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Commissioner Lara and Governor Newsom's Administration to establish home and community hardening standards for insurance

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Partnership aims to lower wildfire risk, protect homes, and make insurance more available and affordable for existing development

LOS ANGELES, Calif. — Insurance Commissioner Ricardo Lara announced a new partnership between the California Department of Insurance and Governor Gavin Newsom's Administration, including the Governor's Office of Emergency Services (CalOES), the California Department of Forestry and Fire Protection (CAL FIRE), the Governor's Office of Planning and Research (OPR), and the California Public Utilities Commission (CPUC) to establish consistent statewide standards for home and community hardening that will reduce wildfire risk, protect lives and property, and help make insurance available and affordable to residents and businesses.

"Hardening" refers to measures that prepare homes and communities to better survive a wildfire, such as building upgrades, defensible space, and fire-resistant landscaping. While California has existing wildfire building standards for new development as established by CAL FIRE, this new partnership consisting of state wildfire, catastrophe, and insurance experts will establish standards that are consistent, based in fire science, and apply to retrofits for older existing homes in order to help them seek and maintain insurance coverage, thus giving policyholders and insurance companies a shared strategy for reducing wildfire risks.

A recent [story](#) by the Sacramento Bee and Associated Press is one example of how homes built to stronger building codes that include wildfire resistance withstand wildfires better than older homes. Researchers have referred to community-wide home hardening as "herd immunity" against wildfires in a [story](#) in the Los Angeles Times.

"With home and community hardening standards in place, Californians can hope to save lives and property through safer homes and increase insurance availability at the same time," said Commissioner Lara. "Our insurance market is responding to higher wildfire risk, so safeguarding homes will assist consumers in finding and keeping their insurance. I look forward to working with Governor Newsom and his Administration on this critical mitigation effort to protect homes and communities from wildfire loss."

"Climate change is a major contributor to the increased severity and frequency of California wildfires, and to the resulting unprecedented loss of life and property in recent years," said Kate Gordon, Director of the Governor's Office of Planning and Research and the Governor's Senior Policy Advisor on Climate. "Unless we take coordinated action now, these impacts will only worsen--especially in our most vulnerable communities. Identifying consistent statewide standards for home and community hardening is critical to California's goal of reducing wildfire risk while increasing our overall resilience."

“Development of a statewide retrofitting program that can reduce insurance loss is an important step in ensuring communities are hardened against the devastating effect of wildfire,” says Chief Mike Richwine, State Fire Marshal. “Taking the necessary measures to prepare your home can help increase its chance of survival when wildfire strikes.”

“As our state continues to grapple with catastrophic wildfires, it is important that we take proactive steps to prepare and protect our communities,” said Mark Ghilarducci, Director of the California Governor's Office of Emergency Services (CalOES). “We look forward to working with Commissioner Lara and our partners to collaboratively strengthen California’s preparedness and mitigation efforts.”

“The CPUC welcomes this collaboration with our sister agencies on this very important issue,” said CPUC President Marybel Batjer. “We each play an important and distinct role in wildfire mitigation, community resilience, and recovery, and our work together will help ensure that Californians are aware of efforts at the state level, the assistance that is available to them, and ways they can help reduce risk.”

This partnership is the latest step to enact regulatory and administrative actions that [Commissioner Lara announced on September 16, 2020](#), using his existing regulatory authority under voter-approved Proposition 103 to protect the state’s insurance market.

Commissioner Lara held hearings on October 19 and December 10, 2020 to gather public input into fire mitigation and other steps to address the availability and affordability of insurance due to wildfires. [Watch video of those hearings and learn more at insurance.ca.gov](#).

Last year, Governor Newsom signed legislation to increase consumer protections for wildfire survivors, including Senate Bill 872 authored by Senator Bill Dodd and sponsored by Commissioner Lara, among other measures. In his [signing message](#) for SB 872 and Assembly Bill 3012, Governor Newsom stated that “we must do more” and directed the Governor's Office of Planning and Research, CalOES, and CAL FIRE to “work with the Insurance Commissioner to evaluate and recommend ways that residents, communities and the insurance industry can work together to better mitigate wildfire risks. This work should inform the development of solutions for residents in wildfire prone areas who continue to face the threat of policy non-renewal and rising premium costs for those policies that are available.” This partnership is in furtherance of the Governor's signing message and to help protect residents from the increasing risk of wildfires and stabilize the insurance market.

The partnering agencies and departments will begin meeting this month.

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