



Date: March 4, 2022

To: The Honorable Henry Stern, Chair
The Honorable Brian Jones, Vice Chair
Members, Senate Natural Resources and Water Committee

From: Rex D. Frazier, President
Seren Taylor, Senior Legislative Advocate
Allison Adey, Legislative Advocate

Re: SB 896 (Dodd): Wildfires: defensible space: grant programs: local governments.

Members:

STATE FARM

LIBERTY MUTUAL

PROGRESSIVE

MERCURY

NATIONWIDE

FARMERS

ALLSTATE

Associate Members:

NAMIC

CHUBB

CONNECT
by American Family

PIFC Position: Support

The Personal Insurance Federation of California (PIFC) is a statewide trade association that represents seven of the nation's largest property and casualty insurance companies including (State Farm, Farmers, Liberty Mutual Insurance, Progressive, Mercury, Nationwide and Allstate as well as associate members CHUBB, CONNECT by American Family Insurance, and NAMIC) who collectively write the majority of personal lines auto and home insurance in California.

PIFC is pleased to support SB 896, a measure that will require any local government entity that conducts defensible space inspections in very-high wildfire threat severity zones and reports the assessment information to the Department of Forestry and Fire Protection (CalFire), to utilize the common reporting platform maintained by CalFire. In addition, the bill would require CalFire to provide an annual report to the Legislature regarding all defensible space data collected through the common reporting platform.

PIFC has long supported legislation to develop model defensible space programs in order to promote positive action by building owners, contractors and local government. A defensible space area around a building in which vegetation, debris, and other types of combustible fuels have been treated, cleared, or reduced can help slow the spread of fire to and from the building. It is one of the most cost-effective ways to protect a building from a wildfire and can often be created by the property owner.

Inspections play a key role in helping homeowners assess their compliance with defensible space requirements. State and local agencies vary in how they conduct inspections, which properties are prioritized for inspections, and the training provided to inspectors. However, in general, inspections can contribute to improved defensible space compliance in several ways. First, inspections verify whether homeowners are complying with defensible space requirements and best practices. Failure to meet requirements can then lead to enforcement actions. Second, many agencies use inspections as an opportunity to educate homeowners about specific steps they can take to reduce their risk. Third, inspections can play an important role in homeowner financial assistance programs.

In a September 2021 Legislative Analyst's Office (LAO) report, *Reducing the Destructiveness of Wildfires: Promoting Defensible Space in California*, the LAO recommended the Legislature take steps to improve the availability of consistent information on defensible space programs, which would benefit policymakers and program administrators. This includes increased state support for a shared data collector application and ensuring that state and local agencies feed inspections data into a centralized system.

SB 896 will improve the quality and consistency of defensible space data and encourage a greater understanding of California's defensible space requirements, which is beneficial for all our communities. For these reasons, **PIFC supports SB 896**. If you have any questions regarding PIFC's position, please contact Seren Taylor at (916) 442-6646 or staylor@pifc.org.

CC: Senator Bill Dodd, Author
Dennis O'Connor, Chief Consultant, Senate Natural Resources and Water Committee
Todd Moffitt, Senate Republican Caucus
Hazel Miranda, Deputy Legislative Secretary, Office of the Governor
Michael Martinez, Senior Deputy Commissioner and Legislative Director, California Department of Insurance