

WILDFIRE RESILIENCY WORKSHOP

REDUCING FIRE RISKS & BECOMING FIREWISE

September 10, 2025

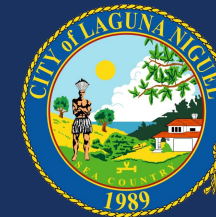
WELCOME AND INTRODUCTION



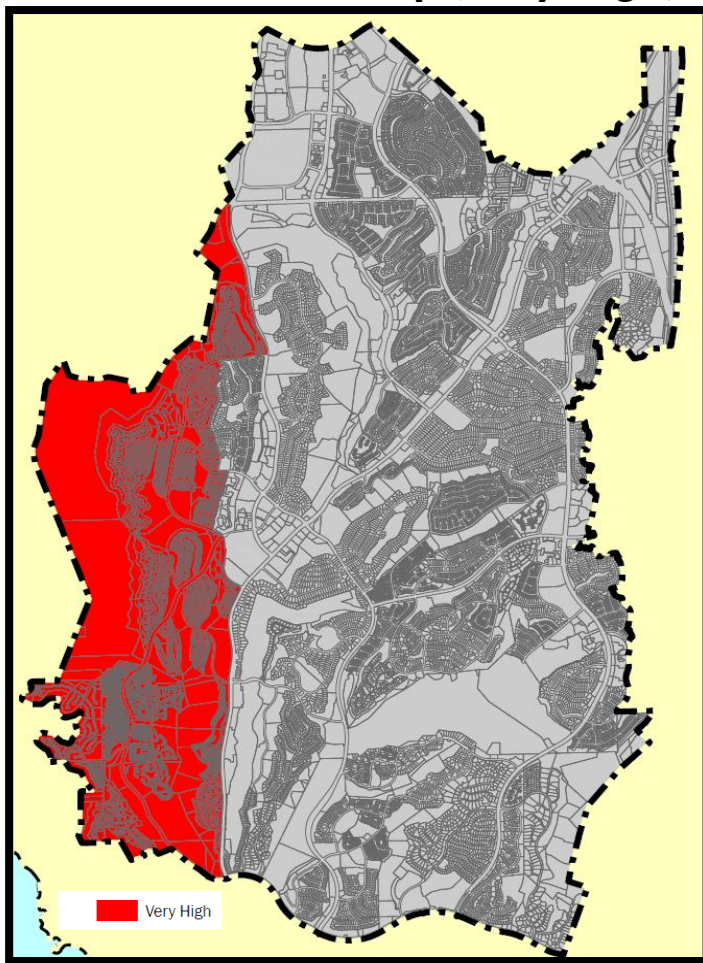
Laguna Niguel City Council Member Stephanie Oddo



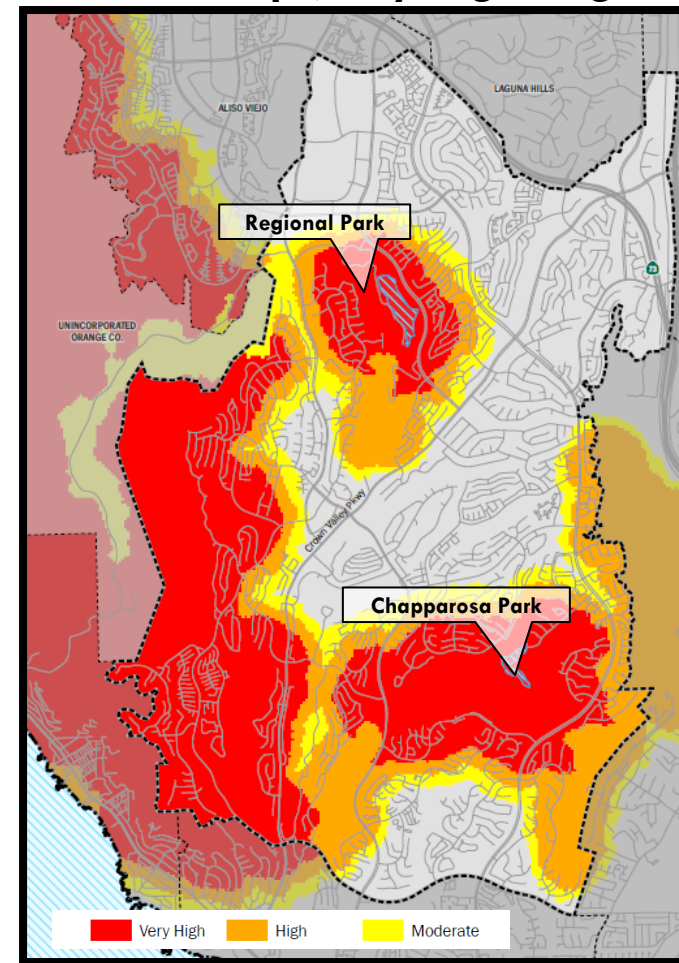
VHSZ MAP COMPARISON: PREVIOUS (2011) vs CURRENT (2025)



CAL FIRE 2011 Map (Very High)



CAL FIRE 2025 Map (Very High, High, & Moderate)



