



Board Agenda Item 29

DATE: May 9, 2023

TO: Board of Supervisors

SUBMITTED BY: Nathan Magsig, District 5 Supervisor

SUBJECT: Resolution Urging Enactment of Legislation to Address Insurance Premiums in Fire-prone Areas

RECOMMENDED ACTION(S):

Adopt and Authorize Chairman to execute Resolution urging the California State Legislature and the Governor's Administration to enact legislation that requires private insurance carriers to take into consideration the steps homeowners have taken to reduce their fire risk.

Approval of the recommended action would adopt a resolution urging State legislators, Governor Newsom, and Insurance Commissioner Lara to enact legislation to require private insurance carriers to consider the fireproofing efforts of homeowners when determining whether to provide or renew homeowner insurance policies at an affordable rate. The locations are in District 5; however, the impact is countywide.

ALTERNATIVE ACTION(S):

Your Board could choose not to approve the recommended action or choose to revise the Resolution.

FISCAL IMPACT:

There is no increase in Net County Cost associated with the recommended action.

DISCUSSION:

Due to the mismanagement of our local forests and the resulting devastation of the Creek Fire, many residents in the foothill and mountain communities of Fresno County are finding it increasingly difficult to obtain/retain their homeowner's insurance in these fire-prone areas. Many insurance carriers will not renew policies or offer premiums at reasonable rates to protect the homeowners of these areas despite the good-faith efforts to fireproof their homes and surrounding properties.

It is recommended that your Board approve the attached resolution urging State legislators and the Governor's Administration to enact legislation that requires private insurance carriers to consider the measures homeowners have taken to reduce their fire risk and direct staff to coordinate efforts with the County's State lobbyists to present the approved resolution to our State legislators as well as Governor Newsom and Insurance Commissioner Lara.

ATTACHMENTS INCLUDED AND/OR ON FILE:

On file with Clerk - Resolution

CAO ANALYST:

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