

APPROVED AS TO FORM AND LEGALITY

  
CITY ATTORNEY'S OFFICE

## OAKLAND CITY COUNCIL

RESOLUTION NO. \_\_\_\_\_ C.M.S.

INTRODUCED BY COUNCILMEMBER DAN KALB

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**RESOLUTION IN SUPPORT OF SB 1060 (BECKER), THE FIRE INSURANCE RISK EVALUATION ACT, WHICH WOULD REQUIRE PROPERTY INSURERS WHO USE RISK MODELS FOR UNDERWRITING PURPOSES TO TAKE INTO CONSIDERATION ACTIONS TAKEN TO REDUCE WILDFIRE RISK**

**WHEREAS**, the Oakland hills are within a very high fire severity zone; and Oakland experienced a devastating wildfire in 1991 which claimed 25 lives; and

**WHEREAS**, in recent years California has experienced its most destructive wildfire season in state history; and

**WHEREAS**, as climate change continues its advance, California's seasonal hazards grow in intensity, frequency, and destructiveness; and

**WHEREAS**, the devastating impacts of these increasingly frequent and severe wildfires have accelerated insurance rate increases, non-renewals, and market instability, causing an insurance crisis in California; and

**WHEREAS**, companies representing more than half of California's insurance market have either stopped or capped writing new insurance policies and have increased non-renewals due to heavy losses from wildfires and the potential for more destruction in the future; and

**WHEREAS**, this has forced homeowners in fire-prone regions to completely lose insurance coverage, or be forced to accept plans that provide much less coverage, in some cases despite the fact that they have undertaken home-hardening and other fire risk reduction activities; and

**WHEREAS**, insurance underwriting models should account for the mitigation benefits of the billions being invested in forest treatment, home hardening and defensible space; and

**WHEREAS**, SB 1060 will ensure that underwriting models give credit for the billions of dollars that California has invested in wildfire resilience, forest health, and community protection

and in doing so, result in more available insurance coverage for Californians; now, therefore, be it

**RESOLVED:** That the City of Oakland supports the passage of SB 1060; and be it

**FURTHER RESOLVED:** That the City Council directs the City Administrator or his designee to immediately distribute this resolution upon its adoption to Governor Gavin Newsom and State Senator Josh Becker.

IN COUNCIL, OAKLAND, CALIFORNIA,

PASSED BY THE FOLLOWING VOTE:

AYES - FIFE, GALLO, JENKINS, KALB, KAPLAN, RAMACHANDRAN, REID, AND  
PRESIDENT FORTUNATO BAS

NOES –

ABSENT –

ABSTENTION –

ATTEST: \_\_\_\_\_  
ASHA REED  
City Clerk and Clerk of the Council of the  
City of Oakland, California

