



**PUBLIC REQUEST TO ADDRESS
THE BOARD OF SUPERVISORS
COUNTY OF LOS ANGELES, CALIFORNIA**

CORRESPONDENCE RECEIVED

MEMBERS OF THE BOARD

HILDA L. SOLIS
HOLLY J. MITCHELL
LINDSEY P. HORVATH
JANICE HAHN
KATHRYN BARGER

			The following individuals submitted comments on agenda item:	
Agenda #	Relate To	Position	Name	Comments
15.		Favor	Sarah Phillips	
		Oppose	Monisha Parker	<p>The fire insurance crisis in Los Angeles County is a complex issue with no easy solutions. Here are some potential approaches to strengthen efforts aimed at addressing these challenges:</p> <p>**Individual Level:**</p> <p>* **Mitigation:** Encourage and incentivize homeowners to take fire mitigation measures like clearing brush, creating defensible space, and upgrading roofing materials. Public education campaigns and financial assistance programs can support these efforts.</p> <p>* **Community Action:** Promote formation of Community Wildfire Preparedness Plans (CWPPs) to foster collective action and preparedness. These plans can help prioritize mitigation efforts and improve communication during emergencies.</p> <p>* **Alternative Options:** Explore alternative insurance options like FAIR Plans (last resort options) or Mutual Insurance Companies for those struggling with traditional insurers.</p> <p>**Policy and Regulation:**</p> <p>* **Regulatory Scrutiny:** Advocate for stricter regulation of insurance companies to ensure fair practices and discourage excessive rate hikes. This could involve investigating underwriting practices and limiting premium increases.</p> <p>* **Wildfire Risk Mapping:** Encourage development and use of more accurate wildfire risk maps to provide a fairer basis for insurance pricing and guide mitigation efforts.</p> <p>* **Public-Private Partnerships:** Explore partnerships between government agencies, insurers, and other stakeholders to develop innovative solutions like risk pools or parametric insurance that share risks differently.</p> <p>* **Land Use Planning:** Advocate for stricter land-use planning regulations that minimize development in high-fire-risk areas and incentivize fire-resistant construction standards.</p> <p>**Financial Assistance:**</p> <p>* **State/Federal Programs:** Lobby for state and federal financial assistance programs to help homeowners retrofit their properties and obtain affordable insurance. Grants or tax breaks could be implemented.</p> <p>* **Local Initiatives:** Encourage local governments to explore property tax</p>

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			<p>relief programs or other financial assistance for vulnerable homeowners in high-risk areas.</p> <p>**Information and Advocacy:**</p> <p>* **Transparency:** Advocate for transparency and public awareness about insurance company practices and wildfire risk factors. This could involve mandatory disclosures and easily accessible risk maps.</p> <p>* **Community Organizing:** Support the formation of homeowner advocacy groups to build collective bargaining power and influence policy changes.</p> <p>* **Research and Innovation:** Encourage research and development of new technologies and approaches to mitigate wildfire risk and reduce insurance costs.</p> <p>It's important to recognize that there is no "silver bullet" solution, and a multifaceted approach involving individual actions, policy changes, financial support, and community engagement is crucial to address this complex challenge. By working together, stakeholders can make significant progress in ensuring affordable and accessible fire insurance for homeowners in Los Angeles County.</p>
		Other	
		Item Total	2