To: Interested Parties
From: Megafire Action and Hart Research
Date: April 20, 2026
Re: California Homeowners on Wildfire Safety Renovations: Barriers, Costs, and Willingness to Act

In March 2026, Hart Research conducted a survey on behalf of Megafire Action to learn what homeowners in especially wildfire-prone areas of California know about "renovations" that can increase a home's chance of surviving a wildfire (i.e., zone zero and home hardening) and gauge their willingness to make such renovations to their own homes. The findings below trace the journey a homeowner follows from initial awareness through completing renovations, identify where and why interest in renovations drops off, and find which interventions can make the biggest difference.

Important survey details: The survey[1] was conducted via live telephone and text-to-web interviewing among 700 homeowners who reside in the top 10 zip codes for FAIR plan policies in each of El Dorado, Los Angeles, San Diego, and Siskiyou counties, plus the two zip codes in Los Angeles County that were hardest hit by the January 2025 LA fires.[2] Given the targeted nature of the sample, this survey functions more like customer research than a traditional statewide poll. The selected counties were chosen for their diverse geographic, socioeconomic, and wildfire-risk environments. High concentrations of FAIR Plan policies also serve as a useful proxy for wildfire hazard and insurance pressure (see maps in appendix).

Summary of Findings

- There is appreciable interest among homeowners in making renovations to their homes that will strengthen their home's defense against wildfires, even among those who say they have made such renovations already. FAIR Plan customers and those with high insurance premiums are especially interested.

- Homeowners point to both cost and effectiveness as barriers to wildfire safety renovations, but by far the biggest obstacle is expense. Many believe the upgrades will be costly, while a meaningful share also question whether they will work. Two key elements for encouraging homeowners to make renovations are using the right message ("wildfire-prepared home" or "ember-safe home", rather than "zone zero" or "home hardening") and having the right messengers—namely, those in the firefighting community.

[1] 700 interviews with homeowners, conducted March 12-17, 2026. The margin of error for the full sample is ±3.7 percentage points and is higher for individual county and other subgroup results. See Appendix for full list of zip codes.
[2] Given these geographic parameters and the fact that the survey was limited to homeowners, the population represented in this sample is, on average, older, whiter, more affluent, more rural, and more Republican than the statewide adult population of California writ large.

- Among those willing to pay out of pocket to make renovations, the median homeowner would pay $3,000; among those willing to take out a loan, the median homeowner would be willing to finance $8,000 for renovations. When homeowners who express interest in making renovations are given a specific scenario (which includes a price tag of $15,000 and a decrease in insurance premium), they prefer financing them with a loan over paying out of pocket by a two-to-one margin (40% to 22%).

- Homeowners are motivated by two key benefits: reducing their home insurance premium by 15% to 20% and doubling the chance their home would survive a wildfire. Both are powerful incentives, but which one resonates most depends largely on what a homeowner is currently paying for insurance.

- Homeowners have limited willingness to encourage their neighbors to make wildfire renovations, though those who have been the most personally impacted by wildfires in the past are the most open to having these conversations.

In-depth Survey Findings

Baseline Intent to Renovate

1. CONTEXT: Most homeowners report having had some level of personal experience with wildfires.

- Forty-five percent (45%) of homeowners in these zip codes say they have been personally affected a lot or some by wildfires in California. An additional 23% say they have been affected just a little. One-third say they have not been personally affected, but of these, 13% say they do expect to be affected at some point in their lifetime.

- Among the four counties, those who reside in Siskiyou report the highest rate of personal impact by far—66% have been affected a lot or some. Just over half of those in Los Angeles (54%) say the same, as do just under half (46%) of those in El Dorado, and about one in three homeowners (34%) in San Diego.

2. Most homeowners appear to be at least somewhat familiar with the concept of renovations and upgrades that can help protect their home from wildfire, and many express interest in making these renovations in the abstract.

- Approximately three in five homeowners (59%) claim they have personally made renovations to their home such as landscaping, roof, windows, deck, fencing, gutters, and/or vents that increase the home's chance of surviving a wildfire.

