



RURAL COUNTY REPRESENTATIVES  
OF CALIFORNIA

August 22, 2019

The Honorable Mike McGuire  
Member, California State Senate  
State Capitol, Room 5061  
Sacramento, CA 95814

**RE: Senate Bill 295 – SUPPORT  
As Amended August 19, 2019**

Dear Senator McGuire:

On behalf of the Rural County Representatives of California (RCRC), I am writing to express our support for your recently-amended Senate Bill 295, which would create a personal state tax credit scheme to off-set costs of home hardening and vegetation management for homeowners. RCRC is an association of thirty-seven rural California counties, and the RCRC Board of Directors is comprised of elected supervisors from each of those member counties.

California has encountered unprecedented wildfire activity over the past decade, culminating in the most destructive wildfires the state has endured over the past two years. RCRC member counties contain more than 70 percent of the state's forested lands, and have suffered the vast majority of these wildfires.

Maintenance of defensible space and measures to harden homes to protect against wildfires is vital to enhance community protection in high fire hazard severity areas around the state. We also recognize that many homeowners do not adequately maintain their defensible space and cannot implement upgrades to their homes because they are financially unable to do so, even after they are inspected by the state and urged to reach compliance with state mandates.

Additionally, homeowners insurance is becoming more difficult to find, and the availability of homeowners insurance continues to decline for those in wildfire-prone areas. According to data released by the California Department of Insurance (CDI) earlier this week, the number of new and renewed homeowners' insurance policies fell by 8,700 from 2015 to 2018 in ten counties - all of which are RCRC member counties - with the most homes in high or very high-risk areas.<sup>1</sup> The mitigation of wildfire risks has been one of the key components CDI has been discussing with local governments to reduce risk.

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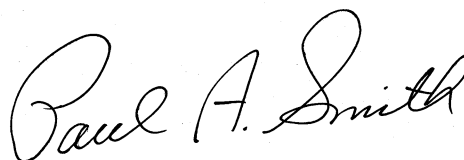
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RCRC believes that in order to alleviate California's wildfire risk, home hardening and vegetation management practices are essential in mitigating structure loss. These mitigation practices are a significant tool in reducing insurance costs, particularly if they can be encouraged on a community-wide scale, and ultimately to increase the availability of homeowners insurance.

SB 295, as recently-amended, is a helpful step in promoting home hardening and vegetation management practices for those residing in wildfire-risk areas. RCRC believes tax incentives to qualified property owners will further encourage other homeowners in these wildfire-risk areas to mitigate their risks.

If you should have any questions, please do not hesitate to contact me at [psmith@rcrcnet.org](mailto:psmith@rcrcnet.org) or (916) 447-4806.

Sincerely,



PAUL A. SMITH  
Vice President Governmental Affairs

cc: The Honorable Jerry Hill, Member of the State Senate  
The Honorable Jim Nielsen, Member of the State Senate  
The Honorable Brian Dahle, Member of the State Senate  
The Honorable James Gallagher, Member of the State Assembly  
The Honorable Cecilia Aguiar-Curry, Member of the State Assembly  
The Honorable Laura Friedman, Member of the State Assembly  
Members of the Assembly Revenue & Taxation Committee  
Consultant, Assembly Revenue & Taxation Committee  
Julia King, Consultant, Assembly Republican Caucus  
Anton Favorini-Csorba, Consultant, Senate Governance & Finance Committee  
Marnie Brown, Consultant, Senate Governance & Finance Committee

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<sup>i</sup> Martinez, Michael. "Re: New Data Shows Insurance Is Becoming Harder to Find as a Result of Wildfires." 20 Aug. 2019.