California State Assembly

Oversight Hearing Agenda

Assembly Budget Subcommittee No. 4
on Climate Crisis, Resources, Energy, and Transportation

Assemblymember Steve Bennett, Chair

Wednesday, May 6, 2026
9:30 A.M. – State Capitol, Room 447

Home Hardening Oversight Hearing

I. Opening Remarks and Introductions

II. Panel 1: What is Home Hardening and Defensible Space?

- Steve Hawks, Senior Director for Wildfire, Insurance Institute for Business and Home Safety
- Brian Metzker, Principal Fiscal and Policy Analyst, Legislative Analyst's Office

III. Panel 2: Community Wildfire Risk Reduction - Increasing Coordination between Homeowners, Local Partners, and the State

- Eric Horne, California Director, Megafire Action
- Stephen Watson, Executive Director, Ventura County Fire Safe Council
- Mark Brown, Executive Director, Marin County Wildfire Prevention Authority

IV. Panel 3: Defensible Space – Evaluation of Current Programs and Proposed 2026-27 Investments

- John Morgan, Assistant Deputy Director for Community Wildfire Planning & Risk Reduction, CalFire
- Julianne Rolf, Staff Finance Budget Analyst, Department of Finance

- Vy Nguyen, Principal Program Budget Analyst, Department of Finance
- Brian Metzker, Principal Fiscal and Policy Analyst, Legislative Analyst's Office

V. Panel 4: The Future of Home Hardening – Evaluation of the California Wildfire Mitigation Grant Program and Proposed 2026-27 Investments

- Daniel Berlant, State Fire Marshal, CalFire
- Robyn Fennig, Assistant Director of Hazard Mitigation, CalOES
- Deanna Fernweh, Home Hardening Program Manager, North Coast Opportunities
- Matthew Perkey, Staff Finance Budget Analyst, Department of Finance
- Sara Swan, Principal Program Budget Analyst, Department of Finance
- Brian Metzker, Principal Fiscal and Policy Analyst, Legislative Analyst's Office

VI. Public Comment

Background

Climate change is fundamentally reshaping wildfire risk in California, turning what was once a natural and ecologically beneficial process into a growing threat to communities, infrastructure, and the State's fiscal stability. Fire has always played a critical role in maintaining the health of landscapes in the Western US. These landscapes evolved to depend on periodic, low-intensity burns, but today's wildfire conditions are not the historical norm. Rising temperatures, prolonged drought, and erratic precipitation patterns have created hotter, drier environments that extend the fire season and make ignition more likely and suppression more difficult.

These changes driven by climate change are compounded by a century of fire suppression policies that have allowed vegetation to accumulate to dangerous levels. Simultaneously, decades of housing development in the wildland-urban interface (WUI) have placed more people and structures directly in harm's way. Between 1990 and 2020, housing units in these high-risk areas increased by more than 40 percent. Today, nearly one-third of California's housing stock is in the WUI, and roughly 90 percent of those homes were built before the adoption of modern fire-resistant building standards in 2008.

The result is a system where wildfire is no longer solely a vegetation management issue. It is increasingly a structure ignition problem. Catastrophic outcomes depend on a convergence of conditions: extreme winds, low humidity, heavy fuel loads, and a built environment that allows fire to spread from structure to structure. When these factors align, a single ignition can escalate into a fast-moving urban conflagration, a large, extensive fire that causes significant damage to land or property.

What is Home Hardening and Defensible Space?

Home Hardening is a method of utilizing construction features, building materials, and maintenance practices intended to increase a building and structure's resistance to ignition from fire exposure, including direct flame contact, radiant heat and embers. Homes survive by developing and maintaining an effective defensible space and using appropriate materials and installation details on the home. Generally, structure loss occurs because of three main types of exposure: direct flame contact, embers, or radiant heat.[1] Addressing these exposures often involves improving the condition of the structure and minimizing the fuels around the structure.

