



A Million Wildfire-Safe Homes Initiative for California

California's next governor has a unique opportunity to launch a **Million Wildfire-Safe Homes Initiative**—a statewide campaign to dramatically reduce wildfire losses by accelerating homeowner adoption of proven protections like defensible space and home hardening.

The Opportunity

More than two million California buildings sit in high-hazard areas, most built before modern fire-resilient standards.¹ Upgrades like ember-resistant roofs, vents, windows, decks, and landscaping can **more than double** the odds of a home surviving a wildfire. While California has plans for land management, it lacks a comparable strategy for protecting homes themselves.

Borrowing from the success of the Million Solar Roofs Initiative, which catalyzed a market for over two million installations,² this initiative will align incentives, financing, and public awareness to simplify the customer journey and protect our homes. Importantly, polling suggests strong public support for this kind of effort, with 60% of homeowners approving overall (and only 24% disapproving).

Pillars for Success

- **Make Mitigation Affordable:** Home hardening often costs \$15,000 or more, putting it out of reach for many households. Programs like Sen. Allen's SB 894 would create state-backed wildfire resilience loans, leveraging private lending at roughly a 12-to-1 ratio to reach more homes than grants alone.
- **Simplify the Customer Experience:** Reduce friction by supporting a user-friendly platform where homeowners can estimate costs, find certified contractors, and verify work.
- **Create Clear Incentives:** Require transparent premium comparisons to show savings after mitigation. California should establish a statewide resilience certification insurers recognize and offer tax credits or rebates for early adopters.
- **Reward Neighborhood Action:** Because a hardened home is safer when neighbors also mitigate risk, the state should reward collective uptake through community-level incentives and insurance discounts.
- **Make Safety Aspirational:** Launch a statewide campaign to shift wildfire safety from a burden to an attractive, modern home upgrade. Partnering with designers, architects, and the real estate industry will normalize resilience as an attainable goal – and the gold standard for California living.

The Result

By launching the Million Wildfire-Safe Homes Initiative, California's next governor can dramatically reduce home losses, strengthen community resilience, and help stabilize California's home insurance market.

¹ Zone 0 FAQs, <https://bof.fire.ca.gov/projects-and-programs/defensible-space-zones-0-1-and-2>

² <https://seia.org/state-solar-policy/california-solar/>