

May 13, 2025

The Honorable Buffy Wicks, Chair
The Honorable Kate Sanchez, Vice Chair
Members, Assembly Appropriations Committee

Re: AB 888 (Calderon) California Safe Homes grant program. (Amended - 4/22/2025)

Position: Support

The American Property Casualty Insurance Association (APCIA), the National Association of Mutual Insurance Companies (NAMIC), the Pacific Association of Domestic Insurers (PADIC), and the Personal Insurance Federation of California (PIFC), collectively known as the “trades” whose members write the vast majority of property and casualty insurance policies in the state of California, thank you for the opportunity to express our support regarding **AB 888**.

The trades are pleased to support AB 888, a measure that would create the California Safe Homes Act. The Act would establish a program within California Department of Insurance (CDI) to support qualifying residents in obtaining new or replacement fire-safe roofs, clearing the first five feet around their home, and projects that improve communitywide mitigation to reduce the risk of losses caused by wildfires.

AB 888 would also establish the Sustainable Insurance Account within the Insurance Fund, which would be available to the CDI upon appropriation by the Legislature to support the grant program envisioned by the bill.

Wildfire science regarding defensible space is clear: removing combustible material— anything that can burn—from the five-foot area surrounding a home (often referred to as “Zone 0”) is among the most important mitigation actions a homeowner can take. It reduces the risk that wind-blown embers will ignite the home via burnable material like fences that connect to structures, vegetation, or trash cans, and it breaks connective fuel pathways that allow wildfire to spread from home to home during conflagrations.

The trades have long supported establishing a Zone 0 regulation for California. This bill would benefit that effort by providing funding for homeowners to comply with the new regulations being developed by the California Board of Forestry pursuant to AB 3074 (2000).

Further, there are currently few programs in California that help cover the cost of replacing a fire-resistant roof. Existing options such as the California Wildfire Mitigation Program, the San Rafael Fire Department’s Wildfire Grant Program, and USDA Rural Development Grants have strict eligibility requirements, limited funding, and distribute resources across a range of wildfire mitigation efforts. None of these programs specifically target new or replacement roofing, despite it being one of the most expensive yet effective ways to protect homes from wildfire.

By focusing on high-impact actions like roof replacement and clearing the first five feet around a home, the California Safe Homes ACT can help reduce the risk of loss for properties in California. Because risk mitigation benefits not only the homeowner replacing their roof but also contributes to the safety of the community as a whole, the grant program will benefit consumers that do not directly receive the grant funds. The collective efforts to replace more risky roofs with less risky roofs and increase Zone 0 compliance will have an aggregate benefit by bringing down the risk to entire communities.

For these reasons, **the trades support AB 888 and respectfully ask for your aye vote.**

Sincerely,

American Property Casualty Insurance Association: Mark Sektnan, mark.sektnan@apci.org

National Association of Mutual Insurance Companies: Christian Rataj, crataj@namic.org

Pacific Association of Domestic Insurance Companies: Shari McHugh, smchugh@mchughgr.com

Personal Insurance Federation of California: Seren Taylor, staylor@pifc.org

Cc:

Assemblymember Lisa Calderon, Author

Jay Dickenson, Chief Consultant, Assembly Appropriations Committee

Joe Shinstock, Assembly Republican Caucus

Brady Borcharding, Deputy Legislative Secretary, Office of the Governor

Josephine Figueroa, Deputy Commissioner and Legislative Director, California Department of Insurance