

This loss is not inevitable.

Introducing the Million Wildfire Safe Homes Initiative.

Wildfire destroyed nearly 70,000 buildings across California in the last decade. We know how to make a home much harder to ignite, but few homes at risk have had the work done. The initiative aims to harden one million of them.

HIGHEST-RISK HOMES

2M+

2025 LA FIRES

\$250B+

in damage and economic loss.

FAIR PLAN GROWTH

+152%

in policies at the state's insurer of last resort since 2022.

INSURER ASSESSMENT

\$1B

the FAIR Plan's charge to insurers after the 2025 fires.

01 – THE PROBLEM

Most California homes were built before the wildfire code.

Since 2008, new homes in California's highest-hazard areas have been built to a wildfire code. After the Camp Fire, **51%** of homes built to it were undamaged, compared with **18%** of older homes. But **more than 9 in 10** of the state's homes were built before the code existed, and inside the Palisades and Eaton fire areas the share was 95–98%. The code governs new construction, so an existing home meets it only through a retrofit.

More than 2 million of those homes are in the state's highest-risk areas. Few programs help a homeowner who wants to retrofit today choose a standard, find a trained contractor or pay a five-figure bill.

02 – WHAT WORKS

A fully hardened home is more likely to avoid damage.

VENTS	Ember-resistant, screened
ZONE 0	The first 5 feet cleared of anything that burns
ROOF & GUTTERS	Fire-rated, kept clean
GAPS	Closed under eaves and decks

All four measures · undamaged, 2025 LA fires

54%

Only one measure

36%

Homes with all four measures avoided damage far more often, and clearing the first 5 feet alone can cut losses by about 17%.

The retrofit standard the initiative proposes costs about **\$15,000 a home**.

03 – THE PRECEDENT

California met a statewide target like this once before, for solar roofs.

California set a goal of a million solar roofs, backed it with financing, incentives and public awareness, and has since passed **2 million**. The same approach fits wildfire hardening. Insurers that price wildfire risk must now credit mitigation, and the state already runs a proven financing model the work can use.

STREET BY STREET

The benefit grows as more homes on a street are hardened.

PARCEL

A hardened home is less likely to ignite and less likely to spread fire to the house next door.

BLOCK

When most homes on a block are hardened, fire has fewer places to catch and spread.

NEIGHBORHOOD

A neighborhood where most homes are hardened can be easier for insurers to cover.

04 — THE BLUEPRINT

California has an early version of each piece. The blueprint gives each an owner.

THE BLUEPRINT		FIVE COMPONENTS · ONE TARGET · 1,000,000 HOMES	
THE STANDARD	One standard for a hardened home The fire service would define the qualifying work once, in terms insurers can recognize when they price a policy.	HELD BY STATE FIRE MARSHAL	
THE FINANCING	A monthly payment instead of a \$15,000 bill A no-lien loan model the state has proven over a decade. Local credit unions lend below market, and a small public reserve absorbs losses.	HELD BY TREASURER · CREDIT UNIONS	
THE REWARD	Insurance that rewards the work California now requires insurers that price wildfire risk to give discounts for mitigation. For a certified home, the discount could help repay the loan.	HELD BY INSURERS · CDI RULES	
THE ASSESSMENT	A free assessment of any home It uses public data to show a homeowner what their home needs and which discounts the work could earn. A working prototype exists today.	HELD BY NEUTRAL NONPROFIT	
THE DELIVERY	Trained contractors to do the work Contractors would be certified to the standard, and local programs, fire districts and utilities would help neighbors sign up together, block by block.	HELD BY THE MARKET · LOCAL PARTNERS	

05 — THE FINANCING · THE WILDFIRE RESILIENCE LOAN PROGRAM

California already runs this kind of financing.

For a decade, GoGreen has financed home upgrades through local credit unions, reaching credit scores down to 580. The state does not lend. It holds a small reserve that absorbs losses on loans credit unions make. SB 894 created the California Wildfire Resilience Loan Program at CAEATFA, which runs GoGreen. The initiative proposes GoGreen’s model. The State Fire Marshal would own the standard, and the insurance discount would help repay the loan.

ALREADY FINANCED	LOSS RATE	LEVERAGE	ON GOGREEN LOANS
\$396M through GoGreen since 2016.	1.5% of loans charged off since 2016.	\$12 : \$1 private lending per public dollar of reserve.	No lien and a below-market fixed rate.

AT THE KITCHEN TABLE

ILLUSTRATIVE STATEMENT · PROPOSED TERMS · NOT SET IN STATUTE	
THE PROJECT	\$15,000
MONTHLY PAYMENT Proposed loan · 4% APR · 10 years · no lien	\$152
EST. INSURANCE SAVINGS CA FAIR Plan mitigation discount, high-hazard premium	–\$85
NET MONTHLY COST	\$67
SAME PROJECT · 3% APR · 5 YR	\$270/MO
PRIVATE MARKET · 9% APR · 5 YR	\$311/MO

A preview of the Million Wildfire Safe Homes Initiative, and not a state document. Each figure is a goal, a published statistic, an estimate or an illustration. Neither the initiative nor the new loan program has results yet. SB 894, signed September 29, 2026, takes effect January 1, 2027, and the program opens once the Legislature appropriates money for it. The statute bars a lien on the home and allows a loan-loss reserve without requiring

THE LEGACY

When a fire passes, more of the block is still standing.

More families would keep their homes and stay. Contractors and manufacturers would gain steady work, and insurers would have more reason to write policies again. California would be the first state to harden homes against wildfire at this scale.

\$4 : \$1
returned per dollar spent hardening a home

1,100
jobs from a single state’s prevention program

\$700B+
in housing and infrastructure de-risked by mitigation

one. It sets no rate, term or consumer name, so those shown here are the initiative’s illustration. Insurance savings vary by carrier and home. Nothing here is an offer of credit. The fire marshal’s role is the initiative’s proposal.