1 Call to Order
Chairman Pat Dwyer call the meeting to order at 9:04 am. Board Members present were Pat Dwyer, Rod Repschlaeger, John Erickson, Marc Regelbrugge and Chris Olsen. Lyman Dennis was approved as incoming Secretary later in the meeting replacing Marc Regelbrugge who resigned due to added employment responsibilities. Pat Dwyer lead the Pledge of Allegiance.

2 Public Comment
There was no public comment.

3 Vice Chairman’s Report
Rod Repschlaeger previewed several upcoming programs.

- **September meeting.** John Pickett, a registered professional forester (RPF) of Live Oak Wildfire Solutions, will be the speaker. He will focus on “Why Homes Burn”
- **November meeting.** This will be an open meeting for feedback from the Council participants about what program and activities are desired in 2020.

4 Treasurer’s Report
John Erickson presented the treasurer’s report.

- **Ending cash balance** $168.50, increased $36 due to hat and T-shirt sales.
- **Ending checking account balance** $8,009.15 unchanged.
- John indicated that he will put in an order for a variety of logo items by the end of August so there will be a good supply for the October Hot Dog Social.

5 Chris Owens Report
Chris Owens indicated that there is a new family in his neighborhood. He has met with them and introduced Logtown Fire Safe.
Old Business

6 Logtown-10 Report
Pat Dwyer summarized the Logtown-10 project, the third try at developing a three-mile shaded fuel break of about 100 acres along the east side of Monitor Court, Monitor, Galina and Dolomite. The earlier projects collected homeowner names and obtained many rights of access to do the work. Unfortunately, time and weather conspired to prevent work from beginning. Contractor awards are expected in early November. This incarnation of the project will have the period from November 2019 through mid-March of 2021 to complete the work. Pat has developed and circulated to the board a gracious letter to be sent to the impacted community members, so they are aware of the project and timing. Logtown-10 has scheduled a community meeting on Wednesday September 18th at 7 pm at Fire Station 44.

New Business

7 Hot Dog Social
The annual Hot Dog Social will be held on Saturday October 12 at Station 44. Assistance is requested from the community in identifying raffle items, volunteering cooks, and contributing potluck items. John, the postal service driver, will be asked to provide music as he did last year.

8 El Dorado County Fire Safe Community Plan
The first County Fire Safe Community Plan was developed in 2006 or 2007. The plan was updated in 2015. The County is now updating it again so that priorities can be determined for projects. Deer Creek Resources is the plan contractor.

9 PG&E Defensible Space Program
PG&E funds a program for seniors and Veterans, $75k for each program, to create defensible space around their homes. The program requires that recipients be physically unable to do the work themselves and have modest income that would not allow them to pay for a contractor. The program has identified four contractors. The service is available through this November.
10 Featured Speaker: Shiva Frentzen, Eldorado County District 2 Supervisor

Logtown Fire Safe was pleased to have Supervisor Frentzen speak to the membership. As of September 15, she will have been on the Board of Supervisors for five years. Supervisor Frentzen addressed the following topics:

- County budget
- Road maintenance
- Vegetation management
- Home insurance cancellations
- Evacuation plans
- Unmanned fire stations

Each of these is summarized below.

9a County Budget

Supervisor Frentzen voted for the current budget with its 5-year future projections, despite these concerns:

- Retirement programs through CalPERS represent a partially unfunded liability.
- There is a new multimillion-dollar Sheriff’s office in construction, needed but a multidecade financial commitment.
- Many County buildings are in bad shape.
- While there is no immediate concern of El Dorado County bankruptcy, it is a possibility that is real.

9b Road Maintenance

Tax revenues for road maintenance are declining. SB-1 passed in 2017 provided some $54 billion for road repair and public transit. Some of these funds will now be used for the bullet train while the highways and roads need support. A ballot initiative to increase sales tax by 2% for roads did not pass. Supervisor Frentzen has looked at the cost to maintain a mile of road and found that national firms are
less expensive than local firms. She discussed the need to plan for roads that will support changes in road use:

- Fewer vehicle owners
- More autonomous vehicles
- Need to bury power lines
- Need for buried conduit for fiber optic cable for Internet connectivity
- More home delivery vehicles

9c Vegetation Management
Vegetation management in rural areas is tough. Residents struggle with fire safety. Most homeowners want to comply with Public Resources Code 4291 defensible space regulations but absentee owners and some others may not. El Dorado County has allocated $291k for enforcement this year (1 FTE) and $700 next year.

