

If you've noticed homeowners insurance getting more expensive — or harder to find — you're not imagining it. Wildfire risk, rising construction costs, and shifting insurance rules have made coverage a challenge in many parts of California.

Home insurance companies are leaving California because wildfire losses have become extremely expensive, and state rules limit how quickly insurers can adjust rates to keep up. As a result, some companies are pausing new policies or canceling existing ones — but homeowners who can't find coverage on the regular market may still qualify for the **California FAIR Plan**, the state's insurer of last resort.

The good news? You're not powerless. There are smart, practical steps you can take to help lower your premiums and make your home more appealing to insurance companies. Even better, many of these improvements also make your home safer from wildfire, extreme weather, and everyday risks like theft.

# A California Homeowner's Guide to Lowering Home Insurance Costs



Here are **SEVEN** high-impact ways to protect your home and your wallet

1

## Harden your home against wildfires

“Home hardening” refers to strengthening the structure and surroundings of your home to better withstand disasters. The goal is to protect the property, reduce damage and improve insurability. Home hardening falls into two primary categories: structure hardening and creating defensible space.

### Structure Hardening:

- Install ember-resistant vents and enclose eaves and roof soffits.
- Replace or upgrade to Class A fire-rated roofing materials (metal, tile, composite).
- Use non-combustible siding (stucco, fiber cement, brick).
- Upgrade windows to dual-pane tempered glass.

### Defensible Space:

- Maintain a brush clearance around the home. Consult your county/city Fire Department website for the gap required for your home.
- Keep vegetation trimmed and remove dead vegetation, limbs, or overhanging branches.
- Replace wood mulch with gravel or other non-combustible materials near the home.

For more tips on home hardening, visit [CAL FIRE's Defensible Space](#) resources and [C.A.R.'s How to Fire Harden Your Home](#) Consumer Guide.

## Improve your home's “fire protection class” status

Your home's fire protection class grades your house's proximity to fire protection services. Insurance Services Office, Inc. issues these grades. Measures that can improve your grade include easy fire engine access, visibility of the home address to first responders, documentation/photos of fire mitigation work for your insurer, and participating in a Firewise USA® program, an initiative in which neighborhoods work together to reduce community wildfire risks.

2

# A California Homeowner's Guide to Lowering Home Insurance Costs

3

## Modernize your roof and home systems

Insurers reward homes with reduced risk of leaks or system failures. Replacing aging roofs or adding water-resistant underlayment can significantly increase fire resistance. Additional system upgrades that can impact premiums include installing seismic retrofits, upgrading outdated electrical panels and wiring, installing automatic gas shutoff valves, and replacing aging plumbing with PEX or copper.

## Invest in security & loss prevention systems

These can reduce claims for theft, water damage, and fire, among other reasons. To reduce your premiums, look into monitored security systems (alarm, cameras, smart locks), smart water leak detection and automatic shutoff, hardwired smoke detectors, fire extinguishers/maintained fire-safe equipment, and whole-house surge protection.

4

5

## Increase your home's resilience through targeted upgrades and add-ons

Installing storm-resistant windows/doors, using non-combustible fencing against the house and adding backup power (generator or battery) to keep safety systems active during outages can all lower premiums.

## Follow a maintenance schedule

Insurers often reward evidence of consistent maintenance. Document completed maintenance tasks such as keeping roofs, gutters, and drainage systems clean; addressing peeling paint, broken fencing, or loose shingles; fixing plumbing leaks promptly; and maintaining HVAC systems.

6

7

## Take advantage of policy-related discounts

Often overlooked by consumers, these may not require any additional financial investment. Consider the following: bundling your homeowners and auto policies; raising your deductible; participating in your insurer's Insurance Inspection Program; and asking if your insurer offers California-specific mitigation discounts. If your insurer's premiums are still out of reach, see if coverage through the [California FAIR Plan](#) (which tends to be more limited than traditional coverage) offers a viable alternative.

Talk to your REALTOR® about how you can make your home appealing to California insurers and explore the [full collection](#) of the CALIFORNIA ASSOCIATION OF REALTORS® homeowners insurance resources.



CENTER FOR  
CALIFORNIA  
REAL ESTATE