



MEGAFIRE ACTION

FOR IMMEDIATE RELEASE

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Megafire Action, IBHS, NPHS Celebrate Gov. Newsom Signing SB 894, The Wildfire Mitigation Affordability Act, Into Law

The Wildfire Mitigation Affordability Act Will Help More Californians Afford Wildfire Safety Upgrades to Protect Their Homes

SACRAMENTO, Calif. – Today, [Gov. Gavin Newsom signed SB 894, the Wildfire Mitigation Affordability Act, into law](#), creating a new state-backed financing program to help Californians afford wildfire safety upgrades to their homes. Co-sponsored by Megafire Action, Lieutenant Governor Eleni Kounalakis, and California State Treasurer Fiona Ma, SB 894 is part of the Joint Megafire Prevention Package, the most comprehensive state-level legislative package aimed at mitigating destructive megafires in U.S. history. As Gov. Newsom [noted](#), “The goal has always been bigger than responding to the next fire; it’s about leaving California safer, stronger, and better prepared for the generations that follow.”

SB 894, authored by Sen. Ben Allen, creates a low-interest loan program to make home hardening and other wildfire safety upgrades more achievable for middle-income households. The program is modeled on the State Treasurer’s successful GoGreen energy-finance platform, which has already demonstrated how public backing can unlock private capital at scale.

“Today, California took an important step toward making wildfire resilience more affordable,” said **Sen. Ben Allen (D-Pacific Palisades)**. “SB 894 will help homeowners and businesses access low-interest financing to harden their properties and create defensible space — reducing risk before the next wildfire strikes. I’m grateful to Governor Newsom for signing this bill. If we want safer communities and a more stable insurance market, we have to help Californians take meaningful steps to protect their homes without putting those improvements financially out of reach.”

“SB 894 becoming law is a historic win for Californians, said **Eric Horne, California Director at Megafire Action**. “Thanks to Senator Ben Allen’s leadership, more families will be able to afford the upgrades that can protect their homes and communities from wildfire. This law creates an innovative model for stretching public dollars further and a foundation future leaders can build on, including Xavier Becerra’s vision for affordable community wildfire resilience. We’re incredibly proud to have sponsored SB 894 and grateful to Senator Allen for championing it from day one.”

“Knowing what reduces wildfire risk and being able to afford it are two different things,” said **Roy Wright, CEO of IBHS**. “IBHS research has identified practical steps that can make homes more resilient to wildfire. SB 894 helps more California families take those steps before the next fire occurs.”

“Cost remains one of the biggest barriers to wildfire mitigation,” said **Clemente Mojica, President and CEO of Neighborhood Partnership Housing Services (NPHS)**. “SB 894 would help make home hardening more affordable by expanding access to lower-cost financing and bringing resilience within reach for more California homeowners. We strongly support this opportunity to give families the resources they need to proactively protect their homes and communities.”

SB 894 addresses a major barrier to wildfire resilience: the cost of making homes more resistant to wildfire. By using public dollars to unlock private capital at as much as a 12-to-1 ratio and recycling those funds as loans are repaid, the program is designed to provide affordable, low-interest financing to significantly more Californians while maximizing the impact of state investment. Similar to financing models that helped accelerate the adoption of rooftop solar, SB 894 can help build a market for home hardening by bringing lenders, contractors, and homeowners together at scale.

Fifty percent of homeowners surveyed in California’s highest-risk wildfire areas identified cost as the biggest barrier to making wildfire-resilient upgrades to their homes. Megafire Action [polling](#) also found that 83% of California voters support financial incentives for fire-resistant home upgrades, while 81% support certifications that could lead to insurance discounts.

The legislation earned broad support across the business, consumer, environmental, insurance, and local government communities, including IBHS, NPHS, the American Property Casualty Insurance Association, California Chamber of Commerce, California Credit Union League, City of Los Angeles, Consumer Watchdog, Environmental Defense Fund, Personal Insurance Federation of California, The Nature Conservancy, and many others.

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About Megafire Action

Megafire Action is the leading non-profit organization dedicated to developing and securing policy solutions to solve the megafire crisis. We advocate for systemic change at the national and state level, with a focus on landscape management, community resilience, and better use of innovative technology solutions.