

STATE OF CALIFORNIA AB 3074 ZONE ZERO - BIG CHANGES IN A SMALL AREA!

Skylark Fire Safe Council



1st Presentation Created: October 2, 2023

Presentation #69: September 23, 2026 (San Marcos)

Presentation #70: September 28, 2026 (Scripps Ranch)

Presentation #71: September 29, 2026 (Ramona)

Presentation #72: October 2, 2026 (Carlsbad)

Presentation #73: October 19, 2026 (Scripps Ranch)

Presentation #74: October 26, 2026 (Scripps Ranch)

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2003 Cedar Fire

15 Deaths: 14 civilians & 1 firefighter / 113 Non-fatal injuries

No deaths or injuries in Scripps Ranch

2,232 residential / 22 commercial / 568 outbuildings destroyed

312 homes destroyed in Scripps Ranch

Damage \$1.331 billion (\$509,505 per structure)

CA largest wildfire in 2003 is now 11th largest and 4th most destructive

1985 Normal Heights Fire

Destroyed 76 homes/18 outbuildings/18 vehicles. Damaged 57 homes

200 homeless. 300 acre (\$118,421 per structure)

1967 Halloween Fire (Woodson Fire - Poway)

32,500 acres and 16 homes destroyed in Poway (\$24,375 per structure)

2007 Witch - Guejito - Poomacha Fires

2 deaths & 40 firefighters injured

1125 structures destroyed

364 homes destroyed in Rancho Bernardo

Damage \$1.142 billion (\$1.015m per structure)

19th largest wildfire & 7th most destructive

2014 Poinsettia Fire (Carlsbad)

18 homes & 18 unit apt building destroyed

(\$1.184 m per structure)

1 fatality

2014 Cocos (Twin Oaks Fire)

36 structures destroyed (\$248,900 per structure)



Purpose of this presentation is to empower residents
to make well-informed decisions about personal safety risks and financial security

2025 PACIFIC PALISADES, HURST, WOODLEY & EATON FIRE OBSERVATIONS



2023 Lahaina Fire Observations

2200 structures destroyed (\$5.5b loss \$2.5m per structure)
20% have rebuilt as of 07/31/26

CONCLUSION: Continuing with existing conditions without
modifications and expecting a different result is the
definition of insanity

*Disclaimer – Information is subject to change without notice Page 2

January 2025 LA County Fires 16,251
structures damaged or destroyed \$20b - \$40b
(\$1.49m - \$2.91m per structure). 12 homes
rebuilt as of 06/03/26

December 2024 Franklin Fire - 20 homes
destroyed located between Palisades &
Woolsey Fires

2018 Woolsey Fire - 1643 structures
destroyed (\$6b loss \$3.6m per structure) Only
40% have rebuilt as of 02/16/26

IBHS Research report on 2025 LA County
Wildfires says all homes built before Chapter
7A. Nearly all homes in RB built before 2008
except Witch Fire homes. Connective fuels
laced between homes created pathways for
structure-to-structure fire spread by privacy
hedges, vehicles, pergolas, sheds and fallen
trees. Fire took hold when 8' – 14' structure
separation. Radar data showed evidence of
structural embers 1-3 miles driving the fire
spread. Much of the ornamental vegetative
fuels burned. Most homes burned with at
least 3 out of 4 sides of vegetation and
combustible fences.

Scripps Ranch had water hydrant pressure
issues during Cedar Fire



CALIFORNIA IS BURNING HOT AGAIN IN 2026

2024

7,928 wildfires

1 fatality

2,100 structures destroyed

2025

8,232 Wildfires

507,817 Acres Burned

31 Fatalities

16,627 Structures Destroyed

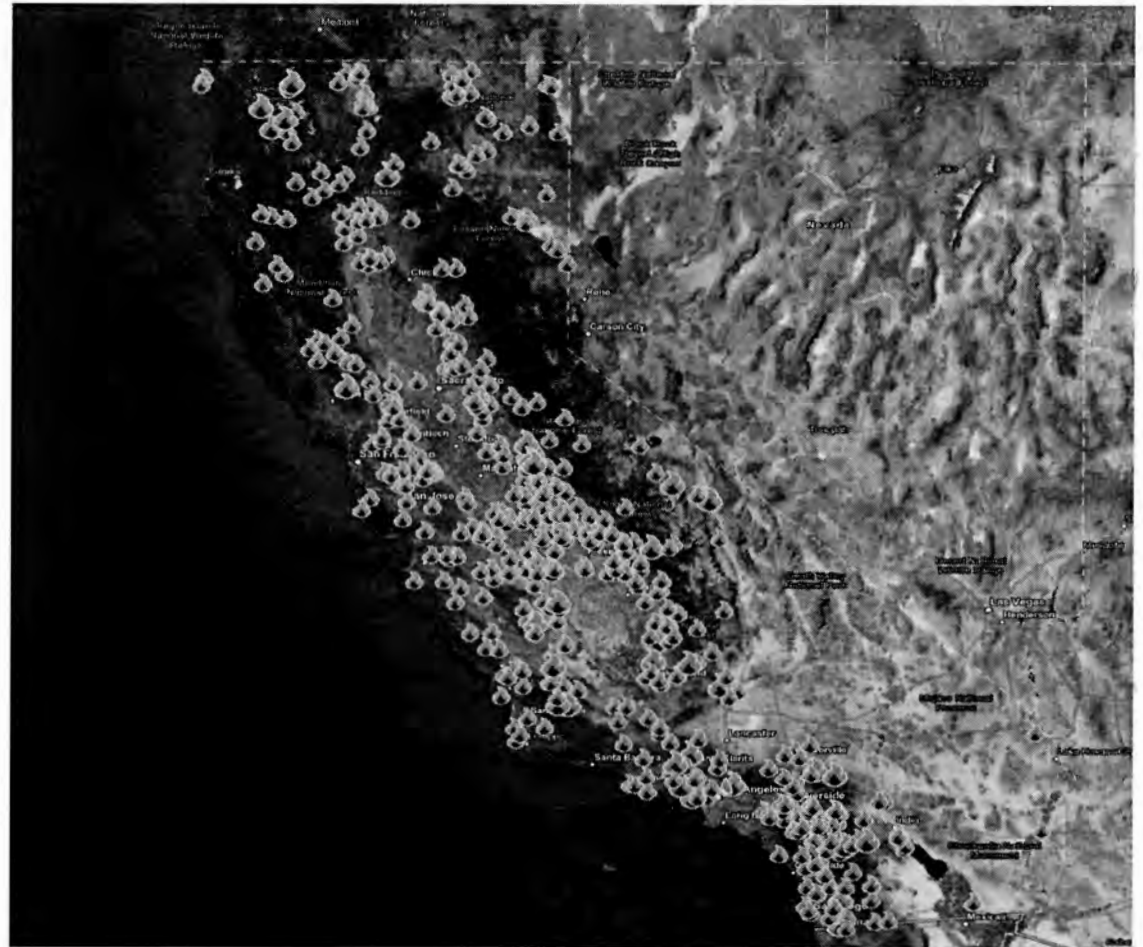
2026

5,541 Wildfires

326,558 Acres Burned

143 Structures Destroyed

Source: CalFire



California 5-Year Average: 7,000 to 8,000 wildfires per year

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Establishes an “ember-resistant zone” called “Zone Zero” within five feet of a structure located Very High Fire Hazard Severity Zones (VHFHSZ). Considers the elimination of vegetation and non-organic fuel materials that would likely be ignited by embers under average weather conditions*. Effective 01/01/21

Firebrands are embers that cause 60%-90% of home fire losses vs direct flame and radiant heat sources. Natural material embers can fly miles that rise with convection and fall in cooler air. Structural material embers are larger, hotter and have more energy. Hot gases and convection trap embers underneath roof eaves increasing risk of loss. IBHS podcast 01/13/25

Zone Zero is intended to break the “fire ember chain” to stop ignitions away from your home.

