



March 3, 2009

Via Facsimile to (916) 319-2177 and First Class Mail  
Assemblyman Joel Anderson  
c/o Mr. David Yow  
Legislative Director  
Office of Assemblyman Joel Anderson, District 77  
State Capitol, Room 2130  
Sacramento, CA 95814

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Re: Assembly Bill 157

Dear Mr. Anderson,

We are writing to express our support for your bill number 157. This measure makes good economic and public policy sense and will benefit California homeowners who lose a home in a natural disaster.

The post disaster process of tallying up losses, negotiating mortgage obligations, reconstructing plans, getting reliable contractor estimates and collecting insurance benefits take far longer than most people anticipate. Buying instead of rebuilding often emerges as the best option for a disaster victim...but often not until years have passed since the event that destroyed their home. As economic conditions and property values shift, disaster survivors need the flexibility this bill provides.

We urge an AYE vote.

United Policyholders is a 501(c)(3) organization that helps solve insurance problems and that advocates for fairness in insurance transactions. Through our Roadmap to Recovery program we offer resources to California residents impacted by natural disasters. Visit us on the web at [www.uphelp.org](http://www.uphelp.org)

Sincerely,

Amy Bach, Executive Director