EXAMPLES OF “ZONE 0” COMPLIANT HOMES



Source: FormLA Landscaping

HOW TO PROTECT YOUR PROPERTY FROM FIRE



**Orange County Fire Authority
Fire Prevention Specialist
Nathan Babbitt**



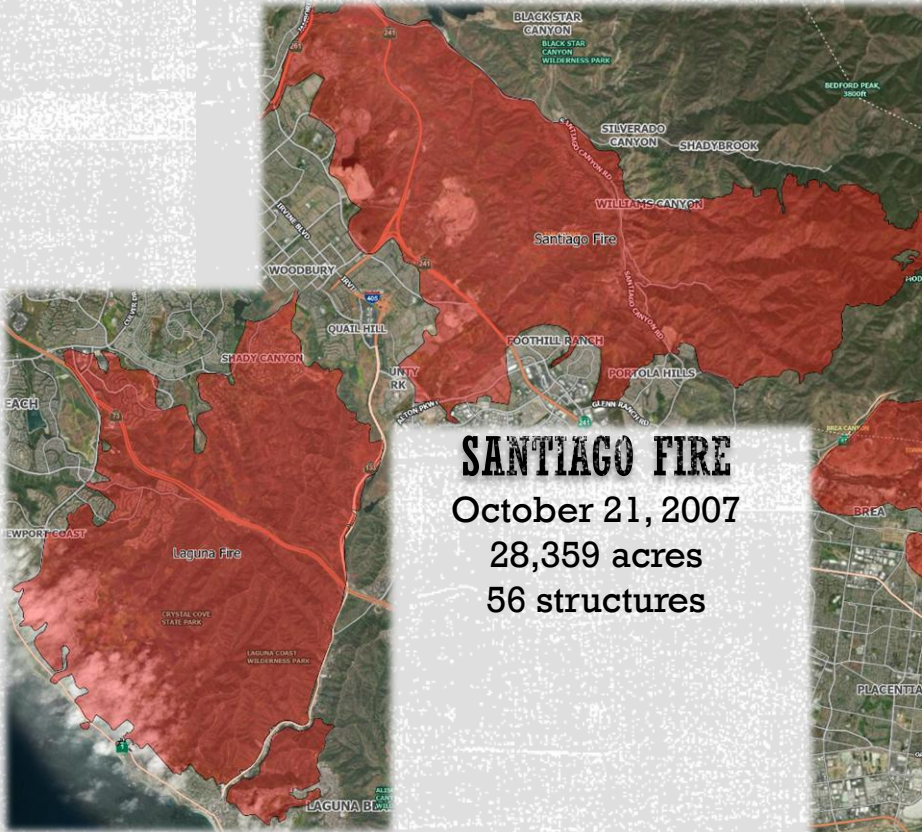
COMMUNITY WILDFIRE MITIGATION



**OBJECTIVE: TO REDUCE THE DESTRUCTIVE IMPACTS
OF WILDLAND FIRES IN ORANGE COUNTY**

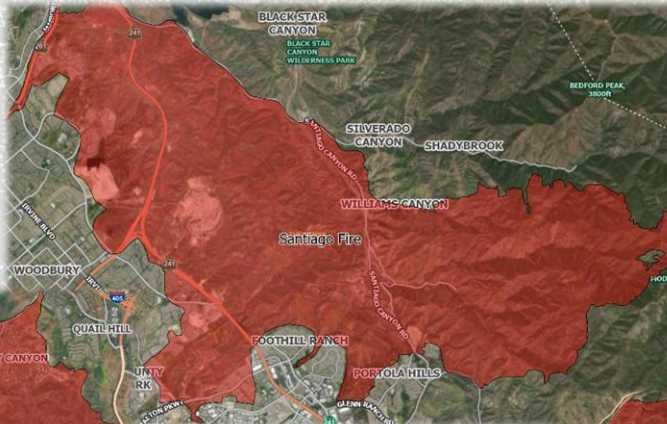


ORANGE COUNTY FIRE HISTORY



LAGUNA FIRE

October 27, 1993
14,336 acres
347 structures



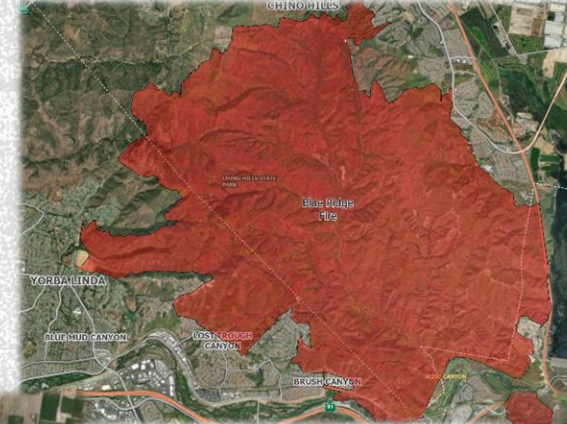
SANTIAGO FIRE

October 21, 2007
28,359 acres
56 structures



FREEWAY COMPLEX FIRE

November 15, 2008
30,305 acres
381 structures



BLUE RIDGE FIRE

October 26, 2020
13,694 Acres
1 structure

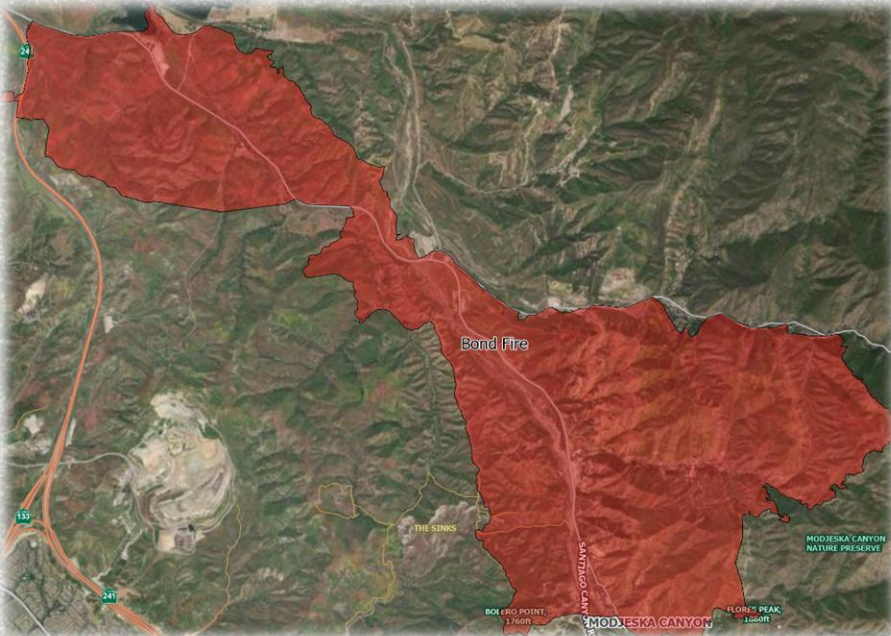


SILVERADO FIRE

October 26, 2020
12,466 acres
1 structure



ORANGE COUNTY FIRE HISTORY

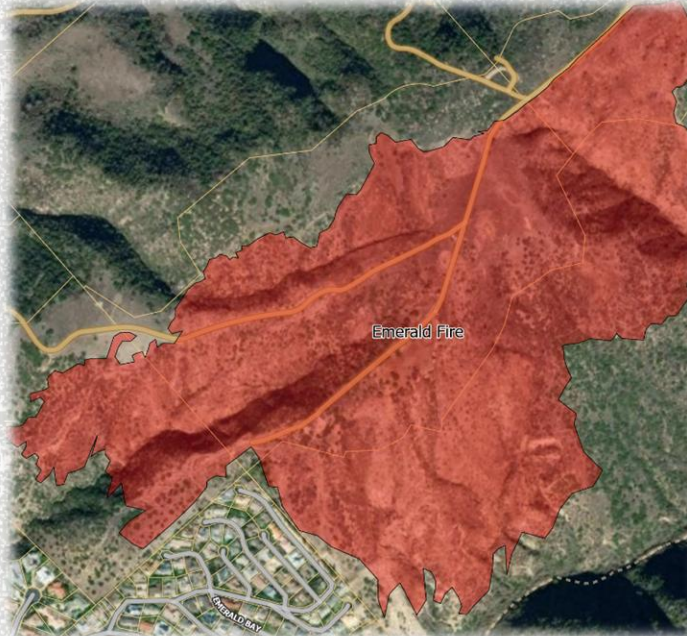


BOND FIRE

December 3, 2020

6,680 Acres

31 Structures

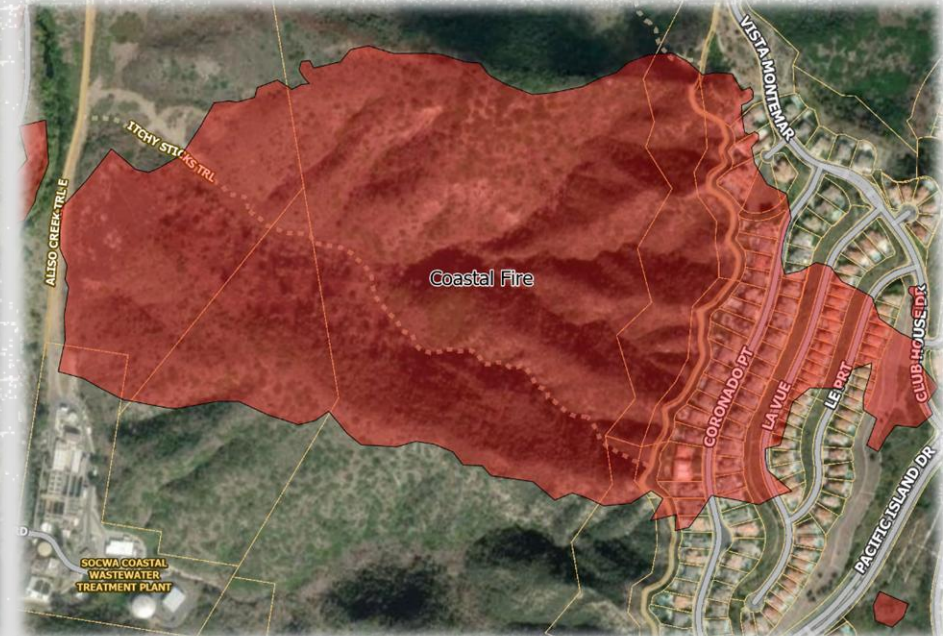


EMERALD FIRE

February 12, 2022

154 Acres

0 Structures



COASTAL FIRE

May 11, 2022

202 Acres

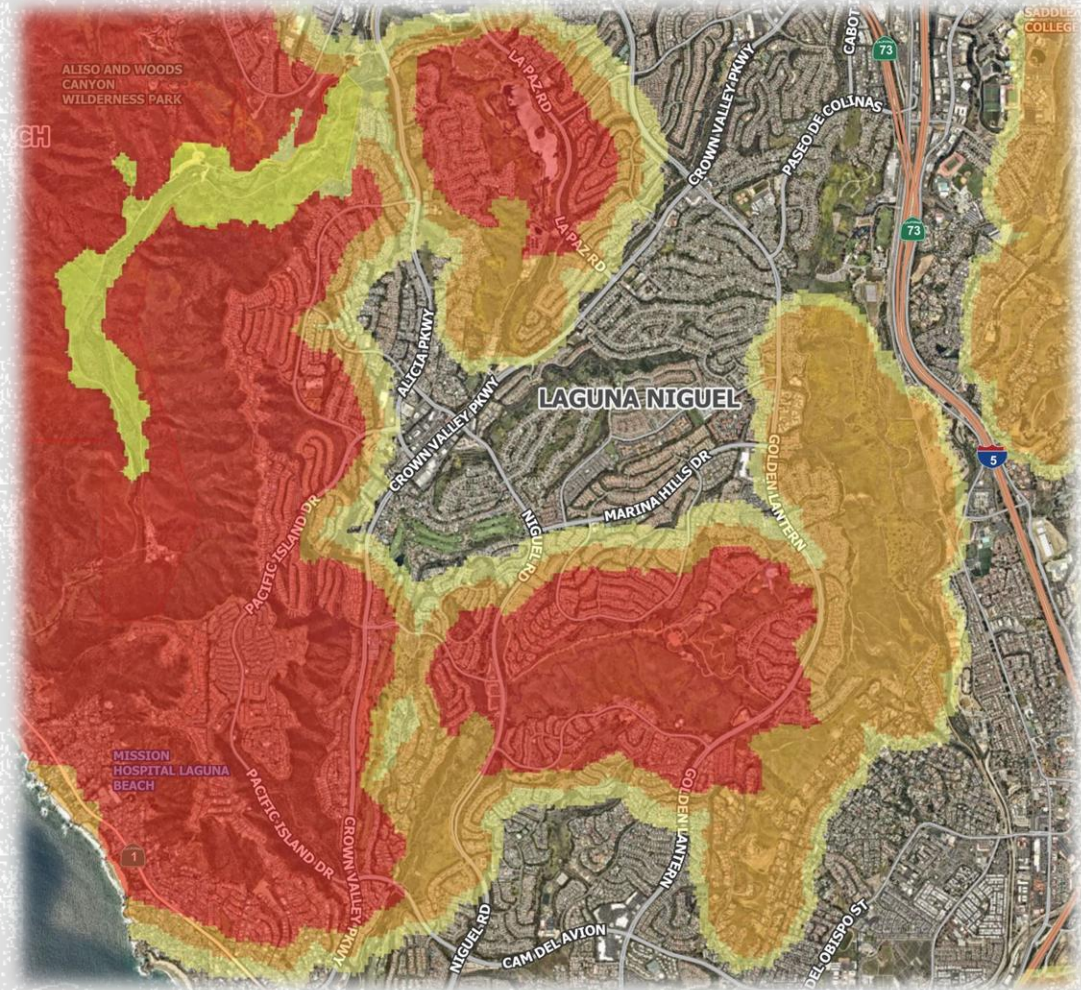
20 Structures

FIRE SEASON IS YEAR ROUND



FIRE HAZARD SEVERITY ZONES (FHSZ)

- Developed by CAL FIRE to identify areas where the State of California's defensible space standards and Wildland Urban Interface (WUI) building codes are enforced and required.
- Severity zone maps evaluate **HAZARD** not RISK.
- Maps are developed using the best available science and data involving fire history, vegetation, flame length, blowing embers, proximity to wildland, terrain and weather.



Very High



High



Moderate



LAWS & REGULATIONS

Local Responsibility Areas (LRA)

- Government Code 51175 - 51189

State Responsibility Areas (SRA)

- Public Resources Code Section 4125

Locally Adopted Codes & Ordinances

- California Fire Code Chapters 3 & 49
- C-05 Guideline for Fuel Modification
- Vegetation Management Maintenance Guideline for Property Owners
- Defensible Space Guideline for Homeowner Association Interior Slope Areas

Defensible Space Disclosure (DSD)

