



CAL FIRE Wildfire Mitigation
Advisory Committee

June 2026

THE CHALLENGE

More than 2 million California homes in the highest fire hazard severity zones and fast-moving fires are increasingly triggering devastating structure-to-structure losses.

California is in an insurance crisis and the most important action we can take is to lower risk so that far fewer homes burn down.

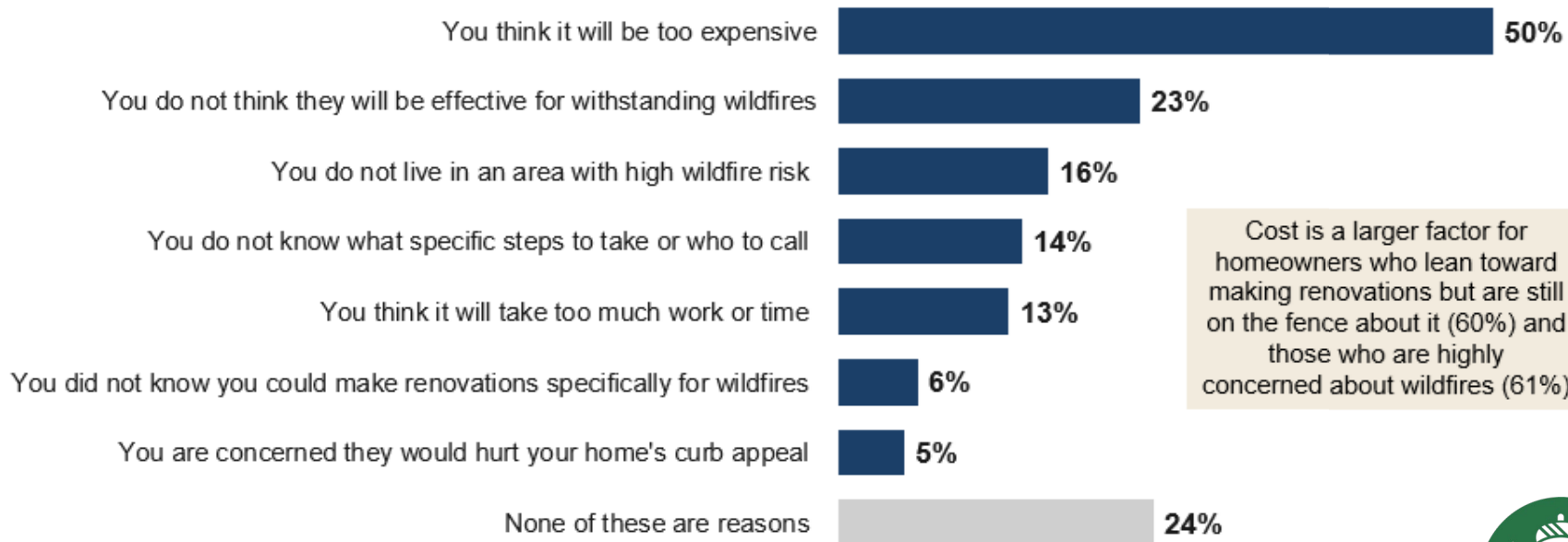
The most effective, science-backed tools—home hardening and defensible space—can reduce the risk of a home burning by half.

Yet, adoption of home wildfire mitigations remains extremely low.



Homeowners cite cost as the top reason for not pursuing renovations.

Which two or three of these are the biggest reasons why you personally might not make wildfire renovations?



Cost is a larger factor for homeowners who lean toward making renovations but are still on the fence about it (60%) and those who are highly concerned about wildfires (61%)

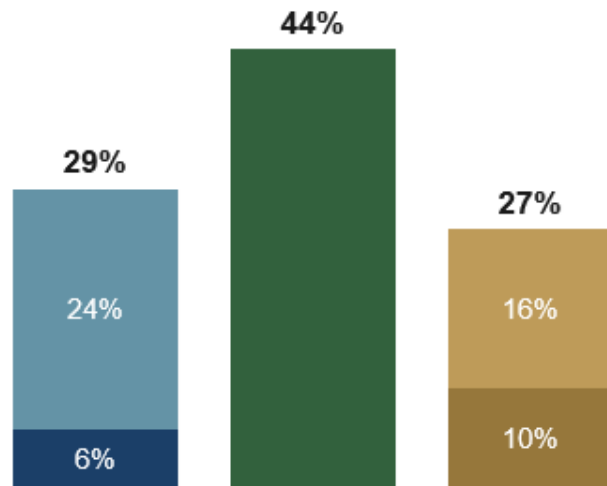
"Too expensive" hovers around 50% regardless of income, home value, or size of insurance premium.



