



COUNTY OF MENDOCINO

Board of Supervisors

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March 21, 2025

The Honorable Susan Rubio
Chair, Senate Insurance Committee
California State Senate
1021 O Street, Room 3310
Sacramento, CA 95814

RE: Senate Bill 547 (Pérez): Commercial Property Insurance Cancellation & Nonrenewal– SUPPORT
(As Introduced February 20, 2025)

Dear Senator Rubio:

The Mendocino County Board of Supervisors is writing to support Senate Bill 547. This critical legislation seeks to extend existing protections against the cancellation and nonrenewal of residential property insurance policies to include commercial properties in areas affected by wildfires.

In 2018, Senate Bill 824 established a one-year moratorium on such cancellations following a declared state of emergency. This law has been essential for homeowners and has protected over 185,000 policyholders after significant wildfires, including the recent Park, Borel, Gold Complex, Palisades, and Eaton fires.

While SB 824 has been instrumental in stabilizing the residential insurance market, businesses—including small businesses and multifamily housing providers—continue to face challenges securing and maintaining coverage in wildfire-prone areas. The loss of commercial property insurance jeopardizes the ability of local businesses to recover, further weakening local economies that are already struggling in the aftermath of disasters. Multifamily housing properties, which provide critical housing stock in rural communities, are particularly vulnerable to non-renewals, putting both property owners and tenants at risk of displacement.

Rural counties like Mendocino County depend on the viability of small businesses and multifamily housing to support local economies and maintain community stability. By extending existing insurance moratorium protections to commercial properties, SB 547 ensures businesses and housing providers have the financial security necessary to rebuild, recover, and continue serving their communities.

For these reasons, the County of Mendocino supports SB 547 and urges its swift passage. We appreciate your leadership on this important issue and look forward to working together to strengthen disaster recovery efforts for all Californians.

Sincerely,

John Haschak, Chair
Mendocino County Board of Supervisors

CC: The Honorable Mike McGuire, California State Senate, 2nd District
The Honorable Chris Rogers, California State Assembly, 2nd District

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