



# STAFF REPORT

DATE: 11/20/2024  
TO: Honorable Mayor and City Council Members  
FROM: Office of the City Manager

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**2024-151**

## REQUEST FOR CITY COUNCIL ACTION

### **SUBJECT:**

VICE MAYOR STEINER'S REQUEST FOR CITY COUNCIL'S CONSIDERATION TO ADOPT A HOMEOWNERS INSURANCE PROTECTION RESOLUTION

### **EXECUTIVE SUMMARY:**

Vice Mayor Steiner has requested that the City Council consider adopting a "Homeowners Insurance Protection Resolution" to address the growing challenges residents face in obtaining affordable homeowners' insurance. The proposed resolution would advocate for fair insurance practices, encourage state intervention, and support local efforts to reduce the risks that drive premium increases by requesting that Governor Newsom proclaim a State of Emergency.

### **RECOMMENDED ACTION:**

That City Council directs staff to draft a Homeowners Insurance Protection Resolution for Council adoption.

### **BACKGROUND & HISTORY:**

On October 16, 2024, Vice Mayor Steiner submitted a future agenda item request that asked the City Council to consider adopting a "Homeowners Insurance Protection Resolution." This resolution intends to address rising concerns among residents regarding the availability and affordability of homeowners insurance, particularly in high-risk areas prone to natural disasters, such as wildfires, flooding, or seismic activity. This issue has become more pressing due to recent changes in the insurance market, where

some providers have withdrawn coverage or significantly increased premiums in specific regions, leaving homeowners vulnerable to financial risks. Similarly, other municipalities, such as the San Bernardino County Board of Supervisors, share the same concerns and have passed resolutions echoing the same sentiment and go further by requesting that Governor Newsom declare a State of Emergency on the matter.

**ANALYSIS:**

The resolution would serve as an advocacy tool, demonstrating the Council's support for affected homeowners, aligning with the City's Strategic Plan Goal #5: "Sense of Place." It may increase pressure on State officials to address the insurance crisis. However, it does not legally obligate insurance providers to adjust rates or availability. Staff hours associated with completing this task is approximately seven hours, at a total approximate cost of \$750.

**FINANCIAL IMPACT:**

The financial impact of this item will be the staff time required to research and develop the proposed resolution. This effort is estimated to take approximately seven hours of staff time and cost approximately \$750.

**ENVIRONMENTAL ANALYSIS:**

This action is exempt under Section 15061(b)(3) of the Guidelines for the California Environmental Quality Act (CEQA), which states that a project is exempt from CEQA if the activity is covered by the commonsense exemption that CEQA applies only to projects that have the potential for causing a significant effect on the environment. Where it can be seen with certainty that there is no possibility that the activity in question may substantially affect the environment, the activity is not subject to CEQA. This action seeks direction from the Council regarding drafting a resolution and thus has no potential for causing a significant effect on the environment.

**PREPARED BY:** AMINAH MEARS, DPA, ASSISTANT TO THE CITY MANAGER

**REVIEWED BY:** BRETT CHANNING, ASSISTANT CITY MANAGER

**ATTACHMENTS:**

1. Exhibit 1 – Future Agenda Item Request Form