Addressing the belief that renovations will not be effective against wildfires is critical for breaking down barriers.

How effective do you think these kinds of renovations would be at helping your home survive a wildfire?

- Extremely effective
- Pretty effective
- Somewhat effective
- Not very effective
- Not effective at all



Total Effective

Democrats	46%
Independents	26%
Republicans	19%
El Dorado	32%
Los Angeles	27%
San Diego	29%
Siskiyou	33%
Annual Premium	
\$2,500 or less	25%
\$2,501-\$5,000	29%
\$5,001-\$8,000	35%
More than \$8,000	35%

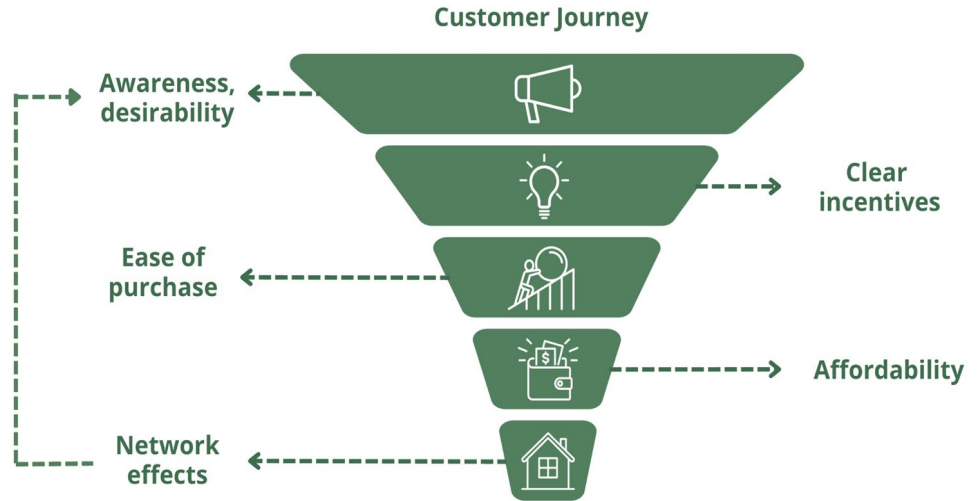


OUR THEORY OF CHANGE

Right now, the whole process to achieve mitigation is unaffordable, confusing, and friction-filled for homeowners.

Homeowner efforts stall when any part of the funnel breaks.

Our theory of change is that we need to develop the homeowner journey in a way that ensures it is as easy and affordable as possible to make your home wildfire-safe.



Nearly all homeowners would pay something out of pocket and six in 10 would be willing to take out a loan, for a **total potential spend of \$8,000** for renovations.

	Potential Willing to Pay Out Of Pocket*	Potential Willing to Borrow**	Total Potential Spend
All	\$3,000	\$5,000	\$8,000
El Dorado	\$2,501	\$5,000	\$7,501
Los Angeles	\$5,000	\$5,000	\$10,000
San Diego	\$3,000	\$5,500	\$8,500
Siskiyou	\$3,000	\$6,000	\$9,000
FAIR Plan customers	\$3,000	\$7,000	\$10,000
Already made renos	\$3,000	\$6,500	\$9,500
Not made renos	\$4,000	\$5,000	\$9,000
Will make renos	\$5,000	\$8,000	\$13,000
Will not make renos	\$2,500	\$5,000	\$7,500
<i>Effectiveness of renos:</i>			
Extremely/pretty	\$4,000	\$10,000	\$14,000
Somewhat	\$3,500	\$5,000	\$8,500



When presented with a specific renovation scenario, homeowners interested in the renovations are split between potential financing options.

Let's say your home qualifies for certified wildfire renovations that would cost fifteen thousand dollars. Completing these renovations would reduce your home insurance premium by fifteen percent. A state-subsidized program is available that would allow you to finance the full cost with a low-interest loan and affordable monthly payments spread over time, so you would not need to pay the full cost upfront.