Q: Why does CalFire conduct such detailed individual home surveys when they could drive a road and identify many noncompliant properties.
A: Enforcement must necessarily focus on making the most impact as funds for enforcement are limited.

A letter will go out with property tax statements about compliance with fire safe vegetation management. There was discussion of an owner with a neighbor whose home is less than 100 feet from the property line and the need to provide defensible space on the owner’s property to complete a 100-foot fire-safe area around the neighbor’s home.

Q: With new home construction, the builder should be responsible to pay for clearing adjacent property.
A: Good idea.

9d Property Insurance Issues
There have been many complaints about the Fair Plan (alternative property supplemental fire insurance if no commercial carrier will provide conventional all-risk home insurance). Jim Pine has drafted a petition to Ricardo Lara, Insurance Commissioner. (Please sign the petition if you have not already. A copy is...
attached.) By show of hands, close to half of the 40 participants at the Logtown Fire Safe meeting had insurance concerns due to communication from their property insurer. More formal surveys identified that about 20% of rural home in the region are at risk of losing property insurance. Major insurers consider the properties of a zip code but some may do individual reviews of homes. One attendee indicated that his insurance with a major carrier had cost $1,400 per year and is now at $7,000 per year.

Q: Fire safe rules call for 10 foot spacing (12 foot spacing on PG&E materials) between tree canopies, but the reality is that fires spread in brush more frequently. Reducing the number of trees to limit canopy contact allows the sun to dry the ground brush sooner and promotes fire risk.

A: Agree.

There was discussion of the difference between a Fire Safe community and a Fire Wise community. Some insurers provide up to a 15% discount for Fire Wise communities. Logtown is both a Fire Safe Community and a Fire Wise community. The current Fire Wise certificate is attached here and may be copied or accessed by a link for your insurer.

9e Evacuation Plan and Drill
There was a question about preplanning evacuation routes in areas that have only one normal source of egress. Marc Regelbrugge lives near the end of Mica and a route from there to Highway 49 would be such an example. He indicated that the Sheriff controls alternative routes and often uses these to bring in fire equipment. The route of a fire is situational and any attempt to preplan nonroad exits could lead to residents lost on an unmarked road or use of a road thought to be safe when the fire is in fact threatening that area. The Sheriff needs to make route decisions based on knowledge of the fire at the time. The best plan is to leave a threatened area before being notified rather than waiting until the last opportunity.

9f Staffing Fire Houses
There was discussion of the fact that some fire stations like this #44 are not staffed. Pat explained that originally the rural fire stations were volunteer. There
was legislation passed to require volunteer firefighters to have the same training and experience as professional firefighters. This greatly reduced the use of volunteer fire departments and impoverished firefighting in rural areas, shutting down some stations that had been volunteer. The responsible fire station for Logtown is Station 49 in Diamond Springs which has two firefighters and two paramedics/EMTs on duty each shift. For a structure fire, the minimum staffing is four firefighters. (Most firefighters are also EMTs or paramedics.) In the event of a major fire, Diamond Springs would send a strike team to the incident using the equipment stored at Station 44. To cope with staffing and budget problems, there has been a slow trend to consolidate small fire departments. Many districts are proud of their fire departments and want to keep firefighting local and differing tax rates present a challenge.

11 Upcoming
- **Saturday, September 14.** 9 am, Logtown Fire Safe Meeting, Station 44. John Pickett, RPF, “Why Houses Burn”
- **Wednesday, September 18,** 7 pm, Station 44. Meeting of residents interested in or affected by Logtown-10 shaded fire-break project.
- **Saturday, October 12,** Logtown Hot Dog Social, Station 44. 12 to 3 pm.
- **Saturday, November 9,** 9 am, Logtown Fire Safe Meeting, Station 44. Open discussion of desired programs and interests.
Logtown Fire Safe Council
Online Resources

http://www.edcfiresafe.org
El Dorado County Fire Safe Council

http://www.edcfiresafe.org/about-the-council/satellite-councils/logtown-fire-safe-council
Logtown Fire Safe Council

Logtown Community Wildfire Protection Plan (CWPP)

http://www.edcfiresafe.org/programs-grants-2/chipper-program
Chipper Program (FREE!)

http://ready.edso.org
Sheriff’s Office Emergency Notification System
Sign-up for “Code RED” (replaced reverse-911)

http://www.friendsofedcseniors.org/
Friends of Seniors, a private, non-profit advocacy organization supporting wellness, life enrichment, dignity and independence of El Dorado County Seniors and their caregivers through advocacy and financial assistance.

