowners are overwhelmed



- / **97%** of CA counties have a **high** or **very high** wildfire risk to homes
- / **Over 150,000 households (10.5%)** in the highest-risk ZIP codes had **no home insurance (2023)**
- / Combining home hardening & defensible space can cut structure losses by as much as **50%**

Clients



Robert Shear

Fire technology entrepreneur with 30 years experience in wildfire mitigation, software, and community risk modeling.



Dave Winnacker

Recently retired Moraga-Orinda fire chief with 21 years of experience and is now the deputy chief of mitigation for Berkeley.

They both saw...

/ The science is getting clear on what stops homes from burning.

/ People refuse to act on what works.

/ This resistance is the real barrier, not lack of knowledge.

They both want...

/ Stop community-level home loss in wildfire events.

/ Make zone zero mitigations normal, expected, culturally supported.

/ A social movement, not a campaign.

“There’s been carrots, there’s been sticks, appealing to logic, appealing to your family... all of this stuff has been done.”

Juniper's Vision

Scale mitigation through **collective action**, not **individual upgrades**.

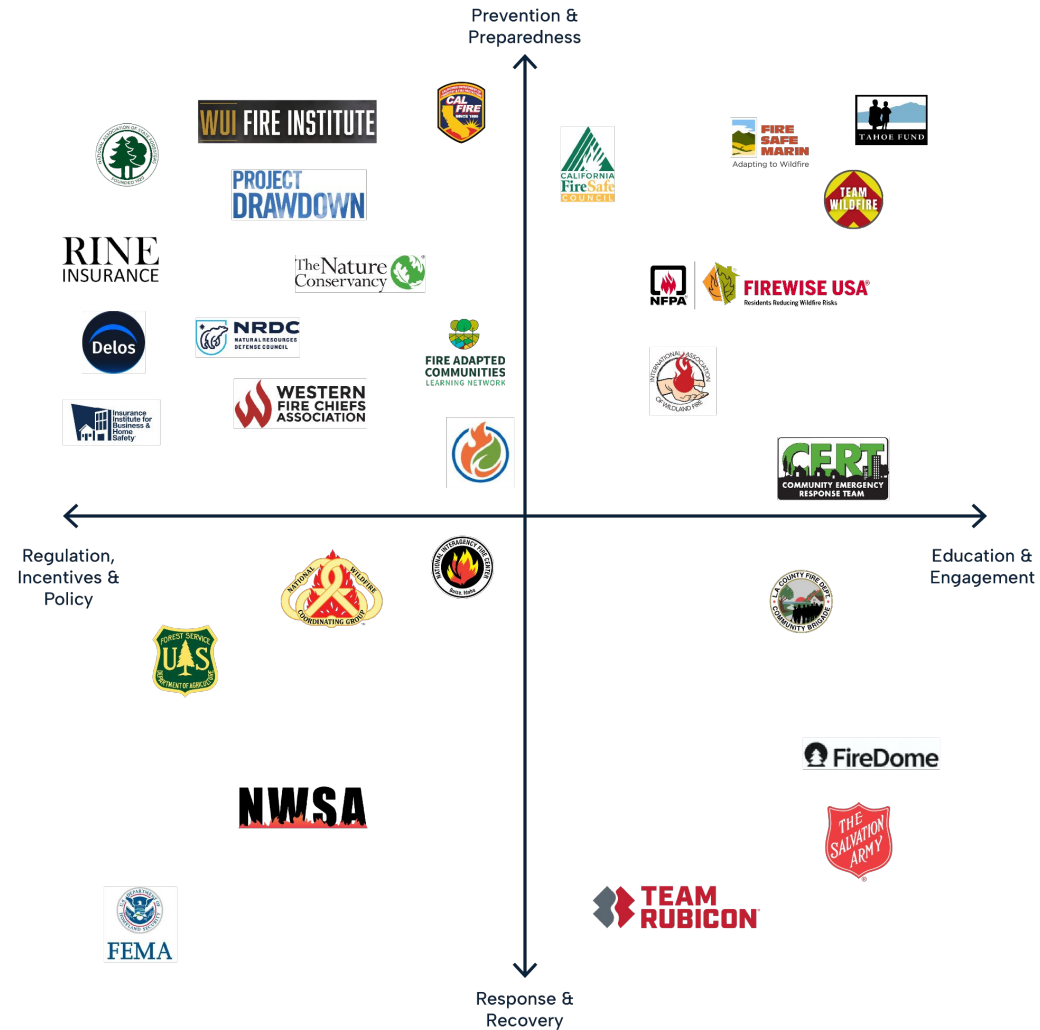
- / Is that Smokey Bear 2.0?
- / Create a model that can scale.
- / How do we overcome the fear of change?

“Without participation from residents...
everything else is going to be ineffective.”



What others are doing

- / Fire Tech crap
- / Education campaigns
- / Fuel breaks
- / Insurance solutioning
- / Landscape treatments
- / Avoiding anything involving homeowner action
- / Response > Recovery



Wildfire losses are breaking the insurance market, and Zone Zero hardening only works when entire communities participate. Existing efforts face resistance and overwhelm — what's needed is a new, community-driven path to widespread adoption. _____

Chapter 2

Mapping the Heat





TAM **44–46M** U.S. homeowners in the WUI

SAM **5.1M** homes in CA community associations
in over 50,000 HOAs

SOM **153k** homes (assuming 3% penetration)

Sources

U.S. Census Bureau, 2023 ACS 5–Year Estimates, DP04.
U.S. Forest Service (2020) WUI Growth Report; U.S. Fire Administration (2020) WUI Fact Sheet.
Community Associations Institute (CAI), 2024 U.S. Industry Statistical Review.

Finding the right customer

Homeowners

Key stakeholders, but hard to reach given individual differences and potential pushback.

Insurance Companies

Strong grasp of complex risks and a financial incentive to reduce fire risk.

HOAs

Closely linked to homeowners and have the power for hyper local enforcement and decision making.

State Agencies

Lots of resources, expertise, and enforcement power, but can feel confrontational to some.

5+2 Interviews

PRIMARY CUSTOMERS

Keith Buck

HOA President
Sunnyvale

Harry Smith & Jim

HOA Board Members
Winter Creek, Tahoe

Mary Tatum

Director of Sustainability
The Villages, San Jose

John Kotowski

HOA Fire Lead
Orinda View, Orinda

Ethan White

Mental Health & Case Management
Boys & Girls Club Malibu
2018 Woolsey Fire Survivor

EXPERTS

Sky Biblin

Communications Coordinator
CA Wildfire & Forest Resilience
Task Force

Max Rudsten

Business Development
Watch Duty

- / Cost is a huge barrier to action
- / Overwhelm, confusion and sometimes conflicting messaging
- / Emotional resistance & fear of change
- / Capacity issues — management companies & service providers
- / Fire risk is shared across communities can only be effective if done at a community scale.