Marin Fire Marshal (Lessons Learned podcast 02/10/25)

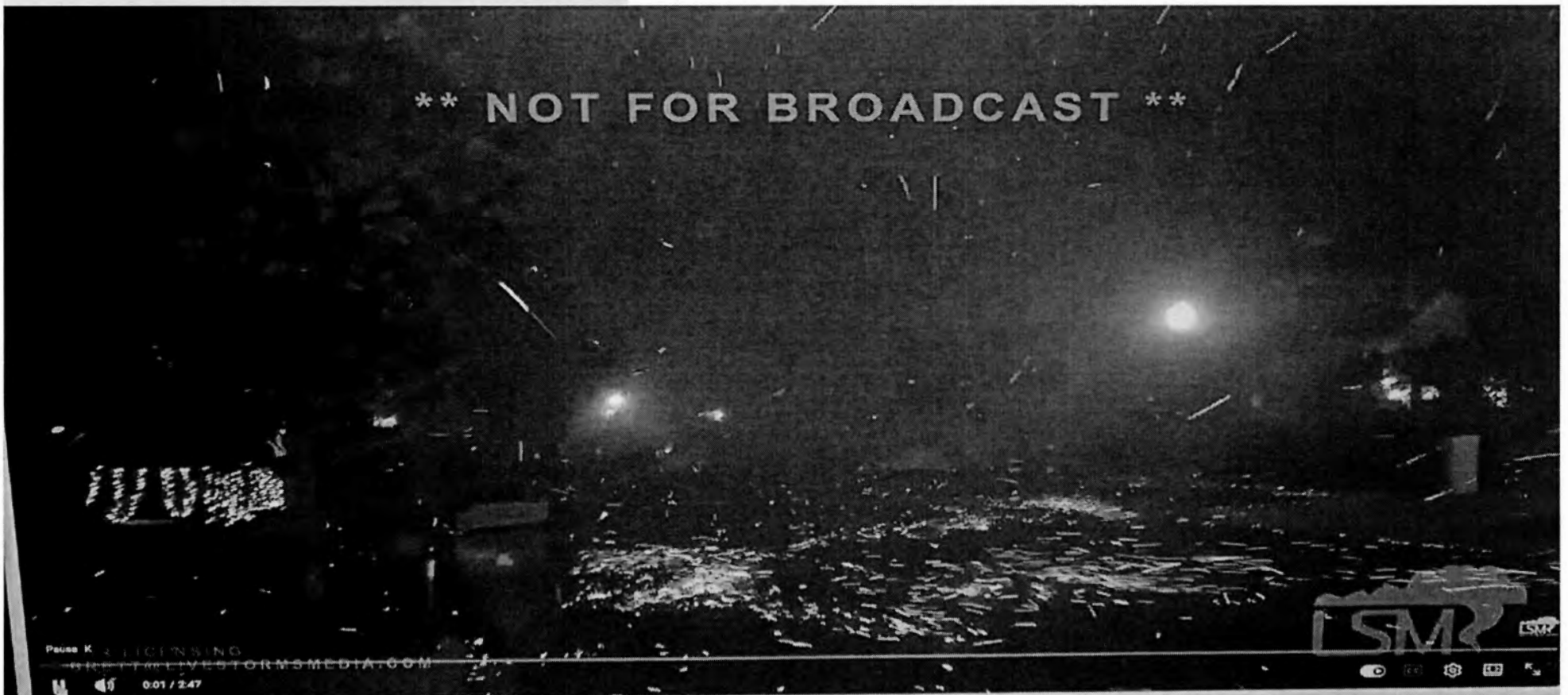
WHAT IS ZONE ZERO CREATED BY AB 3074?



A firefighter works to put out
spot fires from embers
Source: LA Times

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2025 PALISADES FIRE EMBER STORM VIDEO



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~42%-45% OF SAN MARCOS IS THE VERY HIGH FIRE HAZARD SEVERITY ZONE

1,323,203 ACRES SRA/LRA

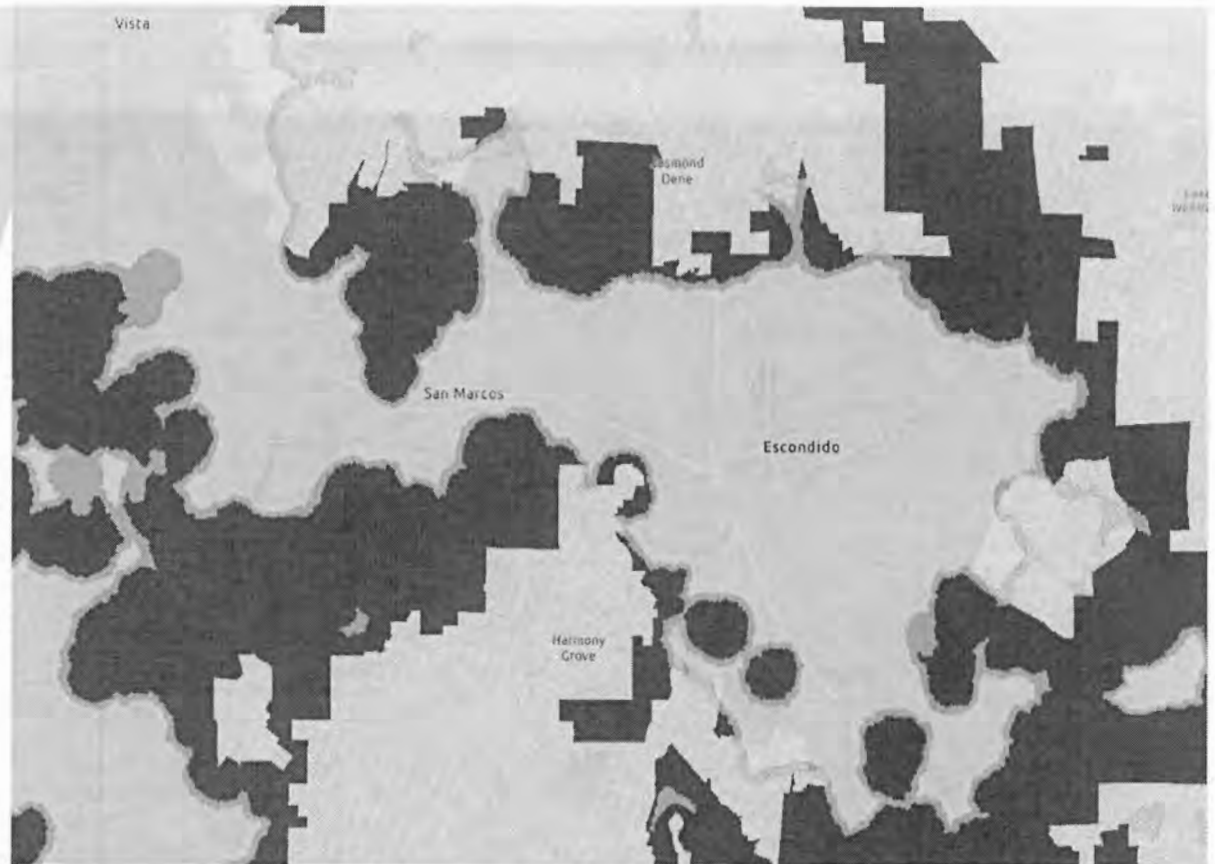
INSURANCE RATES ARE DETERMINED BY A VARIETY OF FACTORS, INCLUDING FIRE RISK AND FIRE HAZARD.

FIRE RISK IS DIFFERENT FROM FIRE HAZARD. FIRE HAZARD SEVERITY MAP IS BASED ON FACTORS SUCH AS FUEL (MATERIAL THAT CAN BURN), SLOPE AND FIRE WEATHER AND "OTHER RELEVANT" FACTORS PER SDFD. CPUC HAS A MAP TOO.

FIRE RISK CONSIDERS THE POTENTIAL FOR DAMAGE BASED ON FACTORS SUCH AS THE ABILITY OF A FIRE TO IGNITE THE STRUCTURE, THE FLAMMABILITY OF THE CONSTRUCTION MATERIAL, AND MITIGATION MEASURES THAT REDUCE THE RISK. THESE MITIGATION MEASURES INCLUDE DEFENSIBLE SPACE, BUILDING DESIGN, IGNITION RESISTANT BUILDING MATERIALS, AND IGNITION RESISTANT CONSTRUCTION TECHNIQUES.

"You are not in control of fire hazards, but you are in control of fire risk factors"

Bob Ilko, SACA Project Phoenix 11/12/2025



"Only a fifth of the properties inside the Eaton Fire scar in Altadena were deemed "very high" hazard. Coffey Park, the Santa Rosa neighborhood torched by the Tubbs Fire in 2017, was miles from the demarcated red zone in Cal Fire's prior maps. Hazard maps are meant to predict the likelihood of wildfire . . . not "conflagrations." Other factors will be considered for future maps are fire breaks, housing density, types of housing, road width, vehicles, etc. KPBS 03/25/25

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WHAT IS THE WILDFIRE RISK IN SAN MARCOS?

18,456 properties in San Marcos that have some risk of being affected by wildfire over the next 30 years

98% of all properties in San Marcos.

Overall, San Marcos has a moderate risk of wildfire over the next 30 years. This is based on the level of risk the properties face rather than the proportion of properties with risk. https://firststreet.org/city/san-marcos-ca/668196_fsld/fire



2014 Cocos Fire Teenage Arsonist: 4 felony counts of arson and 1 misdemeanor of unlawfully allowing a fire to escape control. Juvenile court Judge Katz found her guilty on 4 of the 5 counts by noting she intentionally set backyard fires, she did not intend to harm anyone. The girl used a lighter to ignite a branch in her neighbor's backyard that embers traveled 0.44 miles to ignite Cocos Canyon. The minor told authorities she only wanted to "see what would happen".