- Before any information about the cost is introduced, 39% of homeowners say they will make these kinds of renovations in the next couple of years, including 16% who say they definitely will do so; 32% say they might or might not do so, and 29% say they will not.

- Perhaps counterintuitively, having already made some wildfire renovations does not dampen willingness to make more of them going forward. In fact, the opposite is true: 54% of homeowners who have already made some renovations say they will make more of them in the next couple of years. Alternatively, only 17% of homeowners who have not already taken this step are willing to do so in the near term.

- The homeowners who are most open to making wildfire renovations are those who live in rural areas, have higher insurance premiums, or are FAIR Plan policyholders:

	Have Already Made Renovations %	**Will Make Renovations in Next Couple Years %**
All homeowners	59	39
Urban residents	52	33
Suburban residents	51	35
Rural residents	**72**	**45**
Annual premium:		
$2,500 or less	50	31
$2,501-$5,000	59	33
$5,001-$8,000	**66**	**49**
More than $8,000	**70**	**61**
FAIR Plan customers	**71**	**50**
State Farm customers	51	33
USAA customers	47	37
Other customers	63	37
El Dorado	**70**	**52**
Los Angeles	52	41
San Diego	57	27
Siskiyou	60	42

- Even though nearly half say they have had personal experience with wildfires, just 28% are highly concerned about their home being damaged or destroyed by wildfire in the next decade. A further 39% are "somewhat" concerned, but this is a much lower level of intensity.

    - Concern does spike among some populations, such as FAIR Plan policyholders (36% highly concerned) and those with insurance premiums between $5,000 and $8,000 (41%) or over $8,000 (36%).

    - Willingness to act correlates closely with concern: 59% of highly concerned homeowners say they will make renovations, compared to 21% of those who say they are not concerned, meaning educating homeowners in these zip codes about the magnitude of the threat they face will be a key step in encouraging them to better prepare their homes for wildfires.

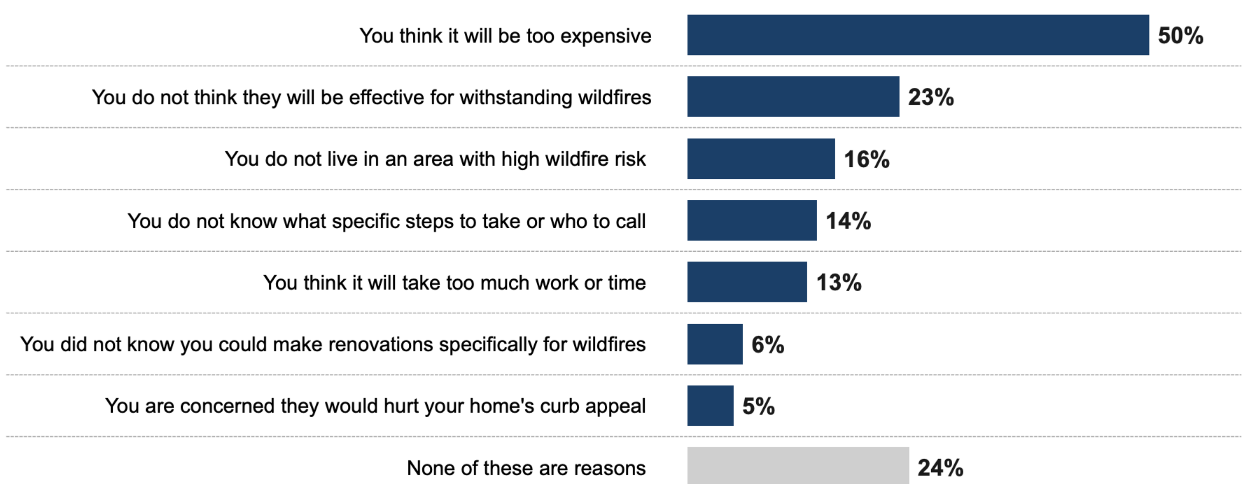
Barriers to Renovating

3. The survey uncovers several obstacles to homeowners making wildfire renovations, but chief among them is affordability, followed by questions about effectiveness.

