



Oak Hill Area
**FIRE SAFE
COUNCIL**

Fall 2022 Newsletter



FIREWISE USA
RESIDENTS REDUCING WILDFIRE RISKS

Dear Neighbors,

Fall is here and leaves have already started falling! Time to make sure those leaves and needles stay off the roof, out of nooks and crannies, and away from your walls and foundation. This can also be a great time to seek out gaps in your siding and caulk with fire caulking. Don't let flying embers from a potential future wildfire ignite your home! (Fire caulking is available at some local hardware stores, and actually expands when heated).

Reminder: Use the [PurpleAir.com](https://purpleair.com) website, set for "2.5 μ " and "woodsmoke" to assess your air quality during area wildfires. There are several monitors in the Oak Hill Area- look at the "real time" map.

Evacuation- Personalize your list!

The Mosquito Fire reminds us all that at this time of year we need to be ready to evacuate, always, at a moment's notice.

There are a lot of lists available [online](#). So take one of those lists and **personalize** it. When faced with evacuation, our minds can go blank, and our brains dumb. Instead of "face car out in garage"- make your own list with "turn Prius around in garage and put Fluffy in cat carrier in back



If your laundry basket is full, grab it? Those are the clothes you wear regularly!

seat. Turn Ford pickup around in garage and load it with the 3 evacuation suitcases, Grandma's green childhood photo album (in guest room closet), and Joey's playpen and brown stuffed bear" "Put car keys for Prius and Ford in pocket"

Instead of just medicine, be specific: "In red evacuation bag, put: Dad's heart medicine, Lisa's asthma medicine, and Joey's eye medicine."

On an evacuation suitcase (or tub, or backpack) have a specific list: "Emma's favorite red raincoat and boots, 4 pr underwear for each person, Dad's Alaska sweatshirt, Joey's blankie And so on!

In other words, use the standard lists to make your own **personal lists**.



Fire Insurance:

Changes on the Horizon!

The California Insurance Commissioner's office holds regular public meetings, many of which have been attended by Sand Ridge resident Elizabeth Standeven. Here's what she's learned (thank you Elizabeth!):

The "FAIR Plan"- California's insurer of last resort and held by many of us- actually started 50 years ago. Because of more prevalent wildfire destruction, it has become much more prevalent itself. In the last 2 years it has doubled statewide in use, and increased almost 10 X in El Dorado County. Almost 18% of our county homes get their fire insurance through the "FAIR Plan" now, compared to 2.7% for the state as a whole. No wonder we feel the FAIR Plan is so ubiquitous!

A potential conflict of interest, and changes coming

The FAIR Plan is really just an entity made up of all the insurance companies that service the regular insurance market in California. If an insurance company doesn't want the risk of insuring a home in a WUI (Wildland Urban Interface) area like ours, it can ditch the policy and then (in theory) underwrite the policy again in the FAIR Plan market, getting a higher premium and offering less coverage.

Obviously, there is a conflict of interest here, and the state Insurance Commissioner, has been taking steps to reign in the power imbalance at play.

Here are the changes being pushed:

1. Cancellation prohibited after fire. There is now a law (SB824) that forbids insurance companies from canceling insurance in certain zip codes after a wildfire for 1 year, including Caldor. That one year moratorium was running out for El Dorado County, but the Mosquito Fire may have given us another year. Check out for your address [here](#).
2. More transparent rate rules. The Insurance Commission is writing rules (REG-2020-00015, last updated 6/15/22) to make wildfire risk score models (developed and used by each insurer) more transparent to consumers so we can see why our rates are going up and whether the insurance company is taking into consideration all of the fire prevention work we've done.
3. One insurance plan instead of two. The Insurance Commission has ordered (and a judge upheld his authority to do so) the FAIR Plan to offer increased coverage options above and beyond the bare bones- fire only- coverage for FAIR Plan policies. Right now, consumers who have FAIR Plan coverage either have to buy a separate policy to cover things like flood, vandalism, liability, etc., or do without.
4. Increased FAIR Plan coverage limits for commercial properties, with new commercial coverage for farm structures offered as well.

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5. Home hardening done may start to be recognized for reduced rates. The *Safer from Wildfires* framework (including home hardening recommendations) was developed by the dept. in collaboration with CAL FIRE, OES, and the Calif. Public Utilities Commission. When more and more agencies speak with the same voice, reaffirming the same criteria for safer homes and communities, it is harder for insurance companies to ignore the facts of reduced risk.

6. General FAIR Plan reforms. Intense scrutiny by the Insurance Commission has found that the FAIR Plan is not in compliance with many of its regulations, prompting a Public Investigatory Hearing on 7/13/22. The commission is looking into changes to the FAIR Plan Governing board, additional mandates for customer service, and better transparency.

Change will be slow

Will all of this result in obtainable and cheaper home owner's insurance tomorrow? Likely not! Unfortunately, we find ourselves in a very difficult place due to a series of decisions made by industry, government, home owners, and others over decades. The issues are as complex as our society is.