Useful Telephone Numbers

Southwest County Resident Sheriff’s Deputy Steve Wunschel (530)957-3581

EDSO Dispatch (No emergencies. FOR EMERGENCIES, DIAL 911) (530)621-6600

Logtown Fire Safe Council LT-10 Project Coordinator Marc Regelbrugge (415)640-3068
has successfully completed the Firewise USA program's annual renewal requirements for 2018 and is a participating site in good standing throughout the 2019 calendar year.

located in
El Dorado County, CA

Logtown

The National Fire Protection Association acknowledges that

Date Issued
January 23, 2019

James T. Pauley, President, NFPA

FIREWISE USA®

2018

OF RENEWAL

NATIONAL FIREWISE USA® PROGRAM
August 10, 2019

James R. Pine
County of El Dorado
Logtown Firesafe Citizens Group
6109 Quartz Drive
El Dorado, CA 95623

Honorable Ricardo Lara
Insurance Commissioner
California Department of Insurance
300 Capitol Mall, Suite 1700
Sacramento, CA 95814

RE: Serious Concern about Homeowners' Fire Insurance Cancellations and Rate Increases in El Dorado County

Dear Commissioner Lara:

On behalf of the Logtown Firesafe Citizens Group three miles South of the Town of El Dorado in the greater Placerville area, we are writing to file a complaint due to the Group's profound concern about the lack of availability and affordability of fire insurance to homeowners in El Dorado County. It is an extremely urgent problem affecting many and, based on the frequent reports from my fellow Citizens and County Supervisors, there is no sign of any imminent change. Indeed, as discussed in the Senate Insurance Committee hearing on May 8 of this year, the problem is likely to worsen.

Premiums are skyrocketing, policies are canceled outright, and notices of non-renewal within weeks of a policy's expiration are occurring at an alarming rate, and the situation is dire. An especially worrisome aspect to the matter is El Dorado County's higher-than-average population of seniors, many of whose fixed incomes can ill bear the dramatic premium increases - that is, if their carriers continue to cover their homes at all. Additionally, Seniors are traumatized, have decreased or no earning power, less energy to mobilize, aren't wired on social media, and have less time to initiate life altering movements.

The homeowners insurance problems threaten the state's future, economy, environment, quality of life, real estate value decreases, loss of equity, repossessions, income tax, real estate tax, Governor's goal due to housing crisis and consequent punishment of cities for lack of development, recession, and all facets of our economy due to the negative multiplier effect.

Homeowners are uniformly willing to make the necessary physical modifications to their property to minimize risk, but many of the notices received by homeowners offer no alternatives whatsoever to cancellation and usually do not even inspect the properties. And the insurance companies often give only 30 days' notice, leaving homeowners stressed as they scramble to obtain coverage from another - any other - carrier. As a last resort, some El Dorado County homeowners have tried to pack up and leave, only to find that their property is unsellable or seriously devalued because of the unavailability of fire insurance coverage.
The El Dorado County Board of Supervisors (BOS) recently conducted a poll of county residents on the issues of homeowner insurance and defensible space. The El Dorado County Association of Realtors (EDGAR) also surveyed its members about the challenges they face with fire insurance coverage and costs. The results from both surveys clearly demonstrate the negative impact current insurance company practices are having in El Dorado County. To wit:

- When BOS asked what has happened with residents' homeowner insurance over the last two years, nearly 40 percent responded that it was canceled or not renewed, or that premiums increased by more than 100 percent. Comments include: "Everyone that we contacted told us no, that we were in a high fire danger area." "Homeowner insurance canceled by Liberty Mutual three years ago. Now paying more than double." "Home insurance went from $990 to $2400 in 2 years, with a max deductible (I think $5000, but could be $10,000), and no contents covered, so just house replacement, and I was just notified last week that the house is a bit underinsured, but we declined to adjust it this year, will relook at it next year." "I'm deeply concerned with the direction that the insurance industry is headed... a neighbor recently had his rates, which were increased last year, increased to $10,000 annually. More than 300%. And he has great defensible space." "...the defensible space and county requirements have cost us over $8000.00 so far and I still need the 100' separation from neighbors who have not complied. ...keep up the pressure on Sacramento for insurance reform." "It is increasing difficult to find insurance and the premiums have been raised significantly. I was dropped by one insurance two years ago (no missed/late payments, no claims, just live in 'fire area' AKA Lake Tahoe) and notified recently by the new company (with higher costs than the first) that they will not renew next year due to 'living in a fire area.' "Insurance is required for my home loan, not to mention my piece of mind as my home is my largest investment. What is the government doing to regulate these companies and their practices???

