

## Communication from Public

**Name:** Dystanie Flores  
**Date Submitted:** 03/24/2026 08:21 AM  
**Council File No:** 26-0002-S3

**Comments for Public Posting:** Mayor and Councilmembers. My name is Dystanie Flores, and I serve as an Outreach Analyst with the California Department of Insurance. Thank you for the opportunity to speak with you today. I'm respectfully request your support for a package of wildfire recovery and insurance reform bills currently under consideration at the State Capitol. These measures are authored by Assemblymember's Mike Gipson, Lisa Calderon and Senator Steve Padilla, and they are focused on addressing ongoing recovery challenges in wildfire-impacted communities across California. The first bill, AB 1795, authored by Assemblymember Mike Gipson, would establish clear public health standards for smoke-damaged homes. After a wildfire, many homes may appear structurally sound but still contain hazardous smoke contamination. Without clear standards, homeowners often face delays, disputes, and uncertainty regarding remediation and insurance coverage. This bill creates clarity, protects public health, and helps streamline recovery. The second bill, SB 876, authored by Senator Steve Padilla, strengthens disaster recovery protections and expands living expense coverage. Families displaced by wildfire are often out of their homes for extended periods. This measure helps ensure residents have adequate coverage for temporary housing and related costs, reducing financial hardship during a time of crisis. The third bill, AB 1680, authored by Assemblymember Lisa Calderon, reforms and increases accountability within the FAIR Plan. As more Californians turn to the FAIR Plan due to insurance market instability, it is critical that the program operates with transparency, sustainability, and strong consumer protections. This bill aims to improve oversight and help stabilize the insurance market for wildfire-impacted communities. Together, these measures are designed to speed recovery, reduce coverage gaps, increase accountability, and strengthen long-term community resilience. Local government support is incredibly important in advancing policies that directly impact residents. I respectfully ask for your consideration and support. I'm happy to provide fact sheets on each of these bills, along with a brief survey, and I would also welcome the opportunity to deliver a short 10-minute presentation at a future council meeting to provide a legislative update and answer any questions. Thank you

for your time, your leadership, and your continued commitment to protecting your community. Dystanie Flores Outreach Analyst  
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