- The seller of a property located in a **Very High** or **High** Fire Hazard Severity Zone is required to disclose to the buyer, if the property is compliant with Defensible Space requirements, or enter into an agreement with the buyer.

Assembly Bill 3074 (Zone Zero)

As of January 1st, 2026

- All structures located in a **Very High** Fire Hazard Severity Zone will have 3 years to establish an ember-resistant zone, known as the Immediate Zone, 0-5' around a structure.





    
READY, SET, GO!



IS YOUR HOME READY?

Vegetation Management

- Fuel Modification Plan
- Defensible Space

Immediate Zone

Home Hardening

READY, SET, GO!



An aerial photograph showing a modern residential development in the foreground, featuring multi-story houses with light-colored facades and dark roofs. The houses are arranged in a cluster with some open spaces and parking areas. Behind the houses is a green golf course with several fairways and a winding path. The background is dominated by dark, rugged, and barren hills, likely volcanic, under a clear sky. The contrast between the developed area and the natural landscape is prominent.

ZONE C: SEASONAL MAINTENANCE

IN THE SECOND 30-79 WIDE ZONE, HEAVY THINNING OF ESPECIALLY HIGH FIVE HAZARD SPECIES WILL BE MAINTAINED. IN THIS ZONE, REMOVAL OF DEAD WOOD, THINNING AND TOPPING OF LARGE TREES, REDUCTION OF CANOPY DENSITY AND THE REDUCTION OF OVERHANGING BRANCHES AND LIMBS TO 30-40' WILL OCCUR. ONE SPECIES TO BE PROTECTED IN PLACE. REMOVAL OF SPECIES SHOULD BE DONE WITH THE USE OF HAND TOOLS SUCH AS THE HANDS AWL AND SUE. THE USE OF REDDING TRIMMERS OR OTHER TOOL WHICH MAY CAUSE SPLITTING THAT PROTECTS THE TREE'S UNDESIRABLE NATURE SHOULD BE PROHIBITED. FRANCHES IN THE 30-40' ARE THE HAZARD ARE IDENTIFIED SPECIES, WELL PRUNED TO 30-40' IN HEIGHT SHOULD "SPECIALLY" REMOVED SEVERAL TIMES A YEAR TO DISRUPT LIFE AND DEAD FRANCHES, UNDESIRABLE SPECIES SUCH AS BATH REMOVED SPECIALLY. PRUNING OF THE CANOPY DENSITY AND DEAD WOOD SHOULD BE PRUNED FROM TREES. TOPPING AND DISCOINUED TO THE POSSIBILITY OF STRAIGHTENING EXCESSIVE GROWTH. HOWEVER, A LOGICAL APPLICATION OF A DEAD FRANCHES INTO ANOTHER SPECIES IS NOT IDENTICAL TO PRODUCE NEW SPECIES IDENTITIES. PRUNING AND DEAD WOOD SHOULD BE REMOVED.