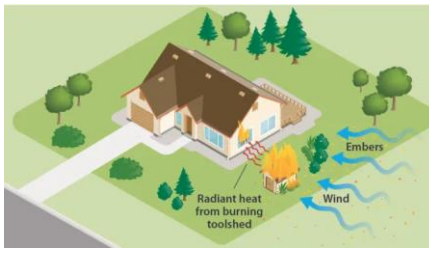
Direct Flame Contact

Direct flame contact occurs when active fire is directly touching the structure. When fire burns directly to a house, what determines whether the house will ignite is the duration of flame contact and the combustibility of the building component that is exposed. Combustible siding, the underside of an attached deck, wood steps, and non-tempered (annealed) glass are particularly vulnerable to direct flame contact exposures.

Embers

Embers are pieces of vegetation and/or components of burning structures that are moved in the winds and deposited up to a mile ahead of the flaming front. Embers can land on, or adjacent to the structure, creating new spot fires, or they can enter through an open window or pass through a vent.

Radiant Heat



Radiant heat is the transfer of heat through the air in infrared waves. When exposures of radiant heat are either long enough or hot enough, they cause smoldering or damage. One common form of damage is the breaking of a windowpane or the deformation of vinyl window glazing, which may cause the glass to come loose and fall out. This opening can allow flames or embers to enter the structure.

Wildfire Risk in the Built Environment

The financial consequences of urban conflagrations are already severe and escalating. The 2017–2018 wildfire seasons alone resulted in more than $30 billion in insured losses.[2] More recently, the 2025 Los Angeles fires became the most expensive wildfire disaster on record, with

[1] University of California Agriculture and Natural Resources, "Prepare Your Home," UC ANR Fire Network, accessed May 1, 2026, UC ANR Fire Network – Prepare Your Home

[2] Milliman, "Wildfire Catastrophe Models Could Spark the Changes California Needs," accessed May 1, 2026, Milliman

total economic losses estimated at $53 billion and insured losses approaching $40 billion.[3] These growing costs are contributing to a broader affordability crisis, as insurance becomes increasingly inaccessible in high-risk areas and electricity costs rise to reflect wildfire liability. These burdens fall disproportionately on low-income households.

State Investments, Current Programs, Proposed 2026-27 Spending

1. Defensible Space

a. Zone Zero Regulations

After years of deliberation and direction from the Legislature (Assembly Bill 3074 (2020), Senate Bill 504 (2024), Assembly Bill 1455 (2025)) the Board of Forestry and Fire Protection has released updated draft Zone 0 regulations to provide home owners in the State Responsibility Area and in Very High Fire Hazard Severity Zones in the Local Responsibility Area clear direction on how to maintain defensible space in the 0-5 feet perimeter around their home.

Implementation is designed to take place in two phases, with education, outreach, and progress towards compliance serving as the longer-term goal. The current draft regulations recommend an implementation approach that prioritizes education and outreach. While Zone 0 requirements will apply to new construction upon adoption of the regulation, existing homes and structures can implement actions in phases over time within different areas of Zone 0.

Phase 1 in the draft regs will be implemented in the first 3 years. For homeowners, this would include removing combustible items such as firewood, dead leaves and branches, mulch, and wood chips within 5 feet of the structure. It would also require cleaning gutters, removing dead and dying plants, trimming trees according to regulations, and implementing or adjusting for allowable vegetation during this period.

Phase 2 will be implemented within 5 years, with the exact timeline to be decided by local jurisdictions. Local jurisdictions will assign a timeline, within 5 years of the effective date of the regulations, for the creation of an under-eave safety zone, replacing combustible gates, and making any necessary adjustments to sheds and fencing.