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SUPPORT AND OPPOSITION TO AB 3074 LEGISLATION

Supported by or voted in favor:

American Property Casualty Insurance Association (1200 members)
Building Owners and Managers Association
California Apartment Association
California Association of Realtors
California Association of Resource Conservation Districts
California Building Industry Association
California Business Properties Association
California Fire Chiefs Association
California Fire Safe Council
City of Malibu
Fire District Association of California
Fire Safe Council of San Diego County
Midpeninsula Regional Open Space District
Personal Insurance Federation of California (11 members)
Resource Conservation District of Greater San Diego County
Rural County Representatives of California
San Diego Gas & Electric
Sempra Energy Utilities
Sierra Club of California
The Nature Conservancy
Assemblymember Brian Maienschein
Assemblymember Marie Waldron
Assemblymember Shirely Weber
Assemblymember Todd Gloria
Assemblymember Lorena Gonzalez
Senator Ben Hueso
Senator Toni Atkins

Opposition to or voted against or no vote recorded:

Assemblymember Randy Voepel
Senator Brian Jones (No in Committee and "No Vote Recorded" on Floor: Voted in Favor of SB 63)

Assembly	08/31/2020	72 Yea	0 Nea	7 No Vote Recorded
Senate	08/30/2020	37 Yea	0 Nea	3 No Vote Recorded

TOTAL Votes **109 Yea 0 Nea 10 No Vote Recorded** - <https://legiscan.com/CA/rollcall/AB3074/id/977824>

2024 and 2025 Legislation relating to AB 3074

SB 504: Wildfires: defensible space: grant programs: local governments as amended 08/22/24 and signed 09/04/24 by Governor Newsom: (A "Clean Up" Bill): Requires existing and new structures to meet the standards for the ember-resistant zone and requires regulations to allow the staging of work for existing structures to support implementation of the ember-resistant zone and address the costs of compliance. This bill would instead, without reference to weather conditions", require fuels to be maintained and spaced in a condition so that a wildfire would be unlikely to ignite the structure. The bill would authorize regulations to alter the fuel reduction required between 5 and 30 feet to "integrate" the ember-resistant zone and would provide that the requirement for the ember-resistant zone shall instead take effect for existing structures 3 years after the effective date for new structures. <https://legiscan.com/CA/bill/SB504/2023> (Passed unanimously).

AB 1455: State Board of Forestry and Fire Protection: defensible space requirements: ember-resistant zones: emergency regulations: California Environmental Quality Act. Requires Board of Forestry to adopt regulations to implement Zone 0 defensible regulations in the SRA and very high fire hazard severity zone (VHFHSZ) in the LRA as emergency regulations (CEQA exemption). Emergency regulations apply to rental units and new construction immediately. Existing structures up to 3 years unless the home is sold whichever is first. (Board of Forestry Zone Zero Committee hearing 11/03/25 re rental units application).



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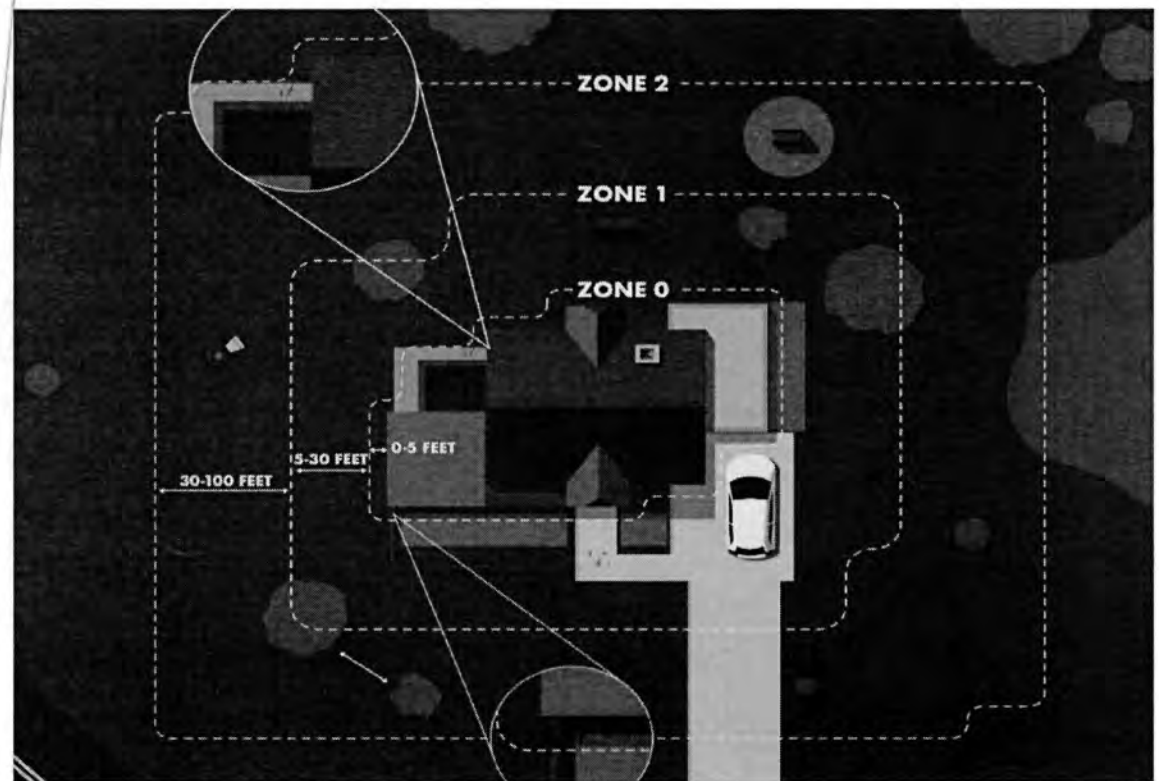
All plants burn



"You have little or not control of where flying embers originate, but you have 100% control as to where the flying embers accumulate."

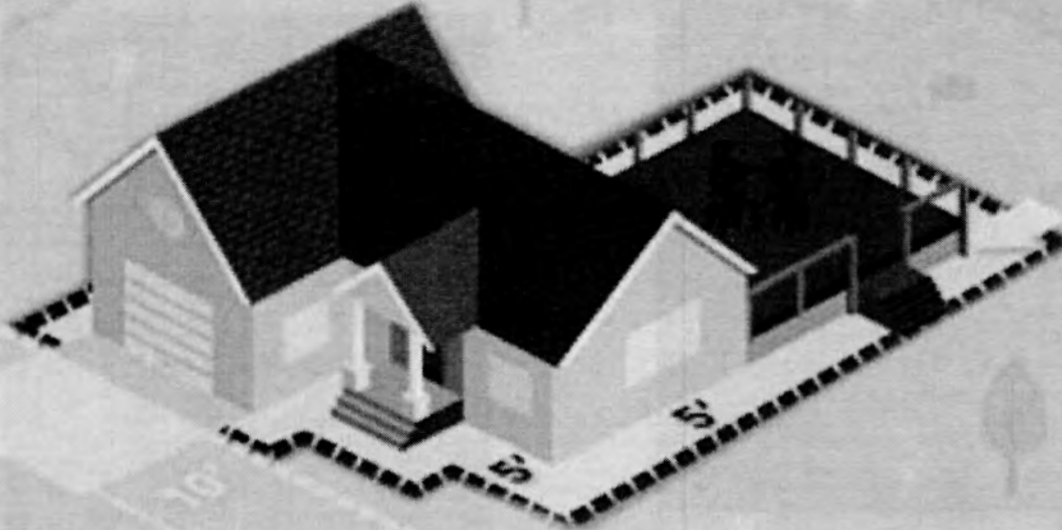
Bob Ilko, SRCA Project Phoenix 05/17/2025

ZONE ZERO / HOME IGNITION ZONE ILLUSTRATED



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ZONE ZERO ZERO COMBUSTIBLES



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Fire Safe Marin Zone Zero video (2021)
https://www.youtube.com/watch?v=bPILXb_MHuo Sonoma Fire

Orange County Fire Safe Council Zone Zero
Demonstration Video (June 2024)

<https://www.youtube.com/watch?v=AYvwogREEk4>

IBHS Wildfire Science: Ornamental Vegetation
See How Flames Move Through Hedges

<https://www.youtube.com/watch?v=Ykf9K-tnXC0>

IBHS Zone Zero Demonstration (March 26, 2025)

https://youtube.com/watch?v=Z9rCwGO6_kU&si=SvSpTjVNW3csmFiY

IBHS Zone Zero Explainer Video (August 18, 2025)

