
VETO

Bill No: SB 616
Author: Rubio (D), Cortese (D) and Stern (D), et al.
Enrolled: 9/18/25
Vote: 27

SENATE INSURANCE COMMITTEE: 7-0, 4/9/25
AYES: Rubio, Niello, Becker, Caballero, Jones, Padilla, Wahab

SENATE JUDICIARY COMMITTEE: 13-0, 4/22/25
AYES: Umberg, Niello, Allen, Arreguín, Ashby, Caballero, Durazo, Laird, Stern, Valladares, Wahab, Weber Pierson, Wiener

SENATE APPROPRIATIONS COMMITTEE: 6-0, 5/23/25
AYES: Caballero, Seyarto, Cabaldon, Grayson, Richardson, Wahab
NO VOTE RECORDED: Dahle

SENATE FLOOR: 39-0, 6/3/25
AYES: Allen, Alvarado-Gil, Archuleta, Arreguín, Ashby, Becker, Blakespear, Cabaldon, Caballero, Cervantes, Choi, Cortese, Dahle, Durazo, Gonzalez, Grayson, Grove, Hurtado, Jones, Laird, Limón, McGuire, McNerney, Menjivar, Niello, Ochoa Bogh, Padilla, Pérez, Richardson, Rubio, Seyarto, Smallwood-Cuevas, Stern, Strickland, Umberg, Valladares, Wahab, Weber Pierson, Wiener
NO VOTE RECORDED: Reyes

SENATE FLOOR: 34-0, 9/13/25
AYES: Allen, Archuleta, Arreguín, Ashby, Becker, Blakespear, Cabaldon, Caballero, Cervantes, Cortese, Durazo, Gonzalez, Grayson, Grove, Hurtado, Jones, Limón, McGuire, McNerney, Menjivar, Niello, Ochoa Bogh, Padilla, Pérez, Reyes, Richardson, Rubio, Seyarto, Smallwood-Cuevas, Stern, Strickland, Umberg, Wahab, Wiener
NO VOTE RECORDED: Alvarado-Gil, Choi, Dahle, Laird, Valladares, Weber Pierson

ASSEMBLY FLOOR: 66-4, 9/13/25 - See last page for vote

SUBJECT: Community Hardening Commission: wildfire mitigation program

SOURCE: Insurance Commissioner Ricardo Lara/California Department of Insurance

DIGEST: This bill creates an independent Community Hardening Commission (Commission) within the California Department of Insurance (CDI) to develop fire mitigation/community hardening standards, and generate guidelines to enable the creation of a wildfire data sharing platform.

ANALYSIS:

Existing law authorizes formation of a joint powers agreement between the Department of Forestry and Fire Protection and the Office of Emergency Services to administer the California Wildfire Mitigation Financial Assistance Program, known as the California Wildfire Mitigation Program that focuses on offering financial assistance to vulnerable populations in wildfire-prone areas, as well as cost-effective structure hardening and retrofitting to create fire-resistant homes, defensible space, and vegetation management activities.

This bill:

- 1) Creates the Community Hardening Commission as an independent unit within the Department of Insurance, and states that the Commission will consist of seven members:
 - a) The Insurance Commissioner, who will serve as chair, or their designee.
 - b) The State Fire Marshal, or their designee.
 - c) The Director of Housing and Community Development or their designee.
 - d) The Director of Emergency Services or their designee.
 - e) The Director of the Office of Energy Infrastructure Safety or their designee.
 - f) A member of the public appointed by the Speaker of the Assembly.
 - g) A member of the public appointed by the Senate President pro Tempore.

- 2) Creates an advisory council for the Commission consisting of:
 - a) Three representatives from scientific research institutions with expertise in wildfire science, as appointed by the Insurance Commissioner.
 - b) A representative on behalf of the insurance industry, as appointed by the Insurance Commissioner.
 - c) A representative on behalf of the Insurance Institute for Business and Home Safety, as appointed by the Insurance Commissioner.
 - d) A representative on behalf of consumers and policyholders, as appointed by the Insurance Commissioner.
 - e) A local representative on behalf of a city or county, or association representing cities or counties, as appointed by the Insurance Commissioner.
 - f) A representative on behalf of the business community, as appointed by the Insurance Commissioner.
 - g) A representative of the California Building Industry Association, as appointed by the Insurance Commissioner.
 - h) A representative of the California Fire Chiefs Association, as appointed by the Insurance Commissioner.
 - i) A public member appointed by the Governor.
- 3) Instructs the Insurance Commissioner to convene the Commission commencing January 1, 2026, and quarterly thereafter, and tasks the Commission with:
 - a) Developing, by July 1, 2027, new wildfire community hardening standards as specified, to reduce fire risk and improve access to fire insurance. These standards will be reported to the Legislature, and updated and reviewed periodically.