[3] Munich Re, "Climate Change Presses On: Devastating Wildfires and Intense Thunderstorms Exacerbate Losses for Insurers," January 13, 2026, accessed May 1, 2026, Munich Re Media Information

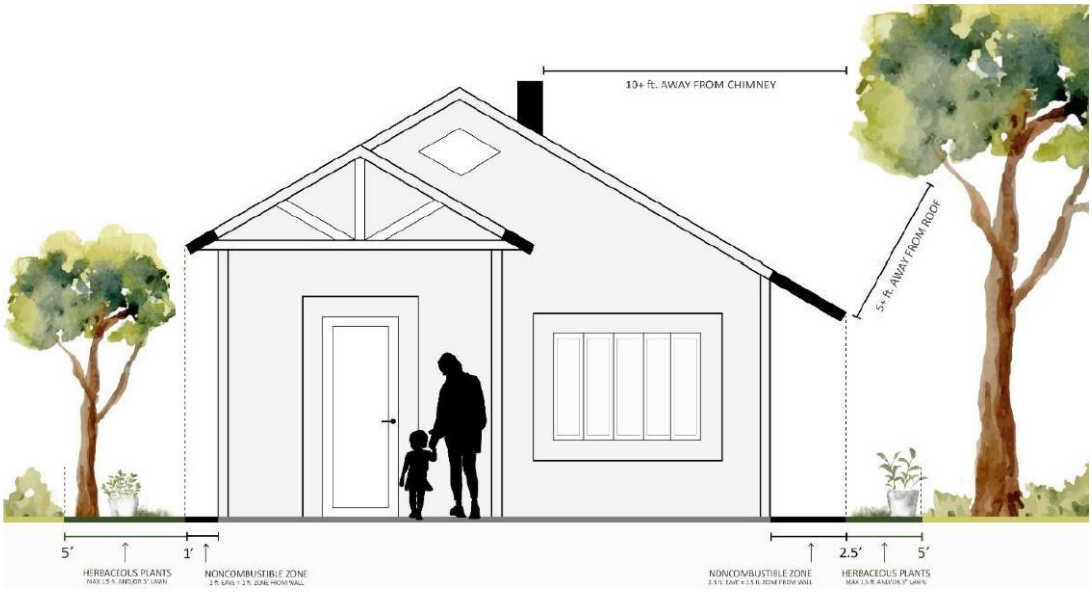


Figure 1: This front view represents how Zone 0 can be divided into a non-combustible "safety zone" immediately near the building, surrounded by a low-combustibility zone out to the remaining 5 feet, according to the new draft regulations. A vegetation-free zone would be required at 1 foot from the occupied structure or to the edge of the eaves (whichever is greater); 2 feet from windows, glass doors, and vents; and 5 feet around attached decks, stairs, and pergolas.

This means that a one-foot eave triggers at least a one-foot safety zone, and a 2.5-foot eave triggers at least a 2.5-foot safety zone. Outside of this zone, to five feet, herbaceous plants are allowed up to 18 inches, lawn and other ground covers must be kept under 3 inches, and potted plants must be in noncombustible containers. This illustration shows two examples based on eave width and includes a mature, trimmed tree that provides shade, with lower branches removed to reduce fire risk. Note: Homeowners could have up to five years to phase this zone into their property.

b. Defensible Space Inspectors

To assist with outreach and education on Zone Zero, the 2026-27 Governor's budget includes $6.2 million and 19 positions in 2026-27 (and a similar amount ongoing), along with 12 new positions to be funded by CalFire's existing GGRF allocation, for the department to perform defensible space inspections of parcels within the State Responsibility Area (SRA) once every three years.

Over the past several years, CalFire has received one-time augmentations to increase the number of defensible space inspectors. However, starting in 2026-27, CalFire will return to its base staffing level and anticipates it will only be able to complete 129,200 inspections annually, compared to its 250,000-parcel inspection goal.

LAO Comments: Fewer inspections could mean fewer parcels have defensible space around their structures, increasing the risk of damage during a wildfire. However, the Legislature could support this activity while lessening the General Fund impacts by funding more or all of these positions out of CalFire's existing GGRF allocation in lieu of using General Fund. Alternatively or in addition, the Legislature could consider reinstating the SRA fee to help cover these costs. Moreover, the Legislature may want to approve funding these positions on a one-time rather than ongoing basis, as forthcoming state regulations to strengthen defensible space requirements likely will increase the amount of time required to complete each inspection, triggering a rationale for revisiting the program's staff and structure in the coming years.

c. Defensible Space Direct Financial Assistance Program

To complement the request for additional defensible space inspectors, CalFire is also requesting to use $25 million of Prop. 4 to establish a Defensible Space Financial Assistance Program. CalFire envisions this program will provide direct financial assistance for homeowners to achieve an ember-resistant zone around their home. It will not be limited to homeowners within the SRA.

