
Public Comment: Request for Council Support – Wildfire Recovery Legislation

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To City Clerk <CityClerk@monroviaca.gov>

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Legislative Update_OnePage 3 bills.pdf;

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Mayor and Councilmembers.

My name is Dystanie Flores, and I serve as an Outreach Analyst with the California Department of Insurance.

I'm respectfully request your support for a package of wildfire recovery and insurance reform bills currently under consideration at the State Capitol. These measures are authored by Assemblymember's Mike Gipson, Lisa Calderon and Senator Steve Padilla, and they are focused on addressing ongoing recovery challenges in wildfire-impacted communities across California.

The first bill, AB 1795, authored by Assemblymember Mike Gipson, would establish clear public health standards for smoke-damaged homes. After a wildfire, many homes may appear structurally sound but still contain hazardous smoke contamination. Without clear standards, homeowners often face delays, disputes, and uncertainty regarding remediation and insurance coverage. This bill creates clarity, protects public health, and helps streamline recovery.

The second bill, SB 876, authored by Senator Steve Padilla, strengthens disaster recovery protections and expands living expense coverage. Families displaced by wildfire are often out of their homes for extended periods. This measure helps ensure residents have adequate coverage for temporary housing and related costs, reducing financial hardship during a time of crisis.

The third bill, AB 1680, authored by Assemblymember Lisa Calderon, reforms and increases accountability within the FAIR Plan. As more Californians turn to the FAIR Plan due to insurance market instability, it is critical that the program operates

with transparency, sustainability, and strong consumer protections. This bill aims to improve oversight and help stabilize the insurance market for wildfire-impacted communities.

Together, these measures are designed to speed recovery, reduce coverage gaps, increase accountability, and strengthen long-term community resilience.

Local government support is incredibly important in advancing policies that directly impact residents. I respectfully ask for your consideration and support.

I'm happy to provide fact sheets on each of these bills, along with a brief survey, and I would also welcome the opportunity to deliver a short 10-minute presentation at a future council meeting to provide a legislative update and answer any questions.

Thank you for your time, your leadership, and your continued commitment to protecting your community.

Dystanie Flores

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California Department of Insurance

2026 Legislative Priorities

Smoke Damage Recovery Act (AB 1795)

- Sets health standards for smoke testing and restoration.
- Certifies insurers in modern claims handling.
- Triggers immediate aid via local health standards.
- Mandates science-based restoration protocols.

Disaster Recovery Reform Act (SB 876)

- Mandates insurer Disaster Recovery Plans.
- Doubles penalties for unfair practices; requires direct restitution.
- Boosts Living Expenses by 100% with mandatory up-front payments.
- Updates replacement costs to meet current building codes.

Make It FAIR Act (AB 1680)

- Overhauls FAIR Plan transparency and claims handling.
- Creates a transition path back to the private market.
- Imposes violation fees and mandates CDI compliance.
- Consolidates coverage to eliminate redundant policies.

CALL TO ACTION

We invite your office to join cities and counties statewide in submitting a letter of support for this bill.

<https://bit.ly/CDILegAction>.



CALL TO ACTION

EXPANDING WILDFIRE SAFETY EFFORTS

Strengthen California Homes Grant Program (in process):

- Provides grants for low-income homeowners in high fire hazard zones for Zone 0 and Class A roofing improvements.

Sustainable Insurance Strategy (2023–2024):

- Expands coverage using catastrophe modeling to reflect property and community mitigation efforts.

Safer from Wildfires (2022):

- Mandates premium discounts (4–40%) for mitigated homes with wildfire standards.



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