

ASSEMBLY THIRD READING

AB 1934 (Bennett)

As Amended March 25, 2026

Majority vote

SUMMARY

Requires the Office of the State Fire Marshal's (OSFM) Wildfire Mitigation Advisory Committee to develop an implementation plan for a home hardening certification program, as specified.

Major Provisions

- 1) Requires, by January 1, 2028, the OSFM's Wildfire Mitigation Advisory Committee to develop an implementation plan for a home hardening certification program that identifies home hardening measures, as specified, that can be voluntarily implemented to significantly reduce the risk of fire loss and align existing building stock with state building standards for wildland-urban interface areas.
- 2) Requires the Wildfire Mitigation Advisory Committee, in developing this implementation plan for a home hardening certification program, to provide recommendations that include, but are not limited to, the following:
 - a) The entity that should manage and implement the implementation plan for the home hardening certification program.
 - b) The qualifications necessary for individuals tasked with inspecting a home and confirming its compliance with the home hardening standards established in the implementation plan for the program.
 - c) The length of time that a certification is valid.
 - d) Implementation steps.
- 3) Requires, on or before January 1, 2028, OSFM's Wildfire Mitigation Advisory Committee to provide a report to the Assembly Committee on Emergency Management, Senate Committee on Emergency Management, Assembly Committee on Natural Resources, and Senate Committee on Natural Resources and Water on its findings and recommendations pursuant to this bill.

COMMENTS

Home Hardening: Home hardening refers to modifying a building's exterior with fire-resistant materials and construction techniques to prevent ignition from embers, radiant heat, and direct flames during wildfires. One of the most common causes of ignition is ember entry, which home hardening activities can be mitigated with.¹ Wildfire home hardening includes retrofitting homes with fire-resistant materials and creating defensible space around homes and communities. Home

¹ Fire Safe Communities Program, <https://cafiresafecouncil.org/grants-and-funding/cfsc-grant-programs>

modifications include replacing the roof with metal, clay, or tile, installing metal gutters, and upgrading to dual-paned windows with one pane of tempered glass.

Wildfire Mitigation Advisory Committee: The Wildfire Mitigation Advisory Committee was established through AB 9 (Wood, 2021) to act in an advisory capacity on the programs and activities of the Community Wildfire Preparedness and Mitigation Division. The Wildfire Mitigation Advisory Committee (WMAC) provides a means of communication between the OSFM, representatives of industry, state agencies, the fire service, and other stakeholders. The Committee provides a forum for addressing wildfire preparedness and mitigation issues of statewide concern, shares best practices, seeks comments and specific input on programs and technical issues, and informs local agencies and the public of applicable new laws and regulations.

While there is no statewide mandated home hardening certification programs, such as the program AB 1934 is proposing to create an implementation plan for, the Wildfire Mitigation Advisory Committee has begun conversations about home hardening certifications, with research support from the Insurance Institute for Business & Home Safety (IBHS).^{2,3} Research by IBHS has explored how building materials, design features, and nearby fuel influences whether homes ignite or survive during wildfire.⁴ Post-fire assessments and experimental testing have found that homes incorporating multiple home hardening measures such as noncombustible exterior wall cladding or Class A roof coverings, are more likely to avoid damage than homes with fewer mitigation features.^{5,6}

Wildfire Safety Protection Frameworks, Programs, and Models: Department of Insurance (CDI): In 2022, CDI announced the "Safer from Wildfires" framework, which directs insurers to provide discounts to consumers and businesses if they take specified mitigation measures. In crafting this regulation, CDI worked with emergency preparedness agencies in the Governor's Administration, including CAL FIRE, Cal OES, the Governor's Office of Planning and Research, and the California Public Utilities Commission. The framework provides a list of home and community wildfire mitigation measures that consumers and businesses can take to provide protection for structures and the community. Under the regulation, the more "Safer from Wildfires" steps a consumer takes, the more they may be able to save on their insurance. Steps a consumer can take to help mitigate their property under this framework include class-A fire rated roofs; 5-foot ember resistant zone; ember and fire-resistant vents; non-combustible 6 inches at the bottom of exterior walls; enclosed eaves; upgraded windows; cleared vegetation; removal of combustible sheds and other outbuildings; and defensible space compliance.