The 2025-26 budget appropriated $20 million for this program, and the 2026-27 budget requests an additional $5 million. Responding to the devastation of the LA fires, $20 million of the $25 million will be dedicated to homeowners that live in Southern California.

The timeline for grant application acceptance for the Defensible Space Financial Assistance funding is estimated for summer 2026, with both fiscal years 2025-26 and 2026-27 funding rolled into a single solicitation, according to CalFire.

LAO Comments on New Programs and Activities: None of the Administration's proposed activities for new programs and activities raised specific concerns for us through our review. However, since in many cases the Administration's proposed approach was not specifically articulated by the Legislature in the bond language, approving or modifying these proposals represents the Legislature's opportunity to confirm and express its intent and priorities—which could differ from what the Governor is proposing.

For each new program, the Legislature could use budget subcommittee hearings to ensure it understands specifically what the Administration is planning and request additional information if needed. To the extent the Legislature would like to modify the proposal and/or specify spending guidance, it could do so in budget bill and/or trailer bill language. Such language could help the Legislature ensure its expectations for the use of this funding are upheld.

2. Home Hardening

a. California Wildfire Mitigation Grant Program

In 2019, the California Legislature passed Assembly Bill 38 (Wood), Statutes of 2019, Chapter 391, directing the California Governor's Office of Emergency Services (Cal OES) and the Department of Forestry and Fire Protection (CAL FIRE) to enter into a Joint Powers Agreement (JPA) to develop and administer the California Wildfire Mitigation Program (CWMP).

As of 2026, Assembly Bill 1531 expanded the JPA Board to include the California Department of Insurance. The program was established to harden homes and create defensible space in high risk and socially vulnerable communities. In response, the agencies formed the California Wildfire Mitigation Program Authority (CWMPA) in December 2021 and appointed its Board of Directors in June 2022. Since hiring an Executive Director and staff and launching operations in 2022, the CWMPA has made significant progress in advancing this mission.

The California Wildfire Mitigation Program Authority is tasked with developing and administering a comprehensive wildfire mitigation program that accomplishes both of the following:

- Encourages cost-effective structure hardening and retrofitting to create fire-resilient homes, businesses, and public buildings at a communitywide scale.

- Facilitates vegetation management, including the creation and maintenance of the state-mandated 100 feet of defensible space.

Current CWMP Pilot Funding:

- Budget Act 2020 (SB-85) Funding - $21.9 Million General Fund.

- State Funding - $13 Million Prop. 4 committed to Siskiyou and Riverside Counties.

- FEMA Hazard Mitigation Grant Program Funding - $95 Million.

The program is designed to eliminate barriers that have historically prevented disadvantaged communities from undertaking mitigation activities and to incentivize wildfire home hardening and defensible space in the most socially vulnerable, highest-risk areas. The program incorporates a "community hardening" strategy that strengthens entire neighborhoods, rather than supporting only scattered homeowners who already have the means to harden their homes. To encourage broad neighborhood participation, the program covers the full cost of retrofit and defensible space implementation, upwards of $40,000, for homeowners earning up to 120 percent

of the area median income. At the same time, CWMP is structured to work with all community members and includes established income guidelines for participation.

Please see the chart below.

Income Bracket	Homeowner Contribution
<120% of Area Medium Income (AMI)	0%
120-200% of Area Medium Income (AMI)	10%
>200% of Area Medium Income (AMI)	25%

