

INSURING RESILIENCE

How Residential Coverage Shapes
Long-term Vulnerability Reduction
in the Bay Area



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EXECUTIVE SUMMARY

Residents across the San Francisco Bay Area are facing mounting challenges in obtaining or maintaining residential insurance as insurers scale back coverage in areas perceived as high risk. Escalating wildfire hazards, rising reinsurance costs, and climate-driven volatility have transformed insurance availability from a private-market issue into a regional resilience concern. Coverage losses and premium increases now influence where people live, whether they can rebuild after disasters, and how communities plan for long-term stability. As these pressures grow, insurance is becoming as much an emergency management and public policy challenge as it is a financial one.

Commissioned by the Bay Area Urban Areas Security Initiative (UASI), this report aims to help public-sector practitioners, particularly those outside the insurance industry, understand how insurance dynamics intersect with hazard mitigation, communication, and equity. It provides a primer on market conditions, summarizes why mitigation is not consistently reflected in underwriting, and highlights opportunities for clearer, more coordinated public-facing communication across jurisdictions.

KEY FINDINGS

Several themes shape the region's insurance landscape:

- **Insurance instability affects community resilience.** Non-renewals, premium increases, and growing dependence on the California FAIR (Fair Access to Insurance Requirements) Plan increasingly determine household financial security and the feasibility of new housing in high-risk areas.
- **Information and access gaps amplify inequities.** Renters, low-income households, and residents with limited English proficiency face barriers to understanding coverage options, navigating the FAIR (Fair Access to Insurance Requirements) Plan, or documenting mitigation. Community-based organizations such as United Policyholders—and local wildfire-resilience partners including county Fire Safe Councils, community wildfire networks, and regional coalitions—serve as trusted messengers who help residents interpret information and access support. Regional tools, including the Bay Area UASI Effective Community Outreach StoryMap, further strengthen consistent and accessible public communication.
- **Mitigation and insurance remain misaligned.** Despite investments in defensible space, home hardening, Firewise USA® participation, and community wildfire programs, proprietary catastrophe models and limited data sharing mean these actions are not consistently reflected in underwriting or pricing.
- **Safety-net programs have limits.** The FAIR Plan, the California Earthquake Authority (CEA), and the National Flood Insurance Program (NFIP) maintain basic coverage availability but often leave households underinsured or navigating complex, multi-policy arrangements. Renters remain particularly vulnerable, although local collaborations, such as Sonoma County's renters insurance work group, demonstrate promising models.

THE PATH FORWARD

Opportunities for regional action include strengthening insurance literacy and culturally relevant outreach; improving data sharing; aligning mitigation efforts with insurance processes; coordinating on building and fire code implementation; and maintaining regional forums for policy updates. These efforts can help local governments, fire agencies, and community partners better support residents and reduce long-term vulnerability. Insurance is a core component of community resilience, and this report provides a shared knowledge base—with curated resources and local partners—to help stakeholders navigate evolving insurance challenges and strengthen resilience across the Bay Area



INTRODUCTION

Across the San Francisco Bay Area, residents are facing growing challenges in obtaining or maintaining residential insurance as insurers retreat from areas deemed high-risk. Escalating wildfire danger, rising reinsurance costs, and the broader impacts of climate change have led many companies to limit new policies, non-renewal existing ones, or sharply raise premiums. What was once primarily a financial concern has become a stability issue, affecting households' ability to recover after disasters and, increasingly, the region's overall resilience.

Insurance availability now shapes not only the security of individual households but also the resilience of communities, the strength of local tax bases, and the Bay Area's long-term capacity for sustainable development. As such, insurance is becoming as much an emergency management and public policy issue as it is a financial one.



Thick orange haze above San Francisco on September 9, 2020, from record wildfires in California

PURPOSE

Commissioned by the Bay Area Urban Areas Security Initiative (UASI), this report provides a primer on the insurance market, its challenges, and emerging opportunities for coordination among Bay Area jurisdictions. It aims to help local and regional stakeholders understand how insurance dynamics intersect with hazard risk, mitigation, and community resilience, and to identify practical strategies for future regional collaboration.

This work was commissioned in response to the 2022 Stakeholder Preparedness Review (SPR), which identified three significant regional gaps in insurance access and literacy:

- 1. There is a lack of centralized information** about insurance options and programs, leaving residents uncertain about coverage and eligibility.
- 2. There is a gap in coordinated outreach**, resulting in residents receiving fragmented or inconsistent messaging about insurance changes and risks.
- 3. Limited recognition of mitigation in insurance decisions** discourages resident investment in defensible space and home-hardening measures.

By examining these issues in detail, the report offers insights that local governments, fire agencies, and community partners can utilize to better support residents and enhance regional resilience.

Additionally, the report examines how building and fire codes influence long-term risk and insurance outcomes. **While insurance market conditions determine the short-term availability of coverage, codes and construction standards define the physical resilience of communities over time.** Together, these systems influence whether local risk-reduction efforts are recognized, not only in safety outcomes but also in financial protection.



AUDIENCE

The report is designed for emergency management personnel, fire department public information officers, planners, and local government staff whose daily responsibilities are not centered on insurance but who are increasingly drawn into insurance-related discussions. It assumes no technical background in insurance but builds on the audience's existing strengths in communication, outreach, and resilience planning. Their work in fire prevention, permitting, or hazard mitigation directly affects how risk reduction translates into insurability and recovery capacity.

REPORT GOALS

This report aims to:

1. Summarize current challenges in the residential insurance market and their implications for Bay Area resilience and recovery.
2. Clarify how insurance intersects with mitigation, communication, and equity concerns.
3. Identify opportunities for regional coordination, data-sharing, and policy, and establish a foundation for continued collaboration.

LIMITATIONS

This report is not intended to solve the structural causes of California's insurance market instability or prescribe regulatory or economic reforms. It focuses instead on what regional and local governments can influence: communication, coordination, and aligning risk reduction with insurance literacy and public understanding. The analysis is based on publicly available information, stakeholder interviews, and existing legislation as of October 2025.



THE FORCES SHAPING THE REGIONAL INSURANCE LANDSCAPE

The availability, affordability, and stability of residential insurance in the Bay Area are influenced by a complex interplay of market, policy, and environmental factors. Together, these dynamics determine how coverage is offered, priced, and sustained, and set the stage for the emerging patterns and strategic recommendations that follow.

In recent years, the Bay Area has become a microcosm of California's broader insurance crisis. Escalating wildfire risk, rising reinsurance costs, and the compounding effects of climate change have prompted many insurers to scale back operations or withdraw entirely from high-risk areas. As coverage options shrink and premiums rise, the challenge has evolved from a financial concern into a regional resilience issue—one that increasingly demands coordinated attention from local governments, emergency managers, and policymakers alike.

Although insurance market instability is a central driver of household vulnerability, it cannot be separated from the physical environment and local policy context. How homes are built, maintained, and regulated—through building and fire codes, defensible space programs, and community mitigation initiatives—directly shapes long-term insurability. In California, where local governments are restricted from strengthening building codes beyond state standards, these physical risk-reduction measures evolve more slowly than market shifts, creating a timing gap between safety improvements and financial recognition.

INSURANCE MARKET

INSURANCE PRODUCTS

Bay Area residents can protect their homes and belongings with a mix of private, quasi-public, and specialty insurance products. Each has limitations that affect the availability, affordability, or adequacy of coverage.

Standard Homeowners Insurance. Most Bay Area homeowners purchase coverage through the private market. Standard homeowners' policies typically protect against losses from fire, smoke, theft, vandalism, wind, and other common perils. They also include personal liability coverage and loss of use benefits to help pay for temporary housing and living expenses if a covered event makes the home uninhabitable. Flood and earthquake damage are generally excluded unless covered through separate policies.

- **Renters Insurance.** Renters policies cover personal belongings against perils such as fire, smoke, theft, and water damage, along with liability protection for injuries or property damage caused by the tenant. Most include *loss of use* coverage to help pay for temporary accommodations and related expenses when a covered loss renders a unit uninhabitable. These policies provide an important safeguard for tenants, helping them recover more quickly and avoid displacement after a covered event.
- **Earthquake Insurance.** Earthquake insurance protects against damage caused by ground shaking, surface fault rupture, or seismic aftershocks such as fire following an earthquake. A standard earthquake policy covers structural damage, personal property, and loss of use costs associated with temporary relocation. It is an optional supplement to homeowners or renters insurance, which does not cover earthquake-related losses.
- **Flood Insurance.** Flood insurance covers physical damage to a home and its contents resulting from flooding—typically defined as water damage caused by overflowing rivers, coastal surge, heavy rainfall, or rapid snowmelt affecting multiple properties. Coverage is available through the federally backed National Flood Insurance Program (NFIP) and an expanding private market. Policies can insure the structure, contents, or both, and are commonly required for properties located in designated flood zones.



- **Difference-in-Conditions Policies.** Difference-in-conditions policies provide supplemental protection to fill gaps in standard homeowners coverage. They can insure against perils that are typically excluded—such as floods, earthquakes, or landslides—or extend coverage limits for certain risks. DIC policies are often customized to individual properties or exposures and may be issued by either admitted or surplus lines insurers.
- **Non-Admitted (Surplus Lines) Insurers.** Surplus lines coverage is written by non-admitted insurers that operate through licensed surplus lines brokers when standard market options are unavailable. These policies function much like traditional homeowners insurance but are not subject to the same rate and form filing requirements with the California Department of Insurance. Surplus lines carriers offer flexibility to insure unique, high-value, or higher-risk properties that fall outside standard underwriting criteria.
- **Parametric Insurance.** Parametric insurance products insure a policyholder against damages from specific events by automatically paying out a predetermined, fixed amount when certain event triggers (e.g., earthquake magnitude) are met, as opposed to reimbursement for actual losses incurred.

Together, these products form a patchwork system. While comprehensive protection is theoretically available, in practice, many Bay Area households end up underinsured, uninsured, or juggling multiple limited policies. The growing reliance on **non-admitted and surplus lines carriers** highlights both the fragility of the admitted market and the increasing complexity residents face in piecing together coverage.

PLAYERS AND PROGRAMS

The Bay Area insurance environment is shaped by a mix of private companies, government-backed entities, regulators, and advocates. Each plays a role in how residents access, understand, and maintain coverage:

- **Private Insurers.** National and regional carriers continue to provide most homeowners and renters policies in the Bay Area, though many have scaled back in wildfire-prone areas. Their underwriting and withdrawal decisions largely determine which communities face coverage instability.
- **Reinsurers.** Reinsurance companies provide financial protection to primary insurers by covering a portion of their catastrophic losses. Global reinsurers play a major role in determining market capacity and pricing, as their risk tolerance and capital costs directly influence how much exposure insurers can take on in high-risk regions.
- **Catastrophe Modeling Firms.** These firms develop the data models and simulations insurers and reinsurers use to estimate potential losses from events such as wildfires, earthquakes, or floods. Their analyses influence rate filings, risk maps, and reinsurance pricing, making them key technical drivers of how risk is understood and priced across the industry.
- **California Department of Insurance (CDI).** The state regulator oversees rate filings, enforces consumer protections, and manages the California FAIR Plan. CDI also convenes town halls and issues consumer guidance, making it a key player in shaping how residents and local governments understand insurance changes.
- **California FAIR Plan Association.** A pool of private insurers that jointly administers the state's "insurer of last resort." While FAIR is technically an insurance product, the Association itself is a critical institutional player, as it must balance consumer needs with financial solvency under mounting wildfire losses.

