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## Input on SB 254 report

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From Chris Brown

Date Fri 12/12/25 10:43 AM

To SB254Input <SB254Input@calquake.com>

As a former rural landowner who lost his property to a preventable natural disaster as well as somebody with public policy experience I wanted to put forward my suggestion for the SB254 report.

In my case I lost my property to a large tree fall due to high winds during a federal declared natural disaster. It could easily have been a wildfire, but in my case it was wind.

Like most rural property owners I was well aware of the risks but I lacked the resources to fund any mitigation. Large tree removal is expensive and while I did own the home the equity in the home was not high enough to be able to access funding at a reasonable interest rate. The cost of rebuilding the home was close to \$300,000 (80% covered by State Farm after much legal wrangling) and the cost of the mitigation would have been around \$20,000. Rural areas have the greatest wildfire risks in the state and rural communities are poorer, older, have less economic opportunity and have not seen rapid increases in home values like more populated parts of California.

In the end I was forced to sell the property which I had owned for 25 years because I was unable to afford to pay for the code updates to the property. The new owner was unable to get fire insurance and ended up in the state fund, at a much much higher rate.

The current system encourages landowners NOT to mitigate preventable risks and simply hope they are not impacted. There is no return on investment for mitigating preventable risks, like tree removals.. I would have paid the same insurance rate if the trees had been removed as I did if they stayed there (I had asked my agent about it). Insurers SHOULD be required to lower rates when mitigation has occurred, but until this is required by law it is unlikely to happen because there is no incentive of insurers to do so.

My suggestion is for a system to be created to provide LOAN GUARANTEES to financial institutions to pay for mitigation projects for rural landowners. The traditional California approach is to do a limited number of grants - which will not be effective due to the scale of this problem and frankly after 26 years of working with the State on grants programs I have serious concerns about State agencies micro-managing programs and projects until they are simply a bureaucratic exercise and ineffective. Loan guarantees have shown to be effective, quick and are enforced by the financial institutions who are unwilling to take the risk of losing the state guarantee.

Models of such a program include California Pollution Control Financing Authority (CPCFA) or the Small Business Administration 7(A) loan program.

A loan guarantee program will provide additional funding for projects by leveraging private dollars and created economic activity in struggling rural areas for the firms doing the mitigation work. The end result will be safer homes, lower insurance claims, economic activity and safer communities.

Thank you for your time,

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