But Elizabeth notes this is not a reason to throw up our hands and give up. We created the problem and we can fix it, but it will take time and coordinated effort. Many recent efforts are encouraging, especially that Fire Safe Councils, Firewise USA, Wild Fire Prepared Home, Safer From Wild Fires, County ordinances, etc., and individuals, are all working to make homes less likely to burn.



Current insurance discounts

- Meanwhile, don't forget that you may be eligible for a discount since the OHAFC is also designated as a Firewise Community, thanks to your local volunteers. You may need to ASK. Even some broker's offices do not know the discount exists. Folks can check this list of insurers who offer a Firewise Discount, including the FAIR Plan:

<https://www.insurance.ca.gov/01-consumers/105-type/95-guides/03-res/Insurers-Currently-Offering-Discounts.cfm>

- Additionally, you should contact your insurance provider to see if they offer additional discounts if you have created a "fire hardened home". Many insurers have such a discount (but don't advertise it!)

- For those on the FAIR Plan, here is a list of insurers currently offering "Difference in Conditions" insurance to bridge the gap between the bare bone FAIR Plan and conventional insurance plan coverage:

<http://www.insurance.ca.gov/01-consumers/105-type/5-residential/carriersDICpolicies.cfm>

- And finally, anyone who has questions or complaints about the FAIR Plan should contact the Dept. of Insurance at

1-800-927-4357 (HELP) or www.insurance.ca.gov

Zandonella Road Neighbors Work Together

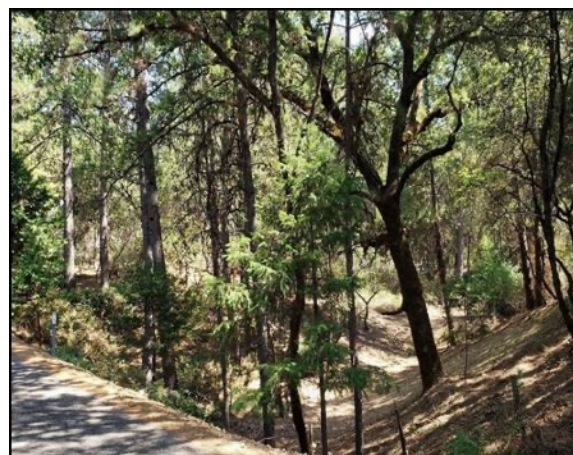
Aware that fire knows no property boundaries, and faced with extensive overgrowth in a shared gully area, some Zandonella neighbors banded together to clear brush and thin trees. The result? A defensible clearing that will reduce the rate of any fire spread, and also create safer driving along this key access road.

It all started with one person, joined by others. In the process, they got to know each other, and were able to combine resources, such as a woodchipper.

Most of the work was done by hand, removing thick underbrush and vines that had



Before



After

grown far up into trees, as well as trees growing into each other. In the center is a giant oak, previously hidden by all the undergrowth. The cleared area looks like a park!

There is still more to do in the vicinity, but this was a great start towards reducing fire danger, for themselves and others along the road. The group has been approved now for a **Mini-Grant** from the Oak Hill Fire Safe Council to keep going. Stay tuned!

Want to rent a chipper, get mastication help, or hire a tree trimmer in your neighborhood?

§500 Mini-Grants still available, till mid-March

Use the funds to help clear veg near roads, or, for folks of limited means, even around homes. Apply, get approved, incur the expense, and then get reimbursed up to \$500. Let's make our community more wildfire resilient! [Here is a link](#) to more details and the simple application.

Home Assessments - Free for the asking!

Local volunteers Lester Lubetkin and Alice Cantelow are now officially certified as Home Assessors, after a 2 day training in August through the California Fire Safe Council. They are here to help get state of the art advice out to residents as to home hardening and defensible space work that really can make a home more fire resilient- advice that is just between you and volunteers.

Request a visit: <https://www.oakhillfiresafe.org/contact-us>

All visits include helpful documents (free) to keep for reference.



A great example of a deck with the space underneath kept completely clear, at a home having a recent assessment in our area.



Another home assessed in Oak Hill area, showing great clearance 5 ft from house, and noncombustible foundation for first foot up.



DON'T FORGET ABOUT THE FREE CHIPPING PROGRAM !

More information is available on the El Dorado County Fire Safe Council's [website](#). Remember: earn how limbs must be stacked BEFORE you start!

Let's all keep working together to make our community fire safe!

Sincerely,

The Oak Hill Area Fire Safe Council Team

info@oakhillfiresafe.org

Did you know that the **Code RED** program has changed! The new system is the **El Dorado County Emergency Alert** notification system. If you were already registered under **Code RED**, your information will be migrated. For More information, go to:
ready.edso.org

You may wish to save the contact information for El Dorado County Emergency Alerts to avoid confusing it with a SPAM call or email. Telephone messaging will show a CallerID of **530-621-7595**. Emails will come from **edcgov@getrave.com**. Text messages will come from a six-digit short code that may vary, which cannot be saved.

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