Roofr Policy Watch:

What's New for California Roofers in 2026-2027

Learn about AB 888, the 10% update coverage mandate, and how to educate homeowners and win more work in 2027.



Class A Roofing

As of January 1, 2026, a **Class A fire-rated roof** is required by law in Fire Hazard Severity Zones.

- Non-compliant materials, like wood shake or cedar shingles, will fail inspection.
- Most carriers now require documented Class A roofing in high-risk areas.

California's FAIR Plan (insurer of last resort) just announced a rate hike, so affected homeowners want to find private coverage ASAP. A Class A roof can make that happen.

AB 888

The **California Safe Homes** (AB 888) state grant program also passed into law on Jan 1, 2026.

- Helps income-qualified homeowners in high-risk areas afford fire-safe roof updates.
- For now (Oct 2026), there's no application portal, no waitlist, and no launch info yet.

Once those grants come through, qualified homeowners will be lining up for roof work. Until then, they may qualify for a Safer from Wildfires insurance discount with that Class A roof.

10% Update Coverage Mandate

Here's the most exciting one. As of July 1, 2026, new or renewed insurance policies must now include **building code upgrade coverage of at least 10% of the dwelling limit.**

- Insurers pay the difference between repairing to the old standard and rebuilding to fire code.
- Until now, many homeowners didn't have this coverage, or had caps too low to matter.

Here's an example. If a homeowner has a $500,000 dwelling limit, their insurer's now on the hook for $50,000 to bring a damaged roof up to code (including those Class A materials). That's a lot of homeowners who can now afford roofing projects, whether they know it or not.

What to Tell Homeowners

Homeowners rely on you, their neighbourhood roofer, to help guide, inform, and protect them. Break it down or send them this summary so they understand their options.

"Your insurance is paying for this." The 10% code upgrade coverage means the insurer covers the cost of bringing a roof up to Class A. Homeowners don't pay that out of pocket.

"You'll need a compliant roof to keep your coverage." In high-risk zones, an undocumented or non-compliant roof can be a reason for non-renewal. Get those Class A materials on file.

"There may be grant funding coming." For income-qualified homeowners in fire hazard zones, AB 888 will be huge. Hopefully, the Department of Insurance will share more info soon.

"I'll document everything for your insurer." A compliant install with proper permits, material documentation, and photos means no stress later.

Roofr is Here to Help

Whether you use Roofr for measurements, proposals, documentation, or our full all-in-one CRM, Roofr keeps your roofing business efficient, organized, and compliant. **Book a call with our team** to learn more.