Next Council Meeting:
Tues., October 8th, 7 pm
Speakers: EDC DOT
EDH Fire Department
Main Station #85
El Dorado Hills Blvd. and Wilson Blvd.

October 8th Meeting - Roads and Budgets
El Dorado County Roads and Budgets—how do federal and state monies and taxes flow down to the county? What’s expected in the near future for our county roads? El Dorado County Dept. of Transportation Director Rafael Martinez and Deputy Director Brian Mullens will discuss (including 2017 Senate Bill 1’s impact). Join us to learn about the current status and plans. Supervisor John Hidahl will be part of the forum. This will be the last 2019 FSC Meeting—same place, same time: EDHFD Station #85 on Tuesday, Oct. 8th at 7 pm.

The Homeowner’s Insurance Dilemma... by Richard Slepian

The California wildfire crisis set a new record in 2018 for size, destruction, costs and loss of life. With expectations of a lengthening fire season and more homes being built in or near lands that are prone to wildfires, insurers are taking a closer look at homeowner’s coverage for losses due to wildfires. The cost to insure homes is increasing beyond what the insurers can bear. As a result more and more homeowners are receiving non-renewal notices for their homeowner’s insurance or are facing exorbitant premium increases. (<<CLICK LINK>> for an excellent analysis by Sean Smith)

Homeowners are faced with few options. Let’s explore what they are.

⇒ The first order of business is to make sure your home meets state law requirements for defensible space. (see page 3 or <<CLICK LINK>>)
⇒ Contact your agent and ask him/her to inspect your property to show that you are adhering to defensible space requirements. Some carriers will grandfather the policy in.
⇒ Your next option is to contact an insurance broker to solicit other insurers. There are a few carriers that will still write policies.
⇒ Finally, and only as a last resort, you may need to acquire coverage through the California Fair Plan. The California Fair Plan may or may not have full coverage for other insurance needs (such as damage due to a plumbing issue) and may need to be supplemented by another policy. <<CLICK LINK>>

Actions in progress:
El Dorado County Supervisors Hidahl & Veerkamp met with CA Insurance Commissioner Ricardo Lara discussing home insurance woes and efforts to mitigate. Highlighting EDC’s vegetation management program is only one step. This is a critical issue and further discussions seeking resolution continue.

Assemblyman Kevin Kiley, 6th District, recognizes the “extreme hardships for individual homeowners threatening to cascade across our communities, as houses become unsaleable or property values diminish, lowering property tax revenues and depleting county treasuries.” Assembly Bill 1816 <<CLICK LINK>> ...now sits on Governor Gavin Newsom’s desk awaiting his signature. If signed, the bill would give homeowners additional time to find replacement coverage if their policy is cancelled and would double the amount of state coverage afforded to homeowners if their insurer goes insolvent in the event of a fire or other disaster. It would also provide tax credit incentives to insurers that write policies in high fire risk areas to help improve options and lower prices for consumers. Additional efforts “…ensuring our residents have access to affordable fire insurance coverage...” are in process.

When seconds count - can they find you?
Home address visibility is critical when first responders are trying to locate you in an emergency. Especially during fall / winter months when darkness comes sooner and lasts longer, this vital item is often overlooked by homeowners. Does your landscaping obscure the numbers? Make your address visible and readily identifiable from both directions. Help the first responders quickly find you—even when they don’t know the area. Tips and requirements are located on the EDHFD website: <<LINK>>

Lakehills Fire Safe Council is a community organization. Join and Email us at: lakehillsfiresafecouncil@gmail.com
Oct. 6 – 12 is Fire Prevention Week

Not every hero wears a cape! Plan and practice your escape!

Home Fire Escape Planning and Practice

Home fire escape planning and drills are an essential part of fire safety. A home fire escape plan needs to be developed and practiced before a fire strikes.

- **Home fire escape planning should include the following:**
  - Drawing a map of each level of the home, showing all doors and windows
  - Going to each room and pointing to the two ways out
  - Making sure someone will help children, older adults, and people with disabilities wake up and get out
  - Teaching children how to escape on their own in case you cannot help them
  - Establishing a meeting place outside and away from the home where everyone can meet after exiting
  - Having properly installed and maintained smoke alarms

- **Home fire escape practice should include the following:**
  - Pushing the smoke alarm button to start the drill
  - Practicing what to do in case there is smoke: Get low and go. Get out fast.
  - Practicing using different ways out and closing doors behind you as you leave
  - Never going back for people, pets, or things
  - Going to your outdoor meeting place
  - Calling 9-1-1 or the local emergency number from a cell phone or a

NFPA Videos - 5 Key Areas and Choices Can Make a Difference

Do you have 7 minutes to watch two videos that illustrate the basics of defensible space? YouTube makes it easy!

