

The logo for the Every Fire Survivor's Network is a blue square with the text "EVERY FIRE SURVIVOR'S NETWORK" in white, bold, sans-serif capital letters.

EVERY FIRE SURVIVOR'S NETWORK

March 30, 2026

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

Re: SB 1076 (Pérez) — Insurance Coverage for Fire-Safe Homes Act — COSPONSOR

Dear Chair Padilla,

The Every Fire Survivor's Network is proud to cosponsor SB 1076, Senator Sasha Renée Pérez's Insurance Coverage for Fire-Safe Homes Act. SB 1076 will guarantee that every Californian who invests in wildfire-safety upgrades can access and keep homeowners insurance, and it addresses a crisis that our survivors are living right now.

The Every Fire Survivor's Network is the nation's largest survivor recovery hub, connecting more than 10,000 survivors and allies across California. Through survivor leadership and coordination, we remove barriers and unlock resources so that recovery is accessible to everyone.

The Insurance Availability Crisis Is Undermining Recovery and Rebuilding

Before a single nail is driven, Eaton and Palisades Fire survivors face a devastating question: will we be able to insure what we build? This is not hypothetical anxiety. It is a defining obstacle to rebuilding. Enrollment in the FAIR Plan has surged more than fivefold since 2019, from roughly 154,000 policies to 645,987 as of September 2025, as private insurers have steadily withdrawn from the California market. What was designed as a temporary safety net has become the primary insurer for hundreds of thousands of Californians who have nowhere else to turn.

Survivors who lost their homes in the January 2025 fires are scared to rebuild into this market. K.S., an Eaton Fire survivor, wrote to us: "I'm a total loss Eaton Fire survivor and I am anxious that even if I rebuild, I won't be able to obtain quality and reasonable insurance after."

These fears are shared across our community. C.N., a Palisades Fire survivor rebuilding a fire-safe home, told us: "I'm still fighting with State Farm over my claim, and the biggest worry I have going forward is the ability to retain insurance. We are building our home fire safe. We need the state to protect us from being dropped."

J.G., an Eaton Fire survivor rebuilding in Altadena, said the same: "We lost our home in the Eaton fire. We're rebuilding. But terrified insurance will drop us."

Home Hardening Works. Insurance Companies Should Recognize It.

The science is clear: hardening a home against wildfire can reduce the risk of structural damage by up to 40%. When home hardening is combined with defensible space and vegetation management, risk reduction reaches up to 75%. Studies from the National Association of Insurance Commissioners, CalFire,

and the University of California, Berkeley are among the growing body of research confirming that these investments protect both the home and the surrounding community.

Yet homeowners who make these costly investments — which can range from \$2,000 for basic upgrades to \$100,000 for a full retrofit — have no guarantee that insurance coverage will follow. Insurers cite climate risk as justification for leaving the California market, while simultaneously declining to credit the risk-reduction work homeowners do to address that very risk. SB 1076 closes that gap. It requires insurance companies to offer and renew coverage for any home that meets wildfire safety standards set by the Insurance Commissioner — and imposes a five-year bar from both residential and auto markets on insurers that refuse to comply.

Our survivors are already doing the work. A.C., an Eaton Fire survivor rebuilding in Altadena, described paying for surplus-line coverage because no standard insurer would write her: “I was severely underinsured and cannot access my extended replacement coverage without jumping through hoops and paying for expensive bids to prove that the cost to rebuild is two to three times the amount they insure me for. On top of that, my insurance attempted to raise my policy 95% on my land, with no home to insure. I fear what will happen when my home is rebuilt. They will raise it so high that it’s unaffordable or drop me completely, regardless of how fire resilient my new home is built.”

A Fairness Model Already Proven in California

California already applies this principle in auto insurance. Proposition 103 requires insurers to offer and sell insurance to any driver who meets the state’s good driver standard. The result is a functional, accessible market for safe drivers. SB 1076 would bring the same fairness to homeowners who have met their state’s fire-safety standard. If you do the right thing, you can buy insurance. That guarantee does not exist today.

Eighty-five percent of California voters surveyed by Hart Research and FM3 Research believe that insurers should be required to cover homeowners who meet state fire safety guidelines. SB 1076 gives those voters what they expect: a market that rewards safety.

Survivors are rebuilding with hope. SB 1076 ensures that hope is not extinguished the moment they call their insurance agent. We respectfully urge your AYE vote.

Sincerely,



Joy Chen
Executive Director
Every Fire Survivor’s Network