

SENATE BILL SB-42

Introduced by Senator Christopher Cabaldon (D-3)

An act relating to To increase resistance households to wildfire and increase fire insurance coverage while reducing premiums.

LEGISLATIVE COUNSEL'S DIGEST

SB-42, Christopher Cabaldon (D-3). To increase resistance households to wildfire and increase fire insurance coverage while reducing premiums.

This bill would reduce wildfire damage and make homeowners insurance more affordable by creating a Wildfire Home Protection Program that provides financial assistance for homeowners to complete wildfire mitigation projects, such as fire-resistant roofs, ember-resistant vents, defensible space, and fire-resistant windows. The bill prioritizes high-risk areas, lower-income households, communities with a history of devastating wildfires, and properties near wildland areas. It also creates a Community Wildfire Protection Certificate for households that complete and maintain at least seven qualifying mitigation projects, which would help them obtain fire insurance and qualify for reduced premiums.

Vote: 2/3rds. Appropriations/fiscal: yes. Local program: no.

THE PEOPLE OF THE STATE OF CALIFORNIA DO ENACT AS FOLLOWS:

CALIFORNIA LEGISLATURE—2026 SIMULATION SESSION

SENATE BILL NO[TA Assigns #]

Introduced by Senator Cabaldon

September 30th, 2026

To increase resistance households to wildfire and increase fire insurance coverage while reducing premiums

LEGISLATIVE COUNSEL'S DIGEST

SB [TA Assigns #], as introduced, Calbaldon. [high density housing and zoning development act](#).

This bill would reduce wildfire damage and make homeowners insurance more affordable by creating a Wildfire Home Protection Program that provides financial assistance for homeowners to complete wildfire mitigation projects, such as fire-resistant roofs, ember-resistant vents, defensible space, and fire-resistant windows. The bill prioritizes high-risk areas, lower-income households, communities with a history of devastating wildfires, and properties near wildland areas. It also creates a Community Wildfire Protection Certificate for households that complete and maintain at least seven qualifying mitigation projects, which would help them obtain fire insurance and qualify for reduced premiums.

Vote: 2/3 Appropriation: yes Fiscal Committee: yes Local Program: no

[THE PEOPLE OF THE STATE OF CALIFORNIA ENACT AS FOLLOWS:](#)

[SECTION 1.](#)

[This act shall be known as the wildfire reduction and insurance affordability act](#)

[SECTION 2.](#)

[The department of forestry and fire protection, in coordination with the department of insurance, shall establish the wildfire home protection program.](#)

[The initial funds for the wildfire home protection program and will be voted on by the California legislature to](#)

refund every 2 years

The program shall provide financial assistance to home owners for eligible projects that reduce the risk of wildfire damage to residential properties

Eligible projects may include but are not limited too:

Replacement of combustible roofing materials with a qualifying Class A roof.

Installation or replacement of ember-resistant vents.

Removal of combustible vegetation and other combustible materials within five feet of a structure.

Creation and maintenance of defensible space.

Replacement of combustible fencing immediately adjacent to a structure.

Installation of fire-resistant exterior siding.

Replacement of vulnerable windows with qualifying multi-pane or fire-resistant windows.

Removal or modification of other structural features identified by the department as significant wildfire vulnerabilities.

Priority for the program will be given to:

Homes located in areas designated as having elevated or extreme fire risk.

Low and moderate income households

Communities with a documented history of devastating wildfires

Properties located with or adjacent to wildland areas

Projects that address multiple wildfire risks simultaneously

Dwellings with farm land

SECTION 3.

The Department of Insurance shall establish a framework under which insurers may recognize verified wildfire mitigation when determining eligibility for insurance coverage and premiums.

A household that completes qualifying wildfire mitigation projects may receive a community wildfire protection certificate from the state.

A household that qualifies for a community wildfire protection certificate will complete and maintain at least 7 projects to mitigate wildfire damage as described in section (2)d.

A household that qualifies for a community wildfire protection certificate will be eligible to receive fire insurance from insurers and have reduced premiums from other households in their area.