Benefit of FRRCL for Grants

Wildfire Prevention Grants are funds for projects in and near fire threatened communities to improve public health and safety while reducing greenhouse gas emissions. CAL FIRE's Wildfire Prevention Grants can be used to fund projects or activities focused on the protection of people, structures, and communities.

What types of projects can be funded with Wildfire Prevention Grants?

Hazardous Fuels Reduction

- Vegetation Clearance
- Fuel Breaks
- Chipping Days
- Prescribed Grazing
- Green Waste Programs

Wildfire Prevention Planning

- Wildfire Risk Mapping
- Strategic Fire Planning Documents

Wildfire Prevention Education

- Outreach Programs
- Educational Materials

Wildfire Prevention Grant applicants will receive priority if the applicant is on the Fire Risk Reduction Community List, or if the applicant plans to utilize the grant funding to meet the List eligibility requirements.

Want to learn more about CAL FIRE's Grants Program?

Benefit of FRRCL for Insurance

The California Department of Insurance "Safer From Wildfires" regulations in Title 10, Section 2644.9(d), require insurance companies to use a rating plan that takes into account and reflects whether a structure is in a Fire Risk Reduction Community.

Read the Safer From Wildfire Regulations Here!

FRRCL communities may see a discount on insurance costs. Property owners in FRRCL communities can be directed to the Board's FRRCL webpage to access the list and other supporting documents for submission to their insurance providers. Questions or concerns regarding their insurance can be directed to the California Department of Insurance, or their insurance provider.

Quick Links for Property Owners

For documents which can be submitted to insurance Providers to verify FRRCL community status, including the resolution of Board approval:	Board of Forestry's FRRCL Webpage
For information on Safter from Wildfires insurance discounts for homeowners:	California Department of Insurance, Safer from WIldfires

Wildfire Hardening Discounts for Dwelling Fire & Commercial

To promote wildfire resilience and support insurance availability, the California FAIR Plan Association (FAIR Plan) offers discounts to Dwelling Fire and Commercial policyholders who take steps to make their homes and businesses safer from wildfires.

Wildfire Premium Discount Up To	
16.4%	**Dwelling Fire**
13.8%	**Commercial**

Each Requirement Represents an Opportunity for a Discount Off of the Wildfire Portion of Policy Premium

(All eligible discounts will be applied to Wildfire premium.)

Immediate Surroundings Discounts (Five Total Discounts)

- (1) Vegetation and debris have been cleared from under decks.
- (2) Vegetation, debris, mulch, and other combustible materials have been cleared within 5 feet of the dwelling.
- (3) The property has only noncombustible materials incorporated into any improvements to the property, including fences and gates, within 5 feet of the dwelling.
- (4) Combustible sheds and other outbuildings are more than 30 feet from the dwelling or as far from the dwelling as possible within the area under the control of the applicant or policyholder.
- (5) Trees surrounding the dwelling have been trimmed, brush and debris removed from the yard, and the property is in compliance with state and local ordinances regarding defensible space, such as California Public Resources Code Section 4291.

Structure Discounts (Five Total Discounts)

- (1) Has a Class-A Fire Rated Roof (meaning asphalt fiberglass composition shingles, stone, concrete or clay tile, or metal).
- (2) Has enclosed eaves.
- (3) Has ember and fire-resistant vents (approved wire mesh covering).
- (4) Has upgraded windows (multi-paned) or functional shutters.
- (5) Has 6 inches at the bottom of all exterior walls made of non-combustible material.

Property Level Completion Discount (One Discount)

- (1) An additional completion discount is offered when all ten of the above criteria are met.

Community Discount (One Discount)

- (1a) Dwelling/Structure is located in a Fire Risk Reduction Community listed by the Board of Forestry.
- (1b) Dwelling/Structure is located in a Firewise USA Site in Good Standing.
- **Satisfying both requirements (1a & 1b) earns a larger total percentage discount.**

Policyholders can qualify for a total of 12 individual discounts

(5) Immediate Surroundings Discounts
(5) Structure Discounts
(1) Property Level Completion Discount
(1) Community Discount

The California FAIR Plan is the state's insurer of last resort

The California FAIR Plan is the state's insurer of last resort. We encourage you to proactively seek to place these risks and all risks currently insured by the FAIR Plan in the standard market.

Our customer service representatives are not licensed insurance professionals and are unable to provide insurance advice. You are the primary resource for your clients.

More Information

California Department of Insurance
Safer from Wildfires

National Fire Protection Association
Firewise USA

Board of Forestry

CALIFORNIA FAIR PLAN PROPERTY INSURANCE

>>Discounts are applicable as of November 15, 2025, and are subject to change.>>