In 2025, AB 888 established the "California Safe Homes" grant program to reduce local and statewide wildfire losses by encouraging mitigation. The California Safe Act protects homes and access to insurance by establishing a new grant program within CDI to assist qualifying residents

² Hardening Your Home, <https://www.readyforwildfire.org/prepare-for-wildfire/hardening-your-home>

³ Home Hardening, CAL FIRE <https://www.fire.ca.gov/home-hardening>

⁴ Wildfire, <https://ibhs.org/risk-research/wildfire/>

⁵ IBHS study highlights home hardening as key to wildfire risk mitigation in LA, <https://www.insurancebusinessmag.com/us/news/catastrophe/ibhs-study-highlights-home-hardening-as-key-to-wildfire-risk-mitigation-in-la-559752.aspx>

⁶ The 2025 LA Conflagrations, <https://matt-piccarello-n5tr.squarespace.com/s/FINAL-The-2025-LA-Conflagrations-IBHS-ExecSummary.pdf>

in obtaining new or replacement fire-safe roofs and implementing fire-safe mitigation measures within "Zone Zero", the area within five feet of their homes.

In 2025, SB 429 (Cortese, 2025) was signed into law, establishing the California Wildfire Public Model Act. The law enhances community safety and education by allowing CDI to issue grants for establishing the nation's first publicly available wildfire loss catastrophe model. The public model will facilitate assessments of wildfire risk, educate the public, and ensure greater transparency so communities and homeowners can plan effectively.

Chapter 7A of the California Building Standards Code: Chapter 7A is California's Wildland-Urban Interface (WUI) building code. As such, this chapter of the building code establishes the *minimum standards* applicable to building materials, systems and/or assemblies used in the exterior design and construction of new buildings located within a WUI Fire Area for the protection of life and property. Chapter 7A was initially adopted in 2008 and has undergone multiple revisions as part of the iterative code development process, integrating the most recent insights and scientific advancements from technical experts in the field.

According to the Author

California's wildfire destruction has reached a tipping point. We must do more to ensure that homes are more incentivized to effectively fire harden their home. A trusted, state authorized, certification program creates the foundation we need to build a series of incentives designed to motivate homeowners to make this valuable investment in the survivability of their home. AB 1934 moves us towards an evidence-based approach. It directs the State Fire Marshal to develop a voluntary, home hardened certification program that we can then tie incentives to.

Arguments in Support

According to the California State Association of Counties (CSAC), League of California Cities (Cal Cities), and Rural County Representatives of California, "California local governments support the establishment of a statewide home hardening certification program because it would provide a clear, science-based standard for reducing wildfire risk to existing homes, strengthening community resilience while helping residents make informed investments in safety. A uniform certification would also improve eligibility for insurance incentives; however, property-level and communitywide wildfire risk mitigation efforts still need to be accounted for in insurance rates and formalized in an update to the Safer from Wildfires regulations. By lowering structure loss during wildfires, home hardening ultimately protects lives and reduces the long-term public costs of disaster response and recovery.

Arguments in Opposition

None on file.

FISCAL COMMENTS

- 1) Likely absorbable costs to the WMAC to develop the implementation plan, as this bill requires establishment of the implementation plan only and not the certification program itself. In addition to the SFM, the WMAC is comprised of representatives from various state agencies, such as the Office of Emergency Services (OES) and the Department of Insurance (CDI), among others.

- 2) Cost pressures of an unknown, but likely significant amount, to the agency identified by the WMAC to manage the implementation plan and implement the certification program (General Fund or Building Standards Administration Special Revolving Fund).

VOTES

ASM EMERGENCY MANAGEMENT: 6-0-1

YES: Alanis, Arambula, Ávila Farías, Bennett, DeMaio, Ransom

ABS, ABST OR NV: Bains

ASM NATURAL RESOURCES: 14-0-0

YES: Bryan, Ellis, Alanis, Connolly, Garcia, Haney, Hoover, Kalra, Macedo, Muratsuchi, Pellerin, Schultz, Hart, Zbur

ASM APPROPRIATIONS: 15-0-0

YES: Wicks, Hoover, Aguiar-Curry, Calderon, Caloza, Dixon, Fong, Mark González, Krell, Pacheco, Pellerin, Sharp-Collins, Solache, Ta, Tangipa

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