“You can put tens of thousands of dollars into making your home fire safe... but if your neighbors don’t, it doesn’t mean anything.”

JIM

What we heard.

We found that lots of solutions exist. So many that it can be overwhelming for communities to manage.

We envisioned a new kind of service based on helping communities find and orchestrate solutions in an efficient and cost effective way.



Hypotheses

/ Community

HOAs are well positioned to address community risks.

/ Expert Knowledge

Homeowners and HOAs require expert guidance and tailored advice tailored to their community

/ Home Hardening → Home Value

Even homeowners who don't worry about fire, could be convinced to take action if it increases the value of their home.

/ Financial Accessibility

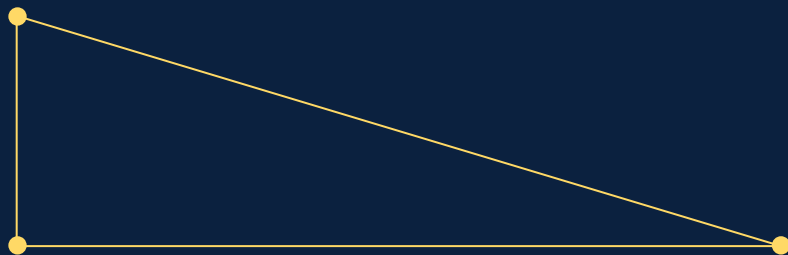
Cost is the ultimate bottleneck; upgrades can be prohibitively expensive public funding is often inaccessible while.

Create a one-stop-shop for community fire preparedness—combining planning, execution, financing and oversight.

BUSINESS MODEL

**The
Golden
Triangle**

Value Proposition



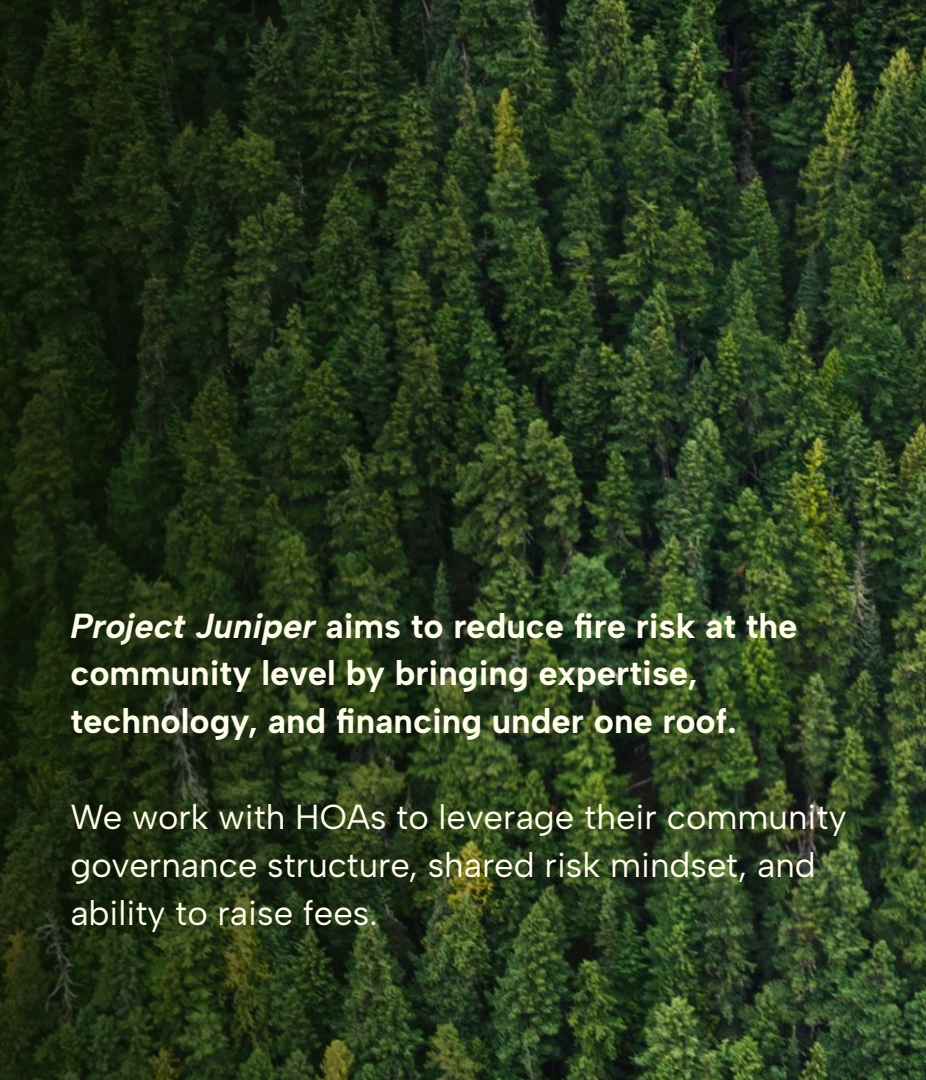
Customer

Primary
HOAs in the WUI

Secondary
Homeowners in the HOA

Revenue

HOA Membership
Grants & Philanthropy
Contractor Commissions



***Project Juniper* aims to reduce fire risk at the community level by bringing expertise, technology, and financing under one roof.**

We work with HOAs to leverage their community governance structure, shared risk mindset, and ability to raise fees.

The Project Juniper Service



Assess Risk + Develop a Tailored Plan

Model risk and identify high priority projects



Connect with Contractors + Landscapers

Projects bid at the community level drive savings.



Homeowner Funding Access

Unlock affordable financing so every homeowner can participate.