- b) Reviewing existing home hardening regulations and making recommendations for revisions to those regulations to reduce risk and improve access to insurance.
 - c) Making recommendations to expedite proven and cost-effective community hardening practices that reduce fire risk and improve insurability, and encourage investment in such practices.
 - d) Making recommendations to encourage vegetation and landscape management.
 - e) Overseeing participation in a wildfire data sharing platform.
- 4) States that the Commission will make recommendations to promote alignment across state agencies and departments with these new community hardening standards, and create certification processes that property owners can use or access to demonstrate to an insurer that a home hardening action has been achieved to meet relevant home hardening regulations.
 - 5) Requires the Commission to identify specific catastrophe events, and complete an after-action investigation and report, as specified, which includes relevant post-disaster data, an analysis of the effectiveness of the community hardening measures in impacted communities, and recommendations to update future hardening standards.
 - 6) States that on or before July 1, 2027, the Department of Insurance, in consultation with CAL FIRE, CAL OES, and the Commission, shall develop guidelines, as specified, for state and local agencies to aggregate and make available data related to parcel-, neighborhood-, and community-level wildfire risk for the purpose of supporting a wildfire data sharing platform. This wildfire data sharing platform will seek to measure, monitor, and enable targeted mitigation of wildfire risk in wildland-urban interface communities.
 - 7) Specifies that the Commission shall appoint a governing board from within its membership to provide oversight of state and local agency participation in a wildfire data sharing platform.
 - 8) Requires that the Commission, on or before July 1, 2027, and by every January 1 thereafter through January 1, 2032, shall report to the Legislature its

assessment of any statutory changes or budgetary resources needed to facilitate participation of state and local agencies in a wildfire data sharing platform.

- 9) Finds that in order to protect the privacy of California residents while also gathering useful data related to wildfire mitigation, the Community Hardening Commission must be allowed to enter into confidential data sharing agreements for purposes of reviewing information to help protect the public from wildfires.
- 10) Provides that if the Commission on State Mandates determines that this bill contains costs mandated by the state, reimbursement for those costs shall be made pursuant to statute.

Background

Sources Available for Wildfire Risk Mitigation. There are multiple sources of varying information available to residents of the state regarding preventative actions and standards for wildfire risk mitigation. Below are some examples of these sources:

- a) California Department of Insurance's "Safer from Wildfire" Regulations – An interagency partnership between the Insurance Commissioner and the emergency response and readiness agencies in the Governor's administration.
- b) United Policyholders' "Wildfire Risk Reduction and Asset Protection" (WRAP) Initiative.
- c) Insurance Institute for Business and Home Safety's "Wildfire Prepared Home" Program
- d) State Fire Marshal's Low-Cost Retrofit List
- e) California's Building Code, Chapter 7A Wildland-Urban Interface (WUI) Regulations
- f) California's Fire Code, Chapter 49: Requirements for Wildland-Urban Interface Areas Regulations
- g) State Board of Forestry and Fire Protection: General Guidelines for Creating Defensible Space

Related/Prior Legislation

SB 429 (Cortese, Chapter 541, Statutes of 2025) Upon appropriation, funds the development, demonstration, and deployment of a public wildfire catastrophe model.

FISCAL EFFECT: Appropriation: No Fiscal Com.: Yes Local: Yes

According to the Assembly Appropriations Committee:

“Costs of approximately \$226,000 in fiscal year (FY) 2025-26, \$426,000 in FY 2026-27, and \$367,000 annually thereafter to CDI to establish the Community Hardening Commission (CHC), develop new wildfire community hardening standards, complete an after-action investigation and report after identified wildfire catastrophe events, and develop guidelines for state and local agencies to enable the wildfire data sharing platform (Insurance Fund). CDI notes that the Budget Act of 2025 provided \$12.5 million to CDI to support community hardening oversight and wildfire risk mitigation efforts, including measuring risk for communities and individual residential property owners, pursuant to pending legislation, which includes this bill, among others.

