

[Fanning The Flames Over Homeowners' Fire Insurance Woes](#)

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Sonora, CA — Increasing difficulties homeowners and would-be buyers are experiencing with fire insurance has Mother Lode realtors, insurers, and government officials abuzz.

Tuesday at the Tuolumne County Association of Realtors (TCAR) Office, members who attended the recent California Association of Realtors (CAR) Legislative Day recapped their efforts to elevate what they describe as an epidemic hitting homeowners especially hard in the state's highest wildfire hazard areas like Tuolumne County. The meeting included a panel of local insurance companies.

As reported here, TCAR officials recently sounded the alarm that they are seeing a trend of local insurance policy cancellations or non-renewals — and tripled premium rates for those seeking new policies from insurance companies willing to cover high-risk properties for elevated prices. They also shared that some insurance companies are no longer walking properties before making blanket decisions and raised discrimination concerns.

TCAR President Judy Austin and directors Erik Segerstrom, Adam Wilson and Betsy Hurst-Younger attended last week's CAR event armed with four dozen insurance letters and stories shared by locals about their trials and tribulations. Mother Lode legislators, Sen. Andreas Borges and Assemblymember Frank Bigelow also received copies.

In Search Of Consumer Assistance, Resources

During a CAR Public Policy forum and moderated panel discussion on rebuilding California's disaster-stricken communities, Austin shared one of the hardship stories. On the same panel, the co-founder and executive Officer of United Policy Holders for Consumers, Amy Bach, stated that consumers can reach out to her group through their website here.

Austin urged CAR to consider organizing a task force to investigate how to avoid the unintended consequences of insurance companies' non-renewals and rise in premiums. These can range from folks making hard decisions to forego or not carry sufficient homeowners insurance, to interested buyers not qualifying for mortgage loans due to higher insurance costs affecting their debt-to-income rate.



TCAR is continuing to collect fire insurance letters and stories. These can be emailed to TCARStaff@TCRealtors.org.

This week, Tuolumne County officials, who are also working at the state level on the issue, released a local resource contact list of insurance companies.

They stipulate that the insurers may be able to provide homeowners with assistance in obtaining and/or maintaining affordable insurance, it is not a list of recommended vendors. Nor does it make any guarantee that your home will meet any given company's criteria for coverage. To view it, [click here](#).

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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