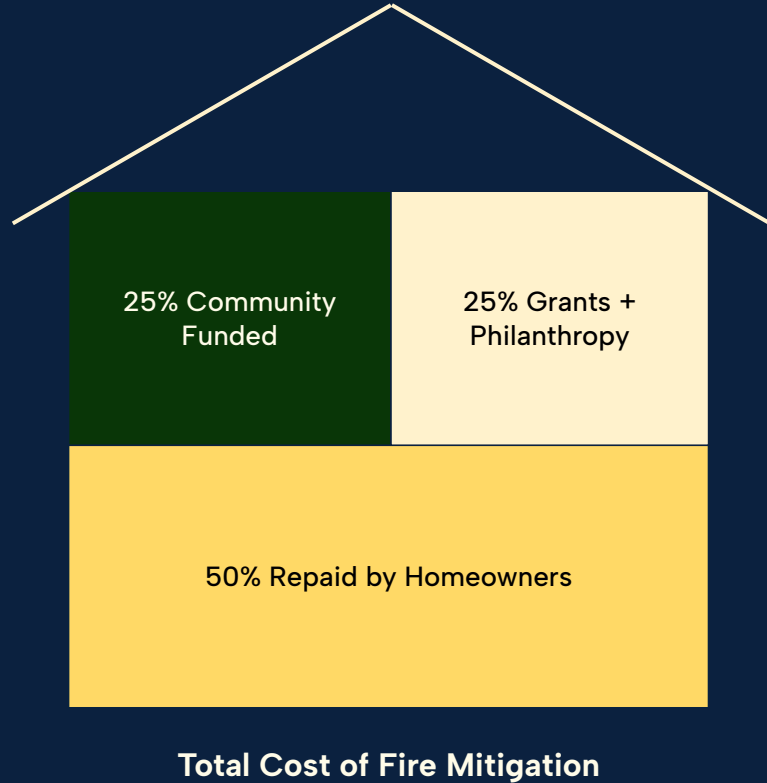
Continued Monitoring

Long-term resilience requires ongoing stewardship.




Safety & Value

Increased home values, and more favorable insurance outcomes



Accessible Financing for Hardening Private Homes

- / Establish a Home Hardening fund using HOA dues and grant funding.
- / Offer subsidized loans to individual homeowners.
- / Loan repayment helps to refill the fund and establishes long term commitment

An aerial photograph of a suburban neighborhood. The image shows several rows of houses with varying roof colors (brown, grey, red) and styles. The houses are arranged in a grid-like pattern, separated by winding streets and green spaces. Some houses have swimming pools. The overall scene is a typical suburban residential area.

Chapter 3

Validation

Riskiest Assumption

Does Community Interest Exist with HOAs & Homeowners?

/ Survey

with Homeowners

Is COST the right motivational lever to pull?

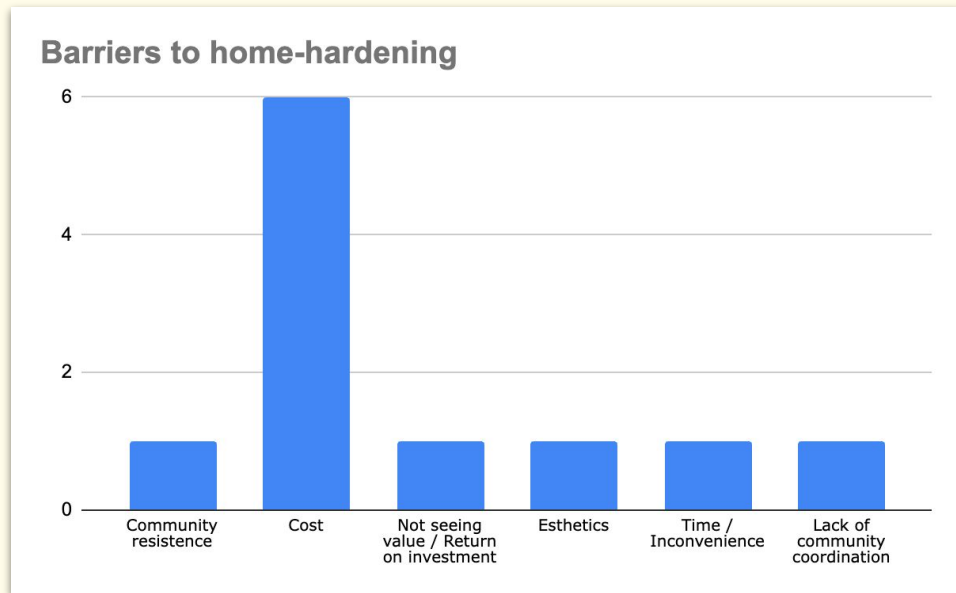
/ Brochure + Interview

with HOA

What would/wouldn't work in your community?



Survey



Cost is the greatest barrier to home hardening.

Also, from unstructured responses: HOA acceptance of changes to structure

87%

Of participants expressed interest in paying >\$20/month of HOA dues for community home hardening.

82%

Believe wildfire risk should be addressed at the community level as opposed to the individual.

100%

Would be more motivated to act if their neighbors were also taking action to protect their homes from wildfire.

[Shown in Interviews]

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Learnings

- / There is a **real need** for this kind of service and HOAs want structured support.
- / Our **financing model posed roadblocks** for a number of communities, but they confirmed that addressing cost is key.
- / **Every HOA is unique** so tailoring is essential.
- / Efforts in an HOAs are driven by **one or two motivated residents**.
- / HOAs **struggle to engage** their own community.

“Just to give you a sense of how long it takes, I had a woman tell me that she had just installed an earthquake shutoff valve, after having an interaction on the subject six years ago”