- The primary barrier is the cost of completing renovations. We read respondents seven potential reasons someone would not want to make these renovations, and expense was by far the top choice.

Barriers to Making Wildfire Renovations

Which two or three of these are the biggest reasons why you personally might not make wildfire renovations?



- The cost obstacle is widespread. "Too expensive" is the top response for populations across the board—it hovers around 50% regardless of a homeowner's income, home value, or size of insurance. But it is noticeably elevated for homeowners who lean toward making renovations but are still on the fence about it (60%) and those who are highly concerned about wildfires (61%).

- The other major barrier to address through consumer education is the skepticism some homeowners have about the efficacy of wildfire renovations. As shown in the graph above, belief that renovations will not be effective at protecting against wildfires is the second-highest reason (chosen by 23% of homeowners overall) for not making renovations.

    - Indeed, belief that such renovations work is moderate, with just 29% saying they believe the renovations are extremely or pretty effective at helping homes survive a wildfire. Another 44% say the renovations are "somewhat" effective, but this is a fairly weak reaction, especially in the context of cost concerns—if people are already reluctant to spend money on this, a lack of faith in efficacy does not help matters.

    - It is also worth noting that uncertainty about effectiveness is higher on the right: Republicans, especially those who identify as very conservative, are more likely than average to be skeptical in this regard.

Driving Awareness, Trust, and Desirability for Renovations

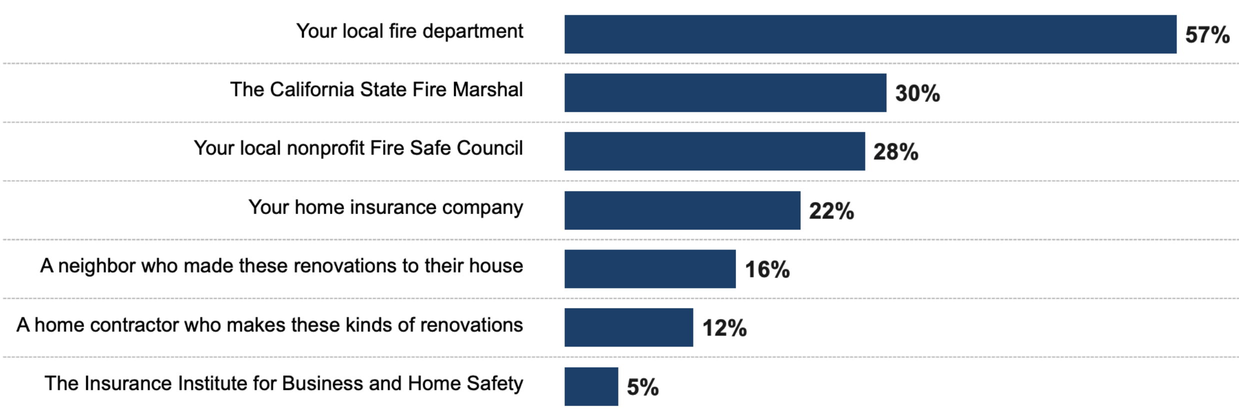
4. Homeowner adoption hinges on the belief that renovations work, trusted validation from local fire professionals, and the replacement of ineffective terminology.

- Belief in the effectiveness of wildfire renovations is tightly linked to intent. Homeowners who believe renovations are effective are far more likely to say they intend to renovate (61% definitely or probably will) compared to those who believe they are somewhat effective (40%) or not effective (13%).

- When it comes to validating the importance and efficacy of wildfire renovations, firefighting professionals are by far the most compelling ambassadors. When presented with a list of seven possible messengers, the top three that homeowners deem most trustworthy are in the professional firefighting sector.