- ZONE D: VEGETATION INSPECTIONS, PERIODIC MAINTENANCE
- At the third or worst zone, moderate to light thinning of especially high fire hazard species will be warranted. In this zone, removal of dead wood, pruning of canopy limbs and the reduction of crown closure of trees and shrubs thinning will occur. Some species to be protected include: oak, hickory, black cherry, and hawthorn. Thinning will be done to reduce the amount and continuity of fuel. Overall, thinning and pruning is not used to aggressively reduce the fuel load or remove the most flammable vegetation while retaining the younger less flammable vegetation.

FUEL MODIFICATION ZONING LEGEND

1. **ZONE A - BUILDING SETBACK**

2. **ZONE B - 10' WIDE MINIMUM PINE RESTORATION LANDSCAPE**

3. **ZONE C - 50' - 70' WIDE HEAVY SELECTIVE THINNING**

4. **ZONE D - 80' - 100' WIDE MODERATE TO LIGHT THINNING**

5. **ZONE E - 100' - 120' WIDE MODERATE TO LIGHT THINNING**

6. **ZONE F - 120' - 140' WIDE MODERATE TO LIGHT THINNING**

7. **ZONE G - 140' - 160' WIDE MODERATE TO LIGHT THINNING**

8. **ZONE H - 160' - 180' WIDE MODERATE TO LIGHT THINNING**

9. **ZONE I - 180' - 200' WIDE MODERATE TO LIGHT THINNING**

10. **ZONE J - 200' - 220' WIDE MODERATE TO LIGHT THINNING**

11. **ZONE K - 220' - 240' WIDE MODERATE TO LIGHT THINNING**

12. **ZONE L - 240' - 260' WIDE MODERATE TO LIGHT THINNING**

13. **ZONE M - 260' - 280' WIDE MODERATE TO LIGHT THINNING**

14. **ZONE N - 280' - 300' WIDE MODERATE TO LIGHT THINNING**

15. **ZONE O - 300' - 320' WIDE MODERATE TO LIGHT THINNING**

16. **ZONE P - 320' - 340' WIDE MODERATE TO LIGHT THINNING**

17. **ZONE Q - 340' - 360' WIDE MODERATE TO LIGHT THINNING**

18. **ZONE R - 360' - 380' WIDE MODERATE TO LIGHT THINNING**

19. **ZONE S - 380' - 400' WIDE MODERATE TO LIGHT THINNING**

20. **ZONE T - 400' - 420' WIDE MODERATE TO LIGHT THINNING**

21. **ZONE U - 420' - 440' WIDE MODERATE TO LIGHT THINNING**

22. **ZONE V - 440' - 460' WIDE MODERATE TO LIGHT THINNING**

23. **ZONE W - 460' - 480' WIDE MODERATE TO LIGHT THINNING**

24. **ZONE X - 480' - 500' WIDE MODERATE TO LIGHT THINNING**

25. **ZONE Y - 500' - 520' WIDE MODERATE TO LIGHT THINNING**

26. **ZONE Z - 520' - 540' WIDE MODERATE TO LIGHT THINNING**

27. **ZONE AA - 540' - 560' WIDE MODERATE TO LIGHT THINNING**

28. **ZONE AB - 560' - 580' WIDE MODERATE TO LIGHT THINNING**

29. **ZONE AC - 580' - 600' WIDE MODERATE TO LIGHT THINNING**

30. **ZONE AD - 600' - 620' WIDE MODERATE TO LIGHT THINNING**

31. **ZONE AE - 620' - 640' WIDE MODERATE TO LIGHT THINNING**

32. **ZONE AF - 640' - 660' WIDE MODERATE TO LIGHT THINNING**

33. **ZONE AG - 660' - 680' WIDE MODERATE TO LIGHT THINNING**

34. **ZONE AH - 680' - 700' WIDE MODERATE TO LIGHT THINNING**

35. **ZONE AI - 700' - 720' WIDE MODERATE TO LIGHT THINNING**

36. **ZONE AJ - 720' - 740' WIDE MODERATE TO LIGHT THINNING**

37. **ZONE AK - 740' - 760' WIDE MODERATE TO LIGHT THINNING**

38. **ZONE AL - 760' - 780' WIDE MODERATE TO LIGHT THINNING**

39. **ZONE AM - 780' - 800' WIDE MODERATE TO LIGHT THINNING**

40. **ZONE AN - 800' - 820' WIDE MODERATE TO LIGHT THINNING**

41. **ZONE AO - 820' - 840' WIDE MODERATE TO LIGHT THINNING**

42. **ZONE AP - 840' - 860' WIDE MODERATE TO LIGHT THINNING**

43. **ZONE AQ - 860' - 880' WIDE MODERATE TO LIGHT THINNING**

44. **ZONE AR - 880' - 900' WIDE MODERATE TO LIGHT THINNING**

45. **ZONE AS - 900' - 920' WIDE MODERATE TO LIGHT THINNING**

46. **ZONE AT - 920' - 940' WIDE MODERATE TO LIGHT THINNING**

47. **ZONE AU - 940' - 960' WIDE MODERATE TO LIGHT THINNING**

48. **ZONE AV - 960' - 980' WIDE MODERATE TO LIGHT THINNING**

49. **ZONE AW - 980' - 1000' WIDE MODERATE TO LIGHT THINNING**

50. **ZONE AX - 1000' - 1020' WIDE MODERATE TO LIGHT THINNING**

51. **ZONE AY - 1020' - 1040' WIDE MODERATE TO LIGHT THINNING**

52. **ZONE AZ - 1040' - 1060' WIDE MODERATE TO LIGHT THINNING**

