### Agenda Item

**Discussion and Direction on proposed letter to State Insurance Commissioner over the difficulty in obtaining homeowners insurance in Sierra County.**

#### Supportive Documents Attached

- Memo
- Resolution
- Agreement
- Other

Recommend authorization of a letter to be sent to the insurance commissioner.

#### Background Information

Northern California counties are communicating directly with the insurance commissioner encouraging immediate and effective involvement on this issue.

#### Funding Source

- **General Fund Impact:** No General Fund Impact
- **Other Fund:**
- **Amount:** $ N/A

#### Are Additional Personnel Required?

- Yes, -- --
- No

#### Is This Item Allocated in the Budget?

- Yes
- No

#### Is a Budget Transfer Required?

- Yes
- No

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**Space Below for Clerk’s Use**

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<th>Board Action</th>
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- Set public hearing For: _____________________
- Direction to: _____________________
- Referred to: _____________________
- Referred to: _____________________
- Continued to: _____________________
- Authorization given to: _____________________

- Resolution 2019- ____________
- Agreement 2019- ____________
- Ordinance ____________
- Vote:  
  - Ayes: ____________
  - Noes: ____________
  - Abstain: ____________
  - Absent: ____________
- By Consensus

**Comments:**

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Clerk to the Board _____________________ Date _____________________
August 20, 2019

Honorable Ricardo Lara Insurance Commissioner
300 Capitol Mall, Suite 1700
Sacramento, CA 95814

RE: Letter of Concern on availability and affordability on Homeowners’ Fire Insurance

Dear Honorable Insurance Commissioner Ricardo Lara,

The Plumas County Board of Supervisors have heard from our constituents about an alarming rate of astronomical rate increases and cancellations of homeowner insurance policies in Plumas County due to past catastrophic wildfires in California. We are aware that this is also a problem throughout the State of California as well.

Plumas County has over 70% federal land that is always at risk for wildfire during fire season, especially after years of low forest management that has increased the risk.

Plumas County has a very active Plumas County Firesafe Council and most recently many of our communities have become Firewise certified communities. (Currently we have fifteen certified with six more in process). Our constituents are doing all they can to protect their homes and properties from wildfire, but we need more help to make sure they can insure their homes. Those that have home mortgages must have insurance, but the options for homeowner insurance are becoming more and more limited or not available at all. This is an extremely concerning situation that can affect the real estate industry as well.

We have recently heard that your office has created an Insurance Strike Team and that you have met with other counties (Butte, Nevada, and Placer) concerning this issue. We would like to invite you to Plumas County so that we can have a meeting with you and your staff to address this very concerning situation in Plumas County.

Sincerely,

Kevin Goss, Chair