

# [Insurance Access Emergency Hits Close To Home](#)

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Across California, the cost of homeowners insurance is further fueling housing unaffordability. While many city households in California may still enjoy some of the lowest homeowners insurance rates in the nation, the astronomical insurance cost increases for residents, businesses and even public service agencies like our fire districts in fire risk areas can have a detrimental impact to the wellbeing of our state.

From years of unrelenting wildfire seasons, to devastating winter storms that have even greater risks and impacts in areas of wildfire burn scars resulting in mud slides, flooding, and other damage – Our mountain communities have had challenge after challenge to overcome.

Living through the realities, dangers and impacts that come with these disasters is a top issue that my constituents share with me all across the district. I know these realities well, because I experience them first-hand. I am blessed to have my forever home in Amador County, on ten beautiful acres. Something I wasn't prepared for when I found my home was the challenge that I would face finding homeowners insurance.

Like many of my constituents, the California FAIR Plan is the only insurance option that I have available for my home. And let me tell you, it sure does not feel fair to only have one option and the cost is far from affordable for most of my constituents who live on fixed incomes. Recent reports indicate that the FAIR Plan is receiving over 1,000 applications a day – a rapid increase that demonstrates the need for urgent and bold action to change course.

Constituents across Senate District 4 have by far been the most engaged in bringing attention to this crisis and in holding Insurance Commissioner Lara accountable to prioritize efforts to bring forward solutions.

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The actions taken so far, including the recently announced package of executive orders issued by the Governor and Commissioner representing robust reforms supported by a number of stakeholders including the California Farm Bureau, the California Fire Safe Council, California Association of Realtors, California Building Industries Association, consumer groups like United Policyholders and more, are an important starting point, but the work to end this crisis is far from over.

Hitting the ground running after being sworn in less than a year ago, I sought a position on the Senate Insurance Committee so that I am able to work with my colleagues to help bring forward actions that will ensure we work towards restoring a healthy market that will provide affordable and protective homeowners and commercial property insurance for all Californians.

In the final weeks leading to the end of this year's legislative session, my staff and I participated in daily meetings to work with my Senate Colleagues, the Insurance Commissioner, and Insurance Industry on building a legislative plan to bring forward actions that would increase insurance access and affordability within fire risk communities. My team and I will continue to press for immediate action that is focused on providing relief where it is needed the most- our rural communities. Just last week, I sent a letter to the Commissioner underscoring the need for urgent action.

Addressing wildfire risk has been one of my top priorities in my first year in office. I am proud to have supported local governments and organizations across our district to help secure over \$42 million in Cal Fire program funds for wildfire restoration and prevention projects across our district. These funds will help recovery in areas impacted by wildfires as well as help build resiliency for our watersheds and forests.

Through legislation that I have introduced, I am working to relieve budget burdens on local fire districts and increase funding access for rural water districts to help improve fire suppression capabilities through infrastructure projects.

I am committed to work diligently with my colleagues to come up with real, long-term solutions to promote forest health and restoration, manage vegetation, and invest in a well-trained workforce to clear fuel, and strengthen wildfire emergency response. I believe that these efforts, which include home hardening made available through grants and homeowner tax credits, will lead to reduced risk and increased access to more affordable insurance plans for homeowners.



I look forward to seeing what our future holds as we work together to make our community safer from wildfire.

Please reach out to my team and let us know how we can serve you.

Senator Marie Alvarado-Gil

4th Senate District- including the Counties of Alpine, Amador, Calaveras, El Dorado, Inyo, Madera, Mariposa, Merced, Mono, Nevada, Placer, Stanislaus, and Tuolumne.

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