



## NORTHERN CALIFORNIA YOUTH POLICY COALITION

May 1, 2024

The Honorable Chair Caballero  
Senate Appropriations Committee  
1021 O Street, Room 2200  
Sacramento, CA 95814

### **Re: SB 1060 (Becker) Fire Insurance Risk Evaluation Act – SUPPORT**

Dear Chair Caballero,

The Northern California Youth Policy Coalition (NCYPC) writes to express our support for Senate Bill 1060 by Senator Becker.

The Northern California Youth Policy Coalition represents youth from over thirty counties across Northern California from the North Coast to the North State to Sacramento. We seek to give a voice to rural youth who feel unheard and a platform to come together to advocate for issues that are most important to our rural youth in Northern California. Our main objective is to ensure that the youth voices of this region are heard on local, regional and state levels, where decisions make a direct impact on our rural communities.

SB 1060 directs that property insurers evaluate wildfire risk reduction associated with hazardous fuel reduction, home hardening, defensible space, and other fire prevention activities in underwriting risk models. This ensures underwriting models fairly recognize California's investments in wildfire resilience, forest health, and community protection. Investing in home hardening helps secure affordable insurance amid record-high rates and insurer exits due to extreme wildfire risk, particularly in rural California.

SB 1060 helps rural communities who frequently contend with substantial wildfire risks, which can deter insurers from offering accessible coverage. Even when rural homeowners invest in home hardening and other preventive measures, they still struggle to secure affordable insurance due to the overall elevated risk profile of their areas. This bill levels the playing field for rural homeowners by enhancing the prospects of obtaining more accessible and equitable insurance coverage. By encouraging proactive measures and acknowledging the investments made in wildfire resilience, SB 1060 promotes a more sustainable approach to mitigating risks and ensuring the viability of insurance options for rural communities

For these reasons, the Northern California Youth Policy Coalition urges your support for SB 1060. Thank you for your consideration.

Sincerely,

Bode Gower  
Chair,  
Northern California Youth Policy Coalition (NCYPC)

***ORGANIZED VOICES FOR RURAL NORTHERN CALIFORNIA YOUTH***

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