



October 7, 2027

The Honorable Christopher Cabaldon
California State Senate
1021 O Street, Suite 7320
Sacramento, CA 95814

Re: Senate Bill 42 - Support if Amended

Dear Senator Cabaldon and Agriculture and Natural Resources Committee members,

On behalf of the California Farm Bureau, I am writing in support of Senate Bill 42, Wildfire Protection and Insurance Act, if amended.

California farms and ranches rely on protection from wildfires and the ability to obtain affordable insurance in order to remain stable. We appreciate the inclusion of farm land dwellings in Section 2. Many farmers live on the land where they operate, so protecting their homes and ability to remain on their land is a priority. Providing financial assistance for projects such as roofing, ember-resistant vents, maintenance of defensible space, and other improvements will provide California farmers and ranchers with access to wildfire protection they may not have been able to afford otherwise.

However, Section 3(h) requires that households complete and maintain at least 7 wildfire mitigation projects to qualify for a community wildfire protection certificate. Each property has different needs, and some may already have qualifying features. Requiring a fixed project count may exclude households that require fewer improvements to achieve substantial protection. It may also create uncertainty on whether pre-existing protective features count.

We request that qualification be based on a property assessment and verified compliance with wildfire mitigation standards. Existing qualifying features should count towards certification, and households should be able to receive credit towards an insurance reduction for individual projects before completing the full certification. This encourages wildfire risk reduction and makes the program more accessible.

We also request clarification of the insurance provisions. Section 3(f) states that insurers may recognize verified wildfire mitigation, while section 3(i) states that qualifying households will receive fire insurance and reduced premiums. The bill should clearly state insurers' roles, the verification process, and how discounts will be determined, so households clearly understand the benefits.

The California Farm Bureau supports the bills' goals for wildfire prevention and insurance assistance for farm land dwellings. We respectfully request these amendments to make insurance benefits clear and certification requirements accessible.

Sincerely,

Samantha Johnson

Samantha Johnson- Lobbyist
California Farm Bureau