What is Reinsurance and Why Does it Matter?

Reinsurance is insurance for insurance companies. It helps insurers pay claims after major disasters by spreading risk across global markets. In recent years, the cost of reinsurance has risen sharply due to large wildfire, hurricane, and flood losses worldwide. These higher costs make it more expensive for insurers to operate in high-risk areas like the Bay Area.

As a result, some companies have limited new policies or withdrawn from certain ZIP codes altogether. California's recent reforms now allow insurers to factor reinsurance costs into their rate filings, a change intended to stabilize participation but one that may also contribute to higher premiums for consumers in the short term.



- **California Earthquake Authority (CEA) and National Flood Insurance Program (NFIP).** These programs represent publicly backed coverage options for earthquake and flood risk. While participation is limited, they remain essential safety nets, highlighting the gaps in the private market's willingness to cover catastrophic risks.
- **Advocacy and Consumer Support Groups.** Organizations such as United Policyholders provide direct assistance to residents navigating non-renewals, FAIR Plan enrollment, or claims disputes. They also play a prominent role in legislative advocacy, pushing for reforms that enhance consumer protections and require insurers to recognize mitigation efforts.
- **Community-Based Organizations (CBOs).** Local nonprofits, tenant associations, and advocacy groups help vulnerable populations understand the basics of insurance and connect them to available resources. Their role is especially critical for renters, immigrants, and linguistically isolated communities, who may not have access to or trust traditional insurance channels.
- **Local Governments and Fire Agencies.** These entities may field insurance-related questions during fire inspections, community meetings, and disaster recovery operations. Their frontline role in public communication makes them de facto conduits of insurance information, even without formal authority over or direct involvement in insurance markets.
- **Mitigation and Community Coalitions.** Increasingly, wildfire mitigation and insurance education are coordinated through collaborative efforts such as Firewise USA®, CAL FIRE's Fire Risk Reduction Communities (FRRRC) program, and regional networks like the East Bay Wildfire Coalition. These groups bridge the gap between agencies and residents, advancing the concepts of defensible space, home hardening, and collective preparedness. Over time, they could become important channels for verifying mitigation in ways insurers recognize.
- **Third-Party Inspection and Certification Bodies.** Independent entities, such as IBHS's *Wildfire Prepared Home*™ program, evaluate, verify, or model a property's wildfire exposure and mitigation efforts. These standardized assessments reflect defensible space, construction materials, vegetation management, and local fire conditions. However, not all insurers will recognize a given certification.

Together, these players form a fragmented landscape. No single actor provides comprehensive guidance or support, requiring residents to navigate a patchwork of insurers, regulators, programs, and advocates in search of solutions.

POLICY AND REGULATORY ENVIRONMENT

California's insurance environment is governed by several foundational laws and authorities that together shape market behavior. These mechanisms, many of which are designed to protect consumers from volatility, also define the limits of insurer flexibility and the scope of local government action. Understanding these structural features helps explain why the Bay Area's mitigation progress is not yet translating into measurable insurance stability.

The Bay Area's insurance challenges unfold within a complex web of state and national rules that determine how coverage is priced, where it is offered, and how risk is defined. California's insurance system is among the most consumer-protective in the nation, an important safeguard for residents, but one that can also slow innovation and make it difficult for local mitigation efforts to be reflected in insurance outcomes. Understanding this regulatory backdrop is crucial for understanding why even well-mitigated communities continue to face coverage instability.

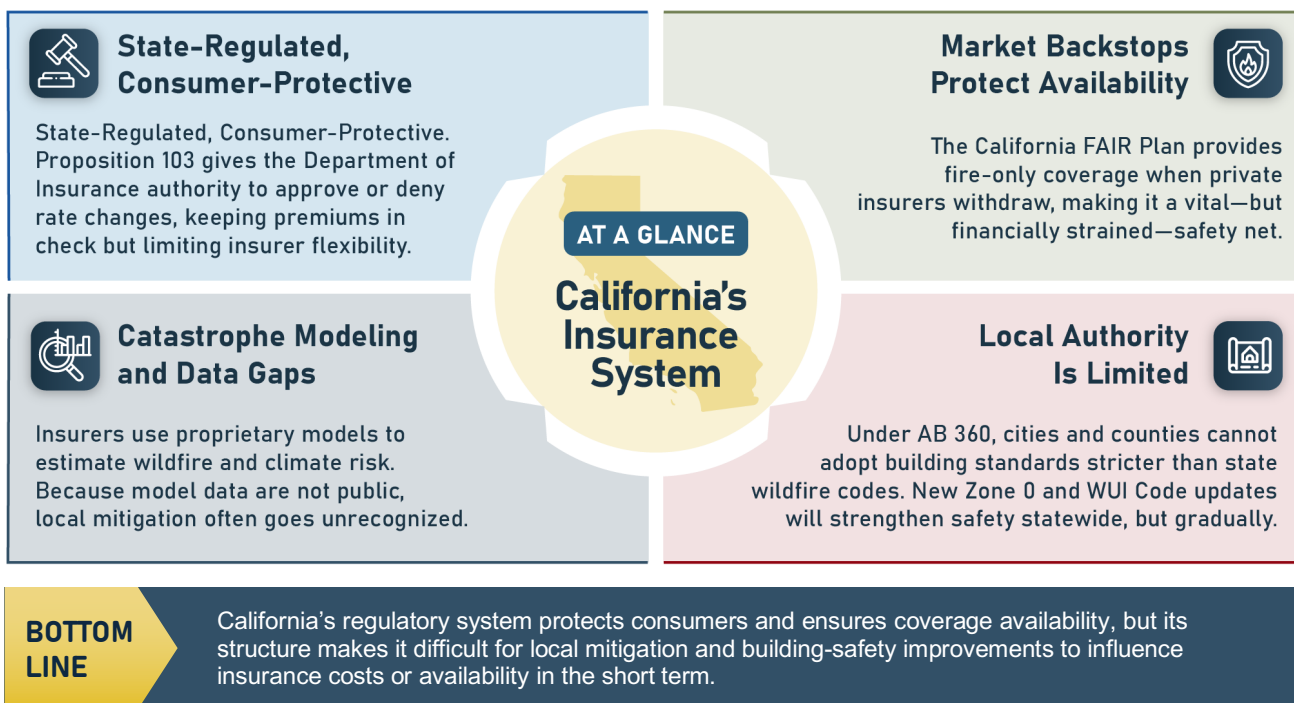


This section summarizes the key elements of that framework:

- **State insurance regulation and oversight**, including rate approval, consumer protections, and FAIR Plan administration.
- **Building and fire code constraints**, which limit how much local governments can do to strengthen the built environment.
- **Emerging trends in catastrophe modeling and market reform**, which shape how risk and mitigation are recognized in pricing.

KEY FEATURES OF THE REGULATORY FRAMEWORK

California’s residential insurance market operates under one of the most consumer-protective regulatory systems in the nation. These rules safeguard residents from sudden premium increases and ensure that basic coverage remains available, but they also constrain insurers’ ability to adjust to evolving wildfire conditions or reward local mitigation efforts.



- **Proposition 103 (1988).** Requires the California Department of Insurance (CDI) to approve any rate changes before they take effect. While this process prevents sharp premium spikes, it limits insurers’ flexibility to incorporate forward-looking wildfire models or real-time mitigation data.
- **Moratorium Authority.** After major wildfires, CDI can issue temporary non-renewal bans in affected ZIP codes, protecting consumers from immediate loss of coverage but not preventing longer-term market withdrawal.
- **California FAIR Plan.** Serves as the state’s “insurer of last resort” for fire coverage. Its capacity has grown dramatically as private carriers retreat, raising questions about long-term solvency and rate equity.
- **State Preemption (AB 360).** Local governments cannot adopt building standards stricter than the state’s wildfire code. This ensures consistency but limits local flexibility to address heightened WUI risks.
- **Emerging Reforms.** The Board of Forestry’s forthcoming “Zone 0” defensible-space regulations and new Wildland Urban Interface (WUI) Fire Code represent important state-level advances that will gradually strengthen construction and vegetation safety across California.



HOW POLICY SHAPES MARKET BEHAVIOR

California's system of strong consumer protection and limited pricing flexibility creates both stability and rigidity. Insurers must base rates on historical loss data, not projected climate risk, which discourages participation in high-risk areas. Although recent reforms now allow for the limited use of catastrophe models and the recognition of verified mitigation, implementation will take time, and the process remains opaque to residents and local officials.

Because most catastrophe modeling is proprietary and conducted at broad geographic scales, local governments and homeowners have little visibility into how their mitigation actions are reflected in underwriting. Verified local efforts, such as defensible space inspections or participation in Firewise USA® programs, rarely influence risk ratings. The result is a persistent disconnect between **on-the-ground resilience** and **financial recognition** in the insurance system.

IMPLICATIONS FOR LOCAL GOVERNMENTS

Local officials must navigate a dual constraint: limited authority to mandate safer construction under state code, and limited ability to demonstrate mitigation effectiveness within insurer models. These structural factors explain why Bay Area jurisdictions, despite significant investments in fire prevention and public education, continue to see coverage instability. Addressing these challenges will require stronger state–local coordination, shared data systems, and consistent communication with insurers.

THE LEGISLATIVE LANDSCAPE

California's insurance policy environment is evolving rapidly, with ongoing legislative efforts to strike a balance between market stability and consumer protection. During the course of this project alone, multiple bills affecting the FAIR Plan, mitigation recognition, and catastrophe modeling were introduced, amended, or enacted. Rather than summarizing each measure, this report highlights the larger trends shaping the market:



Modernizing rate-setting and modeling to better account for evolving wildfire risk



Stabilizing the FAIR Plan to ensure the continued availability of basic coverage.



Rewarding verified mitigation to align safety actions with financial incentives.

As legislation and regulatory guidance continue to evolve, even between the drafting and publication of this report, the authors aim to provide a durable framework rather than a snapshot of temporary policy details. Readers should view this section as a primer on the forces shaping the insurance landscape, not a catalog of current bills.

Even within this shifting policy context, the physical drivers of risk—particularly wildfire and climate change—remain the dominant forces shaping where and how insurance is available.



CLIMATE AND NATURAL ENVIRONMENTAL CONDITIONS

The Bay Area's insurance market has been destabilized by the growing frequency and severity of climate-driven hazards, most notably wildfire. Major fire events across California—including the North Bay fires of 2017, the Kincadee Fire in 2019, and the CZU Lightning Complex and Glass Fires of 2020—produced billions of dollars in insured losses. These disasters have accelerated insurer retreat from high-risk areas, particularly in and around the wildland–urban interface (WUI), where development and vegetation overlap.

Worsening wildfire risk continues to shape insurance availability and pricing. Losses from catastrophic fires have reshaped underwriting practices, leading insurers to tighten eligibility criteria and adjust premiums to reflect higher modeled risk. Even in communities that have invested heavily in mitigation, perceived exposure continues to drive higher costs and reduced options.

Reinsurance, the financial backstop that protects insurers against catastrophic loss, has become dramatically more expensive as climate-related disasters increase worldwide. These higher costs are passed down through the insurance system, driving rate increases and influencing where coverage is offered and maintained.