Annual costs of approximately \$226,000 to HCD for one additional position to accommodate CHC-related staff workload (General Fund (GF)). Additionally, Housing and Community Development (HCD) anticipates additional costs for consultant fees to support research and other informational needs.

Costs of an unknown amount to Office of Energy Infrastructure Safety (OEIS) to serve on the CHC. The Department of Forestry and Fire Protection (CAL FIRE) does not anticipate costs from this bill.

Annual costs of approximately \$929,000 to OES for four additional staff positions to serve on the CHC and change CWMP regulations and program operations pursuant to the CHC’s revised community hardening standards, including providing technical assistance and outreach to local communities (GF).

Annual cost pressures of an unknown amount, likely in the tens of millions of dollars, between OES and CAL FIRE to provide additional community hardening grants under the revised CWMP (GF, special fund, or Proposition 4). Since 2020, approximately \$35 million has been allocated across budget years to support CWMP administrative costs and grants.

Annual cost pressures of an unknown amount, potentially in the millions of dollars, to CDI to develop or procure the wildfire data sharing platform and facilitate optimal participation, after developing the data guidelines for state and local agencies (Insurance Fund or GF). To the extent such guidelines require a state or local agency to participate in data sharing, the impacted agencies would also incur costs related to data collection and synthesis (GF, special fund, or Proposition 4). If the Commission on State Mandates determines this bill's requirements to be a reimbursable state mandate, the state would need to reimburse these costs to local agencies."

SUPPORT: (Verified 10/16/25)

Ricardo Lara, Insurance Commissioner/California Department of Insurance
(Source)

Cal Fire Local 2881

California Association of Realtors

California Building Industry Association

California Fire Chiefs Association

California Professional Firefighters

California State Association of Counties

City of Arcadia

Consumer Watchdog

County of Fresno

County of Madera

County of Mendocino

East Bay Wildfire Coalition of Governments

Fire Districts Association of California

Fresno County Board of Supervisors

Independent Insurance Agents & Brokers of California, INC.

League of California Cities

Little Hoover Commission

Oakland; City of

Rural County Representatives of California

San Gabriel Valley Council of Governments

Santa Barbara; City of

Tri-valley Cities of Dublin, Livermore, Pleasanton, San Ramon, and Town of Danville

United Policyholders

U.S. Green Building Council California

OPPOSITION: (Verified 10/16/25)

Consumer Federation of California

ARGUMENTS IN SUPPORT:

According to Insurance Commissioner Ricardo Lara, sponsor of this bill:

“This bill would create an independent Commission within my Department of Insurance with the goal of communicating the benefits of community-wide mitigation clearly – with one voice – to every corner of our state by aligning our statewide efforts for community wildfire risk reduction and mitigation efforts. We know that community-wide hardening is key to saving lives and protecting homes. Yet year after year, we see communities devastated by fast-moving wildfires that leave behind destruction, heartbreak, and rising insurance premiums. The people I meet across the state want to do their part in mitigating these factors, but they’re navigating a confusing and inconsistent maze of standards, regulations, and rules.

Senate Bill 616 creates the California Community Fire Hardening Commission within my Department to bring clarity, consistency, and collaboration to wildfire mitigation efforts. Beginning in 2026, the Commission would review existing hardening regulations and policies, and recommend cost-effective measures that improve insurability and reduce risk. It will also oversee the creation of guidelines towards a comprehensive wildfire data sharing platform, ensuring that all agencies across California could have the information they need to make informed decisions. And after a disaster, this Commission will conduct post-catastrophe reports, providing valuable insights into what worked, what didn’t, and make recommendations to improve fire mitigation strategies moving forward.”

