



Housing Resilience Agencies as a transformative approach to mitigate damage, accelerate recovery, and responsibly and equitably allocate the burdens from natural catastrophes in California

Abstract submission for the California Earthquake Authority's Study on New Models and Approaches to Complement or Replace the Wildfire Fund

Submitted by:

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Background on the submission:

The Climate & Community Institute (CCI) is a climate and economy think tank that mobilizes cutting-edge research on the intersections of climate, economy, and everyday life. Our research helps pass new policy, improve implementation, shift narratives, and deepen coalitions.

CCI staff and fellows have spent the last few years carrying out research to help reimagine disaster insurance for homes in the U.S. We have documented how today's home insurance system [fails many communities and housing providers](#) and the ways existing policies – including many proposals for reform – are [stop-gaps at best](#). And we have charted a [transformative vision](#) for the home insurance crisis that is rooted in availability, affordability, and climate resilience.

Topics addressed in the submission:

CCI's proposal for California to establish a Housing Resilience Agency speaks to many of the topics of interest to the study. Those include:

- Accessibility and affordability of property insurance. [PUC § 917(c)(1)]
- Alternative structures to socialize risk. [PUC § 917(c)(2)]
- Additional mitigation measures and technology solutions to reduce risk. [PUC § 917(c)(3)&(8)]
- Financing, insurance and other mechanisms to expedite recovery for communities. [PUC § 917(c)(8)]
- Additional measures to benefit ratepayers through reducing costs caused by fiscal uncertainty. [PUC § 917(c)(5)]
- Ideas and options for enacting streamlined low-cost mechanisms to provide injured parties full compensation for damages resulting from wildfires. [PUC § 917(c)(6)]
- Ideas and options for reducing the economic damage resulting from wildfires and potentially other catastrophic natural disasters. [PUC § 917(c)(9)]
- Ideas and options for new models to complement or replace the California Wildfire Fund. [PUC § 917(c)(10)]

Summary of proposal to be elaborated in the full submission:

CCI proposes that California establish a Housing Resilience Agency (HRA) to transform home insurance in the context of rising risk from multiple types of catastrophes. This model integrates comprehensive risk mitigation with public disaster insurance, fostering collaboration with state entities on housing and land use.

A California HRA would rescue and combine the best elements of existing disparate programs like the FAIR Plan and the Wildfire Fund and transform them into a single entity to coordinate and oversee disaster risk reduction for housing across the state and provide public, single-payer disaster insurance for all housing types. Our submission will explain how this coordinated, public model approach ensures equitable risk distribution for non-preventable disasters and provides resilient post-disaster recovery support.

In order to ensure resources and financial stability for the HRA, CCI's submission will also illustrate how the state can look to both the entities most responsible for the current climate-driven insurance crisis (including electrical utilities) and those that would most benefit from home insurance stability (like property market lenders). Our submission will also provide ideas on how California can collaborate with other states to pool resources and further spread risks.