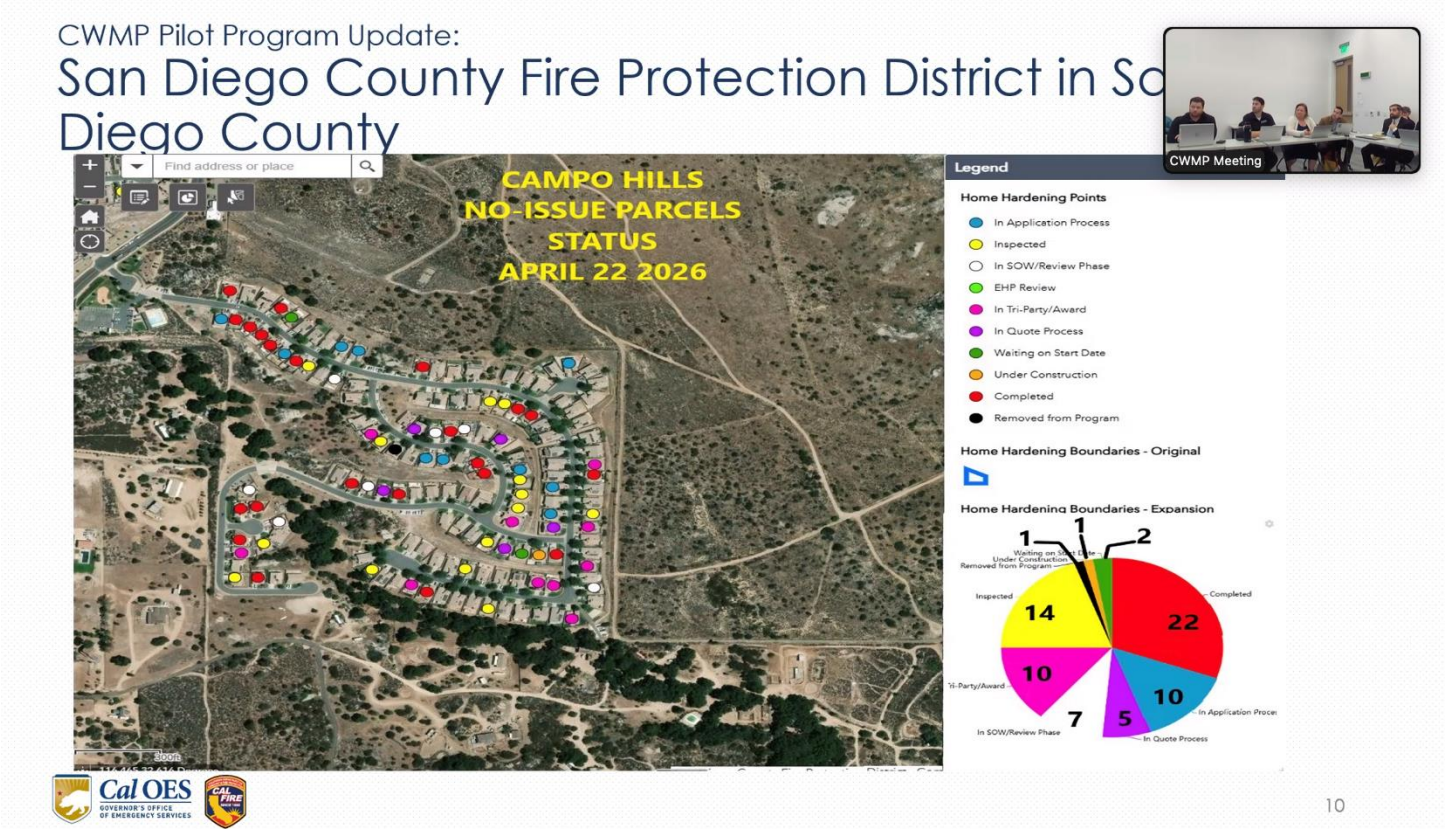
Participating Communities

Subrecipient	County	Community
North Coast Opportunities	Lake	Kelseyville Rivera
San Diego County Fire Protection District	San Diego	Dulzura, Campo, Potrero
Shasta County Fire Safe Council	Shasta	Whitmore, Oak Run, Lakehead
Shasta Valley Resource Conservation District	Siskiyou	Mount Shasta
El Dorado County Office of Wildfire Preparedness and Resilience	El Dorado	Weber Creek
Tuolumne County Office of Emergency Services	Tuolumne	Ponderosa, Mira Monte

Total Homes

County	Lake	San Diego	Shasta	Siskiyou	Tuolumne	El Dorado
Completed	56	23	30	38	N/A	N/A
In Progress	10	2	4	4	N/A	N/A

As of the April 2026 CWMP Monthly Status Report, a total of 147 homes have been hardened under the program. Below is a visual illustration of CWMP's "community hardening" strategy that strengthens entire neighborhoods.



