

August 30th, 2026

Honorable Members of the California State Senate
Honorable Members of the California State Assembly
State Capitol Sacramento, CA 95814

Submitted via Legislative Portal and email

RE: **Support** AB 1795 (Gipson) and AB 1642 (Harabedian)

Dear Senators and Assemblymembers,

We write to urge your Aye vote when AB 1795 and AB1642 come up for a floor vote this week. These bills reflect countless hours of fact finding, weighing and balancing by the authors, wildfire-impacted homeowners, the California Insurance Commissioner's Smoke Damage and Remediation Task Force, insurers, and a range of stakeholders.

These bills will create urgently needed contaminant standards beyond lead and asbestos, better regulate remediation and restoration professionals and affirm insurers' obligations to properly test wildfire smoke damaged homes and restore them to pre-loss condition, subject to policy limits.

Well over a decade ago, United Policyholders recognized three problems, all of which these bills address:

- Wildfire-impacted homes need routine testing pre and post remediation/restoration, but most insurers haven't made that a claim adjusting protocol.
- The absence of standards for testing and remediating wildfire debris inside homes has led to threats to human health, prolonged survivor displacement and expensive disputes.
- Cleaning, remediation, and restoration experts and vendors that insurers routinely rely on have not been thorough enough and in many cases are ignoring the presence of dangerous contaminants in insured, damaged homes.

For over three decades, through our Roadmap to Recovery® publications, workshops, webinars and a "[Smoke Damage and Remediation Resources](https://uphelp.org/smokedamage-2/)" online library,¹ United Policyholders has been guiding and supporting insured "standing home" property owners whose homes and businesses have been damaged by wildfire contaminants but not destroyed. Many have been and remain embroiled in costly, stressful and time-consuming fights with their insurers.

We believe these measures are an historic step forward toward improving how wildfire insurance claims get adjusted and putting standards in place for restoring homes to safe, pre-loss condition after they've been exposed to wildfire smoke and related contaminants.

Respectfully submitted,

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

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¹ <https://uphelp.org/smokedamage-2/>