

Virtual town hall will spotlight ‘homeowner insurance crisis’ in Humboldt County

Jefferson Public Radio

As insurers abandon fire-prone areas, homeowners are hard pressed to find — and afford — coverage.

Wildfires are increasingly common in rural Northern California, and many homeowners are having to rely on insurance coverage through the insurer of last resort known as the FAIR Plan. The program serves those who are considered too high-risk to find insurance coverage elsewhere.

A virtual town hall on home insurance will be held on Feb. 22 in Humboldt County to discuss the “homeowner insurance crisis.”

Since 2017, some homeowners have seen premiums rise 145% under the FAIR Plan, according to CalMatters. The goal of Thursday’s town hall is to address rising costs and shrinking insurance options.

“What you’re seeing is a lot of consumers really frustrated, the insurance companies being frustrated, and the Department of Insurance trying to figure out a way to navigate through all of this,” said Yana Valachovik, the University of California Cooperative Extension Forest Advisor for Humboldt and Del Norte counties.

Second District Supervisor Michelle Bushnell said the situation in Humboldt County in the past few years has worsened, noting a constituent who couldn’t get fire insurance in downtown Fortuna.

“What I’m saying and what other supervisors and elected [officials] are saying to the insurance commissioner, who’s also elected, ‘Help us out, we need some help here,’” she said.

Participants at the town hall will be able to ask questions about how the state is addressing the insurance crisis and learn about emergency preparedness in their area. The online town hall will also include



representatives from the California Department of Insurance, United Policyholders, and CAL FIRE.