

State requirements to operate family daycare do not include requiring liability insurance, renters insurance, etc. on behalf of the provider. My landlord insurance does not permit home based businesses such as childcare out of my rental homes due to the huge liability and risk. I know also that the state allows those with low income to not need insurance even though that harms such as person if there was a wildfire or tenant caused fire. That is an unfair burden to put on home owners. If this bill were to pass, it needs to also require a tenant to carry a million dollar liability policy with the property owner named as an additional insured with no exceptions, or to allow a homeowner to reject the home-based business if the tenant refuses. My rental homes are all designed for residential living of the family I am renting to, not the additional wear and tear of 16 or more other families also occupying the same space. My rents would need to greatly increase if now this burden is getting added to the requirements of the home. I very much oppose this bill. Thank you