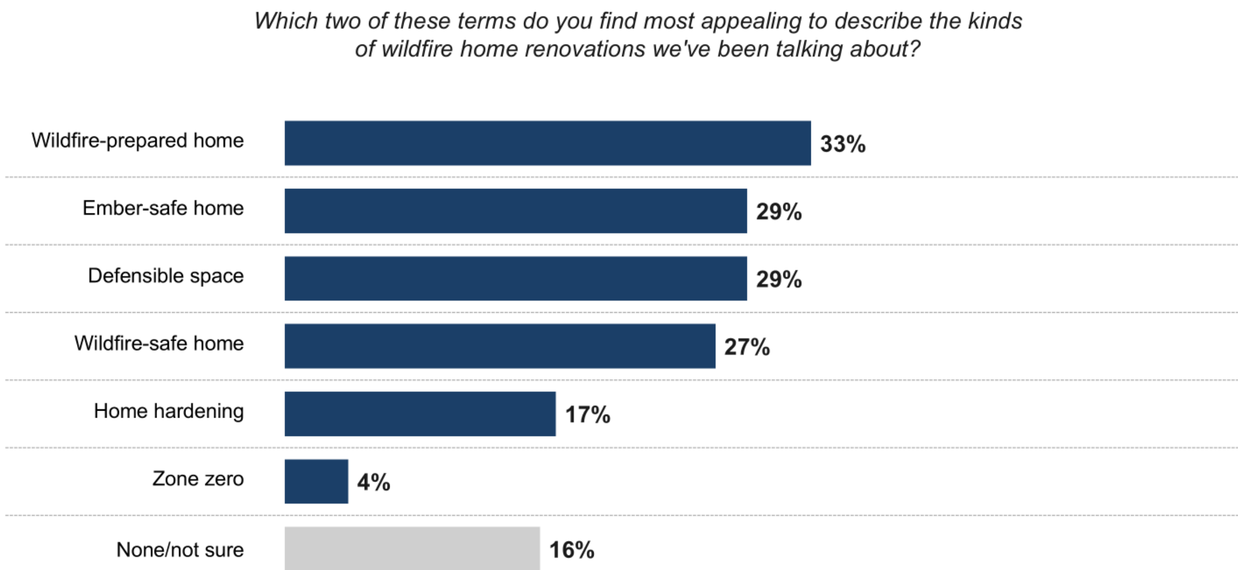
Firefighting Professionals are the Most Trusted Messengers

Please tell me which two or three of these you would personally trust the most on this topic.



- Additionally, the terminology used to describe these renovations may itself be a barrier. We tested six terms that could be used and found "zone zero" to be by far the least popular, with 4% of homeowners choosing it; the next least popular term was home hardening (17%).

Most Appealing Terminology for Wildfire Renovations



- Among the terms tested, "wildfire-prepared home" performed best, with 33% of homeowners selecting it as the most appealing option. Importantly, support rises to 46% among homeowners who say they are most likely to make wildfire renovations in the next couple of years, indicating that the term resonates particularly well with the audience most ready to act and could serve as an alternative to "home hardening." 29% chose "ember-safe home", which could serve as an alternative to "zone zero". "Defensible space" also polled at 29%.

Willingness To Pay and The Role of Financing

5. **Nearly all homeowners would pay something out of pocket toward renovations (typically around $3,000) and six in 10 would be willing to take out a loan (typically around $5,000).**

- The survey attempted to measure how much homeowners might be willing to spend on wildfire renovations in a couple of ways. To gauge the maximum amount they might be willing to contribute out of pocket, we asked at what cost they felt that renovations were starting to get expensive, but they would still consider them. Ninety-one percent (91%) of homeowners provided a dollar amount, 9% said zero (which we interpret as an unwillingness or inability to spend anything). Among homeowners willing to spend at least something on these renovations, the median dollar amount provided was $3,000.

- In a follow-up question, we asked the maximum loan amount homeowners would be willing to take out if the state had a program that offered subsidized, low-interest loans to pay for wildfire renovations. Fifty-nine percent (59%) furnished a dollar amount in this question, 41% said zero (which we interpret as an unwillingness to take out a loan for this purpose). Among those willing to take out a loan, the median amount provided is $5,000.

