

# 2025 Fire Chiefs Leadership Seminar

December 11, 2025



LEAGUE OF  
**CALIFORNIA  
CITIES**

Strengthening California Cities  
through Advocacy and Education

## Legislative Update: Wildfire Response, Recovery and Insurance

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# 2025 Los Angeles County Wildfires

- **Series of 5 fires in Los Angeles County between January 7 and January 13**
- **100 mph wind event**

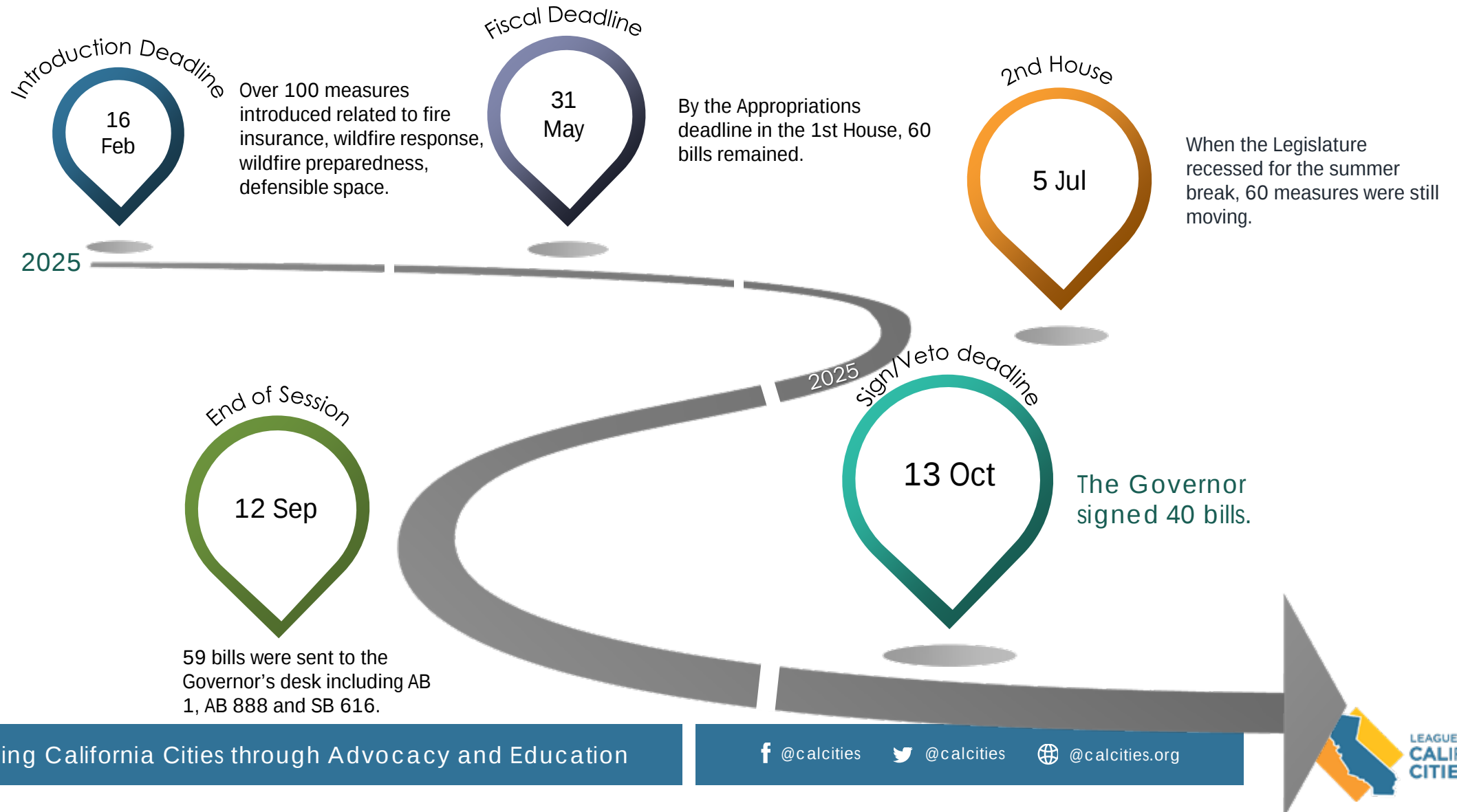


# 2025 Los Angeles County Wildfires

- **130 Cities responded to this emergency and assisted with a total of 986 fire engines.**
- **From Redding in Shasta County in northern California to Bakersfield in the Central Valley cities around the state provided assistance.**