<https://www.youtube.com/watch?v=fueq1PZc4n4>

Fire Safe Marin Zone Zero video (2021)

https://www.youtube.com/watch?v=bPILXb_MHuo Sonoma Fire

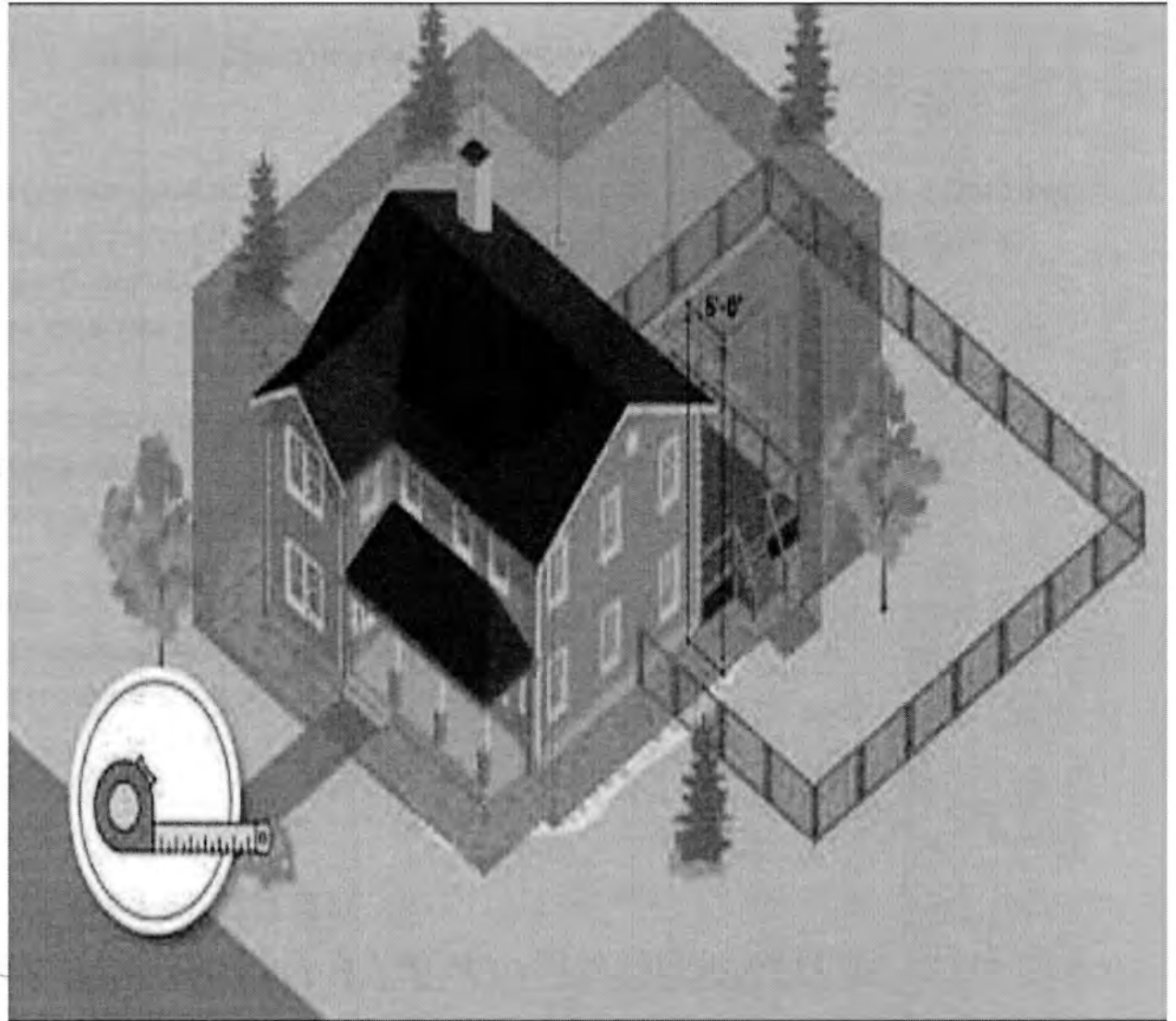
Sonoma Fire District Zone Zero video (2021)

<https://youtu.be/ZMaK3GHv8nw>

CalFire Zone Zero (May 2026)

<https://www.youtube.com/watch?v=ZLUHAQRmLMq>

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BOARD OF FORESTRY DRAFT PLEAD AUGUST 2026 SUMMARY

The specific standards for Zone 0 are as follows:

- Remove all dead and dying debris on roof, gutters, and under decks
- Remove dead and dying tree branches
- Remove tree branches under eaves, within 10 feet of chimneys and stovepipes, and 5 feet above a roof
- Remove ladder fuels/branches on the tree's first 6 feet from the ground (or first third, whichever is smaller)
- No combustible mulches, such as bark or wood chips
- No firewood storage
- No vegetation under eaves (or where there is no eave, the area less than one foot from the structure)
- No vegetation within 2 feet of windows, doors, posts, or vents
- No vegetation within 5 feet of decks, stairs, or pergolas attached to structure
- No combustible fences/gates attached to structure

In areas at least 1 foot from structure, not under eaves, and at least 2 feet from windows, doors, or vents, the following is permitted:

- Well-maintained non-woody plants are less than 3 inches tall, including lawns and ground covers
- Well-maintained non-woody plants up to 18 inches tall in groupings up to a 1 square-foot area, set apart by 1.5 times the height of the tallest plant
- Well-maintained non-woody plants up to 18 inches tall in unaffixed, noncombustible pots or containers no larger than 5-gallon capacity and spaced apart 1.5 times the height of the tallest plant

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BOARD OF FORESTRY DRAFT PLEAD AUGUST 2026

(6) To protect areas on an Occupied Structure that are most vulnerable to fire, no plants or vegetation are permitted in those parts of Zone 0 that are: under eaves; less than one (1) foot from an Occupied Structure or less than five (5) feet from a deck, stairs, or pergola that is attached to an Occupied Structure; or within two (2) feet of windows, doors, or vents.

This means that: (A) There shall be a minimum one (1) foot vegetation-free buffer spanning from the edge of the wall out at least one (1) foot or to the eave (whichever is farthest, up to five (5) feet); and (B) There shall be a minimum five (5) feet of vegetation-free buffer spanning out from the edge of any attached deck, stairs, or pergola.

(7) Those parts of Zone 0 that are at least one (1) foot from the Occupied Structure, not under eaves, and at least two (2) feet from windows, doors, or vents may have vegetation and plants if any of the following conditions are met: (A) Well-maintained Non-Woody Plants less than three (3) inches tall that are free of dead or dying materials are permitted, including lawns and ground covers.

(8) Combustible fences and gates shall not be attached to an Occupied Structure.

(9) All fences and gates that are attached to an Occupied Structure, or come within one (1) foot of contact with an Occupied Structure, shall have a five (5) foot non-Combustible span from the point of attachment or the point closest to the Occupied Structure. After the effective date of this regulation, no new Combustible fences or gates are permitted within five (5) feet of an Occupied Structure. Fence repairs to an existing Combustible fence may be made using Combustible replacement materials.

(10) Outbuildings are not permitted in Zone 0 unless they are constructed entirely of non-Combustible materials.

New Occupied Structures must comply with all requirements upon the effective date of these regulations.

Existing Occupied Structures must comply within three (3) years from the effective date of these regulations or within five (5) years from the effective date of these regulations, on a timeline set by the local agency.

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BOARD OF FORESTRY DRAFT PLEAD AUGUST 2026



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BOARD OF FORESTRY DRAFT PLEAD AUGUST 2026

Zone 0 is the area within five feet (5 feet) around each Building or Structure or to the property line, whichever comes first.

- (5) Trees within Zone 0 shall be maintained as follows: (A) To ensure that there are no dead or dying branches; (B) To ensure that all Ladder Fuels have been removed, including those fuels in the first six (6) feet from the ground or to one third (1/3) of the tree's total height, whichever is smaller, and those fuels within five (5) feet above a roof that create a high risk of fire transmission; (C) To ensure that all live tree branches are at least ten (10) feet away from chimneys and stovepipe outlets, at least five (5) feet above a roof and at least one (1) foot from the walls of an Occupied Structure; and (D) To ensure that live tree branches are not underneath eaves.
- (6) To protect areas on an Occupied Structure that are most vulnerable to fire, no plants or vegetation are permitted in those parts of Zone 0 that are: under eaves; less than one (1) foot from an Occupied Structure or less than five (5) feet from a deck, stairs, or pergola that is attached to an Occupied Structure; or within two (2) feet of windows, doors, or vents. This means that: (A) There shall be a minimum one (1) foot vegetation-free buffer spanning from the edge of the wall out at least one (1) foot or to the eave (whichever is farthest, up to five (5) feet); and (B) There shall be a minimum five (5) feet of vegetation-free buffer spanning out from the edge of any attached deck, stairs, or pergola.
- (7) Those parts of Zone 0 that are at least one (1) foot from the Occupied Structure, not under eaves, and at least two (2) feet from windows, doors, or vents may have vegetation and plants if any of the following conditions are met: (A) Well-maintained Non-Woody Plants less than three (3) inches tall that are free of dead or dying materials are permitted, including lawns and ground covers. (B) Well-maintained Non-Woody Plants between three (3) and eighteen (18) inches tall free of dead or dying material are permitted if they are in plantings no more than one (1) square foot in area; and are set apart from each other by one and a half (1.5) times the height of the tallest plant. (C) Well-maintained Non-Woody Plants in pots are permitted if they are in unaffixed, non-Combustible pots or containers that are no larger than five (5) gallon capacity and are set apart by one and a half (1.5) times the height of the plant from each other. These plants shall be no greater than eighteen (18) inches in height.
- (8) Combustible fences and gates shall not be attached to an Occupied Structure.
- (9) All fences and gates that are attached to an Occupied Structure, or come within one (1) foot of contact with an Occupied Structure, shall have a five (5) foot non-Combustible span from the point of attachment or the point closest to the Occupied Structure. After the effective date of this regulation, no new Combustible fences or gates are permitted within five (5) feet of an Occupied Structure. Fence repairs to an existing Combustible fence may be made using Combustible replacement materials.
- (10) Outbuildings are not permitted in Zone 0 unless they are constructed entirely of non-Combustible materials.