- The table below shows the median out of pocket and loan figures among several subgroups of homeowners.

	Potential Willing to Pay Out Of Pocket*	Potential Willing to Borrow**	Total Potential Spend
All	$3,000	$5,000	$8,000
El Dorado	$2,501	$5,000	$7,501
Los Angeles	$5,000	$5,000	$10,000
San Diego	$3,000	$5,500	$8,500
Siskiyou	$3,000	$6,000	$9,000
FAIR Plan customers	$3,000	$7,000	$10,000
Already made renos	$3,000	$6,500	$9,500
Not made renos	$4,000	$5,000	$9,000
Will make renos	$5,000	$8,000	$13,000
Will not make renos	$2,500	$5,000	$7,500
Effectiveness of renos:			
Extremely/pretty	$4,000	$10,000	$14,000
Somewhat	$3,500	$5,000	$8,500
Annual premium:			
$2,500 or less	$3,000	$5,000	$8,000
$2,501-$5,000	$3,000	$5,000	$8,000
$5,001-$8,000	$3,000	$5,000	$8,000
More than $8,000	$3,000	$7,000	$10,000

* Median among the 91% of homeowners willing to spend something.
** Median among the 59% of homeowners willing to take out a loan.

- The importance of promoting the efficacy of renovations is clear. As shown above, the more effective homeowners believe wildfire renovations to be, the more they are willing to spend on those renovations.

- Note that all of the dollar amounts above, both out of pocket and loan amounts, are provided by respondents in the abstract. We provided respondents with a concrete scenario to further understand the role and "market share" of financing:

  Let's say your home qualifies for certified wildfire renovations that would cost fifteen thousand dollars. Completing these renovations would reduce your home insurance premium by fifteen percent. A state-subsidized program is available that would allow you to finance the full cost with a low-interest loan and affordable monthly payments spread over time, so you would not need to pay the full cost upfront.

  After hearing this scenario, 32% of homeowners say they would not want to make renovations at all. Taking those one in three out of the equation and looking only at those who would be interested in making renovations:

  - 22% would pay the full amount for the renovations out of pocket
  - 40% would get the low-interest loan to finance the renovations
  - 38% would want to do the renovations, but could not afford to do so, even with the loan

- Among those who would be interested in renovations, preferences break down by subgroup as follows:

	Pay Full Amount %	Finance with Loan %	Want to Make but Can't Afford %
All	22	40	38
Definitely will make renos	32	38	30
Probably will make renos	19	46	35
El Dorado	25	35	40
Los Angeles	24	42	34
San Diego	20	37	43
Siskiyou	14	66	20
FAIR customers	21	40	39
Household income:			
Less than $100k	21	49	30
$100k-$150k	19	34	47
$150k-$200k	15	33	52
More than $200k	31	41	28
18-39	14	30	55
40-59	19	38	43
60-69	23	41	35
70 or older	30	46	25

- Two important points to highlight from above:
  - Homeowners in the two middle-income categories are the most likely to say that they would like to do renovations but do not feel they can afford them. (While not shown in the table, this is also true of those whose homes are in the two middle home value categories, $500k to $750k and $750k to $1 million—they are much more likely than those with higher and lower home values to say they cannot afford renovations.)
  - Younger homeowners are as interested in doing wildfire renovations as older cohorts but are also more likely to feel they cannot afford to do so. Notably, homeowners under 40 are the most likely across every major demographic category to cite high cost as the main barrier to making these renovations (65% do so).

Incentives That Can Motivate Action

6. The survey points to two incentives to possibly spur homeowners to take action on wildfire renovations: lower insurance premiums and doubling the likelihood their home will survive a wildfire. Validators in the firefighting sector, especially local fire departments, are key to the latter.