Insurance instability in the Bay Area is also tied to mounting disaster losses across the United States and abroad. Major hurricanes, floods, and severe storms have contributed to record global catastrophe losses in recent years. Because most insurers and reinsurers operate across diversified national and international portfolios, these events increase the overall cost of doing business and heighten sensitivity to risk everywhere, including California.

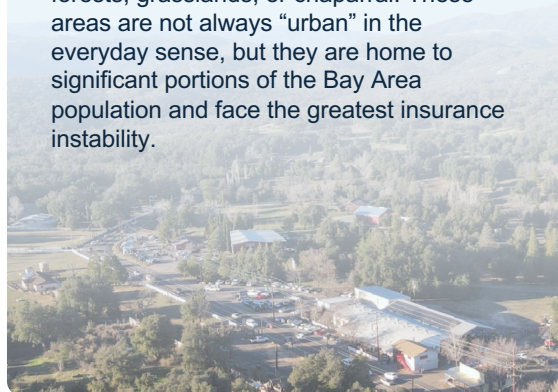
Beyond wildfire, the Bay Area faces overlapping risks from earthquakes, floods, sea level rise, and extreme heat. Each hazard contributes to perceptions of long-term insurability and shapes local exposure profiles. Climate change is lengthening fire seasons, intensifying precipitation extremes, and increasing the likelihood of simultaneous or sequential disasters. Together, these conditions inject long-term volatility into insurance and reinsurance markets, making coverage more expensive and harder to sustain even in years without major California losses.

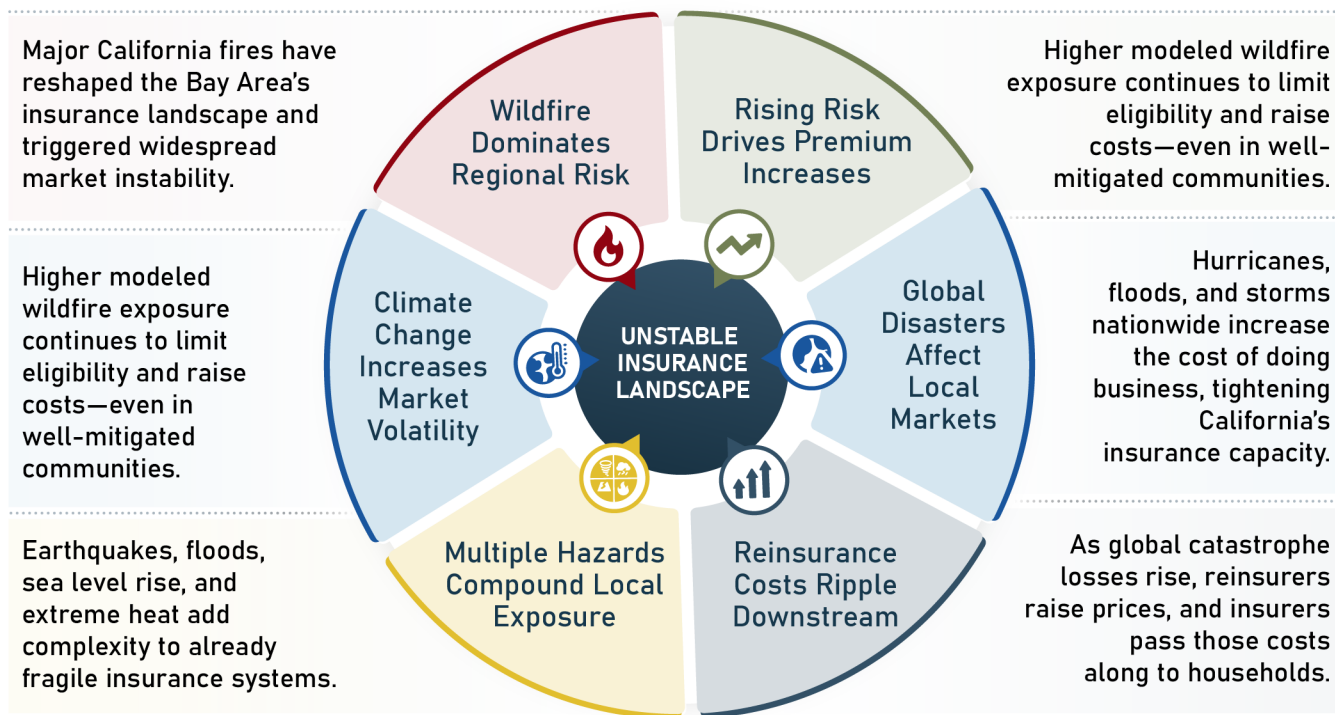
Hazard-driven pressures have moved insurance from a private consumer matter to a regional resilience concern. Coverage gaps affect housing stability, recovery timelines, and local tax bases. For cities and fire agencies, residents' inability to rely on insurance after disasters complicates recovery and undermines the Bay Area's overall capacity to adapt to a changing climate.

What is the WUI?

The WUI is formally defined by the U.S. Forest Service as “the area where houses meet or intermingle with undeveloped wildland vegetation.” CalFire uses the same framework when mapping Fire Hazard Severity Zones and applying state building code requirements. In practice, this includes both **interface WUI** (developed areas directly abutting wildland) and **intermix WUI** (neighborhoods where homes and wildland vegetation are interspersed).

This report uses the term broadly to describe communities at the edge of or intermixed with wildland vegetation, including rural areas, small towns, and suburban neighborhoods adjacent to forests, grasslands, or chaparral. These areas are not always “urban” in the everyday sense, but they are home to significant portions of the Bay Area population and face the greatest insurance instability.





Together, the environmental and policy dynamics described above have created a feedback loop that drives instability across the Bay Area's insurance landscape. Rising wildfire losses and global reinsurance costs are tightening private market participation, while state regulations limit how quickly risk data and verified mitigation can be reflected in pricing. These pressures now shape community resilience outcomes: who can access insurance, how mitigation is rewarded, and which households are left most vulnerable. The following sections summarize the major patterns emerging from this study and their implications for local and regional action.



EMERGING PATTERNS AND INSIGHTS

BAY AREA RESIDENTS FACE GROWING BARRIERS TO INSURANCE ACCESS

Insurance access in the Bay Area is increasingly uneven. While many households in lower-risk, urban areas continue to maintain standard coverage, residents in wildfire-prone or higher-cost communities are struggling to secure or keep risk-appropriate insurance. Gaps emerge not only from insurer retreat but also from affordability pressures, eligibility rules, and the complexity of navigating alternative options such as the FAIR Plan.

Several barriers drive these gaps:

- **Affordability.** Premium increases, potentially doubling or tripling within a few years in high-risk zones, force households to reduce coverage, raise deductibles, or drop policies altogether.
- **Availability.** Non-renewals and moratoriums limit access in wildfire-exposed ZIP codes, pushing many homeowners onto the FAIR Plan with narrower coverage.
- **Complexity.** The need to combine FAIR Plan fire coverage with supplemental “difference-in-conditions” (DIC) policies creates confusion, especially for households with limited financial literacy or language access.
- **Awareness.** Many renters and lower-income households are unaware of available coverage options or believe landlord policies cover their belongings, leading to significant underinsurance.
- **Equity barriers.** Residents with limited English proficiency, digital access challenges, or distrust of institutions face steeper obstacles in navigating coverage decisions.

Together, these factors may leave large portions of the Bay Area underinsured or uninsured, creating systemic vulnerabilities that extend beyond individual households to neighborhoods, local governments, and the regional housing market.

TRENDS IN WHO IS AND IS NOT INSURED AND WHY

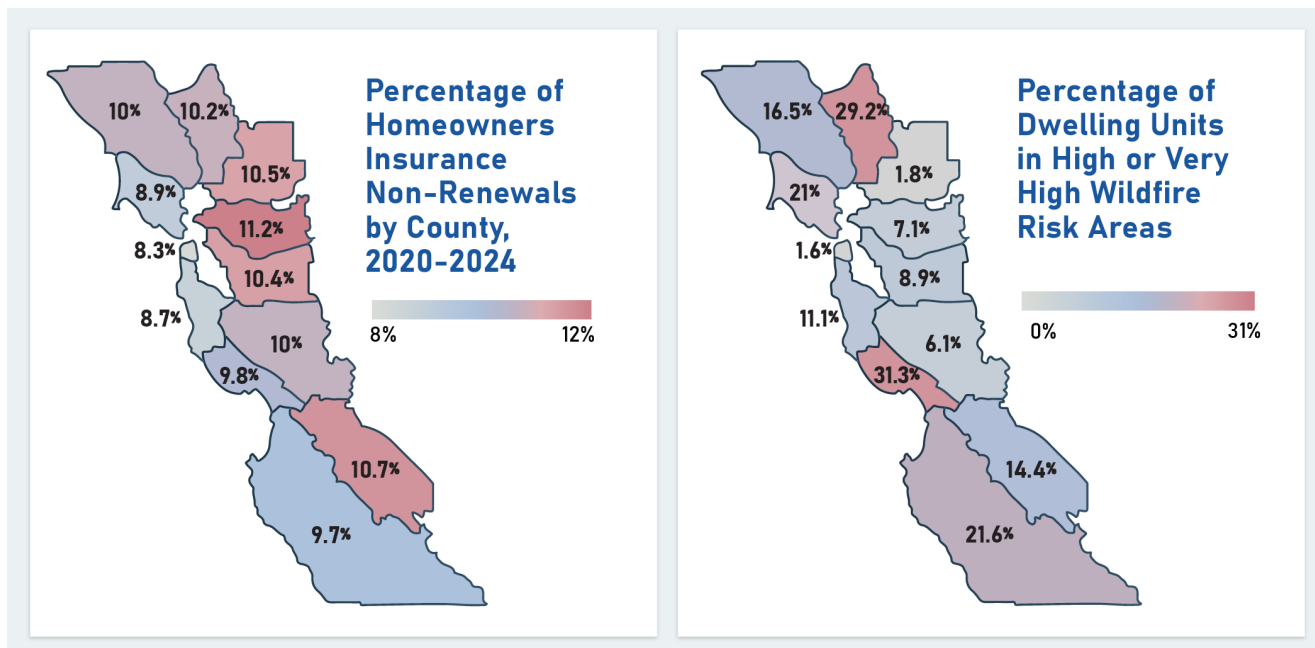
Patterns of insurance coverage in the Bay Area mirror broader disparities in risk exposure, income, and housing type. While many residents in denser, lower-risk areas still maintain standard homeowners or renters insurance, coverage is becoming increasingly fragmented and unstable in the WUI and among vulnerable populations.

Who is Maintaining Coverage?

- ✓ Homeowners in lower-risk areas—typically coastal communities, city cores, and denser suburban neighborhoods—generally retain access to private-market policies, though premiums continue to rise.
- ✓ Higher-income households that can maintain comprehensive coverage, even at higher cost, and may supplement FAIR Plan policies with difference-in-conditions or surplus lines coverage.
- ✓ Renters in higher-resource or lower-risk communities are somewhat more likely to maintain renters insurance, particularly where coverage is encouraged by property managers.

Who is Losing, Reducing, or Forgoing Coverage?

- ✗ Households in the WUI, particularly in counties such as Sonoma, Napa, Santa Cruz, and parts of Contra Costa and Alameda, face high rates of non-renewal. Many have been pushed onto the FAIR Plan, which offers limited coverage at a higher effective cost.
- ✗ Seniors and fixed-income homeowners who cannot sustain steep premium increases often reduce coverage or drop policies entirely.
- ✗ Renters in lower-income communities who forgo renters insurance due to cost, limited awareness, or misconceptions about landlord responsibility.



