

APPROVED AS TO FORM AND LEGALITY



CITY ATTORNEY'S OFFICE

OAKLAND CITY COUNCIL

RESOLUTION NO. _____ C.M.S.

INTRODUCED BY COUNCILMEMBER KALB

RESOLUTION IN SUPPORT OF AB 478 (CONNOLLY) TO PROHIBIT HOME INSURANCE COMPANIES FROM CANCELLING OR REFUSING TO RENEW A RESIDENTIAL PROPERTY INSURANCE POLICY FOR SENIORS AGED 65 YEARS OF AGE OR OLDER LOCATED IN A HIGH OR VERY HIGH FIRE HAZARD SEVERITY ZONE, PUTTING A 25% CAP ON INCREASES TO SUCH SENIOR HOMEOWNER'S POLICIES, AND ONLY ALLOWING ONE PREMIUM HIKE EVERY FIVE YEARS

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

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

WHEREAS, very high fire severity zones are wildland areas of the community that are intermixed with or adjacent to habitable structures and where the threat of a wildland fire could potentially cause widespread damage, threaten lives, and impact local fire protection resources; and

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, older people in California are more likely to live in rural, fire-susceptible areas, and nearly 2 million older Californians live in areas where wildfires are a formidable threat¹; and

WHEREAS, seniors who are uninsured and lose their homes in these disasters have few resources to rebuild, with many forced into homelessness or inadequate, temporary shelter; and

WHEREAS, this bill protects adults 65 years-of-age and older from losing their home insurance policy due to increasing risks of wildfires; and

¹ <https://www.kqed.org/science/1968417/millions-of-older-californians-live-where-wildfire-threatens-mostly-theyre-on-their-own>

WHEREAS, this bill prevents home insurance companies from cancelling or refusing to renew an insurance policy for seniors based solely on the fact that the homeowners live in a high or very high fire hazard severity zone; and

WHEREAS, this bill also puts a 25% cap on the amount a home insurance company can increase a senior homeowner's policy in a high or very high fire hazard severity zone and only allows one premium hike of 25% every five years; now therefore, be it

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 Assemblymember Connolly.

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