Your Roof Is Now Your Insurance Strategy

California's 2026 rules, discounts, and the path off the FAIR Plan — on one page

For California homeowners, HOA boards, and property owners

WHAT CHANGED IN 2026	WHAT IT MEANS FOR YOUR ROOF
New fire maps + WUI code (Title 24, Part 7) — Jan 1, 2026	Class A fire-rated assemblies required at re-roof in mapped zones, now including High zones inside city limits
California Safe Homes grants (AB 888) — applications opened spring 2026	State grants (not loans) for income-qualified homeowners in high-risk zones: fire-safe roof replacement + hardening within 5 feet of the home
Building-code upgrade coverage mandate — July 1, 2026	Replacement-cost policies must include code-upgrade coverage of at least 10% of dwelling limit
Safer from Wildfires framework — expanding carrier adoption	Carriers must offer credits for verified hardening; a Class A roof is the anchor measure, typically 5–15%

WHAT UNDERWRITERS LOOK AT

01 **Age** — many carriers tighten terms past 15–20 years; documented condition can outweigh the calendar

02 **Material & fire rating** — Class A is the baseline; wood shake is effectively uninsurable in much of SoCal

03 **The whole assembly** — ember-resistant vents, edge detailing, Zone Zero clearance

04 **Documentation** — permits, product listings, dated photos; compliance you can't prove is compliance your carrier can't price

THE FAIR PLAN EXIT PATH

FAIR Plan typically costs 1.5–3x voluntary-market premiums — before the wraparound policy most households add

The exit package: documented Class A roof + Zone Zero hardening + IBHS Wildfire Prepared Home designation

Carriers re-entering high-risk ZIPs write hardened, documented homes first

A written roof condition report is what your broker takes to market

GETTING THE DISCOUNT

- Ask your agent which documentation qualifies before the project starts — capturing it during the work is easy, reconstructing it isn't
- Credits stack with community-level and whole-home hardening measures
- Submit permits, product listings, and photos with the request

DOCUMENT EVERYTHING

- ☐ Signed-off permit
- ☐ Product listing showing the Class A rating (assembly rating if applicable)
- ☐ Dated photos of completed work, vents, and edges
- ☐ Contractor's written condition report

Keep it all with your closing papers

The math that matters: FAIR Plan premiums run 1.5–3x the standard market. A documented Class A roof — often the deciding factor in getting re-written — can pay for a meaningful share of itself in premium savings alone. Run the re-roof and the insurance numbers together.

3 QUESTIONS TO ASK YOUR INSURANCE AGENT

① Which wildfire-mitigation credits does my carrier offer, and what documentation qualifies?

② Does my policy include the new 10% building-code upgrade coverage?

③ What exactly would it take to move my home off the FAIR Plan?

Free documented roof inspection — you keep the written report either way.

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