



Stephen W. Christy
Supervisor, District 4

PIMA COUNTY BOARD OF SUPERVISORS


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MEMORANDUM

DATE: May 2, 2024

TO: Melissa Manriquez
Clerk of the Board

FROM: Steve Christy
District 4 Supervisor 

SUBJECT: Agenda Addendum Item

Please place the following item on the Addendum to the Agenda for the Board of Supervisors meeting of May 7, 2024:

BOARD OF SUPERVISORS

Discussion/Direction/Action regarding the proactive steps the Board of Supervisors can take to address the lack of access to affordable dwelling insurance in wildfire prone areas in Pima County. (District 4)

Thank you.

Mt. Lemmon Homeowners Assoc.
P.O. Box 662
Mt. Lemmon, AZ 85619

Mt. Lemmon Business Economic Assoc.
11230 E. Turkey Run Road
Mt. Lemmon, AZ 85619

April 29, 2024



Supervisor Steve Christy, District 4
Pima County Board of Supervisors
33 N. Stone Ave., Floor 11
Tucson, AZ 85701

Re: **Concerns Regarding Homeowners Insurance Availability on Mt. Lemmon
and in other Wildland-Urban Interface Areas**

Dear Supervisor Christy,

We are writing to express concern about the challenges faced by homeowners and business owners in our community who are struggling to obtain adequate homeowners and property insurance coverage. Specifically, we would like to address the difficulties encountered by residents living in the wildland-urban interface (WUI) areas.

According to the U.S. Fire Administration/USFA, the WUI is the area where human development meets or intermingles with undeveloped wildland and other fuels that are fire-prone and fire-dependent. While these areas offer the attraction of natural beauty and proximity to wilderness, they also pose unique risks, particularly related to wildfires. Unfortunately, obtaining homeowners insurance in such regions has become increasingly difficult, leaving many homeowners vulnerable and exposed.

Here are some key points that highlight the severity of the issue:

1. **Availability:** Insurance companies are becoming more cautious about providing coverage in WUI communities due to the elevated risk of wildfire damage. As a result, homeowners are finding it challenging to secure policies that adequately protect their properties and belongings.
2. **Affordability:** Even when insurance is available, the premiums are often exorbitant. Many residents are forced to pay significantly higher rates, which can strain household budgets and create financial hardship.
3. **Coverage Gaps:** Some insurance providers are excluding specific perils related to wildfires or imposing high deductibles for fire-related claims. This leaves homeowners with coverage gaps and limited protection.
4. **Impact on Property Values:** The inability to obtain affordable insurance affects property values in WUI areas. Prospective buyers are hesitant to invest in homes without reasonable insurance options, leading to decreased property values and economic instability.

Given these challenges, we urge the Board of Supervisors to take proactive steps to address the homeowners insurance crisis in our community. Here are some ideas/recommendations:

1. **Collaborate with Insurance Companies:** Engage in dialogue with insurance carriers to encourage them to continue offering coverage in WUI zones. Explore incentives or partnerships that promote responsible risk management.
2. **Legislative Solutions:** Consider legislation that incentivizes insurers to provide affordable coverage in high-risk areas. This could include premium credits for wildfire-risk mitigation efforts, such as those that the Mt. Lemmon Firewise engages in, and transparent-accurate wildfire-risk models.
3. **Community Education:** We have been working to raise awareness among residents about fire-resistant construction practices, defensible space, and other measures that can reduce the risk of wildfire. Educated homeowners are better equipped to protect their properties, and these efforts should be part of insurance rating and consideration.

In conclusion, we are asking that you and the entire Board of Supervisors prioritize this issue and work collaboratively with stakeholders, including insurance companies, community organizations, and concerned citizens. Our community's resilience depends on equitable access to homeowners' insurance, especially in the face of increasing wildfire threats.

Thank you for your attention to this critical matter. We look forward to positive actions that will continue to safeguard our homes, families, and environment.

Sincerely,

Mt. Lemmon Homeowners Association
Sally Crum, President

Mt. Lemmon Business Economic Association
Jenni Zimmerman, President