These differences in who maintains or loses coverage stem from a combination of financial, market, and behavioral factors.

- **Cost pressures.** Rising premiums remain the most common reason residents adjust or lose coverage, often leading to underinsurance.
- **Market availability.** In many high-risk areas, insurer retreat has left neighborhoods dependent on FAIR Plan fire-only policies with limited alternatives.
- **Risk perception.** Some residents underestimate wildfire or earthquake risk, particularly those who have not personally experienced a loss.

As coverage becomes less accessible, the impacts are not evenly distributed. Income, geography, and housing type shape who can maintain coverage and who cannot.

DISPARITIES AND DISPROPORTIONATE IMPACTS OF NON-RENEWALS AND PREMIUM HIKES

Insurance access and affordability in the Bay Area do not affect all residents equally. Coverage challenges intersect with income, race, language, housing type, and geography, creating patterns of vulnerability that mirror broader inequities in disaster risk and recovery.

- **Income and wealth.** Higher-income households are more likely to retain comprehensive insurance and supplement with surplus lines or additional policies. Low- and moderate-income households often cannot absorb premium hikes, leading to reduced coverage or reliance on FAIR Plan fire-only policies.
- **Race, language, and cultural barriers.** Communities of color and households with limited English. Communities of color and households with limited English proficiency face added barriers, including difficulty accessing insurance information, limited trust in institutions, and reduced access to brokers or agents who can navigate complex policies.
- **Housing type.** Renters remain disproportionately uninsured or underinsured, while owners of older or manufactured homes face stricter underwriting and higher premiums.
- **Geography.** WUI communities in Sonoma, Napa, Santa Cruz, and eastern Contra Costa face higher rates of non-renewal and premium increases. In contrast, coastal and urban areas maintain more stable coverage, though affordability remains a concern. ZIP code-level underwriting compounds inequities by lumping well-mitigated neighborhoods with less-prepared ones.



Together, these disparities show that households with lower incomes, limited English proficiency, or homes in high-risk areas face steeper financial and structural barriers to maintaining insurance. As a result, coverage gaps map closely onto existing patterns of socioeconomic vulnerability across the Bay Area. Facing these uneven constraints, residents adapt in different ways, making difficult trade-offs to manage risk and affordability.

TRADE-OFF BEHAVIORS

As these pressures intensify, many residents are responding by making deliberate trade-offs in how they manage and finance risk, decisions that can have far-reaching consequences after a disaster. These decisions often reduce financial protection in ways that may not be visible until after a disaster, when recovery resources fall short.

Common trade-offs today include:

- **Adjusting or reducing coverage.** Homeowners may lower dwelling limits below replacement cost, raise deductibles, or drop add-ons such as ordinance and law coverage to reduce premiums. These changes save money in the short term but increase out-of-pocket costs after a major loss.
- **Forgoing optional coverage.** To manage total insurance costs, some households purchase coverage only for the hazard they view as most immediate—such as wildfire—while opting out of flood or earthquake insurance. This behavior increases exposure to multi-hazard losses.
- **Forgoing renters insurance.** Many renters skip coverage entirely, assuming it's unnecessary or believing landlord policies will protect their belongings.
- **Relying solely on the FAIR Plan.** Homeowners who cannot afford both FAIR Plan and supplemental difference-in-conditions coverage often carry fire-only policies that exclude liability, theft, or loss-of-use benefits.

If current trends continue, emerging trade-offs could include:

- **“Bare minimum” coverage.** More households may hold only lender- or legally required coverage, with little or no protection for personal property or temporary housing.
- **Selective coverage by hazard.** Households could increasingly tailor coverage to one perceived threat, such as fire, while opting out of others, narrowing protection and amplifying regional exposure.
- **Increased reliance on disaster aid.** As insurance coverage declines, residents may look to public assistance or community relief as a substitute for insurance, placing additional strain on government and nonprofit recovery systems.

EXAMPLE

Manufactured Housing and Language Barriers in Napa County

A manufactured home park in Napa County is located within a designated high severity fire hazard zone. Most residents are low-income seniors or immigrant families who speak Spanish as their primary language.

After several non-renewals, many households are forced onto the California FAIR Plan. Without supplemental “difference-in-conditions” policies, they remain exposed to liability and loss-of-use gaps. Language barriers and the lack of translated insurance materials compound the complexity of navigating multiple policies.

As a result, the community is both underinsured and highly vulnerable to displacement after a fire, illustrating how geography, housing type, income, and language barriers combine to create concentrated insurance inequities.

EXAMPLE

Choosing Between Fire and Earthquake Coverage in Santa Cruz County

A hypothetical homeowner in the Santa Cruz Mountains whose private insurer has not renewed them moves to the California FAIR Plan for fire coverage.

To make the FAIR Plan premiums affordable, they cancel their separate earthquake policy from the California Earthquake Authority.

Although this trade-off lowers short-term costs, it leaves households vulnerable to seismic damage in one of California's most earthquake-prone areas. It also highlights a growing dilemma across the Bay Area: residents prioritizing resources for the most immediate threat (wildfire) at the expense of long-term protection against other risks.



These trade-offs are rational responses to financial strain but create systemic vulnerabilities. Large-scale underinsurance can slow recovery, increase displacement, and shift post-disaster costs to governments and community organizations.

SPECIFIC RENTER VERSUS HOMEOWNER CHALLENGES

Within these evolving behaviors, homeowners and renters face distinct challenges that reflect differences in control, responsibility, and recovery pathways. Therefore, the trade-offs residents make around insurance vary sharply between homeowners and renters, reflecting differences in control, responsibility, and recovery pathways. While homeowners grapple with rising premiums, mitigation investments, and mortgage requirements, renters face distinct barriers related to affordability, information access, and post-disaster displacement.

HOMEOWNERS	RENTERS
<ul style="list-style-type: none">● Face non-renewals, steep premium increases, or a forced shift to the FAIR Plan with limited coverage.● Have the ability to implement mitigation measures such as home hardening and defensible space, but often do not see these efforts reflected in their insurance options.● Are constrained by lender requirements: most mortgage holders must maintain fire coverage, even if premiums rise to unsustainable levels.● Depend on insurance to determine whether they can rebuild in place or face long-term displacement after disasters.	<ul style="list-style-type: none">● Span all income levels in the Bay Area, but coverage gaps are most acute among lower-income renters, who are less likely to carry renters insurance and more vulnerable to displacement after disasters.● Recovery depends heavily on renters insurance to cover contents and temporary housing. Without it, displacement is likely, regardless of income.● May mistakenly assume landlord insurance will cover their belongings or provide relocation support, a misconception that cuts across income levels.

Because renters make up nearly half of Bay Area households, gaps in renters insurance represent a major resilience challenge. After a wildfire or earthquake, uninsured or underinsured renters may be permanently displaced, straining housing supply and local recovery systems. For homeowners, the risk lies in being unable to rebuild or remain in place; for renters, the risk is losing access to housing altogether.

BRIGHT SPOT ALERT

Sonoma County Renters Insurance Work Group: Sonoma County's renters insurance work group, which includes representation from emergency management, CBOs, and United Policyholders, offers one model for bringing together community advocates, local government, and housing partners to support renters navigating coverage decisions. The group meets to discuss public information needs, community outreach tactics, and grant opportunities.

EXISTING SAFETY NET PROGRAMS FALL SHORT OF ADDRESSING REGIONAL INSURANCE CHALLENGES

Even as private insurance markets contract, several programs exist or are being proposed to help Bay Area households maintain some level of coverage or financial protection. These programs range from last-resort insurance pools to peril-specific policies and new proposals aimed at increasing affordability. However, each fills only part of the gap. Some provide limited protection, others are too costly for lower-income households, and many are challenging to navigate without expert help.



This section reviews the major existing and proposed programs, examines who they reach, and highlights where coverage and affordability gaps persist. It also notes upcoming changes—such as a proposed FAIR Plan rate increase in 2026—that could further affect household affordability across high-risk Bay Area communities.

California's FAIR Plan

THE INSURER OF LAST RESORT: BY THE NUMBERS

What is the FAIR Plan?

The California Fair Access to Insurance Requirements (FAIR) Plan is a state-mandated insurance pool for property owners who cannot obtain coverage in the traditional market. It is not taxpayer-funded but supported by all licensed insurers in California. It was created to provide basic, last-resort fire insurance, especially for properties in high-risk wildfire areas.



POLICIES IN FORCE

573K

2X growth since 2022

TOTAL EXPOSURE

\$529B

+217% since 2021

PROPOSED RATE HIKE

+35.8%

Average homeowner increase proposed for 2026

COVERAGE LIMITS

\$3M Residential

\$20M Commercial

EXISTING PROGRAMS

The Bay Area's insurance safety net relies on a small number of programs that step in when private coverage is unavailable. Each addresses a specific peril or gap but leaves households exposed in other ways.

California FAIR Plan (fire-only "last resort")

Designed to ensure the availability of basic fire coverage when the private market declines to insure a property. It offers coverage for fire and a few named perils but excludes liability, theft, and loss of use—requiring most policyholders to purchase a separate difference-in-conditions policy for full protection. As of mid-2025, total FAIR Plan exposure reached \$650 billion, up 42 percent in less than a year and nearly triple since 2021.

► *Intended gap closure:* Availability of coverage in high-risk fire areas.

► *Remaining gap:* Affordability and adequacy: many households cannot afford both FAIR and difference-in-conditions policies, leaving them underinsured.

FAIR Plan Rate Hikes: What's Proposed for 2026?

The California FAIR Plan has proposed an average +35.8% homeowners rate hike, with new rates applying at the next renewal after April 1, 2026, if approved.

Impacts will vary: about half of customers would see +40–55% increases; some could see decreases up to –78%. Wildfire risk is the biggest driver. Mitigation discounts would be available.

It's the first FAIR filing to factor wildfire catastrophe models and reinsurance costs, enabled by Commissioner Lara's Sustainable Insurance Strategy; FAIR says using the old rules might have implied an ~80% hike. The filing is under CDI review; approval could be partial or full (past example: a 48.8% request was approved at 15.7% in 2023).

Source: [San Francisco Chronicle](#)



California Earthquake Authority (CEA)

A publicly managed pool that provides earthquake insurance through participating carriers. It was created to preserve the availability of seismic coverage after the 1994 Northridge earthquake. Policyholders can choose deductible levels to control premiums, but even minimum deductibles are high relative to average household savings, limiting take-up.

- ▶ *Intended gap closure:* Access to earthquake coverage following insurer withdrawal from the market.
- ▶ *Remaining gap:* Affordability: high premiums and deductibles deter enrollment, especially among lower-income households.

National Flood Insurance Program (NFIP)

A federal program administered by FEMA that provides flood insurance in participating communities. It was designed to close the market failure for flood risk, which private insurers historically avoided. In the Bay Area, participation is uneven and often limited to properties in federally designated flood zones.

- ▶ *Intended gap closure:* Access to flood insurance in high-risk or federally mapped floodplains.
- ▶ *Remaining gap:* Awareness and affordability: many property owners outside mandatory zones do not purchase coverage and underestimate their flood risk.

PROPOSED OR EMERGING PROGRAMS

Several legislative initiatives aim to expand affordability, reward mitigation, or stabilize insurer participation. Most remain under debate, and their eventual reach and effectiveness are uncertain.