# Wildfire Legislation 2025



# Major Legislation

| Fire Insurance |                                                                          | Defensible Space |                                                                                         |
|----------------|--------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------------------|
| ✓              | AB 1 (Connolly) Wildfire Mitigation                                      | ✓                | AB 888 (Calderon) California Safe Homes grant program                                   |
| X              | AB 75 (Calderon) Residential property insurance: images                  | X                | AB 1143 (Bennett) State Fire Marshall: home hardening certification program             |
| ✓              | AB 493 (Harabedian) Property insurance: notice of cancellation           | ✓                | AB 1455 (Byran) Board of Forestry: defensible space requirements: ember-resistant zones |
| X              | AB 570 (Calderon) Insurance: policy documents                            | X                | AB 1457 (Bryan) Wildfires: training: defensible space: inspections                      |
| ✓              | AB 1339 (Gonzalez, Mark) Department of Insurance: housing study          | X                | SB 326 (Becker) Wildfire safety: defensible space requirements                          |
| ✓              | SB 429 (Cortese) Wildfire Safety and Risk Mitigation Program             | X                | SB 616 (Rubio) Community Hardening Commission                                           |
| ✓              | SB 547 (Perez) Commercial property insurance cancellation and nonrenewal | ✓                | SB 653 (Cortese) Wildfire prevention: environmentally sensitive vegetation management   |

| FAIR Plan          |                                                                                 | Fiscal Assistance/Budget     |                                                                         |
|--------------------|---------------------------------------------------------------------------------|------------------------------|-------------------------------------------------------------------------|
| X                  | AB 69 (Calderon) FAIR Plan policy notices and renewals.                         | ✓                            | AB 131 (Cmte on Budget) Public Resources                                |
| ✓                  | AB 226 (Calderon) California FAIR Plan Association                              | ✓                            | AB 238 (Harabedian) Mortgage forbearance: state of emergency            |
| ✓                  | AB 234 (Calderon) California FAIR Plan Association                              | ✓                            | AB 245 (Gipson) Property taxation: disaster relief                      |
| ✓                  | AB 290 (Bauer-Kahan) California FAIR Plan: automatic payments                   | ✓                            | AB 299 (Gabriel) Motels, hotels and short-term lodging: disasters       |
| ✓                  | SB 525 (Jones) California FAIR Plan: manufactured homes                         | X                            | AB 380 (Gonzalez, Mark) Price gouging                                   |
|                    |                                                                                 | ✓                            | SB 293 (Perez) Real property tax: transfer of base year value: wildfire |
| Firefighter Issues |                                                                                 | High Fire Severity Zone Maps |                                                                         |
| ✓                  | AB 1075 (Bryan) Fire protection: privately contracted fire prevention resources | X                            | AB 261 (Quirk-Silva) Fire safety: fire hazard severity zones            |
| ✓                  | AB 1181 (Haney) Firefighters: personal protective equipment                     | X                            | AB 300 (Lackey) Fire hazard severity zones                              |
| ✓                  | SB 345 (Hurtado) California Fire Service Training and Education Program: fees   | X                            | SB 629 (Durazo) Wildfires: fire hazard severity zones                   |
| ✓                  | SB 514 (Cabaldon) Wildfire prevention: qualified entities                       |                              |                                                                         |
| X                  | SB 581 (McGuire) Dept of Forestry and Fire Protection: employment: firefighters |                              |                                                                         |

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# Wildfire Legislation 2025

## Fire Insurance

### **AB 1 (Connolly) Residential property insurance: wildfire risk.**

This measure would require the Department of Insurance to include wildfire mitigation in the next draft of the Catastrophe Modeling regulations.

**Status:** Signed.

# Wildfire Legislation 2025

## Fire Insurance

### **AB 75 (Calderon) Residential Property Insurance Images**

This measure would require insurers to notify residential property insurance policyholders that aerial images may be taken or obtained of the insurance property.

**Status:** Held in Senate Appropriations.

# Wildfire Legislation 2025

## Defensible Space

### **AB 888 (Calderon) California Safe Homes Grant Program**

This measure creates the California Safe Homes Grant Program which would provide funding to individuals, cities, counties and special districts for roof hardening and home hardening.

