Thompson, Huffman Host Press Conference Addressing California Insurance Crisis

Mike Thompson (CA-04)

Santa Rosa – Today, Reps. Mike Thompson (CA-04) and Jared Huffman (CA-02) were joined by realtors, home builders, agriculture leaders, insurance leaders, and fire survivors for a press conference at Santa Rosa's Coffey Park in support of H.R. 7849, The Disaster Resiliency and Coverage Act of 2024, to help address California's property insurance crisis.

"As insurers increasingly pull out of housing markets, California homeowners and business owners are struggling to find coverage," said Thompson. "At the same time, the climate crisis is causing natural disasters to intensify, and families are increasingly relying on their insurers to help them rebuild. For example, those same families who relied on insurance to help rebuild their homes following the 2017 Tubbs Fire in Coffey Park are no longer able to get coverage. Were disaster to strike today, many families wouldn't recover — and that's unacceptable.

"I introduced the bipartisan 'Disaster Resiliency and Coverage Act' in March to help homeowners protect their property before disaster strikes, which is proven to encourage insurers to re-enter at-risk markets. Californians and Americans in disaster-prone regions across the country need both immediate support and a long-term solution to the insurance crisis."

"For many folks in California, it feels like disaster hits just as we're getting our feet back under ourselves from the last big storm or wildfire. Crisis after crisis like this has led to insurers either fleeing the area or jacking prices up that are unrealistic for the average homeowner," said Rep. Huffman. "Our bill is a clever way to solve this problem: it incentivizes disaster resiliency, which will in turn bring insurers back to the marketplace. We are not going to let the folks we represent get boxed out of the property insurance they need to make staying in their homes possible."

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“Big ships don’t turn on a dime. The insurance crisis in California is a big ship. Congressman Thompson’s proposed legislation turns it around and points it in the right direction,” said City of Rohnert Park Mayor, Susan Hollingsworth-Adams.

“The Disaster Resiliency and Coverage Act goes beyond merely protecting buildings; it’s designed to secure and bolster the financial resilience of local economies by reducing insurance costs and thereby aiding in the retention of local workforce and protection of small businesses,” said Santa Rosa Councilmember, Jeff Okrepkie.

“Our multigenerational wine and agricultural communities have been greatly impacted by the lack of access to affordable insurance. Many who once could afford one or two policies that provided complete coverage for their properties and businesses now face the challenge of needing four or five policies to provide only partial coverage at a 100% to 400% rate increase. The proposed legislation is a fantastic step in addressing this critical issue and supporting our wine and agricultural community as we continue our comprehensive wildfire mitigation work,” said Mike Haney of Sonoma County Vintners.

“Risk reduction will give insurance companies the confidence to supply homeowners insurance again,” said Anne Barbour of United Policy Holders.

“Congressman Thompson’s Disaster Resiliency and Coverage Act will provide meaningful assistance for our local homeowners and housing economy, particularly in our region where over half is designated as a high fire zone. The vast majority of local owners carry a mortgage, nearly 40% are spending over a third of their income on housing and are eager to receive help to fortify their properties. This bill would not only provide needed financing to harden homes and improve community resiliency, but also create a pathway to secure affordable insurance,” said Lisa Badenfort of North Bay Association of Realtors.

“The North Coast Builders Exchange is grateful to Congressman Thompson for this important legislation that will help remove another barrier to getting houses built in the North Coast. We are committed to build all kinds of housing for the community and to ensure a strong economy,” said Lisa Wittke Schaffner of North Coast Builders Exchange.

In March, Rep. Thompson and Rep. Doug LaMalfa (CA-01) introduced the bipartisan Disaster Resiliency and Coverage Act of 2024 (H.R. 7849). Rep. Huffman serves as a co-sponsor. The legislation provides

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homeowners in disaster-prone regions with broad incentives to harden their properties against wildfires and other natural hazards to help address the ongoing insurance crisis in California and other states. By incentivizing homeowners to mitigate disaster risks on their property, the legislation will help bring insurers back into the market and lower rates.

The legislation includes the establishment of a grant program, administered through State governments, through which certain individual households in designated disaster-prone regions are eligible for up to $10,000 for specified hazard mitigation work on their homes.

The legislation also provides a 30 percent tax credit for these mitigation activities conducted by individuals, farms, and businesses. The credit complements the grant program by providing meaningful assistance to larger property owners for whom mitigation activity costs would far exceed $10,000.

In addition, the legislation establishes that payments from state-run disaster resiliency programs and payments from various federal emergency agricultural programs are not considered income for federal tax purposes. It also advises states to direct insurers to consider plan owners' disaster mitigation efforts when setting premiums.

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