

August 2023 Newsletter

FIREWISE

On June 27th Shasta Forest Village in Shingletown had their Risk Assessment Renewal with Cal Fire. The original assessment took place in 2018, and this was the first renewal to determine where the successes occurred, and where more work still needs to happen. Cal Fire representative Aaron Hathaway conducted the assessment, while SFV Firewise leader Doug Young and representative Dennis Bebensee lead the tour of the properties. Also in attendance were SCFSC County Coordinator Ron Rusten and Community Outreach Coordinator Katie Komnenich. The group spent about 2 hours discussing the items in the evaluation, looking at many different properties, and assessing the percentage of houses with good defensible space versus those that needed some work. For such a heavily forested area, it was great to see the large percentage of properties that were taking the necessary measures to secure their homes should a wildfire come through!

CALIFORNIA DEPARTMENT OF INSURANCE

On Friday July 28th the California Department of Insurance gave a presentation during the Quarterly Firewise meeting. Durriya Syed (Outreach Analyst) and Therese Gallagher explained what is happening in California regarding canceled policies, reduced coverage, increases in premiums, and many other topics of interest. They also answered questions that had been submitted by the Firewise leaders and board members. Click on this link to watch the entire presentation.

[Durriya Syed covers the new California Safer From Wildfires regulations. - YouTube](#)

TIP OF THE MONTH

This video is from several years ago, but the information is still relevant and worth watching!

[Protecting Your Home From Wildfire - YouTube](#)

UPCOMING EVENTS

Happy Valley Firewise community meeting Aug 24th at 6:30 at Happy Valley Community Center

KIDS CORNER

Fire Safety Rap

[FIRE SAFETY RAP! \(song for kids about fire safety, calling 911, etc...\) - YouTube](#)

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Highlights of the SFV assessment evaluation:

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- Greater than 75% of homes have metal, tile, or Class A asphalt or fiberglass shingles
- 50-74% of homes have non-combustible soffit vents with mesh or screening
- Less than 25% of homes have non-combustible siding
- 25-50% of homes have skirting underneath
- Less than 25% of homes have NO wooden attachments
- Greater than 75% of homes have multi-paned windows
- 50-74% of homes have cleaned and maintained their roof and gutters
- 25-50% of homes have non-combustible gutters
- Less than 25% of homes have treated vegetation and created a combustible-free area in the 0 - 5' zone
- 50-74% of homes have treated vegetation in the 5' - 30' zone
- Less than 25% of homes have treated vegetation in the 30' - 100' zone



A few of the questions were not able to be answered during the presentation. Here are those questions and answers:

1. Do insurance companies get federal reimbursement for losses in the event of an emergency declaration?

Answer: We are not aware of any federal funding for losses in the event of an emergency declaration (or federal disaster declaration). That would be best asked to FEMA.

2. *Rural homeowners seem to be bearing the entire brunt of wildfire risk with increased costs. These communities are within outdoor recreation areas used by everyone in the state. Can these costs be distributed more equitably? Such as policy increases in metropolitan areas to offset their use of recreational land.*

Answer: Thank you for your feedback. I will include it as the Department considers ideas to address the availability and affordability issues facing property insurance.

3. *Living in a rural area like Oak Run, we have spent thousands of dollars and many hours making our property and home as prepared as possible for wildfire by creating defensible space and home hardening. In 2022 we got a thumbs up from Cal Fire inspectors and even a slight decrease in our homeowners insurance. Now a year later, we have received an increase in our insurance by an additional \$1,000 + yearly. Can you please explain why this is acceptable, especially in communities where many residents are retired and living on a fixed income (as we are)?*

Answer: The Department agrees that homeowners that mitigate their properties and that are located in communities that also take mitigation seriously should get credit in the form of reduced premium on their insurance. This was the primary reason that Commissioner Lara adopted the Safer from Wildfire regulations that require insurance companies to recognize mitigation steps taken by property owners and communities. Insurance companies have submitted their plans to the Department and these plans are currently under review. Once implemented, most insurance companies will be required to offer a discount when certain mitigation steps are taken.