KELBY

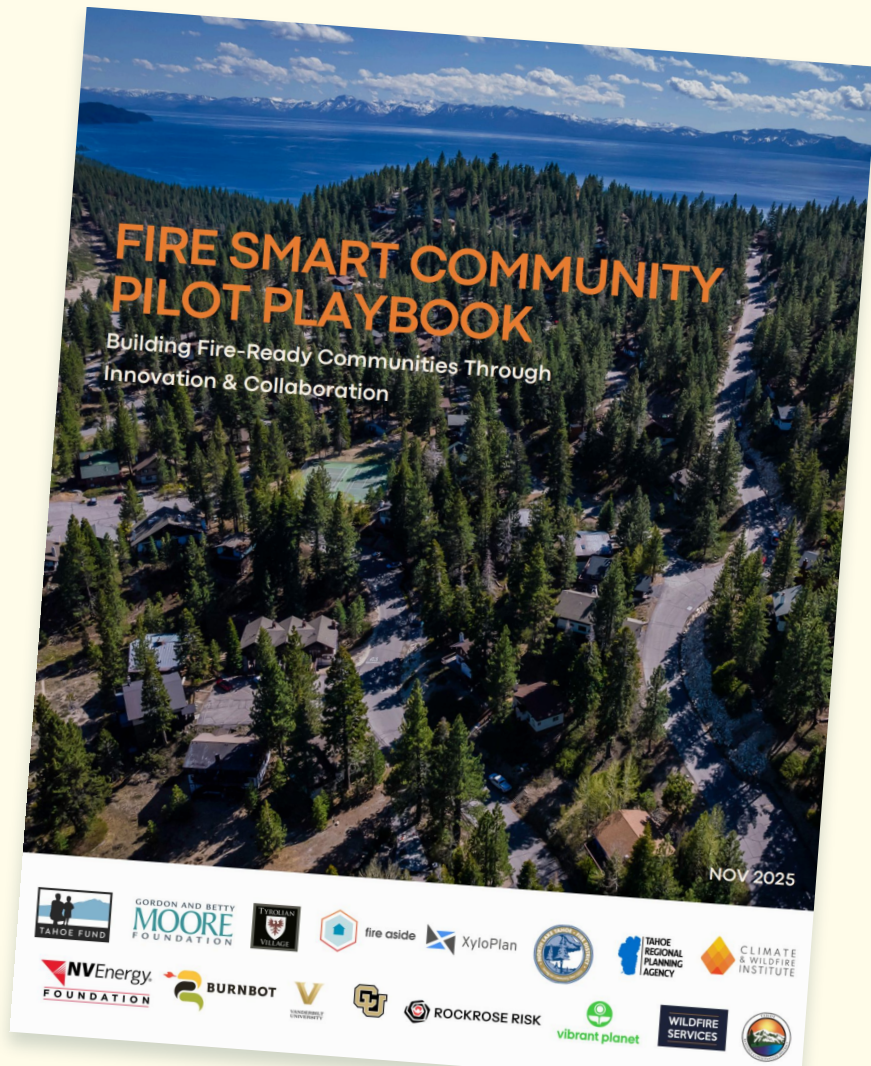


We also discovered a potential first client

Harry and Jim from Winter Creek in Truckee are actively trying to promote fire safety through their HOA and want to discuss becoming a pilot for Project Juniper.

Fire Smart & Project Juniper

- / Born out of observed needs for community scale mitigation by **Tahoe Fund**
- / HOA focused—piloted in one, with six more in the works.
- / Risk modeling and tailored advice
- / Implement through fire mitigation partners, aggregated services, sociologists, and technology
- / Provide grant and funding support
- / Interested in developing scalable model



This is a collaborative space, not a competitive one.



Caitlin Meyer

Chief Program Officer at Tahoe Fund

- / Tahoe Fund wants to share this model and support others adopting it.
- / Validates bottleneck is capacity, not willingness.
- / Requires a constellation of partners, not a single organization.
- / Organizations in this space are looking for partners to simplify and coordinate community adoption.

Chapter 4

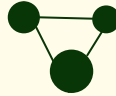


The Way Forward

Choose your Adventure

PATHWAY A

The Whole Enchilada



Build the **end-to-end ecosystem**

- / Offering full kit of service from planning, financing to long-term monitoring
- / Becoming the orchestrator
- / Heavy operational cost & leverage
- / High reward & systematic solution

PATHWAY B

Pick One Piece of the Pie

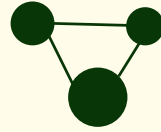


Zoom in on a single gap in the overall ecosystem

- / Offering one aspect of the service (choosing from community marketing, software or financing)
- / Becoming the niche player
- / Easier to build & test
- / Quick entry & faster time-to-market

PATHWAY A

The Whole Enchilada





The Whole Enchilada

GTM Strategy (0-2 yrs)

Phase 1 (0-6 months) Pilot Launch (Single HOA)

One pioneering HOA in Winter Creek with Jim & Harry.

Key Actions

- / Conduct interviews & surveys to refine community needs
- / Establish expectations & collaboration modes

Key Deliverables

- / Community wildfire-readiness assessment
- / Zone Zero + home-hardening recommendations

Phase 2 (6-12 months) Partner Network Orchestration

Build a coordinated ecosystem with local partnerships.

Key Actions

- / Find local partnerships of: contractors, financing partners, tech providers, fire agencies, (insurance partners).

Key Deliverables

- / A coordinated partner system with curated service offerings that HOAs and homeowners can activate through Juniper.

Phase 3 (12-24 months) Digital Management Enablement

Transform Project Juniper into a scalable digital platform

Key Actions

- / Identify and partner with third-party tech developers
- / Build a modular online portal that integrates all features Juniper offers.

Key Deliverables

- / Community Portal (HOA branded interface)
- / Homeowner Portal



The Whole Enchilada GTM Strategy (0–2 yrs)

Phase 4

Long-term Expansion Strategy

Scale Juniper across the state by engaging two major market players—insurance carrier and real estate market.

Key Actions

- / Build strategic partnerships with insurance carriers
- / Activate the real estate market as a value multiplier

Key Deliverables

- / Insurance Partnership Program
- / Juniper “Fire-ready” Community certificate
- / Juniper “ROI” Case Studies

Phase Alpha

Potential Collaboration with Fire Smart (Tahoe Fund)

At any point of your timeline, explore whether Juniper should collaborate, form a joint program, or integrate/be absorbed into Fire Smart’s ecosystem.

Key Actions

- / Initiate exploratory meeting with Fire Smart Tahoe leadership to define overlapping & non-overlapping
- / Conduct strategic fit assessment
- / Determine long-term partnership model

Key Deliverables

- / Fire Smart x Juniper Strategic Fit Report
- / Collaboration Blueprint (if applicable)
- / Integration Blueprint (if applicable)

PATHWAY B

Pick One Piece of the Pie





Just a Piece
Potential Areas of Focus

3 POTENTIAL AREAS OF FOCUS

Community Communication

Motivation through **social engineering**

Partner with HOA to encourage action in comm.

Hyper-targeted marketing campaigns

Motivational Financing

Motivation through **pocketbook**

Find financing model that works

Likely **bespoke** per community

Software for Communities

License and bundle **modeling tools** on the community level.



Just a Piece of the Pie GTM Strategy – “Community Communication” Concept

Phase 1 (0–6 months): Insight Gain (Single HOA)

One partnered HOA with Fire Smart to understand motivations & barriers.

Key Actions

- / Conduct interviews & surveys to map incentives & behaviors
- / Brand story tailored to the community

Key Deliverables

- / Behavioral insights deck
- / HOA-specific narrative and messaging strategy
- / Creative brief for a pilot PR/ branding campaign

Phase 2 (6–12 months): Test Launch (Single HOA)

Shift homeowner perception + normalize home-hardening action through HOA-led communication.

Key Actions

- / Run the branding campaign targeting the specific HOA
- / Set metrics in terms of behavior change and community adoption

Key Deliverables

- / Custom HOA-branded campaign
- / Data on engagement and shifts in readiness
- / Report on the campaign's effectiveness

Phase 3 (12 month and so on): Scale & Monetization

Become the wildfire-resilience behavior change partner for multiple HOAs, cities, and fire agencies.

Key Actions

- / Partner with different parties to set up collaboration
- / Sell Juniper's Branding-as-a-Service and to HOAs

Key Deliverables

- / Scalable, stream-lined PR kit
- / Regional partnerships
- / Market identity as the behavior shift leader in wildfire mitigation

Four action items that you can start on tomorrow

- / Contact **Fire Smart** to explore resource sharing and possible collaboration
- / Contact **Harry and Jim** to discuss Winter Creek as a pilot community
- / Contact **Tucker** to talk about on the ground communication strategy (we didn't get a chance to talk to him)
- / Spend a few hours talking with our **AI enabled folders** filled with research and interview data



Thank you!

