Lakehills Fire Safe Council
Community Bulletin

Be Safe this Holiday

While family & friends gather during the holidays, it is especially important to pay attention to fire safety details. A 3 foot space should be around any heating equipment (fireplaces, furnaces, woodstoves, portable heaters); keep children and burnable objects outside this zone! Use a screen to prevent embers from flying outside the fireplace. Turn off portable heaters when leaving or going to bed. Install and check smoke alarms and carbon monoxide alarms. Be safe and enjoy the season!

Defensible Space - Up to You

With the recent rains and cooler temperatures, the threat of wildfire has been lowered. This is the perfect time to create and maintain your defensible space. OK, maybe AFTER the holidays!

Wildfire doesn’t have to burn everything in its path. Cleaning your property of debris and maintaining your landscaping are the first steps to help minimize damage and loss.

Start with the most critical area: the 5 feet area surrounding your home. Keep it clear of landscaping and combustible mulch. Incorporate hardscaping / bare soil.

Review the next 25 feet. Look for pathways that fire might travel directly to your house (solid vegetation, wooden fences or decking attached to the house, etc.)

Finally, trim up the area 30-100 feet from your home and reduce fuel.

Both CA law PRC 4291 and El Dorado County Vegetation Ordinance require this defensible space be maintained. Voluntary compliance is in each homeowner’s best interest and in each communities’ best interest. If unsure of the requirements, ask the FSC for an advisory defensible space consultation.

Have trimmings? Use the free program to chip the vegetation <<CLICK HERE>>

Cal Fire Data - 2019 Fires

What are the current 2019 fire statistics? The following info is from Cal Fire, as of Dec. 9th:

In 2018 and 2017, more than 1.5 million acres burned in California in each of those years and tragically, 100 and 44 fatalities occurred, respectively. 24,226 structures in 2018 and 11,643 structures in 2017 were damaged or destroyed. Will 2019’s reduced pattern of fire continue?

The Fire Safe Council urges everyone to work toward that goal - reduce fuel around your residence and harden your home from embers. Allow first responders the chance to contain fires. Thank you!

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

Next Council Meeting:

Tues., March 10th, 7 pm

EDH Fire Department
Main Station #85
El Dorado Hills Blvd. and Wilson Blvd.

Please select Lakehills Fire Safe Council as your charity choice on Amazon Smile. Thanks to those who already partner! Make a donation to the Fire Safe Council every time you buy…Thanks!

< REGISTER HERE >>
Home Insurance Impacted by Fires

As has been reported by the Fire Safe Council since 2016, the effect of devastating wildfires is impacting residents located throughout the state. Nearly one in three Californians live in the wildland urban interface (WUI) or near dense vegetation, and “forest fire” is becoming a misnomer as flames have spread to consume subdivisions and communities.

Due to the structural losses and devastation caused by recent years’ megafires (the Camp Fire alone resulted in over $10 billion in costs), home insurance holders are increasingly feeling the effects. Policies have been cancelled; insurance premiums have increased; real estate sales have been lost as buyers cannot find fire insurance; insurance companies have gone bankrupt or left the state; new policies are in place for only a short time before the homeowner must begin searching again for coverage and then have to absorb increasing & negotiable premiums; real estate property values can be negatively impacted.

El Dorado County Board of Supervisors is actively looking for solutions to help their constituents and understanding that this situation is likely to financially hurt government agencies too. Additionally, this is more than a rural county problem. On Dec. 5th, CA Dept. of Insurance Commissioner Ricardo Lara issued a mandatory moratorium on insurance non-renewals:

“...insurer shall not cancel or refuse to renew a policy of residential property insurance for a property located in any ZIP Code within or adjacent to the fire perimeter, for one year after the declaration of a state of emergency…..” (Senate Bill 824). Commissioner Lara also asked for insurance companies’ cooperation in non-adjacent areas. See related videos: <<KCRA Report>> <<LARA News Conference>>

The next page offers insurance tips. More information can be found on CA’s Insurance site: http://www.insurance.ca.gov/

If you have questions, use the Fire Safe Council as your resource, or to provide an advisory defensible space consultation for your property or to supply contact information. Email lakehillsfiresafecouncil@gmail.com

Burning Down a House to Show How to Build for Wildfire Defense - Insurance Journal

The Insurance Institute for Business and Home Safety (IBHS) has learned that during wildfires, as many as 90 percent of homes and buildings damaged or destroyed are first ignited by embers or other fires set by embers, and not the main wildland fire front. This article was written by Don Jergler for Insurance Journal’s March 20, 2019 release.

