



June 17, 2019

Board of Supervisors  
County of El Dorado  
330 Fair Lane  
Placerville, CA 95667

**Re: Growing crisis related to the availability and affordability of adequate Fire Insurance for homeowners and business owners**

Honorable Board;

We write to express our concern over the availability and affordability of Fire Insurance for homeowners in El Dorado County. This issue has become a crisis in our community and continues to affect more residents every day that passes. In an effort to research solutions and identify potential collaborative partners, the El Dorado County Democratic Party has made contact with other California communities facing the same crisis. In the process of this outreach, we found that the Nevada County Board of Supervisors has taken an active role in engaging state leadership and providing policy recommendations to address this issue.

Enclosed you will find a letter addressed to California Insurance Commissioner Ricardo Lara, prepared and signed by the Chair of the Nevada County Board of Supervisors.

This letter clearly articulates the local impact of this crisis, especially for rural counties, and provides recommendations for consideration by the California Department of Insurance. Additionally, we have enclosed:

- Nevada County Board of Supervisors Staff Report on the issue of affordability and availability of Fire Insurance for homeowners
- Committee report from the California Senate Committee on Insurance Informational Hearing *Update on Wildfires and Homeowners Insurance: Access and Affordability*
- Draft report from the Commission on Catastrophic Wildfire Cost and Recovery Homeowners Insurance and Mitigation Workgroup
- Report prepared by the California Department of Insurance: *The Availability and Affordability of Coverage for Wildfire Loss in Residential Property Insurance in the Wildland-Urban Interface and Other High-Risk Areas of California*

To ensure that El Dorado County representatives are included as collaborative members in stakeholder discussions at the state level, we strongly urge you to take similar action, formally expressing concern over this issue in writing to appropriate state

government leaders. Action is also required to increase outreach, to obtain feedback, share accurate information and resources with the communities at the forefront of this crisis. As members of the community, we encourage our county leaders to work with our state representatives in California Senate District 1 and Assembly Districts 5 & 6 to coordinate such outreach.

With this crisis, we have an opportunity to unify our voice in advocacy for local homeowners and business owners. Further, county and local governments stand to bear serious costs associated with any crisis recovery and need to be at the table to help avert exacerbated recovery costs compounded by a lack of insurance coverage.

We stand ready to assist, as active and collaborative members of El Dorado County. Should you have any questions or wish to discuss further, you may contact Lauren Hernandez at 530-919-5289 or via email at [HLauren725@gmail.com](mailto:HLauren725@gmail.com).

Thank you for your attention to this matter.



Joshua Elder  
Chair  
El Dorado County Democratic Party



Lauren Hernandez  
Chair  
Policy, Issues and Resolutions Committee  
El Dorado County Democratic Party

Cc: Governor Gavin Newsom  
Lt. Governor Eleni Kounalakis  
Insurance Commissioner Ricardo Lara  
Senator Brian Dahle, SD1  
Assemblyman Frank Bigelow, AD5  
Assemblyman Kevin Kiley, AD6

Reply:  
El Dorado County Democratic Party  
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