Date of Hearing: March 23, 2026

ASSEMBLY COMMITTEE ON EMERGENCY MANAGEMENT
Rhodesia Ransom, Chair
AB 1934 (Bennett) – As Introduced February 13, 2026

SUBJECT: State Fire Marshal: home hardening certification program

SUMMARY: Requires the Office of the State Fire Marshal's (OSFM) Wildfire Mitigation Advisory Committee to develop a home hardening certification program, as specified. Specifically, **this bill**:

1. Requires, by January 1, 2028, the OSFM's Wildfire Mitigation Advisory Committee to develop 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 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 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 by this program.
    c. The length of time that a certification is valid.
    d. Implementation steps.

3. Authorizes the OSFM, upon appropriation, to expend funds from the Building Standards Administration Special Revolving Fund for the purposes of developing the home hardening certification program.

EXISTING LAW:

1. Existing law authorizes the Office of the State Fire Marshal to allow certification of contractors who conduct defensible space, home hardening, fuel reduction, roadside clearance, and other contracting activities for wildlife resiliency efforts and who have completed specified training programs. (Health and Safety Code Section 13159.5)

2. Requires the Office of State Fire Marshal (OSFM) to develop and make available on its internet website a Wildland-Urban Interface Fire Safety Building Standards Compliance training intended for use in the training of local building officials, builders and the fire service. (Health and Safety Code Section 13159.5)

3. Requires the OFSM to develop and update a Wildland-Urban Interface Products listing of products and construction assemblies that comply with Chapter 7A for the following (Health and Safety Code 13159.5):

(a) Exterior wall siding and sheathing;
(b) Exterior windows, skylights, and doors;
(c) Vents, including eave and cornice vents;
(d) Decking;
(e) Treated lumber and ignition-resistant materials;
(f) Roofing materials; and
(g) Emergency battery power backup for automatic garage door openers.

4. Requires the OSFM to establish the State Fire Marshal's Wildfire Mitigation Advisory Committee to provide a public forum to solicit and consider public input on programs and activities, as specified, and to advise the Deputy Director of Community Wildfire Preparedness and Mitigation in developing and implementing these programs and activities (Public Resources Code Section 4209.4)

5. Authorizes the OSFM, in researching and developing the products listing and the educational and training provisions, to expend funds from the Building Standards Administration Special Revolving Fund, upon appropriation by the Legislature. (Health and Safety Code Section 13159.5)

6. Requires the State Fire Marshal to biennially prepare and publish listings of construction materials and equipment and methods of construction and of installation of equipment, together with the name of any person, firm, corporation, association, or similar organization designated as the manufacturer, representative, or supplier, which are in conformity with building standards relating to fire and panic safety adopted and published in the State Building Standards Code. (Health and Safety Code, Section 13144.1)

7. Requires the Office of Emergency Services to enter into a joint powers agreement with the Department of Forestry and Fire Protection, until July 1, 2029, to develop and administer a comprehensive wildfire mitigation program to, among other things, encourage cost-effective structure hardening and retrofitting to create fire-resistant homes, businesses, and public buildings. (Government Code 8654.4)

8. Requires the SFM to identify cost effective building retrofits and structure hardening measures for site or structure fire risk reduction that are eligible for financial assistance under the wildfire mitigation program (Government Code 8654.5)

9. Require the department of Forestry and Fire Protection to identify cost effective defensible space, vegetation management, and fuel modification activities to reduce wildfire risk for entire neighborhoods and communities that are eligible for financial assistance under the wildfire mitigation program (Government Code 8654.5)

10. Specifies areas eligible for financial assistance under the wildfire mitigation program to include local responsibility areas located within a very high fire hazard severity zone, state responsibility areas located within any fire hazard severity zone, and any other lands designated by the joint powers authority, as specified. (Government Code 8654.6)

11. Requires the joint powers authority to develop eligibility criteria for property owners, community organizations, and local governments that may receive financial assistance under the wildfire mitigation program. (Government Code 8654.8)

FISCAL EFFECT: Unknown. This bill has not been analyzed by a fiscal committee.

COMMENTS:

Author Statement: "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."

Equity Impact: According to the author's staff, "California fires disproportionately put at risk vulnerable communities, especially given the lack of insurance coverage in many parts of the state. Of particular concern is when conflagrations destroy major parts of communities. Media coverage of the Southern California fires often focused attention at the destruction of Pacific Palisades however the Eaton Canyon fire razed a historically Black community, harming decades of built up generational wealth for many California residents. 61% of homes lost in Altadena were Black households. A University of California Los Angeles data brief highlighted the disproportionate impact that the Eaton Canyon fire had on Black residents. Of particular concern is that lack of insurance coverage and rising home prices, mean that unless these residents are able to rebuild and keep their homes, it is unlikely that their children will be able to inherit these properties, or otherwise keep this generational wealth – further exacerbating a growing income divide. Given the loss of structures in Altadena, it seems like moving towards a policy where home owners and communities take comprehensive measures to harden their homes could have reduced both the loss of lives and the loss of property. AB 1934 would give residents in communities like Altadena a state home hardening certification program. Households would still face challenges in affording all the potential renovations necessary to harden their structure, but creating a public pathway to meaningful hardening efforts could also result in more voluntary hardening – reducing the risk of loss and reducing insurance rates."

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 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.