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BOARD OF FORESTRY DRAFT PLEAD AUGUST 2026

Definitions:

- (g) Non-Woody Plant. A plant that does not have hardened stems or trunks. This includes but is not limited to herbaceous plants with soft, green stems such as bulbs, annuals, grasses, and mosses.
- (h) Outbuilding. Buildings or structures that are less than one hundred-twenty (120) square feet in size and not used for human habitation. For purposes of this Section, an "Outbuilding" is not a "Building or Structure" as defined in subsection (b) above.
- (i) Tree. A woody perennial plant with a well-defined stem or trunk, a diameter at four and a half (4.5) feet above the ground of at least four (4) inches, and a height at maturity of at least fifteen (15) feet.

Implementation Timeline:

- (1) New Buildings or Structures must comply with all of the requirements of subsection 1299.03 (d) upon the effective date of these regulations.
- (2) Existing Buildings or Structures must comply with provisions 1299.03(d)(1)-(5) 4 within three (3) years from the effective date of these regulations.
- (3) Existing Buildings or Structures must comply with provisions 1299.03(d)(6)6 (10) within five (5) years from the effective date of these regulations, or on a timeline set by the Director, which shall not be less than three (3) years from the effective date of these regulations.



Orientation of the outbuilding (shed) door has a significant effect on spreading structural embers, radiant and direct flame towards a structure.

University of CA A&NR 05/13/25



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LESSONS LEARNED FROM BOARD OF FORESTRY ZONE ZERO HEARINGS

05/05/25 John Morgan, CalFire Staff Chief: "CalFire data shows that "homes with inadequate defensible space are six times more likely to be damaged and/or destroyed." (05/25/25 email to SRCA Project Phoenix).

Pursue a change in culture from "My home is my castle to my community is my castle." Community aggregation is more effective than individual parcel mitigation. "Past success is not an indication of future success in WUI. Look at the failures". An individual plant tested for fire load yields one result whereas plants in the environment taken together will yield a different fire loads. Alexander Maranghides - National Institute of Standards and Technology (07/24/25 Board of Forestry Zone Zero Committee Workshop). October 2025 UC Berkeley and UC ANR experiment testing dry vs hydrated plants (11/03/25 Board of Forestry Zone Zero Committee Workshop)

Adding to the number of homes with Zone Zero compliance will slow the spread and intensity of fires thus reducing the totality of the losses up to 40% (48% if home hardening in conjunction with Zone Zero compliance). Michael Gollner, PhD – Director of Fire Research Lab UC Berkeley (07/24/25 Board of Forestry Zone Zero Committee Workshop based on 2025 UC Berkeley study findings)

Urban density in the Wildland Urban Interface (WUI) is a significant factor as to structure survivability. More dense housing, lower survivability. Homes built before 1996 have greater risk of loss. A big factor in home loss with related to fire fuel continuity (i.e. connectivity). Yana Valachovic UC Berkeley Natural Resources (07/24/24 Board of Forestry Zone Zero Committee Workshop).

"The probability of a total loss was about 2 times lower relative to buildings with high density vegetation in Zone 0, noting "having heavy vegetation, more than 50% coverage, (including brush, trees, and shrubs) immediately around the home can nearly double the chance of destruction." Ellie Arrowsmith, Frederick Dube Fortier, and Anne D. Cope, Wildfire Fuel Management & Risk Mitigation, Zesty.ai (2021)

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IBHS STANDARD MAY BE APPLICABLE

0-5 FT: VEGETATION

- Remove all vegetation down to bare mineral soil, including grass, weeds, flowers, succulents, cacti, plants, shrubs, vines, and debris. No exceptions—even if irrigated or labeled fire-resistant. □ 0-5 FT: TREES • Remove all trees, limbs, and branches within this area, including any that overhang above it.

0-5 FT: GROUND COVER

- Remove all combustible groundcover (e.g., wood or rubber mulch, pine needles, artificial turf, exposed weed cloth).
- Use only noncombustible materials such as gravel, pavers, river rock, decomposed granite (DG), steppingstones, or concrete.

0-5 FT: FENCES & RETAINING WALLS

- Remove all combustible materials (e.g., wood, vinyl), including posts and gates within 5 feet.
- Use only noncombustible materials such as: Metal (e.g., aluminum, steel, chain link, iron) or concrete.
- Fire-resistant materials (e.g., vinyl, composite, or fire-rated coatings) are not permitted.

0-5 FT: VEHICLES & EQUIPMENT

- Do not park or store vehicles or equipment within 5 feet of the home (e.g., cars, motorcycles, boats, RVs, ATVs, golf carts).

0-5 FT: COMBUSTIBLE ITEMS

- Remove all combustible items, including firewood, furniture, large rugs, combustible privacy dividers, plastic rain barrels, plastic or wood containers, shade screens, and similar items.
- Replacement Option: Replace combustible items (e.g., wood, synthetic wicker, plastic furniture) with noncombustible-framed options such as metal, aluminum, or cast iron.

Exceptions:

- o Movable items (e.g., trash bins, doormats, hoses, grills, toys) must be moved indoors or at least 30 feet away during Red Flag Warnings or extended absences.
- o Permanent items allowed include: HVAC and pool equipment, irrigation components, TVs, speakers, pet doors, plastic downspout extensions, string lights, solar battery enclosures, and retractable shade screens with noncombustible housing.
- o For large features (e.g., hot tubs, outdoor kitchens, propane tanks), see Other Items.
- o For structures (e.g., pergolas, sheds, ADUs), see Detached Structures.

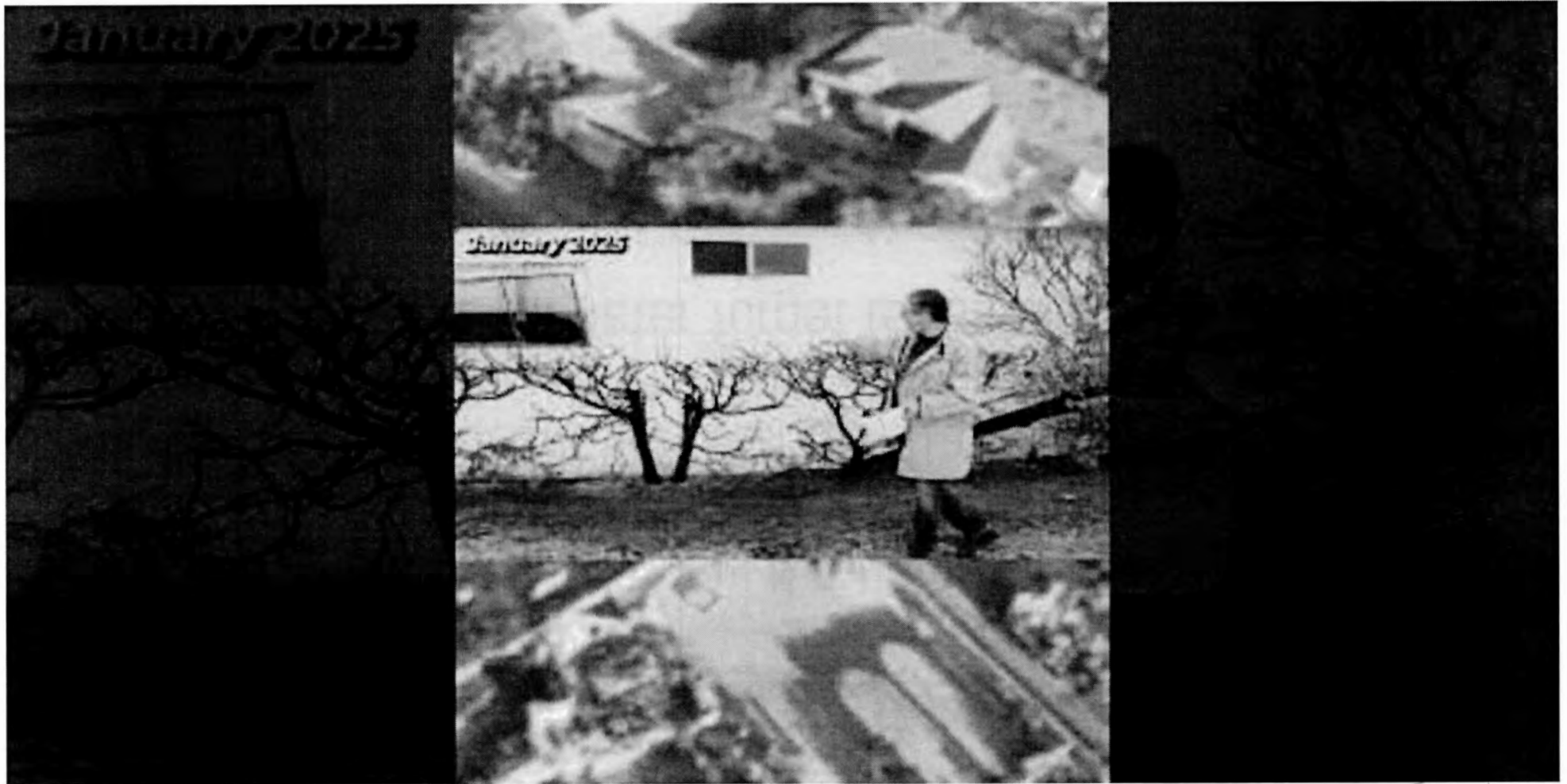
For more information go to:
<https://wildfireprepared.org/>

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“ZONE ZERO CREEP.”