Catastrophe (Resilience) Savings Accounts – AB 232 (2025–26)

Would allow homeowners to create tax-advantaged savings accounts for disaster expenses, including deductibles and uninsured losses, beginning in 2026. Intended to help middle-income households self-finance recovery costs without penalty.

- ▶ *Intended gap closure:* Financial resilience for households that cannot afford high deductibles.
- ▶ *Remaining gap:* Accessibility. This helps those able to save, but not lower-income or renter households

How Would Catastrophe Savings Accounts Work?

HOW IT WORKS: Contributions would be tax-deductible, and interest would not be taxed, as long as funds are used for qualified expenses.

QUALIFIED EXPENSES: Deductibles or uninsured losses from wildfire, earthquake, or flood, after a Governor-declared disaster.

WHO BENEFITS: Middle-income homeowners with enough disposable income to save ahead of time.

LIMITATIONS: Does not lower premiums or help renters. Effectiveness depends on whether households actually participate and how much they can save.

Insurance and Wildfire Safety Act – AB 1 (2025–26)

Would expand the use of catastrophe models in rate-setting and require insurers to recognize verified mitigation in pricing. Aims to modernize California’s regulatory framework and link premiums more closely to risk reduction.

- ▶ *Intended gap closure:* Alignment between mitigation efforts and insurance pricing.



- ▶ *Remaining gap:* Timing and consistency: implementation will take years, and benefits may depend on insurer participation.

Market Stabilization Concepts (e.g., SB 525)

Proposals such as a state-backed reinsurance facility and public wildfire risk model are being discussed to reduce volatility and encourage insurers to re-enter high-risk markets.

- ▶ *Intended gap closure:* Stabilizing the overall market by spreading catastrophic risk and improving transparency.

- ▶ *Remaining gap:* Design and funding: mechanisms are still conceptual, and details on cost-sharing and participation remain unresolved.

PROGRAM ACCESSIBILITY AND EFFECTIVENESS

Even where safety net programs exist, eligibility and real-world effectiveness vary widely. Most ensure that some level of insurance remains available, but affordability, complexity, and limited coverage mean that many households remain only partially protected.

Program	Who It Serves/Eligibility	Intended Gap It Addresses	Effectiveness and Remaining Limitations
FAIR Plan	Homeowners declined by the private market; available statewide.	Ensures availability of basic fire coverage when private insurers withdraw.	Provides only fire coverage; most policyholders must also purchase a separate difference-in-conditions policy for theft, liability, or loss of use. Proposed 2026 rate increases could worsen affordability.
CEA	Most owner-occupied homes and some renter policies through participating insurers.	Maintains availability of earthquake insurance after private market retreat.	Flexible deductible options help some households manage cost, but overall premiums and deductibles remain high. Participation is low among lower-income households.
NFIP	Properties in participating communities; mandatory for federally backed mortgages in flood zones.	Provides access to flood insurance where private coverage is unavailable.	Awareness is low outside mandatory areas; costs deter participation in moderate-risk zones. Coverage limits may not reflect Bay Area property values.
Catastrophe (Resilience) Savings Accounts – AB 232 (proposed)	Homeowners who can set aside pre-tax savings for disaster losses.	Helps households self-insure for deductibles and uninsured losses.	Accessible mainly to middle- and higher-income households; does not lower premiums or assist renters.
Insurance and Wildfire Safety Act – AB 1	Statewide; applies to all residential insurers and policyholders once implemented.	Modernizes rate-setting by allowing catastrophe models and requiring recognition of verified mitigation.	Long-term potential to align mitigation and pricing, but implementation will take years and depends on regulatory follow-through.
Market Stabilization Concepts (e.g., SB 525)	Intended for insurers and reinsurers; benefits extend to all policyholders if markets stabilize.	Aims to reduce volatility through state-backed reinsurance and public risk modeling.	Still conceptual; design, funding, and timing remain uncertain. Effectiveness will depend on participation and scale.

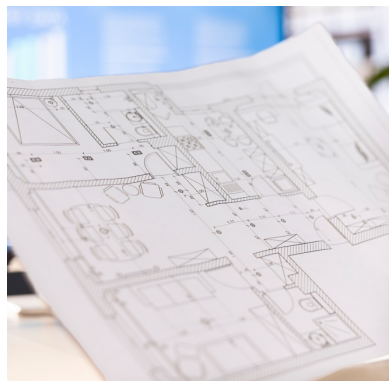


RISK MITIGATION EFFORTS ARE NOT CONSISTENTLY REFLECTED IN INSURANCE OUTCOMES

Wildfire mitigation has become a central pillar of Bay Area resilience. Programs such as defensible-space requirements, home-hardening retrofits, and community certifications like Firewise USA® and Fire Risk Reduction Communities (FRRC) have expanded across the region. At both the property and community scales, these efforts measurably reduce ignition risk and improve safety. Yet the insurance system has been slow to recognize or reward them, leaving many residents uncertain about the financial return on their investments.

This section describes the major mitigation programs active in the Bay Area, the barriers households and communities face in participating, and the institutional and policy factors that limit how insurers acknowledge these actions.

UNDERSTANDING BUILDING AND FIRE CODES IN THE MITIGATION LANDSCAPE



California's risk-reduction framework operates through two complementary systems:

BUILDING CODES govern how new structures are designed and constructed, setting standards for materials, spacing, and ignition resistance. The California Building Code's Chapter 7A applies to new construction and major remodels in designated Very High Fire Hazard Severity Zones (VHFHSZ).

FIRE CODES govern how existing properties are maintained, focusing on defensible space, vegetation clearance, and inspection programs. Fire codes are enforced locally, and the capacity for enforcement varies widely across the Bay Area.

Together, these systems establish the *minimum* requirements for safety. However, "code-compliant" does not necessarily mean "insurable." Insurance risk models often rely on broader environmental data, including vegetation, topography, and ZIP code-level fire history, rather than specific local compliance information. The result is a persistent gap between what is considered safe by code and what is considered low risk by insurers.

Local flexibility is also limited by AB 360, which prevents cities and counties from adopting wildfire construction standards stricter than the state code. This ensures uniformity across jurisdictions but constrains proactive communities that wish to go further. Upcoming **Zone 0 regulations** and a new **Wildland-Urban Interface (WUI) Fire Code** will help close some of these gaps, but implementation will take time and resources.

PARCEL-LEVEL PROGRAMS AND PRACTICES

At the household scale, mitigation focuses on reducing the likelihood that a home will ignite during a wildfire. Common practices include vegetation management, ember-resistant retrofits, and the use of ignition-resistant materials.

Defensible Space Inspections State law requires 100 feet of defensible space in designated fire hazard zones, but enforcement capacity and homeowner compliance vary widely.

▶ *Intended outcome:* Reduce home ignition risk through vegetation management.

▶ *Gap:* Inconsistent enforcement and limited homeowner follow-up.



Home Hardening Retrofits such as ember-resistant vents, enclosed eaves, and Class A roofs significantly improve structure survivability. CAL FIRE’s Home Hardening Initiative offers grants, but funding and awareness remain uneven.

▶ *Intended outcome:* Strengthen existing housing stock against wildfire ignition.

▶ *Gap:* High upfront cost and limited access to financial assistance.

Fuel Reduction and Vegetation Management Ongoing vegetation maintenance is resource- and labor-intensive, particularly for lower-income or elderly homeowners.

▶ *Intended outcome:* Decrease fuel loads and slow fire spread, protecting homes, infrastructure, and evacuation routes.

▶ *Remaining gap:* Work is labor- and resource-intensive, must be repeated regularly, and depends on sustained funding, contractor availability, and community participation for long-term effectiveness.

These measures demonstrably improve safety but are often invisible to insurers. Most underwriting models still evaluate risk at the neighborhood or ZIP-code level rather than recognizing verified mitigation at individual properties.

COMMUNITY-LEVEL PROGRAMS AND REGIONAL COALITIONS

At the neighborhood and jurisdictional scale, programs focus on collective action and reducing shared wildfire risks.

Firewise USA® A national program that certifies neighborhoods demonstrating collaboration on defensible space, access routes, and public education. Participation builds local awareness and trust, though recognition by insurers remains inconsistent.

▶ *Intended outcome:* Encourage collective action at the neighborhood scale.

▶ *Gap:* Work is labor- and resource-intensive, must be repeated regularly, and depends on sustained funding, contractor availability, and community participation for long-term effectiveness.

Fire Risk Reduction Communities (FRRRC) CAL FIRE’s designation for jurisdictions with enhanced wildfire safety ordinances and enforcement programs. FRRRC communities can serve as pilots for linking verified local mitigation to insurance incentives.

▶ *Intended outcome:* Create jurisdiction-wide incentives for mitigation and code compliance.

▶ *Gap:* Few insurers actively use FRRRC status in underwriting.

Regional Wildfire Coalitions Multi-jurisdictional collaborations, such as the East Bay Wildfire Coalition, the Sonoma County Wildfire Resilience Partnership, and the Santa Cruz County Fire Safe Council, are emerging as regional conveners. These groups coordinate mitigation projects, such as home hardening, and track defensible space compliance.



They could also serve as credible intermediaries for sharing verified data with insurers and state agencies. These coalitions offer a potential model for regional data integration, connecting building, fire, and community mitigation records in ways that could help insurers more accurately assess risk.

▶ *Intended outcome:* Mitigate shared landscape risk.

▶ *Gap:* Funding cycles and maintenance demands limit long-term impact.

Local ordinances and codes

Some counties—such as Marin, Napa, and Santa Cruz—have adopted stricter vegetation-management or defensible-space ordinances, and several local fire districts enforce enhanced inspection programs.

▶ *Intended outcome:* Formalize community-wide mitigation expectations and strengthen compliance with defensible-space and maintenance standards.

▶ *Gap:* Enforcement capacity varies widely, and local governments remain preempted from adopting stronger building or construction requirements beyond state wildfire codes.

Home hardening finance and incentive programs

Across the Bay Area, several jurisdictions have developed financing or incentive programs that support property-level hardening and energy-related improvements, reducing barriers for homeowners who might otherwise be unable to afford retrofits. For example, Sonoma County's Energy Independence Program (SCEIP) offers financing for wildfire-resilient home hardening measures alongside energy and water upgrades. This type of program enables homeowners to undertake improvements, such as using ignition-resistant materials, roof replacements, and other retrofits, that contribute to both wildfire safety and long-term resilience.

▶ *Intended outcome:* Expand access to home-hardening measures by reducing upfront cost barriers and enabling broader homeowner participation.

▶ *Gap:* Participation depends on awareness, administrative capacity, and sustained funding; not all counties currently offer similar programs.

BARRIERS TO PARTICIPATION

Despite progress, participation in wildfire mitigation remains uneven due to financial, procedural, and communication challenges:

- **Financial barriers.** Home-hardening retrofits can cost thousands of dollars—beyond the reach of many homeowners. Even when grants or rebates are available, funds are often limited and require an upfront payment.
- **Procedural barriers.** Application processes for mitigation assistance can be complex, requiring multiple bids, documentation, and digital literacy. Program rules change frequently, creating confusion.





- **Cultural and linguistic barriers.** Outreach materials are often written in English only and are highly technical, limiting access for residents with limited English proficiency. The translation of key terms, such as “ember-resistant” or “Class A roof,” is inconsistent across jurisdictions.
- **Verification barriers.** Even when mitigation is completed, homeowners often lack a way to document or certify it in a form insurers will accept. Local inspection data are rarely shared across agencies, and no statewide standard exists for mitigation verification.