Appendix

"You can put tens of thousands of dollars into making your home fire safe... but if your neighbors don't, it doesn't mean anything." JIM

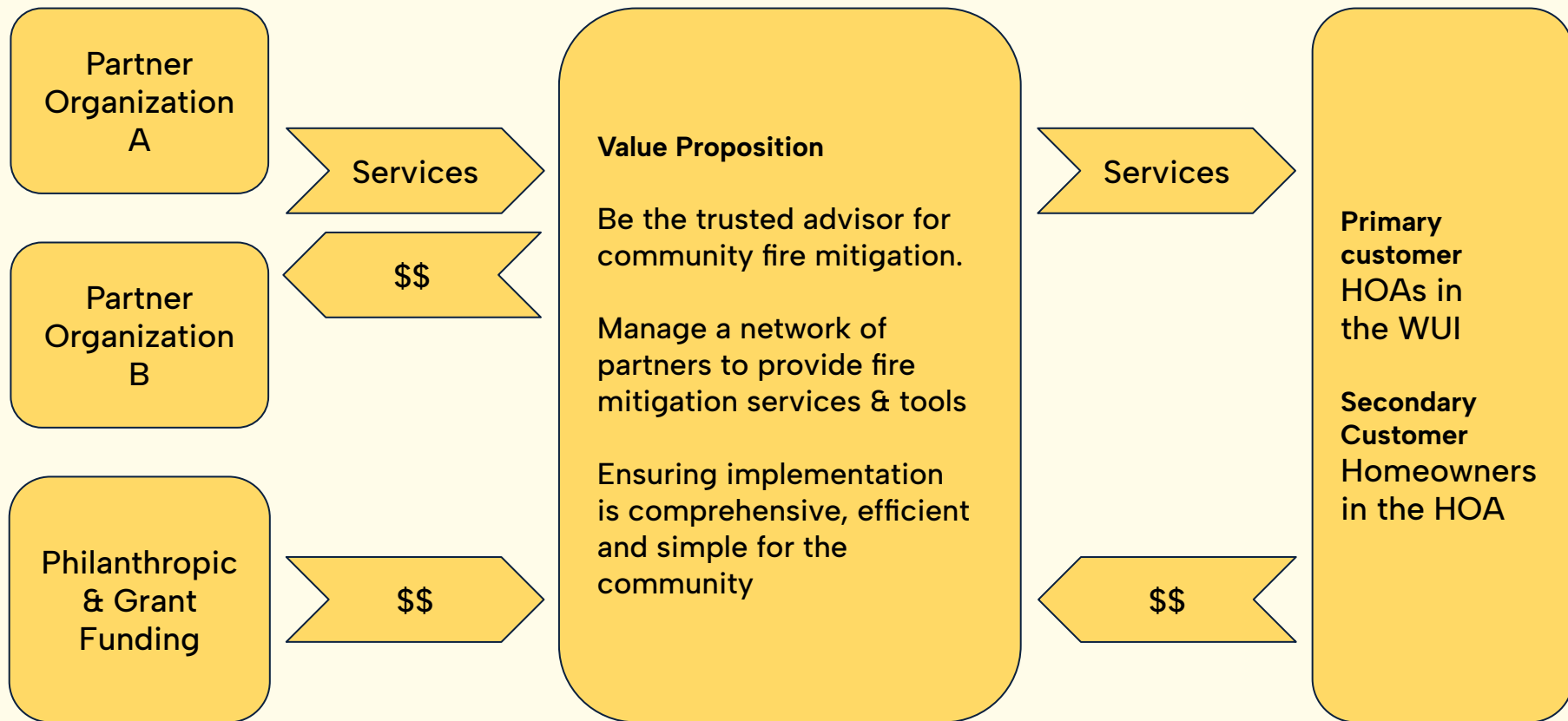
"Trying to change adult behavior... is not easy."
ETHAN

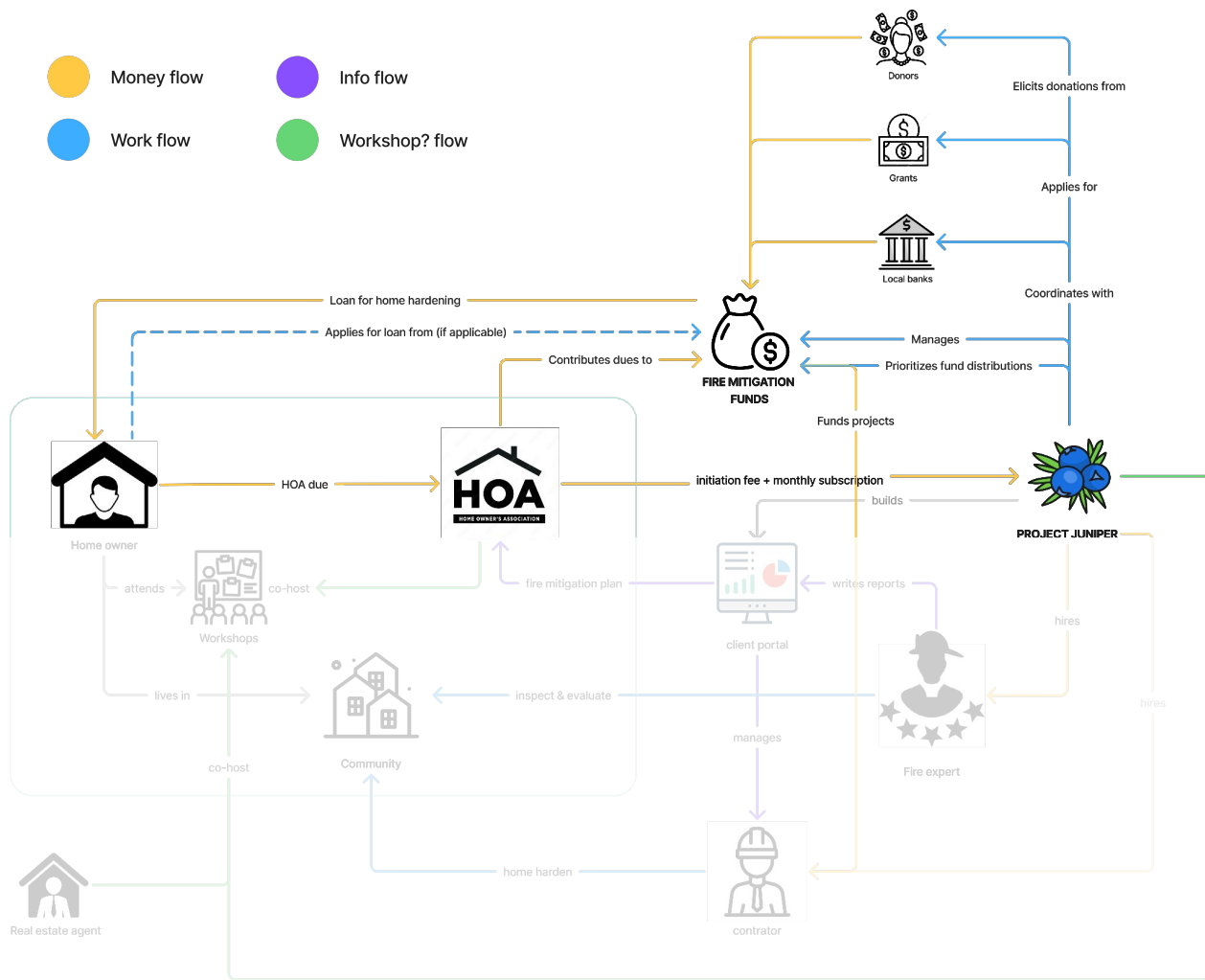
"You kind of have taxing authority... you can charge fines... but you can't just cram stuff down on people or they freak out." HARRY