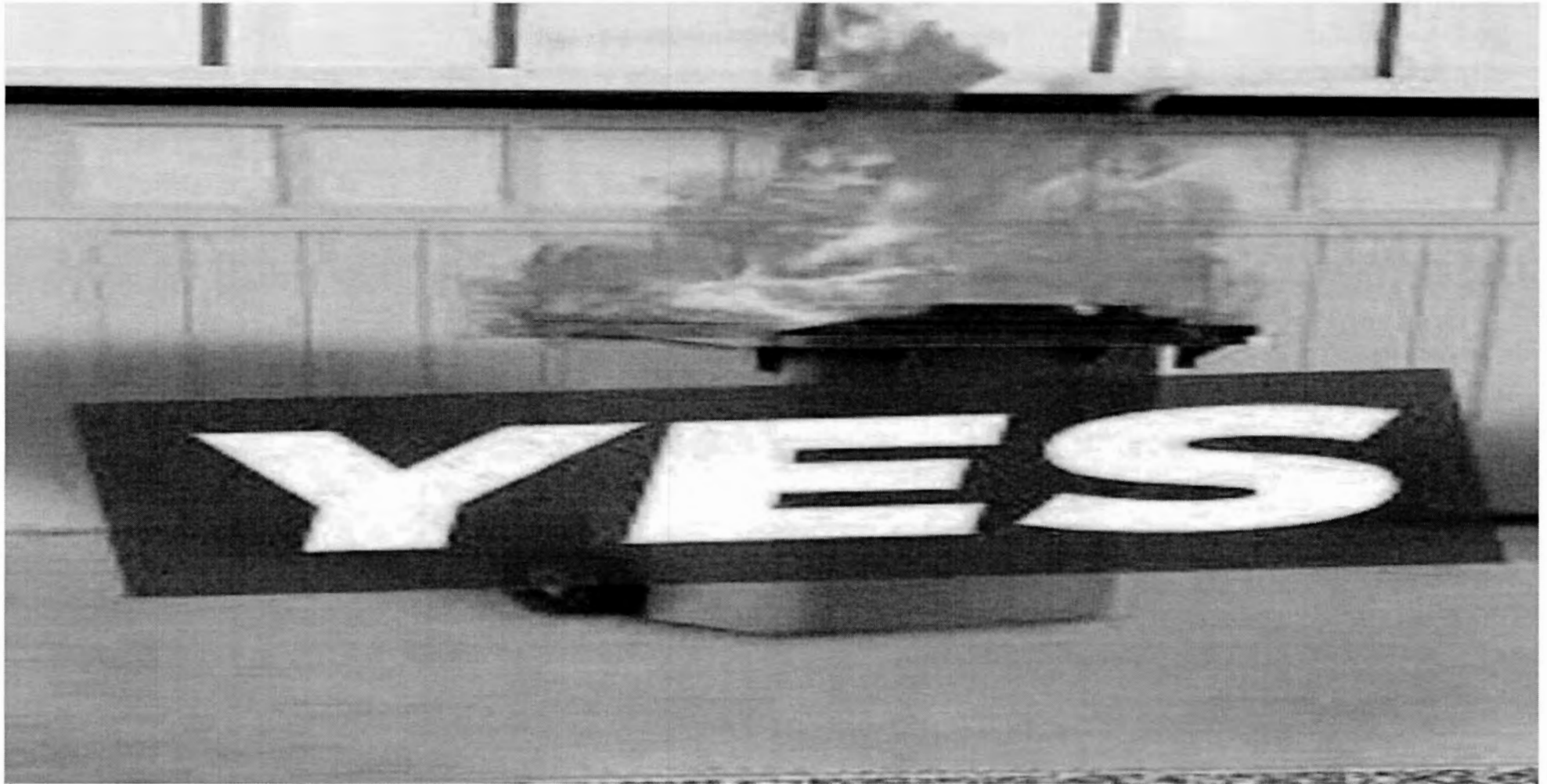
Zone Zero Creep® is the unintentional or temporary intentional of placing combustible materials, items and storage within 5 feet of a structure that you later forget to remove.

Bob Ilko, 02/15/26



IBHS Palisades Fire Case Study re landscaping in Zone Zero
<https://www.youtube.com/shorts/wEEdv3HG618>

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IBHS Research re trash/recycling/greenery bins in Zone Zero (Heat equivalent to 3.5 gallons of gasoline each)

<https://youtube.com/shorts/vWS17n5yQcU?si=IClfwq-QF6GkCH8K>

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Rancho Bernardo Home 2025

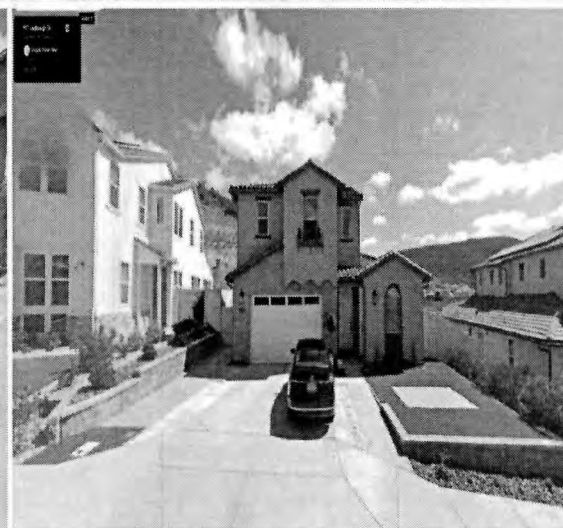


Eaton Fire (Los Angeles) 2025 flying embers - Newsweek



Palisades Fire (Los Angeles) 2025 destroyed

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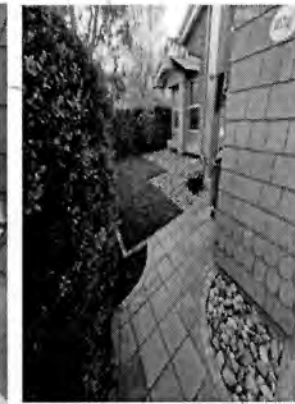
\$1000 landscaping
and shed removal



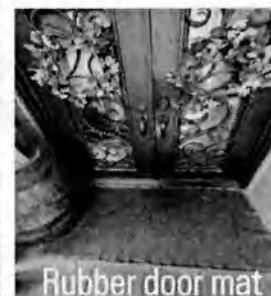
\$550 tree removal
and tree trimming



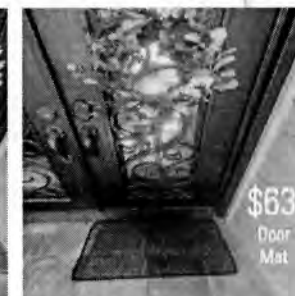
\$150 tree
stump removal



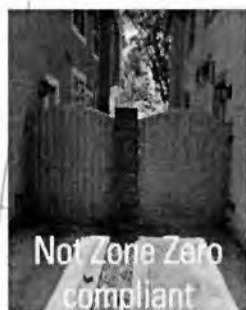
\$917 for 6.5 tons



Rubber door mat



\$63
Door
Mat



Not Zone Zero
compliant



\$3,556 02/10/25
5.5' x 5'
aluminum gate



\$1280 rock placement

\$150 landscape edging barrier



Plastic dryer vent



Extension Pipe for Solid
or Flexible Ducts \$65
Spring Loaded Damper
Features &
Benefits
Removable Insect Screen
Heavy Duty 28-Gauge Steel

Zone Zero
Case Study
\$7754
Before and
After Photos

*Disclaimer – Information is subject to change without notice

Jeannie Moravits Smith
08/01/26



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Zone Zero Compliance vs Homehardening

Home Hardening (Structural Protection) focuses on the building materials & components that are vulnerable to embers and radiant heat

Roof: Class A roofing, cleaning gutters, and covering eaves

Vents: Covering all attic/crawlspace vents with 1/8-inch metal mesh to keep embers out

Windows & Skylights: Installing double-pane, tempered glass to resist breaking from heat

Walls: Using ignition-resistant materials like siding, stucco, or fiber cement

Decks: Replacing wood decks with non-combustible materials or ensuring they are cleared underneath

Office of State Fire Marshal Wildland Urban Interface (WUI) Listed Products Handbook

<https://osfm.fire.ca.gov/what-we-do/fire-engineering-and-investigations/building-materials-listing>

Zone Zero is the "ember-resistant zone" extending 0 to 5 feet from the structure, where the goal is zero combustible material

Surfaces: Replace mulch, wood chips, and pine needles with gravel, pavers, or concrete

Plants: Remove all dead/dying plants, shrubs, and trees within 5 feet

Items: Remove firewood, lawn furniture, boats, or trash cans from this zone

Fencing: Replace wood fencing/gates attached directly to the house with non-combustible materials

