

CONCURRENCE IN SENATE AMENDMENTS
AB 1531 (Committee on Emergency Management)
As Amended September 3, 2025
Majority vote

SUMMARY

Adds a representative of the California Department of Insurance to the California Wildfire Mitigation Program Board (CWMPB), on or before July 1, 2026.

Senate Amendments

Adds the California Department of Insurance as an ex-officio member, as opposed to two members, to the CWMPB.

COMMENTS

Equity Impact: According to the author's staff, "people of low socioeconomic status are more likely to live in homes that are vulnerable to disasters and to have their homes damaged or destroyed in the event of a disaster. They are also less likely to be able to afford home hardening or other mitigation projects on their own."

California Wildfire Mitigation Program (CWMP): In 2019, AB 38 (Wood), required Cal OES and Cal FIRE to establish a Joint Powers Authority (JPA) to administer the CWMP. The purpose of the CWMP is to harden homes and establish defensible space in high risk, socially vulnerable communities; and provide financial assistance for low- and moderate-income households. These efforts encourage cost-effective wildfire resilience and hazard mitigation measures to create fire-resistant homes, businesses, public buildings, and public spaces.

The 2020 Budget Act provided \$21.9 million General Fund to match federal Hazard Mitigation Grant Program (HMPG) dollars earmarked for the CWMP. The Federal Emergency Management Agency (FEMA) Hazard Mitigation Grant Program (HMGP) is a post-disaster funding program that funds up to 75% of the costs of eligible hazard mitigation projects. Cal OES is working closely with FEMA to use the \$21.9 million General Fund to cover the required 25 percent non-federal cost share for communities to participate in hazard mitigation programs.

By matching federal grant dollars, California is increasing the dollars available for the creation of defensible space and wildfire home hardening

In coordination with state and local partners, Cal OES and CAL FIRE are establishing a state wildfire home hardening framework that can be modeled throughout vulnerable California communities. The framework will provide the opportunity for California communities to leverage state and federal resources and develop local wildfire home hardening programs that address community resiliency needs. To help expedite local wildfire home hardening program development and inform build-out of the state's framework, Cal OES and CAL FIRE will provide state funding, resources, and support for demonstration communities to implement community wildfire home hardening projects in areas with high social vulnerability and wildfire risk.

According to the Author

In January 2025, Los Angeles experienced the most catastrophic wildfires in its history. The wildfires that ravaged L.A. County ultimately consumed 55,082 acres. The Palisades and Eaton Fires were the most destructive, burning 23,700 and 14,000 acres, respectively. The fires have claimed at least 29 lives and destroyed over 16,251 structures. Total property and capital losses from the L.A. wildfires could range between \$76 billion and \$131 billion, with insured losses estimated at \$45 billion. These estimates are subject to uncertainty due to a number of factors, including the dynamic nature of wildfires, housing prices, and fire suppression and recovery costs.

California is struggling with an ongoing insurance crisis, where companies are boosting rates, limiting coverage or pulling out completely from regions susceptible to wildfires and other natural disasters. In 2023, several major insurance companies either paused or restricted new business in the state, saying they can't truly price the risk on properties as wildfires become more common and destructive due to climate change.

Arguments in Support

According to the sponsor of the bill, "In an ongoing effort to mitigate the impacts of climate change and the threat of catastrophic wildfires, the California Office of Emergency Services, in collaboration with the CAL FIRE and the Office of the State Fire Marshal, manage California Wildfire Mitigation Board. One of the goals of this board is to leverage federal hazard mitigation funds to harden homes and make communities more wildfire resilient. Given the intersection of wildfire risk and insurance, adding the California Department of Insurance to the Wildfire Mitigation Board makes sense and will ensure a more comprehensive approach to investments in wildfire hazard mitigation projects."

Arguments in Opposition

None on file.

FISCAL COMMENTS

According to the Senate Committee on Appropriations, "Unknown potentially significant costs, likely ranging in the tens to low hundreds of thousands of dollars, for CDI to appoint members to and participate on the CWMP Board (Insurance Fund). The California Department of Forestry and Fire Protection (CAL FIRE) and the Office of Emergency Services (OES) do not anticipate a fiscal impact."

VOTES:**ASM EMERGENCY MANAGEMENT: 7-0-0**

YES: Ransom, Hadwick, Arambula, Bains, Bennett, Calderon, DeMaio

ASM INSURANCE: 16-0-1

YES: Calderon, Wallis, Addis, Alvarez, Ávila Farías, Berman, Chen, Ellis, Gipson, Hadwick, Harabedian, Krell, Nguyen, Petrie-Norris, Michelle Rodriguez, Valencia

ABS, ABST OR NV: Ortega

ASM APPROPRIATIONS: 15-0-0

YES: Wicks, Sanchez, Arambula, Calderon, Caloza, Dixon, Elhawary, Fong, Mark González, Hart, Pacheco, Pellerin, Solache, Ta, Tangipa

ASSEMBLY FLOOR: 71-0-8

YES: Addis, Aguiar-Curry, Ahrens, Alanis, Alvarez, Arambula, Ávila Farías, Bains, Bauer-Kahan, Bennett, Berman, Boerner, Bonta, Calderon, Caloza, Carrillo, Castillo, Connolly, Davies, DeMaio, Dixon, Elhawary, Flora, Fong, Gabriel, Gallagher, Garcia, Gipson, Jeff Gonzalez, Mark González, Hadwick, Haney, Harabedian, Hart, Hoover, Irwin, Jackson, Kalra, Krell, Lackey, Lee, Lowenthal, Macedo, McKinnor, Muratsuchi, Ortega, Pacheco, Papan, Patel, Patterson, Pellerin, Petrie-Norris, Quirk-Silva, Ramos, Ransom, Celeste Rodriguez, Michelle Rodriguez, Rogers, Blanca Rubio, Schiavo, Solache, Soria, Stefani, Ta, Tangipa, Valencia, Wallis, Ward, Wilson, Zbur, Rivas

ABS, ABST OR NV: Bryan, Chen, Ellis, Nguyen, Sanchez, Schultz, Sharp-Collins, Wicks

UPDATED

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