"People love their lushness... I doubt there are even a dozen homes that don't have stuff in the 0-5 zone." MARY

"We're struggling to... create regulation around Zone Zero largely because there isn't public desire for it." SKY

"We've all lost our fire insurance... They wouldn't even come out to look at it... It's meaningless." JOHN





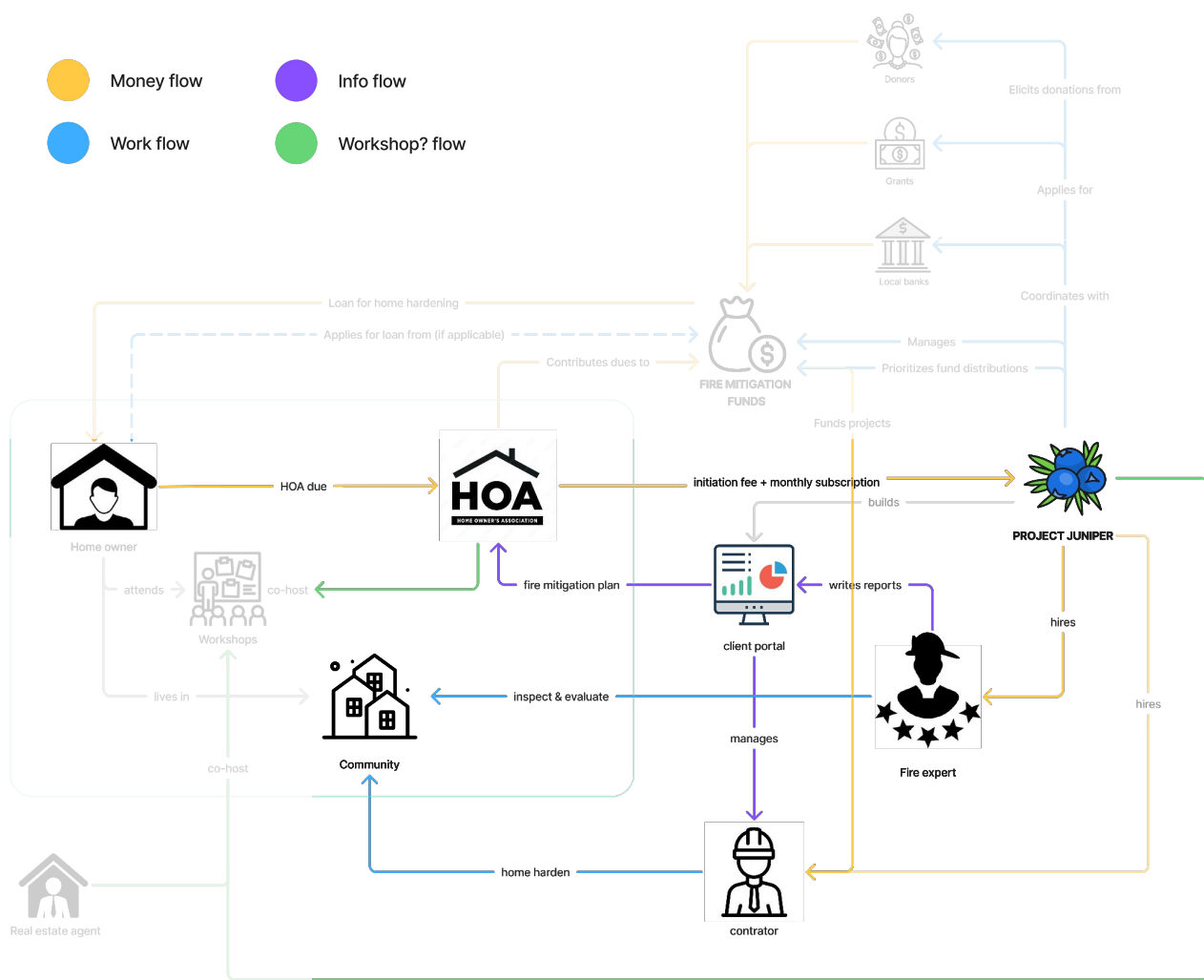
Homeowners pay HOA dues



HOA hires Project Juniper



Juniper pulls together Fire Mitigation Funds from different sources



Homeowners pay HOA dues



HOA hires Project Juniper



Juniper pulls together Fire Mitigation Funds from different sources



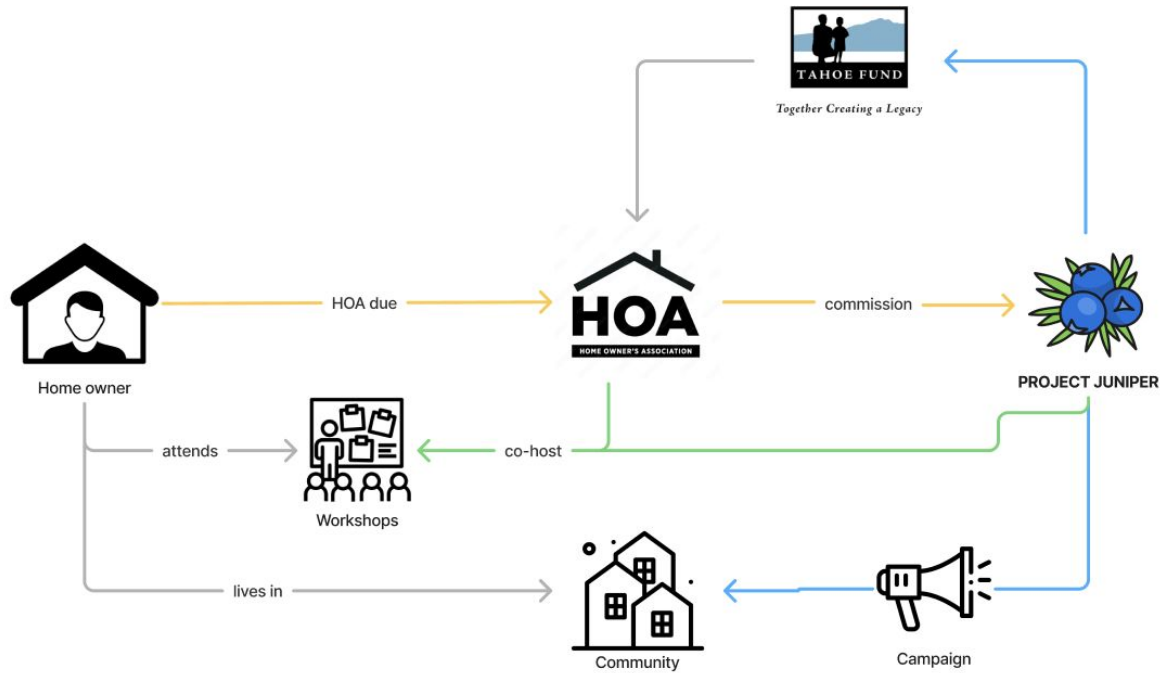
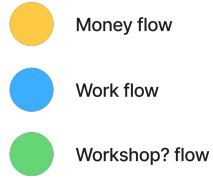
Juniper builds portal and hires fire expert & contractors



Fire experts inspect the community



Contractors do work based on expert guidance



Homeowners pay
HOA dues

HOA hires Project
Juniper

Juniper consults
with HOA

Juniper designs
the campaign

Juniper & HOA
co-host workshops

Community
becomes
increasingly
fire-ready

1 COMMUNITY

/ HOAs are the closest thing to governance at the neighborhood level

/ They already coordinate vendors, maintenance, communication

/ They struggle with enforcement + homeowner pushback

/ Peer influence is powerful — adoption jumps once 20–30% engage

Confirms Juniper's model should run through HOAs creating accountability, consistency, and action.

2 KNOWLEDGE

/ Assess what matters most

/ Develop a game plan

/ Connect with existing resources

/ Track progress

Create a trusted,
simplified, personalized
roadmap for a community.

3 SOCIAL FACTORS

/ Fear-based messaging doesn't drive behavior

/ Homeowners want this to be simple and lower lift

