

Homes in Orinda Which Have Lost Fire Insurance

According to the data from FAIR (<https://www.cfpnet.com/key-statistics-data/>), 2,617 residences in Orinda were covered by the FAIR plan as of 9/30/25. That is over 35% of Orinda residences. And the number has drastically increased over the years Measure R has been in effect.

			policies	houses	
94563	Orinda	2025	2,617	7,073	37%
		2024	1,191		17%
		2023	340		5%
		2022	232		3%
		2021	157		2%
94556	Moraga	2025	582	3,996	15%
94549	Lafayette	2025	1,773	7,427	24%

ZIP Code	9/30/2025		9/30/2024		9/30/2023		9/30/2022		9/30/2021	
	Year over Year Growth	Number of Policies	Year over Year Growth	Number of Policies	Year over Year Growth	Number of Policies	Year over Year Growth	Number of Policies	Year over Year Growth	Number of Policies
Total	38%	621,234	40%	449,833	21%	320,572	12%	265,909		236,515
95987	133%	7	-25%	3	33%	4	200%	3		1
94505	33%	28	425%	21	33%	4	50%	3		2
94506	88%	1,087	323%	579	158%	137	33%	53		40
94507	99%	827	277%	415	86%	110	51%	59		39
94509	136%	184	160%	78	-6%	30	-14%	32		37
94511	8%	40	28%	37	12%	29	0%	26		-
94513	120%	176	150%	80	52%	32	24%	21		17
94514	17%	7	100%	6	-25%	3	0%	4		4
94517	62%	256	187%	158	77%	55	343%	31		7
94518	54%	43	133%	28	33%	12	29%	9		7
94519	55%	17	83%	11	-14%	6	0%	7		7
94520	72%	43	257%	25	75%	7	-20%	4		5
94521	95%	109	229%	56	240%	17	-17%	5		6
94523	74%	153	363%	88	90%	19	-9%	10		11
94525	106%	99	200%	48	100%	16	-33%	8		12
94526	119%	658	468%	301	83%	53	93%	29		15
94528	123%	116	300%	52	86%	13	75%	7		4
94530	80%	372	322%	207	63%	49	11%	30		27
94531	138%	131	450%	55	100%	10	-17%	5		6
94547	94%	101	550%	52	167%	8	50%	3		2
94549	91%	1,773	265%	927	76%	254	26%	144		114
94553	86%	543	265%	292	82%	80	5%	44		42
94556	105%	582	457%	284	113%	51	14%	24		21
94561	81%	87	17%	48	0%	41	-32%	41		60
94563	120%	2,617	250%	1,191	47%	340	48%	232		157
94564	99%	139	367%	70	275%	15	-20%	4		5
94565	114%	267	145%	125	19%	51	-31%	43		62
94569	18%	13	57%	11	250%	7	100%	2		1
94572	47%	22	67%	15	13%	9	-27%	8		11
94582	196%	133	309%	45	0%	11	-100%	-		1
94583	93%	352	184%	182	83%	64	25%	35		28
94595	85%	237	212%	128	64%	41	19%	25		21
94596	84%	92	400%	50	11%	10	-10%	9		10
94597	59%	110	245%	69	54%	20	18%	13		11
94598	111%	97	119%	46	133%	21	-25%	9		12
94801	31%	128	40%	98	3%	70	-15%	68		80
94803	94%	482	218%	248	63%	78	37%	48		35
94804	70%	172	87%	101	17%	54	-16%	46		55
94805	63%	148	122%	91	78%	41	-8%	23		25
94806	60%	168	72%	105	3%	61	2%	59		58
95531	75%	379	148%	216	74%	87	61%	50		31
95543	16%	106	-3%	91	11%	94	2%	85		83
95548	33%	28	50%	21	40%	14	67%	10		6
95567	153%	38	15%	15	333%	13	-25%	3		4
95614	22%	758	33%	623	8%	469	12%	433		386
95619	20%	612	69%	509	87%	301	27%	161		127
95623	25%	755	35%	604	52%	448	10%	295		269
95633	18%	882	25%	745	5%	598	9%	569		524

Notes:

(1) All figures as of 09/30/2025. Totals by report may vary based on data source.