<<CLICK LINK>> to watch “5 key areas around your home you must examine when assessing your wildfire risk” (2 minutes, 40 seconds). Hosted by Dr. Jack Cohen, who also helped develop the U.S. National Fire Danger Rating System and developed calculations for wildland firefighters’ safe zones; created defensible space principles, which resulted in the Firewise program; the Home Ignition Zone; and conducted research on ember ignitions and structure ignitability. He received the first National Legacy Award given by the U.S. Forest Service, National Association of State Foresters, National Fire Protection Association, and International Association of Fire Chiefs in recognition of outstanding career-long contributions to wildfire mitigation as an alternative to suppression. His research laid the groundwork for nearly all of today’s work on wildland urban interface risk reduction. Until his 2016 retirement, he was a research scientist at Missoula Technology and Development Center.

<<CLICK LINK>> to watch “Your Home and Wildfire. Choices that can make a difference” (3 minutes, 57 seconds). In this video, creating defensible space is shown as a collaborative process. See before and after examples, see the homeowner’s input and how to gain the perspective that will help protect your home.

Planning for 2020 / Be Safe for 2019

October 8th is the last meeting of 2019. The Fire Safe Council is looking for your input concerning subjects you’d like covered in 2020’s agenda. FSC meetings will continue to be held on the second Tuesday of each month, beginning in March and concluding in October. Put these dates on the calendar: March 10, April 14, May 3 (Firewise event), June 9, July14, August 11, September 8 and October 13.

In the coming months, please be fire safe, be aware and note red flag warnings. Of California’s 20 largest wildfires, 7 started in September, October, November or December; #2 was the Ventura & Santa Barbara Thomas Fire in December, 2017. Of California’s 20 deadliest wildfires, 15 started in September, October, November or December; #1 was the Paradise Camp Fire in November, 2018 (which was also the #1 most destructive fire—structures). Take care….Be PREPARED, Not Scared.

The Lakehills Fire Safe Council posts on NextDoor (to the LakeForest group) and has a Facebook page. Please find us at www.facebook.com/LakehillsFireSafe. Monthly meetings are open to all.
Contact your local CAL FIRE office, fire department, or Fire Safe Council for tips and assistance.

www.fire.ca.gov

Why 100 Feet?

Following these simple steps can dramatically increase the chance of your home surviving a wildfire!

A Defensible Space of 100 feet around your home is required by law. The goal is to protect your home while providing a safe area for firefighters.

1 “Lean, Clean and Green Zone.”

– Clearing an area of 30 feet immediately surrounding your home is critical. This area requires the greatest reduction in flammable vegetation.

2 “Reduced Fuel Zone.”

– The fuel reduction zone in the remaining 70 feet (or to property line) will depend on the steepness of your property and the vegetation.

Spacing between plants improves the chance of stopping a wildfire before it destroys your home. You have two options in this area:

1 Create horizontal and vertical spacing between plants. The amount of space will depend on how steep the slope is and the size of the plants.

2 Large trees do not have to be cut and removed as long as all of the plants beneath them are removed. This eliminates a vertical “fire ladder.”

When clearing vegetation, use care when operating equipment such as lawnmowers. One small spark may start a fire; a string trimmer is much safer.

Remove all build-up of needles and leaves from your roof and gutters. Keep tree limbs trimmed at least 10 feet from any chimneys and remove dead limbs that hang over your home or garage. The law also requires a screen over your chimney outlet of not more than ½ inch mesh.

1 These regulations affect most of the grass, brush, and timber-covered private lands in the State. Some fire department/jurisdictions may have additional requirements. Some activities may require permits for tree removal. Also, some activities may require special procedures for, 1) threatened and endangered species, 2) avoiding erosion, and 3) protection of water quality. Check with local officials if in doubt. Current regulations allow an insurance company to require additional clearance. The area to be treated does not extend beyond your property. The State Board of Forestry and Fire Protection has approved Guidelines to assist you in complying with the new law. Contact your local CAL FIRE office for more details.