

State Farm discloses zip codes where it will drop coverage for over 70,000 houses and apartments — here's why

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In addition to the property and [business](#) damage and danger to life that [extreme weather](#) conditions can bring, there is an additional problem that thousands are having to contend with — the [stripping of insurance coverage](#) for houses and apartments.

At the end of August, State Farm revealed the zip codes this pulling of protection would affect in California.

What's happening?

According to [CBS News](#), the largest insurer in the Golden State is discontinuing coverage for 72,000 dwellings.

The area most affected is the 95033 zip code in the Santa Cruz mountains, where over 65% of policies will be halted. Meanwhile, the community covered by the 95409 code in Santa Rosa will see 48% of policies pulled, and 1,703 of the 3,115 State Farm policies in Orinda, Contra Costa County, will no longer be valid. [CBS News](#) provided the full list of areas affected.

Properties in California, a state that is [prone to wildfires](#), are increasingly seeing insurance policies dropped because of the rising risk of these extreme weather events. This is leaving residents without a safety net should the unthinkable happen.

"The changes are coming faster than the very fire everyone's worried about," Tom Stack, a local real estate agent at Orinda's Coldwell Banker, told CBS News. Stack said that anyone house hunting in the area should examine coverage options before they consider moving.

Why is this concerning?

As recorded by the [California Department of Forestry and Fire Protection](#), the state had 6,604 [wildfires](#) by Oct. 7 this year, with over one million acres burned and [1,433 structures destroyed](#).

In the [whole of 2023](#), there were [7,386 wildfires](#) and 332,822 acres burned. The [157 structures destroyed almost pales in comparison](#) to the figures from this year. *

Human-caused pollution — from the transportation, agricultural, and energy sectors, among others — [is trapping heat in the atmosphere and causing thermometers to rise](#). Hot, dry conditions are ideal for the formation of wildfires, which the [National Interagency Fire Center](#) says begin [because of humans in 87% of cases](#).

With the [National Oceanic and Atmospheric Association](#) noting that "Earth's temperature has risen by an average of 0.11° Fahrenheit (0.06° Celsius) per [decade since 1850](#)," we can expect this warming to continue. With that, the risk of wildfires only climbs higher, and now, fewer and fewer homes are protected by insurance. *

While State Farm told CBS News that the [cancellation of policies in the summer of 2024 has impacted just 2% of its coverage in California](#), that's still thousands of homeowners at risk of serious financial damage if a wildfire destroys their property.

What can be done about wildfires?

Reducing our production of planet-warming pollution is essential as quickly as possible. While that could come in the form of serious lifestyle changes — such as swapping your gas-guzzling car [for an electric one](#) or investing in domestic renewable energy solutions like [solar panels](#) — even the minor changes can add up.

For example, according to [Earth Day](#), eating one less burger a week is the "equivalent of taking your car off the road for 320 miles."

The organization also notes that if a family skips meat and cheese one day a week, that would be like taking a car off the road for five weeks.

While these actions won't stop the occurrence of wildfires, these measures can reduce the risk of them occurring — in addition to other extreme weather events like flooding, deadly storms, and severe droughts.