California Wildfire Mitigation Program: In 2019, AB 38 (Wood, 2019) directed Cal OES to create the California Wildfire Mitigation Program (CWMP) along with Cal FIRE via a joint powers agreement to strengthen community-wide resilience against wildfires. This included developing a state home hardening initiative to retrofit, harden, and create defensible space for homes at high risk of wildfires, focusing on high socially vulnerable communities, and providing financial assistance for low- and moderate-income households. The effort is meant to encourage designed to encourage cost-effective structure hardening and retrofitting and facilitate

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

vegetation management, the creation and maintenance of defensible space, and other fuel modification activities. This includes a community hardening approach to achieve wildfire resilience, low-cost retrofits with ignition-resistant materials to bring homes up to the standard of the California Building Code Chapter 7A, community and homeowner wildfire education on defensible space and home retrofitting and providing financial assistance to support home hardening work for qualifying homeowners.

In coordination with state and local partners, Cal OES and Cal FIRE also established a state Wildfire Community Hardening Framework that can be modeled throughout vulnerable California communities. The framework provides 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 the build-out of the state's framework, Cal OES and Cal FIRE 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.

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, 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

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[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

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 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.

State Fire Marshal's Building Materials Listing (BML) Program: The OSFM's BML Program was initially established to mandate approval and listing of fire alarm systems and devices before their sale or marketing in the state. Over time, it expanded to include various materials, such as roof coverings, wall assemblies, hardware, and more. Product approval involves rigorous testing, and companies must utilize SFM accredited laboratories for testing to list products in California. The SFM listing service provides essential information to building authorities, architects, engineers, contractors, and the fire service. In addition, the SFM publishes a complementary handbook to the BML that specifically details products that have been assessed and validated by the SFM to meet the requirements of Chapter 7A.

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."

Committee Amendments: Committee amendments clarify that the Advisory Board is developing an implementation plan for the home hardening certification program and adds a reporting requirement to legislative committees.

Double Referral: Should the Assembly Committee on Emergency Management approve this bill on March 23, 2026, it will be referred to the Assembly Committee on Natural Resources.

Prior and Related Legislation:
AB 1143 (Bennet, 2025) would have required the OSFM to develop a home hardening certification program that identifies the best appropriate combination of products and construction assemblies and convene and facilitate a workgroup. (Vetoed)

AB 1960 (Bennet, 2026), of this Session, would allow CAL FIRE to disburse up to 20% of funds appropriated to the Wildfire Prevention Grants Program to communities that have reached 50% of homes certified as hardened by the SFM for activities related to hazardous fuels reduction, wildfire prevention planning, and wildfire prevention education. (Pending in the Assembly Committee on Natural Resources)

AB 1964 (Bennet, 2026), of this Session, would require a county recorder to maintain construction records related to home hardening. It would also require the OSFM to compile a report concerning homes in moderate, high, and very high fire hazard severity zones in state and local responsibility areas, including the number of homes that meet home hardening criteria and the number of homes that require more home hardening in each responsibility area and county. (Pending in the Assembly Committee on Emergency Management)

AB 1986 (Bennet, 2026), of this Session, would require that, upon request for a premium quote for residential property insurance, an insurer must provide a premium quote that includes the price of insurance if the property is certified as "hardened" by a home hardening certification program established or approved by the State Fire Marshal and a premium quote for the property in its current state. (Pending in the Assembly Committee on Insurance)

SB 190 (Dodd) Chapter 404, Statutes of 2019. Requires the Office of the State Fire Marshal (OSFM) to develop a model defensible space program, online training related to building standards in the Wildland-Urban Interface (WUI), and a listing of products and construction assemblies that are in compliance with fire safety building standards.

AB 1457 (Bryan, 2025) would extend the operation of the statewide program that allows indefinitely and require training to be consistent with the "Home Ignition Zone/Defensible Space Inspector" course plan, established by the State Fire Marshal, to ensure that individuals are trained to conduct home ignition zone inspections. (Held at Senate Desk).

AB 888 (Calderon), Chapter 536, Statutes of 2025. Established the California Safe Homes grant program to be developed by CDI to reduce local and statewide wildfire losses by encouraging mitigation.

SB 429 (Cortese) Chapter 541, Statutes of 2025. Establishes the California Wildfire Public Model Act, allowing CDI to issue grants for establishing the nation's first publicly available wildfire loss catastrophe model.

SB 514 (Cabaldon), Chapter 767, Statutes of 2025. Extended the operative date of Cal FIRE's program for individuals to support and augment the department in its defensible and home hardening assessment and public education efforts.

AB 1 (Connolly), Chapter 472, Statutes of 2025. Requires the Department of Insurance to consider whether to update its regulations to include additional building hardening measures for property-level mitigation efforts and communitywide wildfire mitigation programs.

SB 616 (Rubio, 2025) would have established the Community Hardening Commission as an independent unit within the Department of Insurance and require the Insurance Commissioner, beginning January 1, 2026, and at least quarterly thereafter, to convene the commission to perform specified duties, including developing new wildfire community hardening standards to reduce fire risk and improve access to fire insurance. (Vetoed)

REGISTERED SUPPORT / OPPOSITION:

Support

California Professional Firefighters
California State Association of Counties (CSAC)
Elevate California
James Hardie
League of California Cities
Rural County Representatives of California (RCRC)

Opposition

None on file.

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