These overlapping barriers disproportionately affect lower-income households, renters, and linguistically isolated communities—often those living in the highest-risk areas.

HOW INSURERS AND MODELERS RECOGNIZE—OR OVERLOOK—MITIGATION

Insurers rely heavily on catastrophe (CAT) models to assess wildfire risk and guide underwriting. These models simulate potential loss scenarios using hazard, exposure, and vulnerability data, but they operate largely at coarse geographic scales. Parcel-level improvements—like defensible space, noncombustible siding, or Class A roofs—often do not change a property’s modeled risk classification.

Because these models are proprietary, local governments and homeowners cannot see how their actions are represented or weighted. The result is widespread frustration: residents who have invested in mitigation receive little insurance benefit, while local fire officials cannot demonstrate how community efforts improve overall risk profiles.

This opacity also reflects a disconnect between the California Department of Insurance (CDI) and the Office of the State Fire Marshal, which oversee different parts of the risk-reduction system. CDI regulates insurance markets and rate-setting; the Fire Marshal enforces safety codes and standards for defensible space. Without shared data or consistent definitions of “verified mitigation,” each system operates in isolation.

THE CONSTRAINTS OF AB 360 AND CODE PREEMPTION

Under AB 360, local governments are prohibited from exceeding state-mandated building standards, even when local conditions warrant stronger measures. This preemption limits the ability of proactive jurisdictions to adopt more stringent ignition-resistance requirements or expanded defensible-space zones. It also prevents experimentation with local incentives or verification mechanisms that could bridge the gap between mitigation and insurance outcomes. Until state law evolves or allows pilot flexibility, local innovation will rely on voluntary programs and partnerships rather than mandates.

EXAMPLE

When Local Mitigation Doesn’t Show Up in Models

A hypothetical neighborhood in Marin County becomes a Firewise USA® community, with residents investing in defensible space, ember-resistant vents, and community fuel reduction projects. Local fire officials verify compliance and highlight the neighborhood as a model for wildfire preparedness.

Despite these efforts, several homeowners receive non-renewal notices from their insurers. The catastrophe models used by insurers still classify the entire ZIP code as high risk, with no mechanism to adjust for parcel-level or community-level mitigation.

This example illustrates how proprietary modeling can override on-the-ground conditions, leaving residents discouraged and local governments unable to explain why verified mitigation “doesn’t count.”

The Constraints of AB 360

WHY IT MATTERS: Local governments in the Bay Area cannot require ignition-resistant materials, expanded defensible space, or other wildfire-specific measures beyond what state law mandates. Even when local conditions clearly warrant stronger rules, state preemption blocks action.

IMPLICATIONS: This limits counties’ and cities’ ability to reduce wildfire risk through the built environment, even as insurers consider local conditions when deciding whether to write or renew policies.

RESULT: AB 360 removes a key lever for local resilience. Without legislative change, jurisdictions must rely on voluntary programs, homeowner incentives, or statewide reforms to drive safer construction.



INSURANCE LITERACY GAPS CAN COMPLICATE RESIDENTS' ABILITY TO NAVIGATE COVERAGE OPTIONS

The Bay Area's insurance information environment is crowded but fragmented. Residents may hear about insurance from insurers, agents, fire departments, local governments, community organizations, and peers, but messages often conflict or omit concrete "what to do next" steps. For emergency managers and public information officers, the challenge is less about generating new content and more about aligning, translating, and targeting existing content.

WHERE RESIDENTS GET INFORMATION

Residents typically learn about insurance through a mix of formal and informal channels:

- **Consumer advocacy organizations (e.g., United Policyholders).** United Policyholders serves as a key statewide resource for residents navigating insurance challenges, offering workshops, plain-language guides, claims support, and assistance with navigating the FAIR Plan. The organization's expertise helps bridge information gaps that local agencies may lack the capacity or authority to address, and its neutrality can increase resident trust, particularly when navigating appeals, complaints, or complex coverage decisions.
- **Community-based organizations (CBOs).** Tenant associations, immigrant-serving nonprofits, senior service providers, and neighborhood groups translate information, host workshops, and help residents access resources. CBOs play a critical role in linguistically diverse and hard-to-reach communities, providing culturally relevant guidance and trusted points of contact; however, their capacity varies across counties.
- **Insurers and agents/brokers.** Renewal or non-renewal letters and rate notices are often the first, and sometimes only, form of insurance communication residents receive. These materials are legally required but can be challenging to interpret and rarely provide next steps or alternatives.
- **Local government and fire agencies.** Defensible-space inspections, wildfire safety meetings, and city or county websites frequently raise insurance questions. Staff are trusted messengers but often lack current market guidance or clear referral pathways.
- **Real estate and lending professionals.** Realtors, mortgage brokers, and escrow officers increasingly discuss insurability risks during transactions. Their information is timely, but largely focused on closing processes, rather than long-term coverage stability.

Who is United Policyholders?

United Policyholders is a nonprofit consumer advocacy organization that provides independent, expert guidance to homeowners and renters navigating insurance challenges. United Policyholders offers:

- Plain-language resources on coverage, non-renewals, FAIR Plan options, and mitigation documentation.
- Workshops and webinars tailored to wildfire-affected and high-risk regions.
- Claims and recovery support following disasters.
- Policy guidance and advocacy, including participation in local insurance working groups.
- Multilingual materials and tools designed to support residents with varying levels of insurance literacy.

This group plays a unique role in the Bay Area information ecosystem: unlike insurers, regulators, or local agencies, it serves as a neutral, resident-focused source of expertise that helps bridge gaps between state-level policies, market realities, and community needs.





- **Informal networks.** Neighborhood groups, social media forums, and messaging platforms (e.g., Nextdoor, WhatsApp, WeChat) quickly circulate experiences and broker referrals. Trust is high, but misinformation spreads easily without authoritative sources to counter it.

**BOTTOM
LINE**

Residents are not lacking messages; they are lacking clear, consistent, and locally relevant guidance that connects *risk, mitigation, and coverage options*.

Trusted Messengers in the Bay Area

Residents often turn to local organizations that combine cultural familiarity, community trust, and practical support. The examples below illustrate the range of groups providing insurance navigation, preparedness education, and recovery assistance across the region. Examples of local and statewide organizations connecting residents to insurance and preparedness resources include:

ADVOCACY AND CONSUMER SUPPORT



United Policyholders: Statewide nonprofit helping homeowners and renters navigate claims, FAIR Plan coverage, and appeals.

Consumer Action: Provides multilingual financial literacy materials, including insurance basics.

TENANT AND HOUSING SUPPORT



Tenants Together: Statewide network offering tenant rights education and resources related to displacement and recovery.

Catholic Charities: Assists lower-income households with disaster recovery, insurance navigation, and housing stability.

COMMUNITY AND LANGUAGE ACCESS



La Clínica de La Raza (Alameda and Contra Costa Counties): Integrates insurance and disaster preparedness information into community health outreach.

Community Bridges (Santa Cruz County): Trusted resource for immigrant and senior communities on housing and recovery support.

North Bay Organizing Project: Collaborates with fire survivors and Spanish-speaking residents to advocate for equitable recovery and insurance reform.

PREPAREDNESS AND FIRE SAFETY NETWORKS



Listos California: Statewide campaign providing culturally tailored emergency readiness information.

Local Fire Safe Councils: Neighborhood-scale groups connecting residents with mitigation, inspection, and insurance resources.

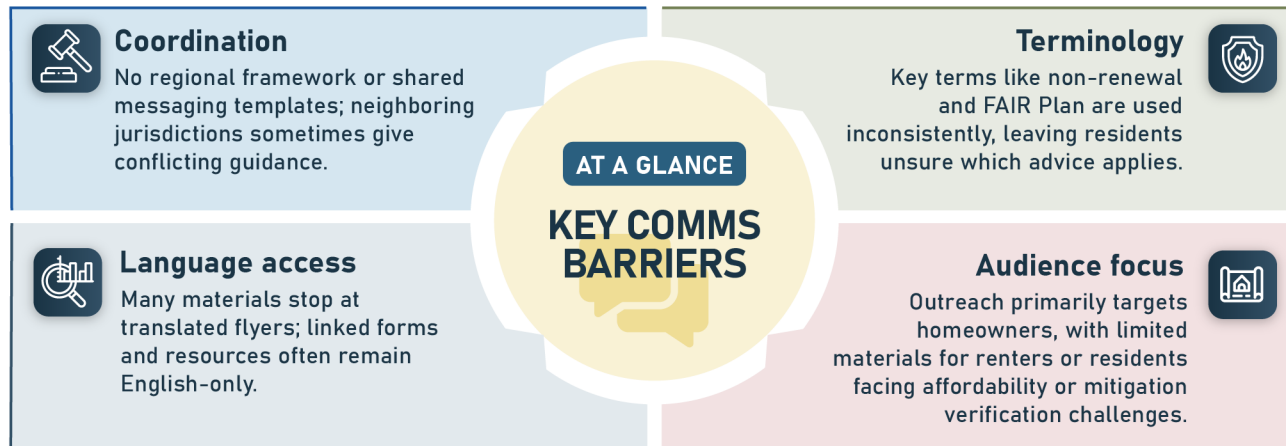


EFFECTIVENESS OF OUTREACH AND EDUCATION

Most current efforts succeed at raising awareness but fall short in helping residents act. People know that wildfire and insurance issues are urgent, but many lack practical direction on how to navigate them.

- **Awareness vs. navigation.** Campaigns often explain mitigation measures, such as home hardening or defensible space, but rarely connect these actions to insurance pathways: what documentation to keep, how to present proof to an agent, or which mitigation discounts exist.
- **Language and format barriers.** Outreach materials are frequently English-first and text-heavy. Literal translations can misinterpret technical terms like “deductible” or “ignition-resistant,” while key follow-up resources (forms, contact links) often remain untranslated. Visuals, checklists, and concise step-by-step guides outperform dense text.
- **Trusted messengers.** Residents act most readily on guidance from local fire agencies, community organizations, or neighbors they trust—especially when messaging includes actionable steps and realistic timelines.
- **Missed connections between safety and insurance.** Many public materials stop at “reduce your wildfire risk” without explaining how—or whether—those actions influence coverage or premiums. This gap blurs expectations and can frustrate residents who invest in mitigation without seeing financial recognition.
- **Timing and motivation.** Stakeholders report that post-disaster awareness spikes (e.g., after the 2020 CZU Lightning Complex Fire) do not always sustain mitigation activity. By contrast, premium increases and non-renewals have proven stronger motivators for residents to seek inspections or attend insurance workshops.

BARRIERS TO ACCESS AND UNDERSTANDING



Across the Bay Area, the region’s insurance outreach efforts face structural barriers that limit their reach and consistency:

- **Fragmented communication.** Jurisdictional boundaries and limited staffing mean each county or agency develops materials independently. Residents encounter uneven quality, from robust mitigation websites in some areas to outdated or incomplete pages in others.
- **Inconsistent terminology.** Terms such as “non-renewal,” “FAIR Plan,” and “difference-in-conditions” are described differently by insurers, local agencies, and advocates. Without shared language, residents struggle to compare advice or verify accuracy.
- **Language access gaps.** Many agencies translate flyers but not the deeper resources—applications, claim guides, or contact information—that enable residents to act.



