



EL DORADO HILLS, CA

- LAKEHILLS ESTATES - A FIREWISE COMMUNITY
- SOUTHPOINTE - A FIREWISE COMMUNITY
- LAKERIDGE OAKS - A FIREWISE COMMUNITY

February 2018

Lakehills Fire Safe Council Community Bulletin

Promoting Fire Safe Communities

Next Council Meeting

No February Meeting

Next Meeting:

March 13th 7:00 PM

EDH Fire Department
Main Fire Station #85

El Dorado Hills Blvd. and
Wilson Blvd.

Communities working together toward common goals get results! We offer valuable resources, “how to” help, education & FIVE years of experience.

DO YOUR PART!

Contributions are always appreciated! Support this all volunteer, non profit group by selecting “Lakehills Fire Safe Council” as your choice on AmazonSmile. Thanks!

[<CLICK HERE>](#)



Forest Management Report - Little Hoover Commission

The Little Hoover Commission is an independent state oversight agency that was created in 1962 with a mission to investigate state government operations and – through reports, recommendations and legislative proposals – promote efficiency, economy and improved service. Their new Forest Management Report calls for transformational culture change in California’s forest management practices. The U.S. Department of Agriculture (USDA) reported in December 2017 that approximately 27 million trees had died statewide on federal, state and private lands since November 2016. The tally brought to 129 million the number of trees that have died in California forests during years of drought and bark beetle infestations since 2010.

During its review, the Commission found that California’s forests suffer from neglect and mismanagement, resulting in overcrowding that leaves them susceptible to disease, insects and wildfire. The Commission found commitment to long-lasting forest management changes at the highest levels of government, but that support for those changes needs to spread down not just through the state’s massive bureaucracy and law- and policy-making apparatuses, but among the general public as well. Complicating the management problem is the fact that the State of California owns very few of the forests within its borders – most are owned by the federal government or private landowners.

Among the Commission’s nine recommendations, it urges the state to take a greater leadership role in collaborative forest management planning at the watershed level. The Good Neighbor Authority granted in the 2014 Farm Bill provides a mechanism for the state to conduct restoration activities on federal land, but state agencies must have the financial and personnel resources to perform this work. As part of this collaborative effort, it calls upon the state to use more prescribed fire to reinvigorate forests, inhibit firestorms and help protect air and water quality. Central to these efforts must be a statewide public education campaign to help Californians understand why healthy forests matter to them, and elicit buy-in for the much-needed forest treatments. See full report or executive summary [<<CLICK HERE>>](#)

March 13th meeting - Put this on your calendar!

Together with EDH Fire Dept., we are pleased to host CAL FIRE’s Battalion Chief Brian Mackwood (Battalion 1, Amador El Dorado Unit) who will present details and statistics about Northern CA’s most recent wildfires. This first meeting of the year will clarify all the reasons our Council exists and the real & continual need for individual actions aimed at reducing overall neighborhood risks. Bring your neighbors and friends—stay aware and informed!

Wildlife sharing the neighborhood

Do you have photos to share showing the wonders right where we live?
Below are 3 reasons (and so many more) to protect our area:

Reporting Numbers to Call

Report non-desired activities in a proper and timely fashion.

- Report illegal parking or traffic problems to the Highway Patrol (916) 861-1300.
- Report illegal parkland activities to State Parks (916) 358-1300.
- Report illegal activity on non-park properties to the Sheriff (530) 621-6600.



Lakehills Fire Safe Council is a community organization. Join and Email us at: lakehillsfiresafecouncil@gmail.com

California Lawmakers Aim To Improve Warning Systems Before The Next Huge Wildfire Hits (excerpts):



Two Southern California lawmakers said Wednesday they would introduce several pieces of legislation to improve emergency response, hopefully before the next major wildfire destroys thousands of acres in the fire-prone state.

The announcement from State Sen. Hannah-Beth Jackson and Assembly Member Monique Limón, both Democrats representing Santa Barbara, follows a series of destructive blazes that hit California last year. The Thomas fire, which burned more than 270,000 acres in Santa Barbara and Ventura counties, was the largest recorded blaze in state history.

“Recent California wildfires have driven home how important it is that we have a way to notify people quickly and effectively, so they can leave burning neighborhoods, check in on loved ones, and make the best choices for their safety at any hour of the day or night,” Jackson said.

Right now, many of those warning systems require residents to opt in, meaning they don’t receive the alerts if they haven’t signed up for them. This was among the problems identified after the deadly Northern California fires in October, which killed 44 people. Multiple survivors of those 21 blazes later said they felt they were inadequately warned. Read the entire article: [<<CLICK LINK HERE>>](#)

To register your phone in El Dorado County’s Emergency Notification System (CODE RED), go to ready.edso.org or [<CLICK LINK HERE>>](#)

The Barbed Wire - January 05, 2018 - Rural County Representatives of California

Insurance Commissioner Issues Report to Address Coverage Issues in High Wildfire Risk Areas

California Insurance Commissioner Dave Jones (Commissioner) issued recommendations and a legislative framework to address the growing problem of availability and affordability of insurance coverage for homeowners living in the wildland-urban interface (WUI) and other high wildfire risk areas of the State.