53. **ZONE BA - 1060' - 1080' WIDE MODERATE TO LIGHT THINNING**

54. **ZONE BB - 1080' - 1100' WIDE MODERATE TO LIGHT THINNING**

55. **ZONE BC - 1100' - 1120' WIDE MODERATE TO LIGHT THINNING**

56. **ZONE BD - 1120' - 1140' WIDE MODERATE TO LIGHT THINNING**

57. **ZONE BE - 1140' - 1160' WIDE MODERATE TO LIGHT THINNING**

58. **ZONE BF - 1160' - 1180' WIDE MODERATE TO LIGHT THINNING**

59. **ZONE BG - 1180' - 1200' WIDE MODERATE TO LIGHT THINNING**

60. **ZONE BH - 1200' - 1220' WIDE MODERATE TO LIGHT THINNING**

61. **ZONE BI - 1220' - 1240' WIDE MODERATE TO LIGHT THINNING**

62. **ZONE BJ - 1240' - 1260' WIDE MODERATE TO LIGHT THINNING**

63. **ZONE BK - 1260' - 1280' WIDE MODERATE TO LIGHT THINNING**

64. **ZONE BL - 1280' - 1300' WIDE MODERATE TO LIGHT THINNING**

65. **ZONE BM - 1300' - 1320' WIDE MODERATE TO LIGHT THINNING**

66. **ZONE BN - 1320' - 1340' WIDE MODERATE TO LIGHT THINNING**

67. **ZONE BO - 1340' - 1360' WIDE MODERATE TO LIGHT THINNING**

68. **ZONE BP - 1360' - 1380' WIDE MODERATE TO LIGHT THINNING**

69. **ZONE BQ - 1380' - 1400' WIDE MODERATE TO LIGHT THINNING**

70. **ZONE BR - 1400' - 1420' WIDE MODERATE TO LIGHT THINNING**

71. **ZONE BS - 1420' - 1440' WIDE MODERATE TO LIGHT THINNING**

72. **ZONE BT - 1440' - 1460' WIDE MODERATE TO LIGHT THINNING**

73. **ZONE BU - 1460' - 1480' WIDE MODERATE TO LIGHT THINNING**

74. **ZONE BV - 1480' - 1500' WIDE MODERATE TO LIGHT THINNING**

75. **ZONE BW - 1500' - 1520' WIDE MODERATE TO LIGHT THINNING**

76. **ZONE BX - 1520' - 1540' WIDE MODERATE TO LIGHT THINNING**

77. **ZONE BY - 1540' - 1560' WIDE MODERATE TO LIGHT THINNING**

78. **ZONE BZ - 1560' - 1580' WIDE MODERATE TO LIGHT THINNING**

79. **ZONE CA - 1580' - 1600' WIDE MODERATE TO LIGHT THINNING**

80. **ZONE CB - 1600' - 1620' WIDE MODERATE TO LIGHT THINNING**

81. **ZONE CC - 1620' - 1640' WIDE MODERATE TO LIGHT THINNING**

82. **ZONE CD - 1640' - 1660' WIDE MODERATE TO LIGHT THINNING**

83. **ZONE CE - 1660' - 1680' WIDE MODERATE TO LIGHT THINNING**

84. **ZONE CF - 1680' - 1700' WIDE MODERATE TO LIGHT THINNING**

85. **ZONE CG - 1700' - 1720' WIDE MODERATE TO LIGHT THINNING**

86. **ZONE CH - 1720' - 1740' WIDE MODERATE TO LIGHT THINNING**

87. **ZONE CI - 1740' - 1760' WIDE MODERATE TO LIGHT THINNING**

88. **ZONE CJ - 1760' - 1780' WIDE MODERATE TO LIGHT THINNING**

89. **ZONE CK - 1780' - 1800' WIDE MODERATE TO LIGHT THINNING**

90. **ZONE CL - 1800' - 1820' WIDE MODERATE TO LIGHT THINNING**

91. **ZONE CM - 1820' - 1840' WIDE MODERATE TO LIGHT THINNING**

92. **ZONE CN - 1840' - 1860' WIDE MODERATE TO LIGHT THINNING**

93. **ZONE CO - 1860' - 1880' WIDE MODERATE TO LIGHT THINNING**

94. **ZONE CP - 1880' - 1900' WIDE MODERATE TO LIGHT THINNING**

95. **ZONE CQ - 1900' - 1920' WIDE MODERATE TO LIGHT THINNING**

96. **ZONE CR - 1920' - 1940' WIDE MODERATE TO LIGHT THINNING**

97. **ZONE CS - 1940' - 1960' WIDE MODERATE TO LIGHT THINNING**

98. **ZONE CT - 1960' - 1980' WIDE MODERATE TO LIGHT THINNING**

99. **ZONE CU - 1980' - 2000' WIDE MODERATE TO LIGHT THINNING**

100. **ZONE CV - 2000' - 2020' WIDE MODERATE TO LIGHT THINNING**

101. **ZONE CW - 2020' - 2040' WIDE MODERATE TO LIGHT THINNING**

102. **ZONE CX - 2040' - 2060' WIDE MODERATE TO LIGHT THINNING**

103. **ZONE CY - 2060' - 2080' WIDE MODERATE TO LIGHT THINNING**

104. **ZONE CZ - 2080' - 2100' WIDE MODERATE TO LIGHT THINNING**

105. **ZONE DA - 2100' - 2120' WIDE MODERATE TO LIGHT THINNING**

106. **ZONE DB - 2120' - 2140' WIDE MODERATE TO LIGHT THINNING**

107. **ZONE DC - 2140' - 2160' WIDE MODERATE TO LIGHT THINNING**

108. **ZONE DD - 2160' - 2180' WIDE MODERATE TO LIGHT THINNING**

1

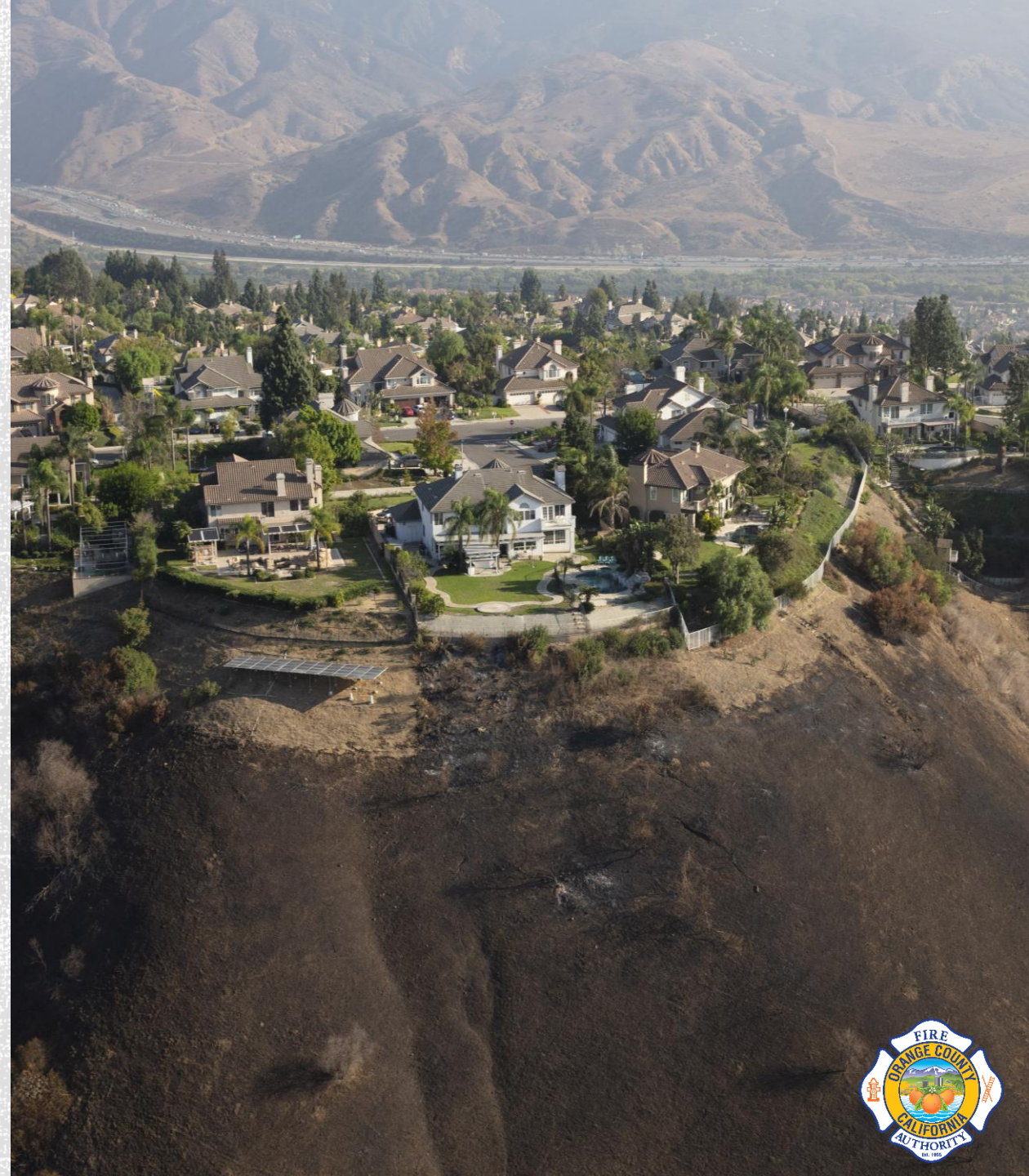


DEFENSIBLE SPACE

Vegetation that has been maintained through trimming and separation to slow or stop an oncoming wildfire's threat of producing direct flame content, radiant heat, or ember intrusion.