Key Differences and Synergy

Focus: Hardening is about the structure; Zone Zero is about the surroundings immediately adjacent to it

Synergy: While a hardened home resists heat, a cleared Zone Zero prevents the fire from starting in the first place

Impact: A UC Berkeley study found that while hardening alone can raise survival to 17%, combining it with proper defensible space (including Zone 0) boosts survival to 48% with furthermore comprehensive efforts potentially reducing risk by up to 74%

In summary, you need both: Hardening protects you from the flames, and Zone Zero stops the flames from reaching you

Zone Zero Curb-appeal is Insur-appeal.®

AB 38 AND SB 63 WORK IN CONJUNCTION WITH AB 3074

California Senate Bill 63: Fire prevention: vegetation management: public education: grants: defensible space: fire hazard severity zones effective 01/01/2021

https://leginfo.ca.gov/faces/billTextClient.xhtml?bill_id=20210220SB63

SB 63 among other things, would instead provide that fuel modification beyond the property line may only be required by state law, local ordinance, rule, or regulation in order to maintain the 100 feet of defensible space. *AB 3074 allows insurance companies to require beyond property line "if a fire expert, designated by the fire chief... provides findings that the fuel modification is necessary to significantly reduce the risk of transmission of flame or heat sufficient to ignite the structure, and there is no other feasible mitigation measure possible to reduce the risk of ignition or spread of wildfire to the structure. The greater distance may not be beyond the property line unless allowed by state law, local ordinance, rule, or regulation."*

California Assembly Bill 38 - California Civil Code 1102.19(a)
https://leginfo.ca.gov/faces/billNavClient.xhtml?bill_id=20190200AB38

AB 38 – Defensible Space Inspections on Home Sale/Purchase*

As of July 1, 2021, California Assembly Bill 38 states that the seller of a residential property located in a Very High Fire Hazard Severity Zone (VHFHSZ) by Cal Fire and SDFD must submit documentation of compliance with locally adopted defensible space requirements (SDMC 142.0412) prior to the close of escrow.

With AB 38, if documentation showing compliance cannot be obtained by the close of escrow, the seller and buyer can enter into a written agreement showing that the buyer agrees to obtain documentation of compliance within one year of closing escrow.

As of July 1, 2025, require the disclosure notice to also include the State Fire Marshal's list of low-cost retrofits. The bill would also require a seller who has obtained a specified final inspection report to provide to the buyer a copy of that report or information on where a copy may be obtained.

Disclosure of the following to the Seller:

- (1) Eave, soffit, and roof ventilation where the vents have openings in excess of one-eighth of an inch or are not flame and ember resistant
- (2) Roof coverings made of untreated wood shingles or shakes
- (3) Combustible landscaping or other materials within five feet of the home and under the footprint of any attached deck
- (4) Single pane or non-tempered glass windows
- (5) Loose or missing bird stopping or roof flashing
- (6) Rain gutters without metal or noncombustible gutter covers

*Disclaimer – Information is subject to change without notice



State of CA Resources

<https://www.fire.ca.gov/dspace>

<https://www.readyforwildfire.org/wp-content/uploads/Cal-Fire->

CalFire Ready-Set-Go-Brochure pdf

<https://shorturl.at/fvALM>

WHAT ARE THE POSSIBLE CONSEQUENCES FOR NON-COMPLIANCE?

SOURCE: CONTRA COSTA BAR ASSOCIATION – 2021

[HTTPS://WWW.CCCBA.ORG/ARTICLE/EVER-CHANGING-FIRE-HARDENING-LAWS/](https://www.cccba.org/article/ever-changing-fire-hardening-laws/)

Aside from possibly losing one's property, failure to comply with a notice of abatement could result in a government priority lien, making it difficult for owners to sell or refinance their property.[14] In addition, the first infraction is punishable by a fine of \$100 to \$500.[15] If another violation occurs within five years, the fine increases to a range of \$250 to \$500. If convicted of a third violation, then a misdemeanor could result which is punishable by a fine of not less than \$500, in addition to being billed for the costs incurred by the local agency to perform the necessary work.[16] Insurance companies could cancel their policy or deny claims upon learning that the owner failed to act upon a notice of abatement, making it more difficult for the owner to rebuild in the event of a total loss due to fires.

Failure to comply could also lead to negligence claims, if the cause or spread of the wildfire is attributed to the failure to create an ember-resistant zone around a given property. The fact that a utility and/or governmental agency has an easement on private property and a duty to maintain the utility lines on such properties does not absolve the property owners from these statutory violations.[17] These statutes work in tandem to make sure that if either owner or utility/governmental agency fails to maintain the trees or shrub around utility lines, then the other is responsible for performing the work.[18]

[15] Public Resources Code Section 4291

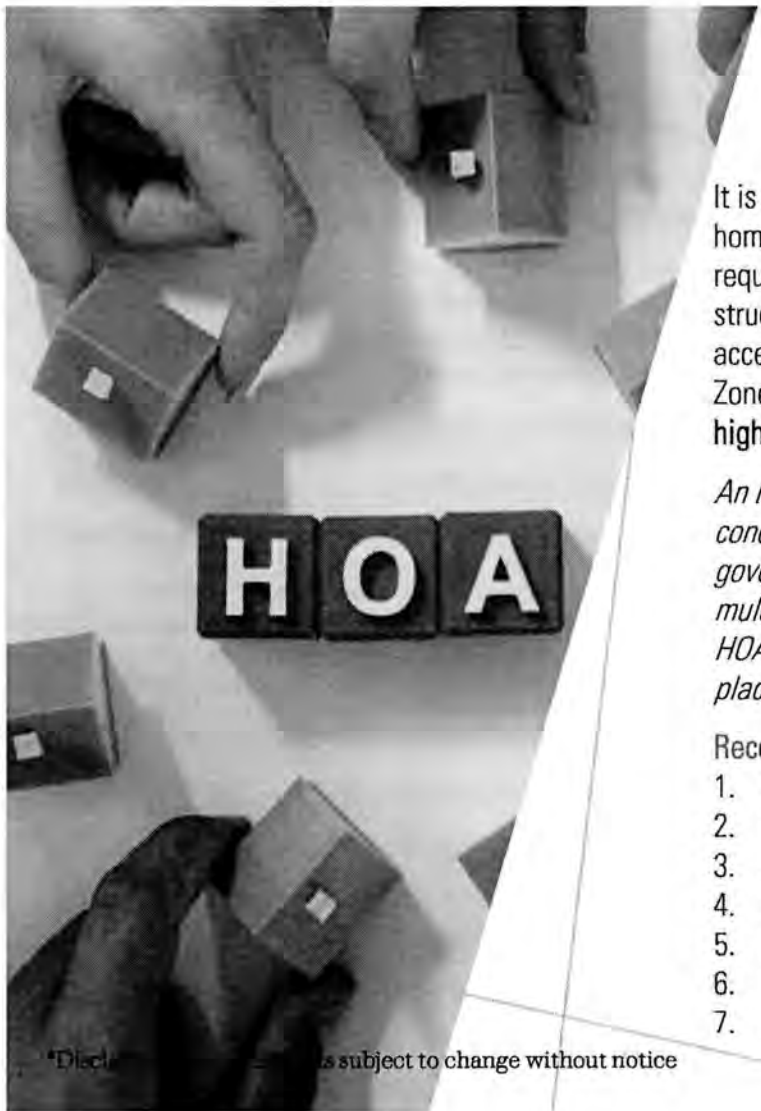
[16] Public Resources Code Section 4291.1

[17] Public Resources Code Sections 4291-4293

[18] Public Resources Code Sections 4291, 4295.5

Town of Woodside ordinance states abatement liens, civil fines and both infraction/misdemeanors for non-compliance

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HOMEOWNERS ASSOCIATIONS ARE PART OF THE EQUATION

It is time again for HOA's to be part of the solution to help ensure their residents can retain or find homeowners insurance. State regulations like AB 38 and AB 3074 regulations plus insurance company requirements will be a challenge for residents to make significant changes to their landscaping and/or structures. HOA's will receive landscape and/or architectural plan submittals beginning now and will accelerate rapidly in the next two to three years. With either home sales and insurance requirements for Zone Zero being implemented, homeowners may be given as little as 60-90 days to comply. **It will be highly stressful on the homeowner and HOA volunteers.**

An HOA can't use its CC&Rs or architectural rules to force a homeowner to keep the property in a condition that breaks a state or local fire law. Civil Code 4205 makes the law control whenever a governing document conflicts with it. When fire regulations tells a homeowner to pull out the wood mulch, shrubs against the walls, or a wood fence touching the house, the fire requirement wins, and the HOA can't fine the homeowner or withhold architectural approval to keep the fire-unsafe landscaping in place. You still need to submit architectural plans to the HOA for design approval.

