



VFP 2021–2022

Unlocking Market Forces to Drive Community Wildfire Adaptation

Leveraging market forces and associated economic incentives to encourage homeowners and communities in the wildland urban interface to implement wildfire mitigation best practices, enhancing overall resilience against increasing wildfire risks.



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Challenges

- **~5 million homes**—1 in 3 CA households—are located in the wildland urban interface where losses are driving out insurance providers.
- **28% fewer policies** were written by private insurers in 2023 than 2020.
- In **46 of 58 counties**—80%—the nonrenewals outnumber new policies written.
- Instead of **addressing underlying risk**, policymakers focus on **masking the high wildfire risk**.

Achievements

★ **Pilot projects:** Secured funding for the **Data Commons** and **WUI Response Rating initiatives** with the **Moore Foundation** and **IBHS** to standardize risk data.

★ **Policy & legislative impact:** Influenced **state-level strategy** through the **AB Mitigation Committee** and the **Roadside Clearance Bill** to address infrastructure vulnerabilities.

★ **Strategic convening:** Hosted a summit with the **Doerr School of Sustainability**; **five funded projects** were launched.

Activities

1. Conducted **foundational research** into **California insurance regulations** and launched a **public advocacy campaign** via media engagements and the **San Francisco Chronicle**.
2. Formed an **industry working group** to align **government fire codes** with **insurance industry best practices**.
3. Developed **technical frameworks** for a **Data Commons** and **WUI Response Rating** to provide standardized, **parcel-level risk data**.
4. Cohosted a **strategic convening** with **Stanford's Doerr School of Sustainability**, establishing a cross-functional leadership group and securing funding for **five priority projects**.
5. Advanced **legislative policy** through the development of a **Roadside Clearance Bill** and initiated **field testing of risk-modeling solutions** with insurance partners.



Learn More
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