



April 13, 2026

Senator Steve Padilla
 Chair, Insurance Committee
 1020 N St. Room 258
 Sacramento, CA 95814

Re: SB 1076 (Pérez) – Insurance Coverage for Fire-Safe Homes – SUPPORT

Dear Chair Padilla,

We write as wildfire survivor, consumer, environmental, civil and economic justice, small business, and community organizations in strong support of SB 1076 – the Insurance Coverage for Fire-Safe Homes Act – to ensure homeowners who meet state fire-safety guidelines can find and keep home insurance.

Hundreds of thousands of [homeowners have lost coverage](#) across the state. The FAIR Plan has [doubled in size](#) in just two years as homeowners are forced out of the market and into its high-cost, low-benefit coverage. Realtors report that 13.4% of home sales fell out of escrow in 2024 because buyers could not obtain insurance. The insurance crisis, worsened by climate-driven weather disasters, is destabilizing the housing market and putting Californians' financial future at risk.

Nearly [nine in ten Californians](#) are worried they will not be able to get, or afford, insurance, and [86% of voters](#) believe that if you make your home fire-safe, you should be insurable.

Californians need certainty that when they do the right thing they will be able to access insurance.

SB 1076 requires insurance companies to offer and renew homeowners insurance for Californians who meet home hardening and defensible space requirements set by the insurance commissioner.

Families cannot rebuild from fires with confidence if they don't know whether their new home will be insurable. Californians not yet affected by fires must weigh whether it is worth investing in defensible space and home-hardening without any assurance that insurance coverage will be available when they do.

Insurance companies blame worsening extreme weather driven by climate change for dropping policyholders and hiking prices. Yet insurers fail to recognize the mitigation work done by homeowners to reduce their risk when deciding who can and cannot buy insurance. SB 1076 closes that gap so homes that meet fire-safety standards are covered.

By expanding Californians' access to insurance SB 1076 will increase resilience in our neighborhoods, reduce costs and help stabilize housing in the state, and for these reasons we are in strong support. We urge your AYE vote.

Sincerely,



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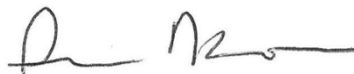
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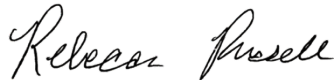
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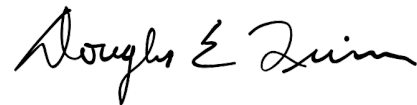
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