- Vegetation management within 100' of a structure or to the property line
- Removal of **dead and dying** plant material
- Horizontal and vertical separation of plant material
- **Maintain** ground cover below 2' in height
- **Maintain** weeds and grasses below 4" in height

Reduces chance of ember re-ignition
Provides firefighter access and safety



IMMEDIATE ZONE



The Immediate Zone is the first **five feet** around a structure

(Assembly Bill 3074)

Reduces the potential ignition of fuels and direct flame contact around a structure from ember exposure.





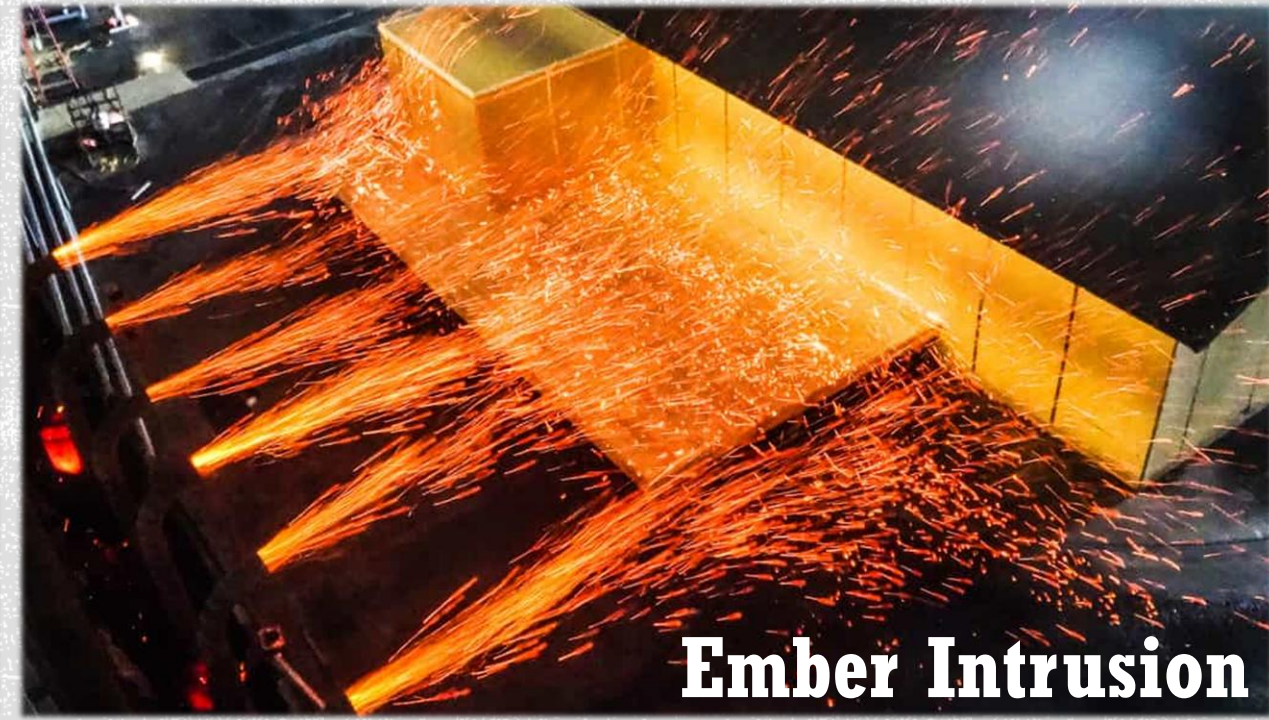
HOME HARDENING

The main objective of Home Hardening is to give your home the best chance to survive a wildfire.

Hardened homes are those homes that **comply and are maintained with** Defensible Space or Fuel Modification requirements, and who's exterior components have been **properly maintained** or retrofitted to withstand direct flame, radiant heat, and ember intrusion.

Homes can be retrofitted to California Building Code Chapter 7A and the California Residential Code R337.





HOME HARDENING

Examples of home ignition that can affect a structure during a wildfire:

- Direct Flame Contact
- Radiant Heat
- Ember Intrusion

(Ember intrusion is the leading cause of structure loss)



HOME HARDENING

WHAT TO MAINTAIN

ROOF
VENTS
FENCES
EAVES
GUTTERS

CHIMNEYS
WINDOWS
EXTERIOR
SIDING
DOORS

IMMEDIATE ZONE
PATIO/BALCONIES/DECKS





SCHEDULE YOUR HOME ASSESSMENT

www.ocfa.org/RSG/HomeAssessment

rsgoc@ocfa.org

(714) 573-6774



...IF TIME PERMITS!



GET SET!

...PREPARE YOUR FAMILY

Always Have a Plan

- Escape Routes
- Predetermined Location

Prepare Emergency Supplies

- People and Pets
- Papers
- Prescriptions
- Pictures
- Personal Computers
- Plastics

Outdoors

- Move flammable items from exterior of the house
- Turn off water
- Connect garden hoses to taps
- Patrol property to extinguish small fires

Indoors

- Shut all windows and doors
- Move furniture away from windows and doors
- Shut off air conditioning

READY, SET, GO!



...DO NOT PUT YOUR FAMILY OR YOURSELF AT RISK!

...GO!

- Leave before you are told
- Take your valuables and emergency kits
- Utilize practiced escape routes and head to evacuation location
- Don't get caught in fire, smoke, or congestion
- Don't endanger yourself or responders
- Dress appropriately
- Don't wait!

READY, SET, GO!