/ Social cues from neighbors matter more than technical ones

/ Incentivise action

Loan forgiveness

Pooled funds

Increase property value

People don't want to be told what to do but it has to be a community lift.

4 FINANCIAL

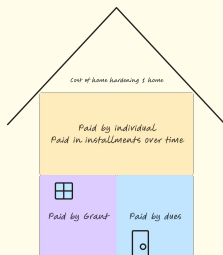
/ Homeowners can't pay
\$5k–\$20k upfront

/ Grants exist but are specific
and complex

/ HOAs don't want to be banks

/ Financing needs to be simple
and scalable

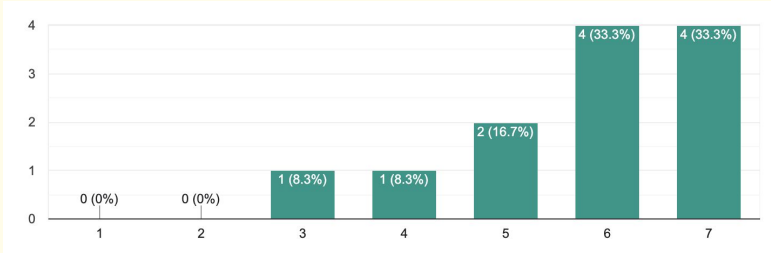
Financing unlocks action
when the HOA creates a
shared fund, outside
dollars match it, and
homeowners access low
or forgivable loans tied to
maintaining compliance.



Survey

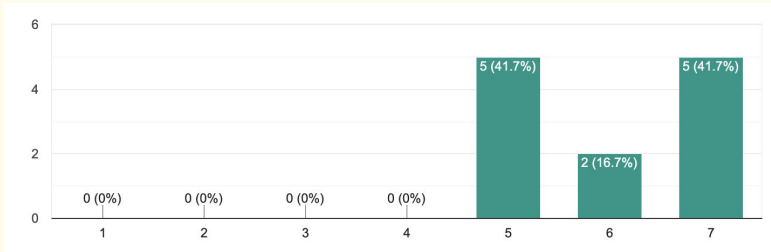
Community

On a scale of 1–7, how much do you think wildfire risk should be addressed at the community level versus the individual level?



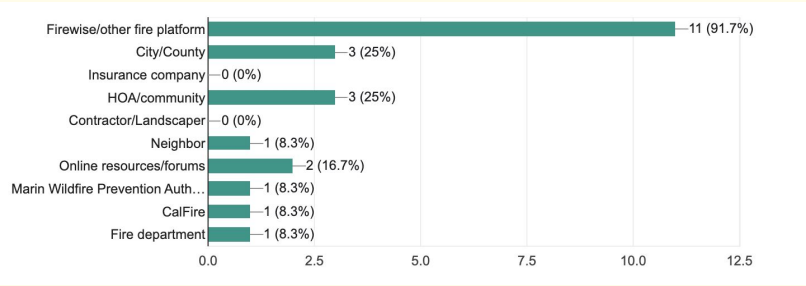
Social Factors

On a scale of 1–7, how motivated would you feel to act if you knew your neighbors were also taking action to protect their homes from wildfire?



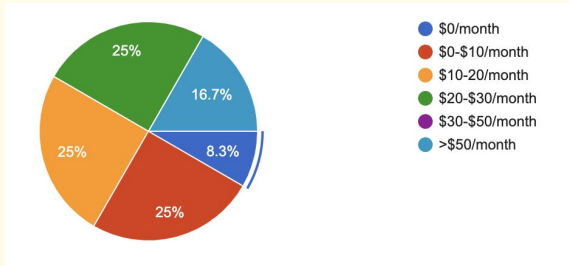
Knowledge

Whose guidance would you trust most when it comes to fire safety in your community?



Financials

How much would you be willing to contribute in additional HOA fees to support your community's wildfire-safety program?




Build a Safer, More Resilient Community Together

Program Overviews & Benefits

Project Juniper

Nov 2025



***Project Juniper* aims to reduce fire risk at the community level by bringing expertise, technology, and financing under one roof.**

We work with HOAs to leverage their community governance structure, shared risk mindset, and ability to raise fees.

