

Homeowners left scrambling after insurers drop coverage targeting working-class families: 'Almost impossible to find coverage'

Story by Alyssa Ochs

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Insurance companies are dropping customers in San Francisco due to extreme weather risks and if they fail to make unaffordable home upgrades.

Homeowners who still can get coverage are struggling to afford the sky-high premiums and risk having to pay out of pocket for natural disasters.

What's happening?

As the San Francisco Chronicle reported, California's insurance crisis is worsening.

Many insurers are telling homeowners they must make roofing and electrical repairs and replacements to keep their policies. As a result, an increasing number of San Franciscans are enrolling in the California FAIR plan, which provides the most basic but high-cost insurance to people who can't get a policy through traditional insurance companies.

Jerry Becerra, Barbary Insurance Brokerage president, said the aging wiring of many San Francisco homes built in the 1940s or earlier makes it "almost impossible to find coverage."

Beyond home maintenance-based denials, insurers are refusing to cover San Francisco homeowners due to wildfire risks. They also won't cover homes where there are too many policies in the region prone to climate-related threats.

Insurance companies are dropping customers in high-risk areas all over the country due to extreme weather threats. These climate shifts result from planet-overheating pollution caused by unsustainable human activities like burning dirty energy.

Yet, in San Francisco and elsewhere, homeowners insurance is a crucial safety net for protecting against natural disasters.

What's being done about insurance accessibility?

Insurance alternatives like the California FAIR Plan are helping homeowners get basic coverage for their homes for at least some peace of mind.

Ahsha Safaí from the San Francisco Board of Supervisors [said](#), "It's unfortunate that it's playing out and hitting working families." He also said [the insurance crisis](#) "has to be something that we advocate for through our state delegation."

[You can advocate for insurance accessibility by contacting your local government representatives and expressing your concerns.](#) Vote for candidates who [support pro-climate policies](#), and start making small changes in your daily habits to influence your neighbors as you lead by example.

For example, now is the perfect time to look into the available tax credits and government rebates for [sustainable home upgrades](#). These cost savings may make it possible to update your home so that it is eligible for insurance coverage while [lowering your monthly energy bills](#) at the same time.