THANK YOU

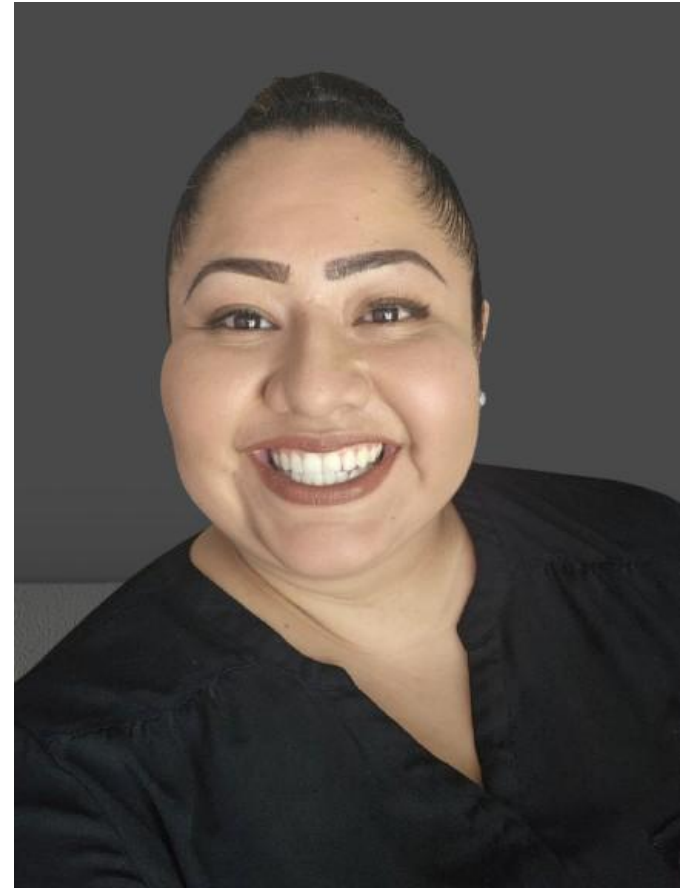
WWW.OCFA.ORG/RSG
RSGOC@OCFA.ORG



WILDFIRE INSURANCE & RESILIENCE



**CA Department of Insurance
Community Relations & Outreach
Analyst
Brenda Caloca**



WILDFIRE INSURANCE & RESILIENCE

BRENDA CALOCA
OUTREACH ANALYST
CALIFORNIA DEPARTMENT OF INSURANCE



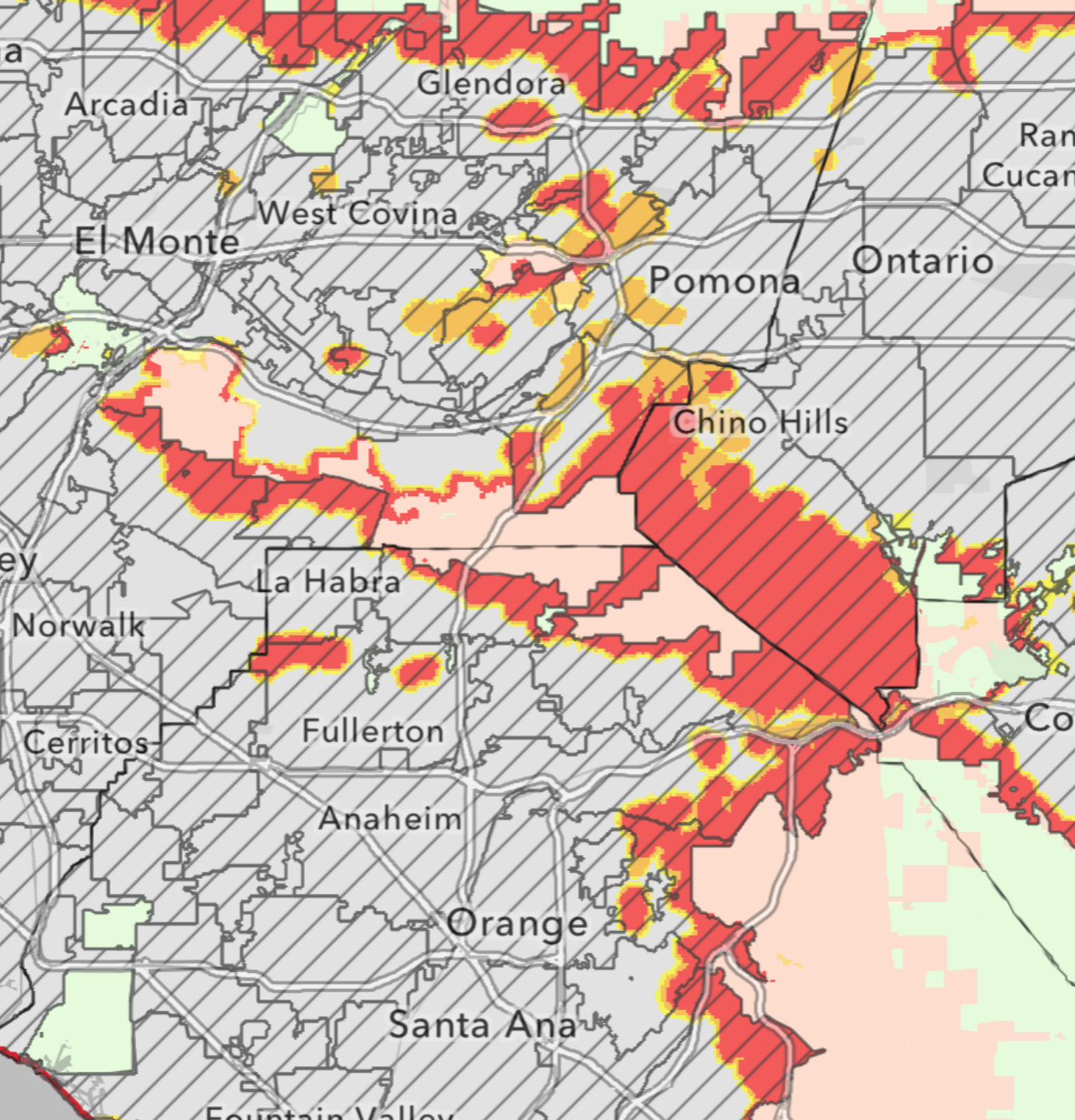


What does the California Department of Insurance do?



California Department of Insurance

- Regulate all lines of insurance
- Protect consumers from fraud and abuse
- Set standards for agents and brokers licensing
- Maintain insurer solvency
- Perform market conduct reviews of insurance companies
- Investigate and prosecute insurance fraud



Statewide

Insurance Market

Since 2022, 7 of the top 12 insurance companies have paused or restricted new business.

Fire Severity Zones

CALFIRE maps help with community planning and don't directly impact insurance rates or availability.

Sustainable Insurance Strategy



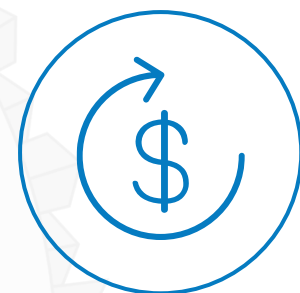
Modern Wildfire Risk Models

- Verisk, Moody's, KC&C risk models all approved.
- Reflects mitigation, climate risk, vegetation, terrain, and other wildfire factors.
- Lays groundwork for more stable, long-term insurance options.
(Request risk score)



Insurers Commit To More Coverage

- Insurers must write policies in high-risk areas.
- Mercury, Allstate, and AAA have filed early plans to expand access.
- Restores private market options and reduces FAIR Plan dependence.



Expanding Availability

- More insurers returning to high-risk areas.
- Increased access gives consumers more coverage options.
- Rates reflect homeowner mitigation efforts, helping lower costs over time.

Catastrophe Models



Damage Estimation Considers The Building's Mitigation Efforts

Model Mitigations from Safer from Wildfires and IBHS "Wildfire Prepared Home" Designations





Building Communities Safer from Wildfires

Safer from Wildfires is a comprehensive approach to wildfire resilience, focusing on three key areas: the structure, its surroundings, and the community. California's Safer from Wildfires program provides clear, actionable steps for homeowners to reduce wildfire risk. The more steps you take, the greater your insurance savings.

Here are 10 ways to make your property safer from wildfires:

1. Class-A fire rated roof

Most roofs qualify including asphalt shingles, concrete, brick, or masonry tiles, and metal shingles or sheets. Wood shake shingles are not Class A fire-resistant rated. The Office of the State Fire Marshal maintains a list of tested and approved materials:
osfm.fire.ca.gov/what-we-do/fire-engineering-and-investigations/building-materials-listing

2. 5 foot ember resistant zone, including fencing

Removing greenery and replacing wood chips with stone or decomposed granite 5 feet around your home prevents fire from getting a foot in the door. Replacing wood fencing connecting to your home with metal is critical because it can act like a candle wick leading fire straight to your home.

3. Ember- and fire-resistant vents

Installing 1/16 to 1/8 inch noncombustible, corrosion-resistant metal mesh screens over exterior vents can keep wind-blown embers out of your house.

4. Non-combustible 6 inches at the bottom of exterior walls

Having a minimum of 6 vertical inches measured from the ground up and from any attached horizontal surface like a deck can stop embers from accumulating and igniting your walls. Noncombustible materials include brick, stone, fiber-cement siding or concrete.

5. Enclosed eaves

Installing soffits under your eaves can prevent heat and embers from getting trapped and igniting. When enclosing eaves, non-combustible or ignition resistant materials are recommended.

6. Upgraded windows

Multi-paned windows are more resistant to breaking during a wildfire, which helps keep flames from entering. Multi-paned glass or added shutters all qualify.

7. Cleared vegetation, weeds and debris from under decks

Noncombustible materials like concrete, gravel, or bare soil are permitted.