- **Message realism.** Residents often receive mixed signals about what mitigation or policy reforms can achieve. Some outreach materials may imply that home hardening or participation in programs such as Firewise USA® will reduce premiums, but in practice, most households are not yet seeing rate relief. Local stakeholders emphasized that rates remain high and are unlikely to decline soon. Without clear messaging that distinguishes *safety improvements* from *financial outcomes*, residents can become frustrated or lose trust in both public and insurer communication.
- **Uneven audience focus.** Most messaging targets homeowners, overlooking renters and others facing non-renewals or affordability challenges. As a result, half of the region’s households receive little or no relevant information about insurance options.

SUMMARY OF EMERGING PATTERNS

Across the Bay Area, four interrelated dynamics are reshaping the residential insurance landscape:

- **Access and Affordability Gaps.** Coverage losses and premium hikes are creating uneven protection across the region, especially in high-risk WUI areas and among lower-income households.
- **Safety Nets with Limits.** State and federal programs ensure basic coverage availability but often leave residents underinsured or confused about what protection they truly have.
- **Misaligned Mitigation and Market Signals.** Local investments in defensible space, home hardening, and community programs are rarely reflected in underwriting or pricing, weakening incentives for participation.
- **Information and Literacy Gaps.** Residents navigate fragmented, inconsistent, and largely English-only insurance information without clear next steps.

Taken together, these patterns demonstrate that the region’s insurance challenges are not isolated market failures—they are part of a broader system in which risk, policy, communication, and equity intersect. Recognizing these linkages sets the stage for coordinated regional action, discussed in the next section.



REGIONAL INSIGHTS AND OPPORTUNITIES FOR ACTION

The themes described above reveal not only household-level challenges but also systemic gaps in communication, data, and coordination. This section distills those insights into strategic implications and practical opportunities for regional action.

STRATEGIC IMPLICATIONS

Insurance access, mitigation, communication, and policy are not separate challenges—they are interdependent parts of the same resilience system. Changes in one area reverberate through the others, affecting the region's ability to prepare for, respond to, and recover from disasters.

Across the Bay Area, several cross-cutting insights emerge:

- **Insurance instability has become a regional resilience issue.** What began as a private market challenge now affects housing security, recovery timelines, and long-term planning. When residents lose insurance, the impacts ripple through real estate markets, emergency management systems, and local tax bases.
- **Information and access gaps amplify inequities.** Translation, navigation, and financial barriers leave lower-income and limited-English-proficient households at greater risk of underinsurance or non-renewal.
- **Mitigation and insurance remain misaligned.** Investments in defensible space, home hardening, and Firewise programs rarely translate into measurable insurance benefits, weakening incentives for local risk reduction.
- **Trust drives action.** Residents act on advice from institutions and people they already trust—fire agencies, local officials, and community organizations—especially when guidance is concrete, realistic, and achievable.
- **Regional coordination is both necessary and feasible.** Jurisdictions face similar insurance and mitigation challenges and can benefit from shared data, aligned messaging, and joint advocacy.

Rising insurance costs are also shaping where and how new housing is built. Developers report that high premiums in fire-prone areas are making some projects financially unviable, linking the insurance market directly to the Bay Area's broader priorities around housing affordability and sustainable growth.

Together, these insights suggest that the Bay Area can strengthen resilience by treating insurance not as a stand-alone financial issue, but as an integral component of regional risk reduction, housing, and recovery planning.

BRIDGING THE MITIGATION-INSURANCE GAP

Across the region, risk mitigation and insurance recognition remain out of sync. Homeowners and communities have invested heavily in defensible space, home hardening, and Firewise USA® initiatives, yet these efforts rarely translate into measurable insurance benefits. Underwriting models still rely primarily on vegetation and geographic data, overlooking parcel-level verification.

This disconnect discourages participation, erodes public trust, and undermines the motivation to invest in risk reduction. Closing the gap will require consistent data-sharing between local mitigation programs, insurers, and state regulators, along with transparent verification systems that allow insurers to incorporate verified mitigation into their models and rate filings. Without these linkages, communities risk losing momentum as climate-driven hazards intensify.



COMMON CHALLENGES AND SHARED OPPORTUNITIES

Local governments and fire agencies across the Bay Area face many of the same constraints and capacity challenges. While local contexts differ, several consistent patterns emerge.

Common challenges

- **Limited authority.** State preemption under AB 360 restricts local flexibility to strengthen building codes or create binding mitigation incentives, even as insurers weigh local conditions when deciding where to write or renew policies.
- **Resource disparities.** Smaller jurisdictions lack staff and funding to sustain defensible-space enforcement, manage insurance inquiries, or maintain multilingual outreach.
- **Fragmented data.** Information on insurance trends, FAIR Plan enrollment, and mitigation participation is collected inconsistently across counties.
- **Public fatigue.** Residents face multiple stressors—wildfire risk, insurance instability, housing costs—that make engagement difficult to sustain.

Shared opportunities

- **Regional coordination.** Shared messaging templates and outreach materials could reduce duplication and resident confusion.
- **Joint advocacy.** A unified regional voice could elevate Bay Area priorities in state-level discussions on insurance reform, mitigation funding, and data transparency.
- **Capacity-building partnerships.** Collaboration with universities, nonprofits, and the private sector can fill technical and outreach gaps, particularly in multilingual communication and mitigation verification.
- **Integration into planning.** Embedding insurance access and literacy into hazard mitigation and emergency management plans can normalize these issues as part of preparedness, not just recovery.

The Bay Area's history of cross-jurisdictional collaboration—through mutual aid agreements, Fire Safe Councils, and the UASI's regional framework—provides a strong foundation for coordinated insurance and resilience strategies.

OPPORTUNITIES FOR REGIONAL ACTION

There are several ways in which Bay Area regional and local partners—including cities and counties, fire agencies, community-based organizations, state agencies, and existing wildfire resilience networks—can expand their collaboration to strengthen insurance literacy, mitigation alignment, and household resilience. These opportunities are not prescriptive, but rather reflect themes that emerged across discussions in the region and an analysis of current constraints.

Insurance Literacy and Public Communication

Regional and local stakeholders could benefit from more aligned messaging and shared tools that help residents navigate the complex changes in the insurance industry. Opportunities include:

- Developing shared communication templates and plain-language definitions to support consistent messaging across jurisdictions.
- Expanding multilingual navigation support, potentially through centralized online resources or partnerships with trusted community organizations.
- Offering train-the-trainer workshops for fire prevention staff, PIOs, librarians, housing counselors, and CBOs to ensure frontline communicators have accurate and up-to-date information.



- Collaborating with community-based organizations and advocacy groups (e.g., United Policyholders, La Clínica de La Raza, Community Bridges, Fire Safe Councils) to co-create culturally relevant materials that reflect the needs of renters, seniors, and linguistically isolated communities.
- Leveraging existing state resources from CDI, CAL FIRE, and consumer advocates to avoid duplication and maintain message accuracy.

Equity-Centered Resilience and Outreach

Insurance challenges disproportionately affect historically under-resourced communities, renters, households with limited English proficiency, and neighbors in high-risk areas (e.g., WUI). Opportunities to better integrate equity into insurance-related resilience planning include:

- Incorporating insurance access, affordability, and literacy as topics or considerations in hazard mitigation, climate adaptation, and emergency response plans.
- Using demographic and hazard data to identify communities with high insurance literacy or access barriers and target outreach accordingly.
- Strengthening partnerships with renter/tenant organizations or work groups, immigrant-serving groups, senior service providers, and housing counselors to broaden the reach of insurance education.
- Ensuring workshops, materials, and digital tools are multilingual, culturally relevant and familiar, and accessible to individuals with limited broadband or digital literacy. When possible, compensate the community members whose time and expertise are instrumental in carrying this out.
- Collaborating with the California Department of Insurance (CDI), United Policyholders, and local fire agencies to help residents understand how mitigation actions may influence underwriting decisions. This could include developing clear roadmaps that explain:
 - Which mitigation measures most influence their insurability.
 - How to document and verify those actions.
 - Pathways that may help property owners maintain coverage, position themselves for better outcomes, or transition off the FAIR Plan where possible.

Mitigation-Informed Insurance Engagement

Bridging the disconnect between mitigation efforts and insurance outcomes is a complex issue. Nevertheless, while regulatory changes will take time, regional partners may explore:

- Enhancing data sharing partnerships among fire agencies, CAL FIRE, permitting offices, and resilience coalitions to establish more accurate records of verified mitigation.
- Supporting or participating in regional or local dialogues with insurers, modelers, and state agencies to clarify how mitigation is interpreted, where data gaps exist, and what types of verification might eventually be useful. While statewide webinars or guidance from agencies such as CDI provide essential baseline information, locally grounded discussions—held with neighbors, local officials, and place-based partners—often resonate more strongly. In smaller or regional settings, residents and practitioners can ask context-specific questions, feel more confident that the information reflects local conditions, and better understand how mitigation actions apply to their own homes and communities.
- Aligning local outreach programs so residents receive clear guidance on how to document defensible space, home-hardening work, or participation in community programs.
- Leveraging networks such as Firewise USA®, FRRC, and county wildfire resilience coalitions as regional conveners for highlighting shared mitigation progress.

Building Standards and Risk Reduction

Jurisdictions across the region face similar constraints under state building code preemption, but also share a need for coordinated approaches to wildfire risk in the built environment. Opportunities include:



- Facilitating peer exchange (e.g, via regional workshops) among planners, building officials, and fire marshals on implementation of defensible-space ordinances, WUI codes, and voluntary home-hardening programs.
- Documenting local challenges and lessons learned related to inspection capacity, vegetation management enforcement, and homeowner follow-through, information that can inform future statewide discussions.
- Coordinating internally across planning, building, fire, and emergency management divisions to ensure consistent messaging and expectations for new development and retrofits.
- Sharing best practices for integrating wildfire risk considerations into permitting, development review, and community planning.
- Exploring funding mechanisms to support property-level improvements, helping close the gap between minimum code requirements and the higher level of mitigation that insurers increasingly expect. Options could include matching grants, financing tools, or neighborhood-scale approaches that leverage economies of scale (e.g., multi-property groups, HOAs, Fire Safe Councils). Programs such as California’s Earthquake Brace + Bolt initiative offer a model for how streamlined retrofits, financial incentives, and community-level participation can accelerate adoption of structural hardening and vegetation management measures.

Policy and Legislative Awareness

Insurance and mitigation policies are evolving quickly. Regional partners may benefit from:

- Tracking changes to FAIR Plan filings, mitigation verification guidance, catastrophe modeling rules, and affordability proposals.
- Sharing updates, interpretations, and locally relevant implications so that jurisdictions can respond consistently and accurately.
- Identifying opportunities to coordinate comments or briefings when legislation or regulatory proposals have broad regional impacts.
- Strengthening relationships with the CDI, CAL FIRE, consumer advocates, and Bay Area legislators to ensure local experiences and challenges inform statewide conversations.
- Using a regional insurance task force or working group as an ongoing forum for tracking policy changes, sharing lessons learned, and elevating community needs. Models such as Sonoma County’s renters insurance work group—which brings together local government, community-based organizations, and United Policyholders—demonstrate how standing groups can improve coordination, monitor evolving issues, and connect residents with timely information. A similar regional forum could help partners stay aligned on legislative developments and coordinate engagement across jurisdictions.



GLOSSARY OF TERMS

INSURANCE AND MARKET TERMS

Availability (Insurance) – The extent to which insurance coverage is offered by private carriers in a given area. Distinct from *affordability*, which refers to cost.