	Pay Full Amount %	Finance with Loan %	Want to Make but Can't Afford %
All	22	40	38
Definitely will make renos	32	38	30
Probably will make renos	19	46	35
El Dorado	25	35	40
Los Angeles	24	42	34
San Diego	20	37	43
Siskiyou	14	66	20
FAIR customers	21	40	39
<i>Household income:</i>			
Less than \$100k	21	49	30
\$100k-\$150k	19	34	47
\$150k-\$200k	15	33	52
More than \$200k	31	41	28
18-39	14	30	55
40-59	19	38	43
60-69	23	41	35
70 or older	30	46	25



Recalibrating Home Hardening Financial Assistance to Scale

- Reposition ember resistance (IBHS Essential) as the target standard (~\$15k retrofit)
- Leverage proven loan financing models that stretch state dollars (SB 894)
- Complement loans with smaller, targeted grants

Table 1: Homes That Could Be Served Under Different Funding Tiers and Grant/Loan Splits

Funding tier	\$15k grants	\$15k loans (SB 894) ¹	*Blended \$15k loans, \$10k loan + \$5k grant (avg.) ²
\$20 million (SB 894 budget request)	1,333	16,000	5,647

*NOTE: Figures for the loan and blended loan/grant approaches are understated here, as they do not account for recycled loan capital after repayment. For instance, a 5-year loan fund can be deployed twice in 10 years.

Public Funds → Private Capital → Affordable Loans → Home Hardening

¹ Assuming \$15k per home and a 12:1 leverage ratio, consistent with GoGreen results as of 05/2026 (e.g. $\$20M/(\$15k/12)=16k$).

² Assumes roughly 50% of homeowners can use a \$15k loan (based on our polling), and 50% would require additional assistance: an average grant of \$5k paired with an average per-home loan of \$10k with a 12:1 leverage ratio (e.g. $20M/[0.5(15k/12)+(5k+10k/12)]=5,647$).



ONE MILLION WILDFIRE-SAFE HOMES INITIATIVE

The opportunity to drive a statewide campaign to dramatically accelerate homeowner adoption of home hardening.

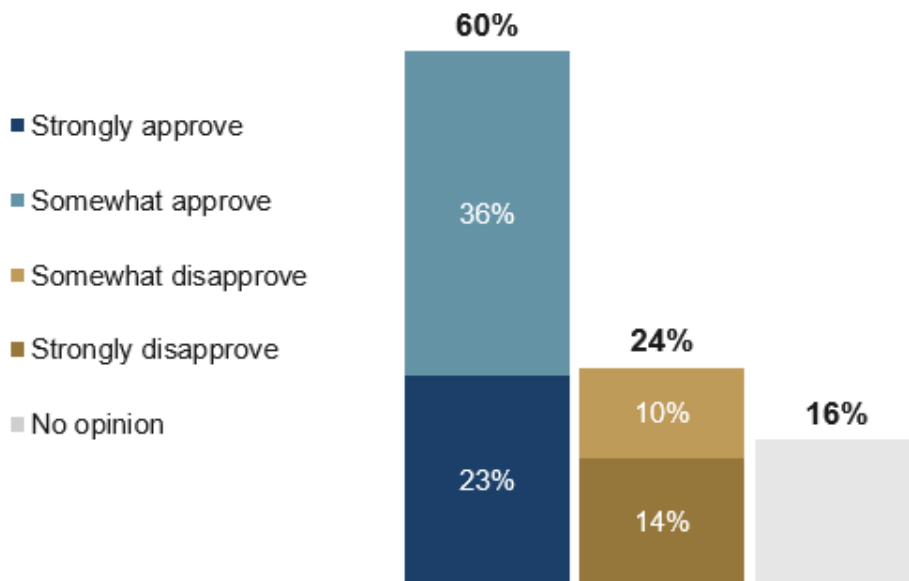
1. Drive Aspirational Adoption
1. Make Mitigation Affordable
1. Create Clear Incentives
1. Make the Customer Experience Simple
1. Harness Network Effects



There is appreciable support for the Million Wildfire Safe Homes Initiative.

A candidate for governor has proposed a 'Million Wildfire Safe Homes Initiative' to help homeowners make wildfire-safety upgrades. The plan would offer a mix of tax credits, state-subsidized loans, insurance discounts, and an easy-to-use online platform to help homeowners plan their wildfire renovations. The goal is to help one million California homeowners complete wildfire-safety renovations over the next five years.

What is your reaction to this plan?





Questions & Discussion