HZ
HOUSE OF ZONSHINE

FIRE & INSURANCE FIELD NOTES

The Safety Breakdown

What's actually changing with insurance and where demand is moving, plus what to ask before you write an offer near a fire-affected area.

01 The Insurance Picture Right Now

- Several major insurers have narrowed or stopped writing new policies in the highest-risk fire zones, pushing more homeowners toward the FAIR Plan, the state's insurer of last resort for homes private carriers won't cover.
- California's one-year moratorium on non-renewals (Insurance Code 675.1) protects existing policies in and near a declared fire perimeter, but it doesn't guarantee a brand-new policy for a buyer, so start shopping coverage early.
- Ask your lender and your insurance agent to talk to each other before you write an offer. An approved loan means nothing if you can't get coverage in time to close.

COVERAGE

02 Reading The Split By Neighborhood

- Sherman Oaks and Highland Park both sit in the lower-elevation band that's absorbing buyers who got priced or scared out of higher-risk areas, part of why demand there has held up.
- Ask for a property's actual Fire Hazard Severity Zone designation, not just the neighborhood's general reputation. Zones can change block by block, even street by street.
- Insurability comes down to the specific lot, not just the zip code: defensible space, roofing material, and distance to brush all factor in separately from location.

LOCATION

03 What To Actually Ask Before You Write An Offer

- Ask the seller's agent whether the current policy is being non-renewed or is transferring as-is at closing. That answer changes your timeline.
- Get your own insurance quote in hand before you remove contingencies. Treat insurance approval like loan approval, not an afterthought.
- If a private carrier won't write the property, ask what FAIR Plan coverage would actually cost before you're already attached to the house.

OFFER

FROM JULIA

"I'd rather my clients ask the hard question now than find out after they've moved in."

BEYOND THE SAFETY STORY

Three more things worth knowing, straight from what I tell my own buyers and sellers.

BONUS 01

The state's home-hardening discount is real, and underused

Under California's Safer from Wildfires regulation, insurers are required to offer discounts for specific mitigation steps, from ember-resistant vents to Class A roofing to proper defensible space. FAIR Plan policyholders who complete the full list can see close to 16% off the wildfire portion of their premium. If you're buying in a fire-adjacent area, ask what the current owner has already done, and what's still on the table for you.

BONUS 02

Palisades Village is reopening August 15

Caruso's roughly $50 million rebuild of the Palisades Village retail and dining center is set for a grand reopening on August 15, 2026, nearly fully leased, with about a third of the tenants brand new. It's a real, visible sign that recovery in the highest-profile fire area is further along than the insurance headlines alone suggest, worth knowing as you weigh how a neighborhood is actually healing versus how it's being talked about.

BONUS 03

The one-year moratorium has real limits

California's mandatory non-renewal protection only covers existing policies already in force in and near a declared fire perimeter. It doesn't guarantee a new policy for a buyer, and it ends a year after the declaration regardless. If you're buying a home currently protected under it, ask exactly when that window closes.

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