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March 17, 2026

The Honorable Senator Jerry McNerney  
Senate Revenue and Taxation Committee Chair  
1021 O Street, Suite 6640  
Sacramento, CA

The Honorable Senator Suzette Martinez Valladares  
1021 O Street, Suite 7140  
Sacramento, CA  
*Submitted via Legislative Portal*

**RE: SB 1352 (Valladares) – Property Taxation: Reconstructed Property – SUPPORT**

Dear Senator McNerney and Senator Valladares,

I write on behalf of the non-profit organization United Policyholders to convey our strong support for SB 1352. This measure clarifies the definition of “substantially equivalent” for purposes of property tax reassessment when real property damaged or destroyed by a disaster is reconstructed. Specifically, it provides that a reconstructed improvement is substantially equivalent to the original if the size of the improvement after reconstruction does not exceed 110 percent of its pre-disaster size.

Under existing law, homeowners who rebuild after a wildfire or other calamity are protected from a property tax reassessment so long as the reconstructed property is substantially equivalent to what was destroyed. However, the lack of a clear definition of “substantially equivalent” has created uncertainty for disaster survivors during an already difficult rebuilding process. SB 1352 would provide needed clarity by establishing a bright-line 110 percent threshold, ensuring that homeowners who rebuild to modern building codes or make modest safety improvements are not penalized with higher property taxes for doing so.

Disaster survivors are generally underinsured and need every penny to recover what they lost. Post disaster rebuilding is not by choice and should not automatically trigger a reassessment.

We respectfully urge your support for SB 1352.

Sincerely,

A handwritten signature in cursive script that reads "Amy Bach".

Amy Bach, Executive Director  
United Policyholders