8. Removal of combustible sheds and other outbuildings to at least a distance of 30 feet

These include sheds, gazebos, accessory dwelling units (ADUs), open covered structures with a solid roof, dog houses and playhouses.

9. Defensible space compliance

Following state and local laws requiring defensible space including trimming trees and removal of brush and debris from yard. See CAL FIRE's defensible space page and your local city or county for details:
www.fire.ca.gov/dspace

10. Being safer together

Safer from Wildfires recognizes two community-wide programs, Firewise USA and Fire Risk Reduction Communities as small as 8 dwelling units or as big as 2,500 can create an action plan and start being safer together. Firewise USA is a nationally recognized program with proven results, sponsored by the National Fire Prevention Association.

Follow this QR code
for more information:
qrco.de/bdrVFB



- Class A fire-rated roof
- 5-foot ember-resistant zone, including fencing
- Non-combustible 6 inches at the bottom of exterior walls
- Ember- and fire-resistant vents
- Upgraded windows
- Enclosed eaves
- Sheds, ADUs, and other buildings at least 30 feet away
- Cleared vegetation, weeds, and debris from under decks



Firewise USA and **Fire Risk Reduction Communities** as small as 8 dwelling units or as big as 2,500 can create an action plan and start being safer together.



Safer from Wildfires



Home Hardening

Defensible space

**2018 Paradise
rebuilding with fire
resilience**



Tips To Find Residential Insurance

- After a nonrenewal notice, contact your insurer to discuss actions that may help you retain coverage.
- File a complaint with CDI if you believe your nonrenewal was unfair.
- Mitigate fire risk on your property and promptly begin searching for new coverage.
- Use CDI's **Residential Insurance Company Contact List** to find licensed insurers and obtain quotes.
- Find agents who speak your preferred language using CDI's **Find an Agent or Broker tool**.
- Compare premiums and coverages with CDI's **Homeowner Premium Comparison and Coverage Comparison tools**.
- If your agent can't find coverage beyond the FAIR Plan, contact other agents using CDI's **Home Insurance Finder tool**.
- Understand that the FAIR Plan is a **last-resort option** with limited coverage; consider supplementing it with a Difference in Conditions policy.
- Explore the **non-admitted/surplus lines** market if other options fail.

Disaster Preparedness

1. INSURANCE TUNE-UP:

Pay close attention to the wording, including the fine print.
Contact us if you need assistance reviewing your coverage.

2. INSURANCE COVERAGE

Consider what the cost to rebuild your home to the same standard it is now
— or cost to rebuild somewhere else.

3. HOME INVENTORY:

Create a record of your belongings, Use Smart Phone (Video).

4. DOCUMENTS:

Have a copy of your scanned documents to easily access your Homeowners policy, home inventory, and keep all receipts. The insurer will require an inventory to determine how much will be paid, up to the coverage limit.

Legislative Priorities



California Safe Homes Act - *Active*

AB 888 - Tax-free home hardening grants for safer communities

Business Insurance Protection Act -*Active*

SB 547 - Expands insurance moratoriums to businesses, HOAs and Non-Profits

Eliminate “The List” Act -*Active*

SB 495 - Ensures full contents coverage without detailed inventory lists

Wildfire Public Model Act -*Active*

SB 429 - Establishes the nation’s first public catastrophic model for wildfires to assist wildfire planning and enhance transparency





CONSUMER ALERTS

STAY INFORMED
SIGN UP!



NEW REGULATIONS
CONSUMER SAFETY EDUCATION,
FRAUD PREVENTION,
UNFAIR AND DECEPTIVE BUSINESS
PRACTICES,
INSURANCE ISSUES

Partnership Initiative



Welcome!

We look forward to partnering with your agency or organization to help maximize the impact of our **"Insurance Essentials"** and **"Insurance Fraud Prevention"** toolkits. These resources are designed to support the businesses, families, and individuals you serve by providing accessible, actionable information.

Together, we can ensure that every household in California is empowered with the knowledge to understand basic insurance concepts, guard against fraud, and protect their most valuable financial assets—especially as climate-related disasters and market instability continue to rise. The social and economic value of equipping Californians with this critical insurance education is both significant and far-reaching.

Please use the icons below to explore the resources available for your agency or organization.



Insurance Fraud Prevention
Outreach Toolkit



Insurance Essentials
Outreach Toolkit



Become a
Partner



A photograph of Ricardo Lara, the Insurance Commissioner, sitting at his desk. He is smiling and looking towards the camera. In the background, there is a computer monitor, a telephone, and some potted plants.

INSURANCE ISSUES?

We can help



800-927-4357



insurance.ca.gov



[insurancecagov](https://www.facebook.com/insurancecagov)



[@cadeptofinsurance](https://www.instagram.com/cadeptofinsurance)

HOW TO BECOME A FIREWISE COMMUNITY



**Pacific Island Village 1
HOA Board Member
Dr. Rosemary Papa**



WHY GO FOR FIREWISE RECOGNITION

**PIV1 is located in a Very High Fire
Hazard Severity Zone**

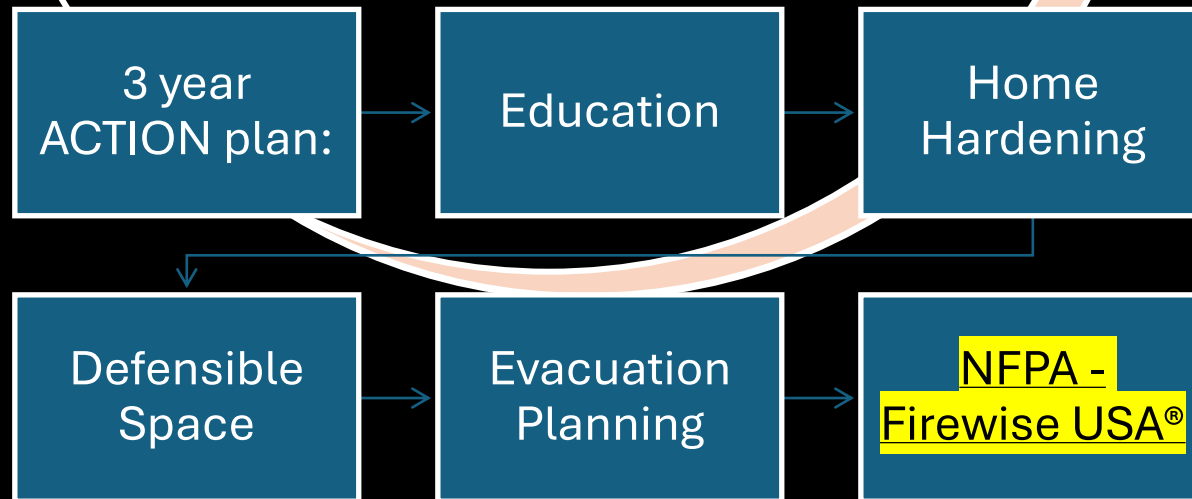
**PIV1 believes in educating
homeowners as to how best to adapt
to living with wildfires by reducing
risk to human/pet lives and homes.**



FIREWISE USA®
Residents Reducing Wildfire Risks



HOW TO ACHIEVE FIREWISE RECOGNITION



2-3 MONTHS TO RECEIVE RECOGNITION





Many Thanks To Council Member Stephanie Oddo!

**Nick Pivaroff NickPivaroff@ocfa.org
Assistant Fire Marshall/Community Wildfire Mitigation
(714) 402 3101**

**Joseph Kennedy Joseph@CALFIRE.ca.gov
Fire Captain, Land Use Planning Program
(951) 233-7426 cell**

Dr. Rosemary Papa rpapa1250@gmail.com



QUESTIONS?

THANK YOU!

