

District 1 Town Hall Offers Advice on Navigating Fire Insurance Crisis

Nevada County

If you are dropped from your fire insurance, ask questions and find out why, a national consumer advocate advised attendees at the District 1 Town Hall in Nevada City Tuesday.

Amy Bach, co-founder of United Policyholders, also advised finding out your risk score (similar to a credit score) and making sure it's based on accurate information.

"You have to be that squeaky wheel," she said. "Ask: Why did I get that score? What can I do to improve that score?"

About 115 people attended the 90-minute town hall organized by District 1 Supervisor Heidi Hall in response to the concerns of many constituents who have been dropped by their insurance companies. The meeting was recorded and can be viewed on the County's Youtube site.

Bach offered more detailed information about how to find fire insurance, possible discounts available and resources that can help with funding improvements to make homes more fire resistant. She emphasized that it is critical for residents to do as much as they can to harden their homes against possible wildfire. This includes maintaining defensible space around homes by clearing away flammable vegetation and other debris and working with neighbors to prevent the potential spread of fire.

Organizing the town hall is one of many things Hall has done to advocate for residents and businesses facing the loss of fire insurance. She leads a work group focused on the issue for the California State Association of Counties and has been to Washington, D.C. twice to lobby for help from federal legislators. She was also recently appointed to the National Association of Counties (NACo) Justice and Public Safety Steering Committee's Homeland Security Subcommittee to work on issues of fire insurance.



“People should write their state and federal representatives and ask them to become educated, write bills, have hearings and get to some solutions for this crisis,” said Hall.

Hall also encouraged people to share their fire insurance challenge stories with her at District1@NevadaCountyCa.gov.