



**COUNTY OF LAKE  
BOARD OF SUPERVISORS**

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April 10, 2018

The Honorable Senator Mike McGuire  
California State Capitol, Room 5061  
Sacramento, CA 95814

**Re: Senate Bill 897 (McGuire, Dodd) – SUPPORT**

Dear Senator McGuire,

On behalf of the County of Lake, I am pleased to support SB 897. California is facing a new reality when it comes to wildland fire disasters. An expedited road to recovery is essential to the well-being of our state, residents and local economies. This bill creates fair and reasonable compromise for homeowners and renters.

The North Bay Firestorm was the most destructive and deadly in modern American history. The level of destruction was unprecedented with over 6,000 homes completely destroyed and 44 neighbors tragically lost their lives. California residents have never witnessed a fire season like the one that hit our state in 2017. A total of 30,000 structures were destroyed or damaged totaling \$12 billion.

Losing a home is one of the worst life experiences a person can live through. The loss takes a significant emotional toll on a family. The massive amount of paperwork and unrelenting details that insurance companies require residents to go through for recouping their losses puts an unreasonable burden and hardship on disaster-stricken victims.

While it can take years for someone to rebuild their home, the pressure of dealing with life's demands is an immediate concern for disaster victims. They must deal with everything from finding a new place to live, to purchasing food, and keep up with their jobs, bills and other living expenses within hours of losing their home.

As you are well aware, over the past thirty-six months, Lake County has suffered repeated, devastating losses from wildfire. All total, more than 1,800 homes have been lost – more per capita than even Sonoma County in the North Bay Firestorm. Even after the passage of considerable time, many of our survivors are still struggling to settle with their insurance companies. Rebuilding, and community recovery, is a long and pain staking effort.

SB 897 would create standards to expedite residential insurance claims after a Governor-declared disaster and allows survivors to start rebuilding their lives and homes. Enacting these procedures into law and making them automatic and mandatory after a declared disaster will provide fairness and peace of mind to disaster survivors. Lake County is in strong support of SB 897. At the same time, given our unique experience with repeated wildfire disasters, we urge you to create legislation which leads to a balance in the insurance industry, in which local homeowners are not priced out of the market.

Thank you for your consideration.

Sincerely,

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Jim Steele, Chair