

Bo

RULES, ELECTIONS, INTERGOVERNMENTAL RELATIONS

RESOLUTION

WHEREAS, any official position of the City of Los Angeles with respect to legislation, rules, regulations, or policies proposed to or pending before a local, state, or federal government body or agency must have first been adopted in the form of a Resolution by the City Council; and

WHEREAS, on January 7, 2025, a wildfire and windstorm event unprecedented in scope wreaked destruction across Los Angeles, with the Pacific Palisades, Eaton Canyon, Hurst, and the Hughes Fires burning over 50,000 acres combined throughout the County of Los Angeles and causing loss of life, displaced families and businesses, and tens of billions of dollars in damages; and

WHEREAS, many survivors of the January 2025 fires are concerned that they could lose home insurance coverage after they rebuild, even if they meet the highest wildfire safety standards; and

WHEREAS, many other Angelenos and Californians face similar uncertainty about the ability to obtain home insurance coverage from insurance companies; and

WHEREAS, the difficulty of obtaining such insurance is evidenced by high levels of enrollment in the insurer of last resort, the California FAIR Plan, which has doubled in two years as hundreds of thousands of homeowners across California have lost their original insurance coverage; and

WHEREAS, rebuilding efforts that prioritize fire safety benefit the entire community; and

WHEREAS, existing regulations of California's Department of Insurance prohibit an insurer from using a rating plan that does not take into account and reflect specified wildfire risk mitigation, including property-level building hardening measures; and

WHEREAS, SB 1076 (Pérez – McGuire) would require insurers to offer insurance coverage equivalent in scope to that it most commonly offers in the State to applicants who meet minimum home hardening and wildfire mitigation standards, as established by the State Insurance Commissioner;

NOW, THEREFORE, BE IT RESOLVED, that by the adoption of this Resolution, the City of Los Angeles hereby includes in its 2025-2026 State Legislative Program SUPPORT for SB 1076 (Pérez – McGuire), which would require insurers of residential property in California to offer insurance coverage equivalent in scope to that it most commonly offers in the State to applicants who meet minimum home hardening and wildfire mitigation standards.

PRESENTED BY: Traci Park
TRACI PARK
Councilmember, 11th District

SECONDED BY: Monica Rodriguez

FEB 24 2025
SMT:LL

ORIGINAL