IBHS conducted a demonstration in early March simulating an active wildfire for media and guests by casting embers at a structure inside its massive test chamber in Chester County, S.C. The test structure was a small house built and landscaped on one side as a wildfire-resistant structure, while the other side was created with common building and landscaping materials used when wildfire resistance is not a consideration.

“What the demos showed is that you can build in a way to defend against these wildfires,” said IBHS CEO & President Roy Wright. The organization stresses that there are practical, affordable steps many home and business owners can take to help reduce the risk posed by these flying embers. The complete Insurance Journal article and the IBHS demo can be viewed here: <<CLICK HERE>>

For more information, review these two videos: <<Be Ember Aware>> <<Hardening Your Home>>

Cozy Fire? - Safety tips from Cal Fire

Please remember these proper ash disposal tips after enjoying a fire in your fireplace or woodstove:

NEVER use a paper or plastic bag or a cardboard box to hold ashes. USE A METAL CONTAINER.

Put the ASHES OUTSIDE immediately and POUR WATER into the container to cool any hot embers. Pieces of wood can smolder for days!

STIR THE WATER into the ashes to make sure everything is cold.

COVER the container with a lid and store container away from flammable materials.

NEVER place ashes in the garbage can. If VACUUMING the ashes, it is critical to use an appropriate “ash vacuum” specifically designed to hold hot and cold embers. NEVER use the regular home vacuum.

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.
Top Ten Tips for Finding Residential Insurance

We are aware there has been an increase in nonrenewals and understand that residential insurance is getting harder to find in any area that insurers identify as having a higher than average risk of wildfire. While the Department of Insurance doesn’t have the legal authority to tell insurers what level of risk they must write or where they must write insurance, we can monitor that they are consistent in their decisions and that their decisions are based on considerations of risk, not other biases. We are here to help you and have a number of tips to help you through this process.

1. If you get a nonrenewal notice, contact your insurer and ask if there are any specific actions you could take to mitigate your risk and retain your coverage.

2. If you think your nonrenewal was unfair, you may file a complaint with us.

3. Don’t let these actions delay starting your search for a new insurer. Make sure you have done everything you can do at your property to mitigate fire risk then start shopping for coverage.

4. In addition to contacting local agents or brokers in the vicinity of your home, you may wish to use our Residential Insurance Company Contact List that provides toll free numbers for over 50 insurers that are licensed to sell homeowners insurance. You can contact each of them to find the closest agent or broker or, in some cases, get a quote from them directly.

5. If you need help from an agent that speaks a specific language, you can use our Agent Language Locator to find one near you.

6. You can also utilize our Premium Comparison Tool and Coverage Comparison Tool to compare premiums and coverages.

7. Some agents may exclusively represent only one company. You should also contact independent agents or brokers who represent multiple insurers to seek coverage. Verify which insurers each agent you contact represents in order to conduct a thorough search of all insurers.

8. Understand that the California FAIR Plan is available to every homeowner as a last option for coverage. The maximum limit written by the FAIR Plan on a residential property for all coverages combined is $1,500,000. Because the coverage provided by a FAIR Plan policy is very limited, it is recommended that you supplement the FAIR Plan policy with a Difference in Conditions policy.

9. If none of these options work for you, you may try obtaining coverage in the “surplus lines” market. Ask your agent or broker if they are able to obtain coverage with a surplus lines insurer or obtain coverage through a surplus lines broker (note, surplus lines insurers are not backed by the California Insurance Guarantee Association).

10. If you prefer to speak live with our staff, you are always welcome to call the Department of Insurance toll free at 1-800-927-4357.

insurance.ca.gov 800.927.4357