The California Wildfire Mitigation Grant Program's original vision was to significantly leverage federal funding, particularly FEMA's Hazard Mitigation Grant Program. However, the State has faced multiple challenges in receiving federal funds for various reasons. First, there have been reported delays and uncertainty in FEMA mitigation funding approvals in recent years, particularly as broader federal disaster resilience programs experienced pauses, backlogs, and extended review timelines. In addition, FEMA-funded wildfire mitigation projects are subject to environmental review requirements under the National Environmental Policy Act and related environmental and historic preservation laws, which can lengthen project approval and implementation timelines for community-scale mitigation efforts.

The Administration is requesting $26.05 million Prop. 4 in the 2026-27 budget to expand the CWMP.

Next Steps

While California has made meaningful progress in improving landscape-scale resilience, there remains significant need to address wildfire risk in the built-environment.

An estimated 2 million homes in very high fire hazard severity zones require some level of mitigation. Reducing risk in these communities is particularly difficult because it depends on coordinated action across many actors, including state and local governments, utilities, contractors, and individual homeowners. Home hardening and defensible space improvements are often voluntary and can be costly, creating barriers to widespread adoption. The State also lacks a dedicated, consistent financing mechanism to support these upgrades at scale.

This challenge demands a shift away from the status quo toward a more comprehensive and coordinated strategy. California has successfully confronted similarly complex, system-wide risks in the past by building durable institutional frameworks. A comparable level of ambition is now required to address wildfire risk.

SB 254 Policy Recommendations

The SB 254 (2025, Becker, Petrie-Norris, Wahab) study was prompted by growing concern that California's existing systems for managing catastrophic wildfire risk, utility liability, insurance instability, and disaster recovery were becoming financially and institutionally unsustainable in the face of climate change. Following several years of increasingly destructive and costly wildfires, culminating in the devastating 2025 Los Angeles fires, the Legislature recognized that the State needed a longer-term strategy for managing the escalating economic consequences of natural catastrophes.

SB 254 directed the California Earthquake Authority, in its role as administrator of the California Wildfire Fund, to prepare a comprehensive resiliency study evaluating new models and approaches to mitigate damage, accelerate recovery, support wildfire mitigation and community resilience, stabilize the insurance market, and ensure utilities remain financially capable of providing safe and reliable service. The study was also intended to examine how the burdens of catastrophic wildfire costs could be allocated more equitably across stakeholders while maintaining accountability for wildfire safety.

SB 254 includes an array of policy recommendations. For the purposes of this oversight hearing, the focus will be on some of the recommendations outlined in Pathway 1 – Commit to Community Wildfire Risk Reduction – and Pathway 3 – State Roles for Addressing Catastrophe Resiliency.

Pathway 1 - Commit to Community Wildfire Risk Reduction

Strategy 1.1 – Enhance the Statewide Approach to Driving Targeted Community Wildfire Risk Reduction; policy options under this section include:

1. Assign a lead for State coordination on wildfire risk – for both landscapes and communities – to set mitigation goals and standard, coordinate across relevant Federal, State, Tribal, regional, and local partners, and ensure accountability to deliver on community mitigation.

2. Develop essential data and analytical infrastructure to identify and assess wildfire risk mitigation needs and track progress statewide.

3. Adopt and implement science-informed standards and programs to guide targeted, high-impact mitigation efforts in communities across the State – adopt and implement science- and building industry informed stands, customized to local context and scale, that target high-impact mitigation actions and reduce the current uncertainty and confusion caused by multiple and sometimes unaligned guidance.