Recommendations to HOA's to do immediately:

1. Educate landscape/architectural committees and board members now on AB 38 and AB 3074
2. Prepare to streamline and expedite landscape/architectural submittals to 30 days or less
3. Seek advice now from experts to aid revising landscaping/architectural approval process
4. Pre-approve a list of acceptable landscape/architectural components for faster approvals
5. Communicate with residents often to explain expectations and approval process
6. Draft Acknowledgement Letters regarding approvals are not in compliance with Zone Zero
7. Be empathic as the regulations and requirements are mandatory, not discretionary

4-1-1 ON HOMEOWNERS INSURANCE

Non-Renewal: (We like you but don't want you. Need to "Thin the Herd") vs **Cancellation** (We really don't like you and don't want you)

Fire Hazard vs Fire Risk: Fire Hazard is fuel material, slope, fire weather & "other relevant" factors. Fire Risk is potential for damage as ability to ignite, construction material flammability and mitigation (defensible space, building design, ignition resistant building materials, & ignition resistant construction). Risk mitigation is important to underwriting.

Fire Risk Score: (Your Homeowners Insurance FICO Score): Each insurer uses its own fire risk score sets its own risk tolerance so comparing risk scores is really challenging.

Riskfactor: 08/01/24 & 09/29/25: 1/10 Flood Factor; 7/10 Fire Factor (14-19% burning over 30 years) 6/10 in 2026; 1/10 Wind Factor; 3/10 Air Factor; 4/10 Heat Factor www.firststreet.org

CLUE Report: 1-866-312-8076 or (<https://consumer.risk.lexisnexis.com/consumer>) – Property claims remain in the database up to seven years

Admitted Carrier: (State regulated with state guaranty funds) vs **Non-Admitted Carrier** (Not state regulated surplus lines/excess and surplus (E&S) insurance – 119% increase 2025)

Reinsurance: (Insurance for Insurance Companies) – Reinsurance premiums increased 50% in 2024 – 12/05/24 CDI Workshop re allowing reinsurance net costs in premium rates. Expect 10% - 20% premium increases as CA does not allow reinsurance recovery except for earthquake policies. "Premiums to be more accurate of the true costs of insurance."

Underinsurance: (Historically 2/3rds of homeowners are underinsured by 1/3rd despite insurance industry 80-20 Co-insurance Rule). Payout limited to a percentage if <80% RCV

Replacement Cost Value (RCV Coverage A target is \$385/sf to \$425/sf) vs Actual Cash Value (ACV – depreciation) vs Market Value (09/02/24 estimate \$353-\$548/sf ADU)

Everett v. State Farm Gen. Ins. Co. (2008) 162 Cal.App.4th 649 – "Doing the Tango with acceptance of risk of loss". Insurance industry beginning to rely on AI agents.

California Fair Plan (Fair Access to Insurance Requirements) of 1968: "Insurance of Last Resort" (<https://www.cfpnet.com>) Fair Plan has 451,799 policies (09/24) & 590,642 (06/25). 859 residential/8 commercial policies in 92131 (09/24). Premium increase April 2026 (1 policy 43% \$1474). AB 226 CA FAIR Plan Association Stabilization Act (Alvarez): Issue bonds to finance the costs of claims, increase liquidity & claims-paying capacity of the association. " *Shall not be deemed to constitute a debt or liability of the state, other than the bank* (CA Infrastructure & Economic Development Bank), *or a pledge of the faith and credit of the state*".

Catastrophic Rate Modeling for Insurance Premiums: "Will it bring back competition to the California insurance market?" Wildfire Catastrophe Models Explained: The Verisk U.S. Wildfire Model presentation 05/09/25. Expect 20% - 60% premium increases in 2025-2026

If you have a trust, list the trust as "additionally named insured" to prevent denial of coverage.

What can you do about getting fire insurance?

Working together with:

State Farm

American Property Casualty

Madronus

USAA

CSAA Insurance Group (AAA)

GET CERTIFIABLE! NO REALLY, GET YOUR HOME CERTIFIED!

Wildfire Prepared Home Essential (Base) Designation or Wildfire Prepared Home Enhanced (Plus) Designation by Insurance Institute for Business & Home Safety (IBHS) is an independent, nonprofit, scientific research organization. **More stringent than AB 3074 regulations.** A 3-year certification.

Eligibility:

1. Own a 3-story or less, single-family home in California
2. Create a Zone Zero 5-foot noncombustible buffer around your home by following the step-by-step checklist
4. Pass physical home inspection (\$125)

<https://wildfireprepared.org/>

IBHS Certification does not guarantee homeowners insurance renewal

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[illegible]

What happens in the 3 -15 minutes you are instructed to evacuate?

- Overcome from sheer panic of uncertainty
- Find your situational awareness
- Comprehend gravity when you don't know the extent
- Get your family out of the house
- Collect your pets, their food, and bedding
- Grab your vital documents and photos
- Find your 72-hour emergency bag
- Lock windows and not your doors
- Move combustibles from windows
- Relocate items outside (Furniture, plants, door mat, sheds)
- Take the car with the most fuel
- Call friends and family to evacuate
- Take pillows, clothing, Rx, food and water
- Determine where you are going
- Evacuation information may be limited or confusing

We are on your own for 72 hours

<https://protect.genasys.com/search>

Evacuation Management for Law Enforcement and Fire Leaders training 02/20/25

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Federal, State and/or Local Funding?

California Wildfire Mitigation Program (CWMP) was created by the State of California to strengthen community-wide resilience against wildfires. The California Governor's Office of Emergency Services (Cal OES) has partnered with the California Department of Forestry and Fire Protection (CAL FIRE) to develop a state home hardening initiative to retrofit, harden, and create defensible space for homes at high risk to wildfires. This initiative focuses on high social vulnerability communities and providing financial assistance for home hardening activities to low- and moderate-income households (San Diego County - Dulzura, Campo, and Potrero for 2024). Assembly Bill 38 in 2019 authorized Cal OES and CAL FIRE to enter into a joint exercise of powers agreement (JPA) to oversee the development and implementation of CWMP in accordance with the California Wildfire Mitigation Program's business plan. Last funded 2024-2025. <https://www.caloes.ca.gov/office-of-the-director/operations/recovery-directorate/hazard-mitigation/>

AB 888 (Enacted October 2025): California Safe Homes grant program (Covered by admitted insurer or FAIR Plan; high or very high fire hazard severity zone and income no higher than low-income limit for the county (Family of 2 \$105k/year). Grants available to local governments, special districts and individuals. \$5m initial funding is now \$3m (07/06/26). https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202520260AB888

Hazard Mitigation Grant Program (HMGP) – Section 404

As the result of a Presidential Disaster Declaration, FEMA's Hazard Mitigation Grant Program (HMGP) funds plans and projects that reduce the effects of future natural disasters. In California, funds are administered by the Cal OES Hazard Mitigation Branch. Eligible subapplicants include state agencies, local governments, special districts, and some private non-profits.

HMGP funding opportunities provide support for communities to implement mitigation activities to reduce risk to life and property from natural hazards such wildfire, earthquake, drought, extreme weather, flooding, and natural hazards defined in the State Hazard Mitigation Plan. HMGP funding can support the development of Local Hazard Mitigation Plans (LHMP), and project scoping activities referred to as Advanced Assistance.

Need a volunteer to confirm evaluate potential for the SRCA to apply for a grant as a non-profit.

<https://www.caloes.ca.gov/office-of-the-director/operations/recovery-directorate/hazard-mitigation/hazard-mitigation-grant-program/>

No known tax rebates for AB 3074 compliance at this time. California Senate Bill 675 (08/31/24) authorizes grants for low-income residents.

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IMPORTANT LINKS BEFORE YOU HIRE ANY CONTRACTOR

“DO A LITTLE HOMEWORK BEFORE YOU DO YOUR HOME WORK”

CALIFORNIA CONTRACTORS LICENSING BOARD - [HTTPS://CSLB.CA.GOV/](https://CSLB.CA.GOV/)

GUIDES AND PUBLICATIONS FOR HIRING A CONTRACTOR -
[HTTPS://CSLB.CA.GOV/ABOUT US/LIBRARY/GUIDES AND PUBLICATIONS/](https://CSLB.CA.GOV/ABOUT_US/LIBRARY/GUIDES_AND_PUBLICATIONS/)

USE THE LINKS ABOVE BEFORE YOU HIRE ANY CONTRACTOR:

- TEN TIPS FOR MAKING SURE YOUR CONTRACTOR MEASURES UP
- CHECKLIST FOR PRESCREENING CONTRACTORS (LICENSE RENEWAL, SURETY BOND & WORKERS COMPENSATION)
- WHAT YOU SHOULD KNOW BEFORE HIRING A CONTRACTOR
- CHOOSING THE RIGHT LANDSCAPER GUIDE

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For more information about Zone Zero and related insurance issues join
Zone Zero San Diego
Facebook page

THANK YOU FOR ATTENDING



Bob Ilko, President – Scripps Ranch Civic Association Project Phoenix

Communicate with us at:

insuranceissues@scrippsranch.org

Legislation and Insurance Resources:

www.scrippsranch.org/project-phoenix

Presentation Registration Link:

<https://forms.gle/HEDKx4668SBWDfc58>

Thank you to Scripps Ranch Restoration & Remodeling and Mulholland Brand for sponsoring the handout costs



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