The report, which provides a summary of the major issues and provides California Department of Insurance recommendations on how to address the insurance coverage issues in the WUI and other high-risk areas, is in direct response to work done by participants in the California Tree Mortality Task Force, including several RCRC member counties and RCRC staff, aimed at finding solutions to the growing number of cancellations and non-renewals of homeowners insurance policies in high-risk areas, as well as the relative unaffordable nature of those policies that are available.

In the wake of the disastrous wildfires of October 2017, even more homeowners are now in danger of cancellations and non-renewals as they try to recover from the devastation from last year’s fires. The report acknowledges the fact that the majority of complaints regarding renewal issues and premium increases since the Butte and Valley fires in 2015 have come from ZIP codes designated by the California Department of Forestry and Fire Protection (CAL FIRE) as high fire risk areas, despite the minority of the state’s population residing in these areas. The report recommends that the legislature create a framework which will ultimately offer a greater variety of policy options and make available mitigation credits and other programs by which homeowners can reduce the costs of their insurance coverage.

The Commissioner’s report was released the same day as the introduction of Senate Bill 824 (Lara), a bill aimed at tackling some of the same problems addressed in the report. In addition to leaving an opening for a framework to the one outlined in the Commissioner’s report, SB 824 also prevents insurers from non-renewing policies for homes destroyed as a result of a disaster such as a wildfire, as well as requiring insurers to obtain the Commissioner’s approval before reducing the number of policies written within a certain geographic area.

For the Commissioner’s press release: [<<CLICK HERE>>](#) or use this helpful CA Dept. of Insurance resource: [<<CLICK LINK >>](#)

After losing homes in the Thomas Fire, the next challenge is insurance

Arlene Martinez, VC Star (Part of USA Network) | Published Jan. 27, 2018; Updated Jan. 29, 2018 | (Edited for LHFSC Bulletin)

...Losing the Ventura home Carl Zaid moved into almost 40 years ago was hard. Really hard. Finding out their insurance won't come near to covering the cost of rebuilding has begun to feel like an equally devastating blow.

Standing recently on dirt and next to slabs of old wall and roof that used to be home, Zaid said it has been a three-step process working with his insurer: "Stage 1 is the friendly stage."

"Stage 2 is the 'Who said that? I'm not quite sure. Let me check on it.'"

"Stage 3 is the 'no' step. 'No, no, no.' Then you've got yourselves a battle."

If the Thomas Fire is like other recent major disasters in Southern California, most who lost homes will soon learn their insurance money won't go nearly as far as they thought. By how much depends on an individual policy, but hundreds of people could end up in the position of not being able to rebuild without significant out-of-pocket spending. Or, as in the case of Zaid, not without a fight.



UNDERINSURED MORE OFTEN THAN NOT

Amy Bach, co-founder and executive director of United Policyholders, a non-profit consumer advocacy group says, "When the wrapping comes off the box, there you are with the product, and it turns out it's nothing like it's advertised. It's a cold, hard, legal contract that was written by lawyers to protect the insurance companies' interests."

In general, coverage amounts are selected by customers, who are advised to check their policies annually and make any necessary changes. About 60 percent of U.S. homes are underinsured by 20 percent, according to CoreLogic, an Irvine-based company that provides data to most major home insurers. In expensive housing markets, that difference could mean big dollars.



PREPARED...AND STILL NOT

The State Department of Insurance has a guide to residential insurance for homeowners and renters. It advises shopping around, taking time to fully understand your policy and potentially adding endorsements, or riders. That includes building code upgrades, which would cover the cost of bringing plumbing, electrical and heating up to current regulations.

CA Dept. of Insurance Resource: [<<CLICK LINK HERE>>](#)

Because insurance can be complex, the best practice is to get a local qualified agent who knows area building rules and regulations, said Chase Fiscus, CEO of Fiscus Commercial Insurance Services in Simi Valley. "Not all insurance policies are created equal," he said. "It's really important when you're hiring an insurance professional they know what they're doing and are familiar with local code and changes that affect replacement costs."

Insurance companies send out a notice as a policy is set for renewal, typically each year. Many homeowners file it away, looking at it as just another bill in a stack of mail. However, make it a practice to perform an annual review of your policy. Remember, upgrades, a pool or addition — those are all reasons for a customer to revisit the policy.

Read the unedited & entire article: [<<CLICK LINK HERE>>](#)

Chipping Program - update

El Dorado County Fire Safe Council (EDCFSC) is awaiting funding from their USFS grant in order to resume their popular County chipping program. This free program can be utilized to chip up-to-7" brush and limbs (no poison oak or berry) with all cut ends placed facing the same direction. All piles must be adjacent to a driveway, road or street, allowing access & turn-around for equipment. All trimming work must be completed prior to submitting your request. Plan your spring work and improve your defensible space while it's cool, before summer comes! For all instructions & to confirm when the chipping program has resumed, please access the EDCFSC website: [<<CLICK LINK HERE>>](#)