4. Streamline administrative processes and procedures to maximize resources and expedite implementation standards.

Strategy 1.2 Stimulate Community and Home Level Commitment and Shared Responsibility for Wildfire Risk Reduction and Community Resilience; policy options under this section include:

1. Incentivize community wildfire mitigation planning and project-level implementation with financial resources and technical support.

2. Tighten the link between risk reduction and insurance.

3. Incentivize city and county pre-disaster recovery planning with financial resources and technical support.

Pathway 3 – State Roles in Addressing Catastrophe Resiliency

Strategy 3.2 Statewide Funding for Community Wildfire Mitigation; policy options under this section include:

1. Develop a long-term funding and financing strategy for statewide community wildfire mitigation.

Staff Comments

The Subcommittee members may wish to ask the following questions:

Panel 1:

1. What are common misconceptions about home hardening and defensible space?

2. What are the most impactful and cost-effective first steps a homeowner can take to harden their home or implement defensible space? How can we help homeowners take incremental steps to reduce their wildfire risk?

3. What are the key differences between the IBHS' Wildfire Prepared Home 0–5 Foot Noncombustible Zone and the standards in the draft Zone Zero regulations?

Panel 2:

1. How does framing home hardening as a consumer product inform how Megafire Action approaches the State's role in increasing home hardening adoption among individual homeowners?

2. What can the State do to encourage homeowners who can afford to harden their homes to do so, while also helping low-income households that cannot afford these improvements?

3. Based on your interaction with homeowners, how important is outreach and education in increasing adoption of home hardening and defensible space measures?

4. What role do you think local governments should play in increasing home hardening and defensible space? How can the State better support local governments in filling that role? As local government practitioners, where do you see the greatest need for statewide policy direction?

5. What are your recommendations to reform the State's current programs and investments in home hardening and defensible space to better leverage private investment from individual homeowners?

6. What was the impetus for your respective counties taking a more proactive role in promoting and investing in community wildfire preparedness? What have you learned in your role?

Panel 3:

1. What are the key differences between the current zone zero draft regulations and previous versions?

2. It appears the draft Zone Zero regulations give local governments discretion over when certain requirements become enforceable and whether alternative practices may be used based on local geography and topography. Will using alternative practices require approval from the State Fire Marshal? Will locals be required to approve alternative compliance measures for the regulations at a public meeting?

3. How does CAL FIRE envision the Local Assistance Defensible Space grant program to operate? Will its structure mirror the CA Wildfire Mitigation Grant Program?

4. How will the role of defensible space inspectors change after Zone Zero regulations are finalized and approved?

5. Will the Defensible Space Inspector positions be funded out of the $200 million in tier 3 of GGRF for wildfire resilience or from the state operations pot?

Panel 4:

1. The California Wildfire Mitigation Grant Program is structured as a pilot with the intent of providing the State information on how to approach home hardening statewide and in the future. What have we learned from the pilot and how should that shape how the State approaches the issue of home hardening today?

2. How does the program currently define and measure success, and do those metrics accurately reflect wildfire risk reduction outcomes?

3. Given the State's challenges securing federal Hazard Mitigation Grants, should CWMP be decoupled from FEMA's Hazard Mitigation Grant Program? If federal funding is unlikely, should the program be reformed to stretch limited state resources further?

4. For North Coast Opportunities: What have you learned from homeowners as a subrecipient of CWMP? What barriers did you identify to homeowner participation in the program, and were communities generally receptive to participating?

5. Should the State prioritize broader, lower-cost community-wide mitigation efforts, or deeper investments in fewer high-risk homes?

SB 254 Questions:

6. Do you see having a single voluntary home hardening retrofit standard as being helpful in statewide coordination, planning, implementation, and investment? Why or why not?

7. One of the recommendations outlined in the SB 254 report is to strengthen and align statewide coordination for community wildfire mitigation. Does the Administration agree with this recommendation, or would this be duplicative considering CAL FIRE's already existing community wildfire preparedness and mitigation division or the CA Wildfire and Forest Resiliency Task Force? Why or why not?

8. What is CAL FIRE already doing as it relates to investing in data collection and wildfire risk modeling? What more needs to be done?