California Department of Insurance (CDI) – The state agency responsible for regulating insurance companies, approving rate filings, and enforcing consumer protections.

California FAIR Plan – The state’s “insurer of last resort,” providing fire-only coverage to homeowners who cannot obtain standard homeowners insurance. Typically paired with a **difference-in-conditions policy** for comprehensive protection.

Catastrophe (CAT) Model – A computer model used by insurers and reinsurers to estimate potential losses from disasters such as wildfires, floods, or earthquakes. These models inform underwriting and rate-setting.

Difference-in-Conditions Policy – A supplemental insurance policy that fills coverage gaps in FAIR Plan fire-only policies, adding protection for liability, theft, water damage, and loss of use.

Non-Renewal – An insurer’s decision not to renew a policy at the end of its term, often due to elevated wildfire or climate risk.

Parametric Insurance – A supplemental insurance policy that automatically pays out a predetermined, fixed amount when certain event triggers are met.

Reinsurance – Insurance purchased by insurance companies to protect against large-scale losses. Rising reinsurance costs influence premiums and market availability.

Surplus Lines Insurance – Coverage offered by non-admitted carriers (not licensed in a state) when standard insurance is unavailable. Often more flexible but more expensive and less regulated.

Underinsurance – When a policy’s coverage limits are insufficient to rebuild or replace property after a loss.

PROGRAMS AND REGULATORY FRAMEWORKS

AB 1 (Insurance and Wildfire Safety Act) – Pending California legislation that would expand the use of catastrophe models in rate-setting and require insurers to recognize verified mitigation actions.

AB 232 (Catastrophe Savings Accounts Act) – Proposed California bill allowing homeowners to create tax-advantaged savings accounts for disaster expenses, such as insurance deductibles or uninsured losses.

AB 360 – California law that limits local governments’ ability to adopt building codes stricter than state wildfire standards, ensuring consistency but reducing local flexibility.

Bay Area Urban Areas Security Initiative (UASI) – A federally funded regional program supporting coordinated planning, training, and preparedness activities among Bay Area jurisdictions.

California Earthquake Authority (CEA) – A publicly managed insurance pool providing earthquake coverage through participating carriers, created after the 1994 Northridge earthquake.



Fire Risk Reduction Community (FRRC) – A CAL FIRE designation for jurisdictions that adopt enhanced wildfire safety ordinances and enforcement programs.

Firewise USA® – A national program administered by the National Fire Protection Association (NFPA) that recognizes neighborhoods meeting specific wildfire risk-reduction and community collaboration standards.

National Flood Insurance Program (NFIP) – A federal program administered by FEMA that provides flood insurance in participating communities and mandates coverage in designated flood zones for federally backed mortgages.

Safer from Wildfires Framework – A California standard defining home and community wildfire mitigation measures, developed jointly by CAL FIRE and the Department of Insurance.

MITIGATION AND RESILIENCE TERMS

Defensible Space – A buffer zone around structures where vegetation and flammable materials are managed to reduce wildfire ignition risk. State law generally requires 100 feet of defensible space in designated fire hazard zones.

Fuel Reduction and Vegetation Management – The practice of removing or thinning flammable vegetation to reduce wildfire intensity and protect structures and evacuation routes.

Hazard Mitigation – Actions taken to reduce or eliminate long-term risks to people and property from natural hazards, such as wildfires, floods, and earthquakes.

Home Hardening – Physical retrofits (e.g., ember-resistant vents, noncombustible siding, Class A roofs) that make structures more resistant to wildfire ignition.

Mitigation Verification – Documentation confirming that a property meets mitigation standards, such as inspection reports or photos, which may be required for insurance discounts.

Parcel-Level Mitigation – Risk-reduction actions performed on individual properties rather than at the neighborhood or jurisdictional scale.

Resilience – The ability of individuals, communities, and systems to withstand, adapt to, and recover from disasters or other disruptive events.

Wildland-Urban Interface (WUI) – Areas where homes and development meet or intermingle with wildland vegetation, creating elevated wildfire risk.

Zone 0 – The ember-resistant area within 0–5 feet of a structure where all combustible materials must be removed or reduced, because this zone is the most critical for preventing home ignition during a wildfire.

COMMUNICATION, OUTREACH, AND EQUITY TERMS

Community-Based Organization (CBO) – A local or nonprofit organization that provides outreach, education, and support—often serving limited-English-proficient or lower-income residents.

Insurance Literacy – Residents' understanding of insurance concepts, coverage options, and navigation processes, including how to interpret policies, manage non-renewals, and access assistance.

Limited-English-Proficient (LEP) – Individuals who do not speak English as their primary language and who may have limited ability to read, speak, or understand English.



Trusted Messenger – A person or organization that holds credibility within a community—such as a fire official, CBO, or faith leader—and can effectively deliver information on insurance, preparedness, or recovery.



BIBLIOGRAPHY AND RESOURCES

The following resources offer practical guidance, policy updates, and technical information for local governments, fire agencies, community-based organizations, and residents seeking to navigate California's evolving insurance landscape. These sources emphasize accessibility, hazard-specific information, and support for limited-English-proficient and under-resourced communities. These links were current as of October 2025.

INSURANCE NAVIGATION AND CONSUMER SUPPORT

United Policyholders (UP)

Independent, nonprofit consumer advocacy group offering plain-language guides, webinars, mitigation documentation tips, claims help, and multilingual resources.

<https://www.uphelp.org>

California Department of Insurance (CDI)

Consumer guides, non-renewal resources, FAIR Plan explanations, complaint filing, and statewide updates on insurance market reforms.

<https://www.insurance.ca.gov>

California FAIR Plan Association

Information on FAIR Plan eligibility, coverages, supplemental DIC policies, mitigation discounts, and current filings.

<https://www.cfpnet.com>

California Earthquake Authority (CEA)

Earthquake coverage options, cost calculators, mitigation resources, and preparedness information.

<https://www.earthquakeauthority.com>

National Flood Insurance Program (NFIP)

Flood insurance basics, Risk Rating 2.0 information, community participation lists, and flood-risk communication tools.

<https://www.floodsmart.gov>

WILDFIRE MITIGATION, BUILDING CODES, AND RISK REDUCTION

CAL FIRE – Ready for Wildfire / Defensible Space & Home Hardening

Guidance on Zone 0, defensible space, home-hardening retrofits, grants, and enforcement requirements.

<https://www.readyforwildfire.org>

Office of the State Fire Marshal (OSFM) – WUI Codes, FHSZ Maps, and Zone 0 Regulations

Statewide standards, regulatory updates, and technical guidance relevant to building departments and fire agencies.

<https://osfm.fire.ca.gov>

Safer from Wildfires Framework (CAL FIRE + CDI)

Statewide mitigation framework defining priority home-hardening and defensible-space actions; increasingly used in insurer filings.

<https://www.insurance.ca.gov/01-consumers/200-wrr/safer-from-wildfires.cfm>



IBHS – Wildfire Prepared Home™

Standardized property-level wildfire mitigation guidance and verification standards.

<https://www.ibhs.org/wildfire>

Firewise USA® (NFPA)

Neighborhood-level wildfire preparedness program supporting community collaboration and defensible-space implementation.

<https://www.nfpa.org/firewise>

Fire Risk Reduction Community (FRR) Program (CAL FIRE)

Jurisdiction-level wildfire safety designation and requirements.

<https://osfm.fire.ca.gov/divisions/community-wildfire-preparedness-and-mitigation/fire-risk-reduction-community-frrc-program/>

BAY AREA COMMUNITY WILDFIRE-RESILIENCE ORGANIZATIONS

(Examples selected because they represent program types described in the report: county Fire Safe Councils, regional wildfire coalitions, and mitigation-support programs.)

East Bay Wildfire Coalition

Multi-jurisdictional coalition (cities, counties, fire districts) coordinating regional wildfire risk-reduction efforts and public outreach in Alameda and Contra Costa counties.

<https://www.eastbaywildfire.org>

Fire Safe Sonoma

Countywide Fire Safe Council providing community education, chipper programs, home-hardening outreach, neighborhood support, and defensible-space resources.

<https://www.firesafesonoma.org>

Santa Cruz County Fire Safe Council

Regional nonprofit supporting Fire Safe neighborhoods, defensible-space education, mitigation grants, and community wildfire-preparedness initiatives.

<https://www.firesafelife.org>

Diablo Firesafe Council (Alameda & Contra Costa Counties)

Community wildfire-preparedness nonprofit offering cost-share programs, neighborhood mitigation projects, chipper services, and public outreach.

<https://www.diablofiresafe.org>

SoCo Adapts – Wildfire Resilient Communities Program (Sonoma County)

County program providing free home-hardening and defensible-space assessments, mitigation guidance, and resident navigation support.

<https://permitsonoma.org/wildfire-resilient-communities>

LEGISLATIVE AND REGULATORY UPDATES

California Legislative Information (Official Bill Tracking)

Monitor bills such as AB 1, AB 232, building-code legislation, and FAIR Plan updates.

<https://leginfo.legislature.ca.gov>



CDI Bulletins, Notices, and Rate Filing Decisions

Official updates on insurer withdrawals, FAIR Plan filings, catastrophe-modeling rules, and mitigation-recognition guidance.

<https://www.insurance.ca.gov/0250-insurers/0500-legal-info>

Governor's Office of Planning & Research (OPR) – Climate & Resilience Policy Resources

Helpful for connecting housing, land use, and wildfire policy to insurance concerns.

<https://opr.ca.gov>

HAZARD AND RISK INFORMATION

CAL FIRE – Fire Hazard Severity Zone Maps (SRA/LRA)

The official hazard maps used for many insurance risk assessments and building-code applicability.

<https://osfm.fire.ca.gov/divisions/community-wildfire-preparedness-and-mitigation/wildfire-preparedness/fire-hazard-severity-zones/>

USGS Earthquake Hazards Program

Fault maps, shaking scenarios, and risk communication tools.

<https://earthquake.usgs.gov>

FEMA Hazard Mitigation Planning & Resources

Technical assistance, mitigation project examples, and hazard-specific planning tools.

<https://www.fema.gov/emergency-managers/risk-management>

EQUITY, COMMUNICATION, AND COMMUNITY RESILIENCE

Bay Area UASI Effective Community Outreach StoryMap

An interactive guide that provides access to outreach primers and a comprehensive report on strategies for effective, culturally informed community engagement across the Bay Area..

<https://storymaps.arcgis.com/stories/50c198c167244770961947789b12be8e>

California Office of Emergency Services (Cal OES) – Listos California

Multilingual, trusted-messenger–focused preparedness materials designed for diverse communities.

<https://www.listoscalifornia.org>

California Immigrant Policy Center – Language Access Resources

Guidance for agencies on developing culturally and linguistically inclusive outreach.

<https://www.caimmigrant.org>

DATA, RESEARCH, AND MARKET ANALYSIS

Insurance Information Institute (Triple-I)

National research on insurance market trends, catastrophe losses, and reinsurance conditions.

<https://www.iii.org>

National Interagency Fire Center (NIFC)

Wildfire statistics, historical data, and situational reports.

<https://www.nifc.gov>



California Energy Commission & Building Standards Commission

Updates on Title 24, wildfire-resistant construction standards, and related code cycles.

<https://www.energy.ca.gov>

<https://www.bsc.ca.gov>