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**COUNTY OF SANTA BARBARA**

September 25, 2012

The Honorable Lois Capps  
U.S. House of Representatives  
2231 Rayburn House Office Building  
Washington, DC 20515

Dear Lois:

I am writing on behalf of the Santa Barbara County Board of Supervisors to express their support of H.R. 3125, *Earthquake Insurance Affordability Act*, which would lower costs for Californians purchasing earthquake insurance.

Thank you for your support of H.R. 3125. Californians need greater access to affordable earthquake insurance. In California, 88 percent of homes insured for fire do not have earthquake insurance. In the event of an earthquake, the lack of homeowner earthquake-insurance coverage will slow recovery, and create economic hardship. It is important that States improve the affordability, availability, and quality of earthquake insurance so that more homeowners will purchase coverage. This legislation seeks to make earthquake insurance more accessible to Californians which will increase the number of insured homeowners, thus reducing the risk to taxpayers who may otherwise bear significant costs in the aftermath of a catastrophic earthquake. Insurance protection is believed to be key to a faster recovery for homeowners, which will be essential to rebuilding communities.

Please urge your colleagues who serve on the committee to expedite action on H.R. 3125 or similar legislation that would lower earthquake insurance costs for Californians. Thank you for your consideration.

Sincerely yours,

Thomas P. Walters  
Washington Representative

TPW: sbm