**Status:** Signed

# Wildfire Legislation 2025

## Defensible Space

### **SB 616 (Rubio) Community Hardening Commission: wildfire mitigation program**

This measure would create the Community Hardening Commission at the Insurance Commissioner's office and also create an Advisory Committee to the Insurance Commissioner which includes representation from cities, counties and Fire Chiefs.

**Status:** Vetoed.

# Wildfire Legislation 2025

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| ✓ | AB 226 (Calderon) California FAIR Plan Association                     | ✓ | AB 238 (Harabedian) Mortgage forbearance: state of emergency            |
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|   |                                                                        |   |                                                                         |

# Wildfire Legislation 2025

## FAIR Plan

### **AB 69** (Calderon) FAIR Plan

This measure requires the FAIR Plan to provide all policyholders with a notice regarding their coverage options at least annually.

**Status:** Signed.

# Wildfire Legislation 2025

## FAIR Plan

### **SB 525 (Jones) California FAIR Plan: manufactured homes**

This measure requires basic insurance offered through the FAIR Plan to include insurance for manufactured homes and mobilehomes.

**Status:** Signed.

# Wildfire Legislation 2025

## Fiscal Resources

### **AB 130 (Cmte on Budget) Housing**

Prohibits the California Building Standards Commission (CBSC) and local agencies from October 1, 2025, until June 1, 2031, from adopting any new building standards for residential projects except in specific circumstances:

- § Necessary emergency standards to protect health and safety as determined by the CBSC.
- § Building standards related to home hardening and proposed by the Office of the State Fire Marshal.
- § Building standards around single-exit, single-stairway apartment houses.
- § Necessary standards to comply with the latest edition of the model codes for the California Building Standards Code.
- § Necessary standards to update accessibility requirements that align with federal accessibility laws, standards, and regulations.

# Wildfire Legislation 2025

## Fiscal Resources

### **AB 238 (Harabedian) Mortgage forbearance**

This measure requires a mortgage servicer to provide up to 12 months of forbearance to a borrower experiencing financial hardship due to the January 2025 Los Angeles wildfires.

**Status:** Signed

# Wildfire Legislation 2025

## Fiscal Resources

### **AB 245 (Gipson) Property taxation: disaster relief**

This measure automatically extends property tax relief to victims of the 2025 Los Angeles Fires.

**Status:** Signed.

# Wildfire Legislation 2025

|   | Firefighter Issues                                                              |   | High Fire Severity Zone Maps                                 |
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# Wildfire Legislation 2025

## Firefighter Issues

### **AB 1075 (Bryan) Fire protection: privately contracted fire prevention resources: public water sources**

This measure requires CalOES to develop regulations that prohibit fire prevention resources from connecting their equipment to public water sources, unless approved by the authority with jurisdiction over an active fire incident.

**Status:** Signed.

# Wildfire Legislation 2025

## Firefighter Issues

### **SB 514 (Cabaldon) Wildfire prevention: qualified entities: assessments**

This measure allowed the Office of State Fire Marshal to allow certification of contractors who conduct defensible space, home hardening, fuel reduction, roadside clearance and other contracting activities for wildfire resiliency efforts who have completed the training program.

**Status:** Signed.

# Wildfire Legislation 2025

## High Fire Severity Zone Maps

- All legislation related to high fire severity zone maps was either held or vetoed.
- All of these bills had a high fiscal cost from OSFM.
- SB 629 was vetoed due to fiscal concerns.
- Cal Cities is working on sponsored legislation related to changing the process on the maps due to numerous concerns raised by our members.

# Wildfire Legislation 2025

## Zone 0

- Draft regulations are still pending with the Advisory Committee making recommendations to the full Board of Forestry.
- Meeting held on December 8 but still no final determination. Chair indicated that there would be no decision in early 2026 and the next possible meeting would be in February or March.
- Significant disagreement and concerns from members of the public primarily from the Los Angeles area related to small lots, trees, and plants.

# Wildfire Legislation 2025

## Other Administration Actions

- Intervenor regulations pending at the Department of Insurance.
- Two ballot initiatives were filed in September 2025 related to fire insurance. One is sponsored by the insurance industry and one is sponsored by consumer groups. These have both been pulled.
- Governor's recent Executive Order on September 30, 2025, which directs all agencies to look at the cost of insurance.

# Wildfire Legislation Looking to 2026

- Cal Cities priorities including continuing to work on fire insurance including affordability and transparency and disaster preparedness.
- Anticipate legislation to be introduced on mutual aid, high fire severity zones, and other legislation that was vetoed.
- After action reports from Los Angeles Wildfires.