ARGUMENTS IN OPPOSITION:

The Consumer Federation of California, in opposition to a previous version of this bill, states:

“CFC certainly welcomes more emphasis on community hardening and also on improving data collection and data sharing with communities and community partners, all of which is contained in the bill. However, we are concerned that a good amount of what is contained in the bill could be done right now by the Insurance Commissioner and the California Department of Insurance. CDI has broad authority under the Insurance Code. Additionally, the structure of the Community Hardening Commission created by the bill is awkward in a number of ways. For example, having the commission serve as a ‘separate unit’ within CDI and then having the bill state that the ‘decisions and actions of the commission,

with respect to exercising its authority and carrying out its duties under this chapter or any other applicable law, are not subject to review by the Insurance Commissioner' is puzzling.

We are also concerned that the seven members of the Commission rely too heavily on Executive and Legislative branch members, and not enough on the broader community. When it comes to the commission's advisory council, 9 of the 10 members of the advisory council are appointed by the Insurance Commissioner, while one is appointed by the Governor, which seems incongruous. The advisory council is also exceedingly light on voices from the very communities that it is supposed to be working with, and only has one member representing consumers and policyholders. These provisions should be modified. Ultimately the overall success of the commission in the bill will rely in part on the ability of this and future Insurance Commissioners to more directly link community hardening with insurance availability and affordability.”

GOVERNOR'S VETO MESSAGE:

This bill would establish an independent Community Hardening Commission within the Department of Insurance (CDI) to review current and develop new wildfire community hardening standards every quarter starting January 1, 2026, and make recommendations to expedite certain community hardening practices.

At a time when Californians are grappling with rising insurance costs due to natural disasters exacerbated by climate change, the state has launched multiple efforts to expedite proven and cost-effective home hardening practices, aiming to improve insurability for millions of homeowners. CAL FIRE currently administers California's Wildfire Mitigation Program, established in 2019 to strengthen community-wide resilience against wildfires. The California Governor's Office of Emergency Services (Cal OES) and CAL FIRE, working side-by-side with counties and cities, have launched a statewide wildfire home-hardening playbook that at-risk communities can lift straight off the shelf. In 2022, CDI introduced its "Safer from Wildfires" framework, a first-of-its-kind regulation that requires insurance companies to offer discounts to homeowners and businesses that take specific wildfire mitigation steps. These are just a few examples demonstrating the state's commitment to tackling this important issue.

This year, the Legislature sent me multiple bills with the intention of building upon this ongoing work. Unfortunately, rather than providing a coordinated approach, these measures are in conflict with one another, tasking different state entities with similar objectives. The lack of harmony between these efforts will not only result in conflicting outcomes but also in confusion for consumers, insurance companies, local governments, and emergency responders.

I encourage the Legislature to revisit this important issue next year and work collaboratively to navigate the different approaches to setting hardening standards, including determining the responsible state entity. In the meantime, California will continue to aggressively implement the multiple initiatives underway to mitigate wildfire risk, encourage cost-effective structure hardening and retrofitting, facilitate vegetation management, and address the availability and cost of insurance.

For these reasons, I cannot sign this bill.

ASSEMBLY FLOOR: 66-4, 9/13/25

AYES: Addis, Aguiar-Curry, Ahrens, Alanis, Alvarez, Arambula, Ávila Farías, Bains, Bauer-Kahan, Bennett, Berman, Boerner, Bonta, Bryan, Calderon, Caloza, Carrillo, Connolly, Davies, Dixon, Elhawary, Fong, Gabriel, Garcia, Gipson, Mark González, Haney, Harabedian, Hart, Irwin, Jackson, Johnson, Kalra, Krell, Lee, Lowenthal, McKinnor, Muratsuchi, Nguyen, Ortega, Pacheco, Papan, Patel, Patterson, Pellerin, Petrie-Norris, Quirk-Silva, Ramos, Ransom, Celeste Rodriguez, Michelle Rodriguez, Rogers, Blanca Rubio, Schiavo, Schultz, Sharp-Collins, Solache, Soria, Stefani, Valencia, Wallis, Ward, Wicks, Wilson, Zbur, Rivas

NOES: DeMaio, Ellis, Jeff Gonzalez, Tangipa

NO VOTE RECORDED: Castillo, Chen, Flora, Gallagher, Hadwick, Hoover, Lackey, Macedo, Sanchez, Ta

Prepared by: Brandon Seto / INS. / (916) 651-4110
10/17/25 9:39:13

**** END ****