Program Overview

Assess Risk + Develop a Plan

Model risk and identify high priority projects

Connect with Contractors + Landscapers

Projects bid at the community level drive savings.

Homeowner Funding Access

Unlock affordable financing so every homeowner can participate.

Continued Monitoring

Long-term resilience requires ongoing stewardship.

Safety & Value

Increased home values, and more favorable insurance outcomes

Why Join

Expert Advisors and a Tailored Plan

We develop a single, long-term action plan back by fire science and AI models, removing the confusion of rapidly changing, and potentially conflicting agency guidance.

Common Area / Private Property - Fire doesn't care

And neither do we. We understand that sometimes your greatest risk exposure comes from a neighbor's property. We offer financial incentives to motivate work on private property.

Community Action Increases Adoption

Research suggests that homeowners are more likely to home-harden when their neighbors are as well. We create community-wide awareness and drive widespread adoption.

Protect Local Home Values

Wildfire risk is increasingly influencing home values. Proactive mitigation helps communities protect property prices before a fire ever occurs.

What it Takes

Willingness to Commit

We are looking for communities who would be willing to make a 5-10 year commitment to fire mitigation.

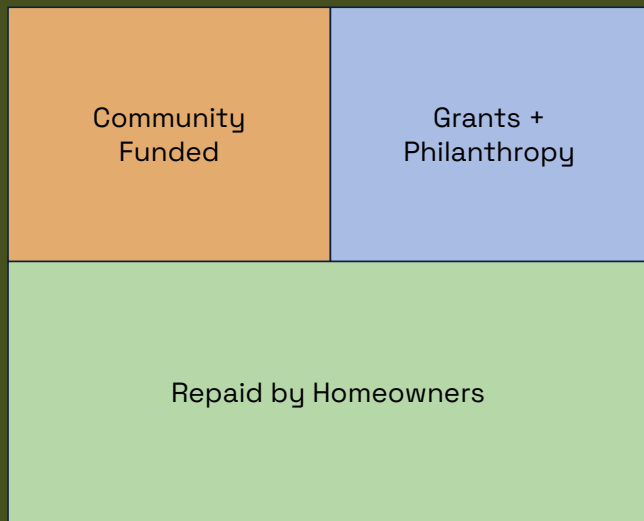
More than Just Common Areas

A key part of resilience work includes changes to individual homes.

Willingness to Enforce

Beyond financial incentives (carrots), what levers do you feel comfortable pulling to encourage changes on private property (sticks)?

Accessible Financing



Total Cost of Fire Mitigation

How it works

HOA Enrollment: A participating HOA opts into the Juniper program and raises dues slightly to seed a local resilience fund.

Grant Infusion: State and philanthropic grants contribute funds to the HOA pool, increasing available capital.

Homeowner Loans: Homeowners borrow from the shared pool to finance home-hardening projects such as ember-resistant vents, roofing, or defensible space improvements.

Repayment: Homeowners receive funds as a subsidized loan which they pay back in installments. Repayments will cover 50% of the total cost while the remaining 50% will be split between grants and community funds.

Project Oversight: Juniper reviews lending proposals to ensure funds are used efficiently and directed toward the highest-impact projects.



**Will you join us in building the
future of fire safe communities?**

Project Juniper

Nov 2025

Fire Smart Playbook deck

https://docs.google.com/presentation/d/1RWvUz8Bt-ByLqY4ULo_jR3akqTXTe0PX/edit?usp=sharing&ouid=107591499796413117505&rtpof=true&sd=true

4 Phase Prototype

Business Model 1

Key Partnerships Fire Departments & regulatory agencies Home Hardening Businesses and Landscapers Real Estate Agents & Platforms Lenders and Insurers Property Management Companies Local & State Agencies	Key Activities Assess risk & plan improvements Facilitate loans & funding Track progress and compliance Education and Onboarding Key Resources Platform and data tools Vendor and lender networks Fire-safety experts Legal & Financial frameworks	Value Proposition Helping communities fund, coordinate, and maintain wildfire resilience that protects homes and increases value.	Customer Relationships Membership & Subscription support Reporting and monitoring Advising & Community Engagement Channels Partnerships with HOAs Digital Platforms Community workshops	Customer Segments 1. HOAs in fire-prone areas 2. Homeowners needing financing
Cost Structure Platform Development Staff Outreach & Compliance			Revenue Streams Philanthropic and Government Grants, Private Investors Maintenance and Enforcement Subscriptions Fees: • Consulting & Advisory • Financing Facilitation • Workshop & Training	

Pathway A

Business Model 2

Key Partnerships Fire agencies Contractors + landscapers Lenders, insurers, grant-makers Property managers Tech partners Fire Smart (future)	Key Activities Risk assessment + planning Partner orchestration Financing facilitation Community engagement Monitoring + compliance Platform development Key Resources Experts + modeling tools Partner network Financing frameworks Digital infrastructure	Value Proposition A single coordinated system that helps communities plan, fund, and execute wildfire resilience at scale.	Customer Relationships Advisory + orchestration Long-term monitoring Community reporting	Customer Segments 1. HOAs in WUI zones 2. Homeowners needing financing
			Channels HOA partnerships Community workshops Digital platform	
Cost Structure Staff + expert support Platform build Partner coordination Outreach + engagement			Revenue Streams HOA subscriptions Grants + philanthropy Planning + facilitation fees Partner commissions	

Pathway B

Business Model 3

Key Partnerships HOAs Behavioral science + comms partners Fire agencies Creative teams	Key Activities Behavioral insights Messaging + campaign design HOA-led activation Engagement measurement	Value Proposition Normalize action and increase participation through targeted community communication and behavior change.	Customer Relationships Advisory + campaign support Fast-cycle testing Scalable PR kits	Customer Segments 1. HOAs needing engagement 2. Fire Agencies
	Key Resources Messaging frameworks Creative assets Behavior data		Channels HOA communications Branded toolkits Workshops + events	
Cost Structure Creative production Research + interviews Campaign execution			Revenue Streams Branding-as-a-Service Campaign packages Municipal partnerships	

Future State

Business Model 4

Key Partnerships Fire Smart Insurance carriers Real estate networks State agencies Tech providers	Key Activities Standardized risk modeling Community certification Partner onboarding Data + reporting	Value Proposition A statewide resilience platform that certifies communities, aligns insurers, and influences home value.	Customer Relationships Certification support Platform subscription Multi-stakeholder coordination	Customer Segments 1. HOAs 2. Insurers 3. Local Govs
	Key Resources Certification standards Modeling tools Data + digital infrastructure		Channels Partner ecosystem Certification portal Fire Smart program	
Cost Structure Platform + data systems Certification operations Partner coordination			Revenue Streams Certification + subscription fees Government funding Insurance partnerships	