- We tested three benefits to wildfire home renovations and asked which one would be most important to respondents personally—37% say decreasing their home insurance premiums by 15% to 20% would be most important, and a near-equal proportion (36%) choose doubling the likelihood their home will survive a wildfire.
- Note that the other benefit we tested was also financial in nature: increasing home value by 2% to 4%. This was not nearly as compelling as reducing insurance premiums, only 10% of respondents chose it as the top benefit.
- While lower premiums and increased chance of survival are equally persuasive overall, from a messaging perspective it is important to note that they appeal to different audiences. Note in particular that $2,500 in annual insurance premiums is a key dividing line on this point.

	Lower Insurance Premium %	Better Chance of Wildfire Home Survival %
All homeowners	37	36
Urban residents	27	45
Suburban residents	41	34
Rural residents	41	32
Annual premium:		
$2,500 or less	28	41
$2,501-$5,000	41	33
$5,001-$8,000	41	35
More than $8,000	44	37
CA FAIR customers	50	30
State Farm customers	38	39
USAA customers	26	44
Other customers	34	35
El Dorado	45	28
Los Angeles	30	51
San Diego	38	28
Siskiyou	40	46
Democrats	28	52
Independents	44	31
Republicans	42	28

- As noted earlier, homeowners find firefighting professionals and organizations the most trustworthy validators of the efficacy of wildfire renovations. Having those messengers relay the "double the chance of survival" statistic would help ensure its credibility.

7. **Homeowners have limited willingness to talk to their neighbors about making wildfire renovations; those who have been most impacted by wildfires are more enthusiastic about this prospect.**

- We provided respondents with following scenario:

  Suppose that every house in your neighborhood could receive a twenty percent home insurance discount if at least half of homeowners in your neighborhood made wildfire renovations. Some people are comfortable encouraging their neighbors to make changes to their houses, other people are not comfortable doing this.

  One in six homeowners (16%) say that, in this situation, they would definitely encourage their neighbors to make renovations (another 37% say they would "maybe" do so).

- This is a best-case scenario finding and may be slightly artificially elevated by this question's placement later in the survey. Regardless, personal experience has a big effect on people's thinking and behavior on this point—28% of those who say they have been personally affected a lot by wildfires say they would talk to their neighbors; it drops significantly among those who say they have been affected some or less. Moreover, intent to make renovations oneself seems to have an evangelizing effect, as nearly a third (31%) of those who say they will definitely make renovations themselves also say they will definitely talk to their neighbors about them.

- Neighbor-to-neighbor conversations certainly would not hurt, but their impact could prove limited; as shown earlier, just 16% choose a neighbor who has made wildfire renovations as one of the most trustworthy sources of information on this topic. We would reiterate here that credentialed experts—in the form of the local fire department, state fire marshal, and/or local Fire Safe Council—carry the most sway with residents.

Appendix: Zip Codes Included in Survey Sample

County	ZIP Code	County	ZIP Code	County	ZIP Code
San Diego	92028	Siskiyou	96057	El Dorado	95614
San Diego	92065	Siskiyou	96032	El Dorado	96142
San Diego	91901	Siskiyou	96064	Los Angeles	91302
San Diego	92082	Siskiyou	96027	Los Angeles	90210
San Diego	92026	Siskiyou	96039	Los Angeles	91384
San Diego	91935	Siskiyou	96044	Los Angeles	91342
San Diego	92021	El Dorado	95667	Los Angeles	90265
San Diego	92019	El Dorado	96150	Los Angeles	91387
San Diego	92040	El Dorado	95726	Los Angeles	90049
San Diego	92064	El Dorado	95682	Los Angeles	90077
Siskiyou	96067	El Dorado	95762	Los Angeles	90046
Siskiyou	96094	El Dorado	95709	Los Angeles	90290
Siskiyou	96097	El Dorado	95633	Los Angeles	91001
Siskiyou	96025	El Dorado	95634	Los Angeles	90272

For more information about these zip codes—such as average insurance premium, number of FAIR Plan policies, and average exposure, please review to this article from the San Francisco Chronicle.

FHSZ in SRA Very high High Moderate

FHSZ in LRA Very high High Moderate

Zip Code Surveyed