On August 6, 2019 this Logtown resident's current large insurer non-renewal notification with a premium of $1,390 was unable to find any company that would insure him. However, he was quoted $6,038 to obtain FAIR Plan and separate liability insurance, an annual increase of 434%.

- More than 82 percent of respondents said they have done most or all (56 percent) or some (26 percent) of the defensible space work on their property, yet comments include "My insurance was canceled even though I live in a neighborhood."

- The EDGAR asked its members, "What issues have you or your clients experienced regarding fire insurance coverage in our county?" The summary of responses indicates almost all respondents indicated that their clients were having incredible difficulty getting coverage, let alone being able to afford it. Many clients faced canceled coverage after receiving quotes from insurance companies, which left them limited options of coverage. One of the only options available is the California FAIR Plan, which unfortunately features in many cases extremely high premiums.

- To the question, "Have you had any clients or buyers fall out of escrow due to insurance reasons/fire insurance cost?" nearly 50% of respondents indicated one of their clients has fallen out of escrow due to insurance reasons, with another 15-20% indicating that they may
have a client or buyer back out in the near future.

• And finally, perhaps the most alarming for EDGAR members is their answer to the question

"On a scale of 1-10 (1 being severe, 10 being not an issue) how are the insurance coverage
issues impacting your business in our county?" The average was 2.6.

As comments from BOS survey and communications from constituents clearly show, we firmly
agree with EDGAR when its leadership says, "insurance coverage in El Dorado County is
undeniably impacting the value of homeownership, and modifications or amendments to the
way these policies are written should be considered a priority." Considering these
circumstances, it is likely home values will decrease resulting in decreased property tax
revenues that will eventually impact essential county services.

We accept that we live in areas identified as elevated or high fire-risk areas and know the
catastrophic wildfires occurring in recent years have defined our new normal. But we in El
Dorado County stress the need for reexamination by the insurance industry of its methods of
assessing risk in California. We also urge increased transparency, as well as uniform risk
modeling standards, applied industry-wide and addressing the following:

• Individual homeowner fire mitigation efforts (i.e., vegetation management and home
  hardening)
• Neighborhood mitigation programs (e.g., Firewise Communities)
• Regional fire mitigation activities at the state and local levels (e.g., CAL FIRE Fuelbreak
  projects, increased County hazardous vegetation inspections, etc.)

We encourage the Department of Insurance to work closely with the Governor’s Office and to
partner with the California Public Utilities Commission to build its institutional knowledge and
wildfire expertise, as recommended in the Governor’s Strike Force report issued April 12, 2019.

Other possible solutions are to offer insurance similar to earthquake or flood insurance and/or
ban insurers from all insurance business in California since they are inclined to only accept the
best business.

The Department might also wish to reevaluate the adequacy of the California Insurance
Guarantee Association (CIGA) homeowner’s coverage limit, which was set by statute in 1978 at
$500,000. If a Consumer Price Index of 2% were applied, the CIGA coverage limit today would
be over $1.1 million.

Senate Bill 824 (Lara) increased transparency somewhat by requiring admitted insurers to issue
biennial reports on specified fire risk information. But we are still hindered by our inability to
monitor both consumer access to homeowner’s insurance and insurers’ willingness to provide
coverage in given geographic areas.

It is universally accepted that the 3.6 million California homes in the Wildland Urban Interface
are at greater risk of the threat of wildfire than in the past. But the way those risks are managed
and absorbed remains unclear. Please notify me what you are doing to mitigate all the negative
effects of Homeowners' Fire Insurance Cancellations, Non-renewals, and Rate Increases. We strongly urge you and the Department of Insurance to include county and local governments in the ongoing conversation on the best ways to manage the risks and costs associated with catastrophic events, such as wildfires.

Sincerely,

James R. Pine, Representative of Logtown Firesafe Citizens Group

cc.
Honorable Gavin Newsom, California State Governor
Honorable Brian Dahle, California State Senate
Honorable Frank Bigelow, California State Assembly
Honorable Kevin Kiley, California State Assembly

Attachment.
Signature page(s)
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