

Firewise Forum Meeting Notes Wednesday, October 26, 2022

Below are the meeting notes for the inaugural Amador County Firewise Forum. The meeting was held in Pine Grove, CA and the primary goals were to provide assistance and education in regards to the initiation, implementation, and maintenance of registered Firewise USA neighborhoods within Amador County. The forum featured a guest speaker from the California Department of Insurance to discuss new insurance company requirements and disclosures on insurance pricing, risk assessments, and insurance discounts. The forum was hosted by **Megan Watts** of the Amador Fire Safe Council.

California Department of Insurance (CDI) Presentation by Julia Juarez

- The role of the CDI is to regulate insurance, perform market conduct reviews of insurance companies, investigate and prosecute insurance fraud; they cannot mandate insurance companies to sell insurance however there are new compliance actions they must take that benefit homeowners who take actions to reduce risk around their property
- The CDI has met with more than 50,000 people since 2019 to understand wildfire insurance issues and has
 - Removed barriers to allow wildfire survivors to receive critical benefits
 - Imposed a 1-year moratorium on non-renewals for areas adjacent to a fire perimeter
 - Increased non-renewal notice from 45 days to 75 days
- The FAIR Plan coverage limits have improved significantly since the 1990s
 - The CDI received feedback at the Investigatory Hearing in July 2022 and will continue to partner with municipalities and the insurance industry
- **Safer From Wildfires** is a new interagency partnership between CDI and other emergency response and readiness agencies in California aimed at educating individuals and communities on specific wildfire risk mitigation actions and providing grant funding to facilitate actions
 - (1) **Take action to protect the structure**: harden the house with fire resistant building materials and establish a 5-foot ember resistant zone
 - (2) **Take action to protect the immediate surroundings of the house**: clear vegetation and combustible objects and buildings within 30-feet of the house
 - (3) **Work together as a community**: define community boundaries, conduct risk assessments, clear evacuation routes, educate neighbors, harden the community as a whole
- **In the near future, insurance companies will be required to:**
 - Factor individual and community risk reduction actions into their pricing
 - Provide transparency on “wildfire risk scores”
 - Offer consumers the right to appeal their risk determination
- **Tips for working with insurance companies:**
 - If an insurance company is denying you insurance discounts for firewise registration and risk reduction actions, contact the CDI to make a report
 - If your policy is not renewed or you're struggling to find an insurer, contact fire insurance companies outside of your area

- For firewise registration discounts: submit community registration certificate along with a boundary map

Amador County Firewise Website

- Local program resources
- Amador County startup packets
- Firewise hot topics
- Highlight local communities, projects, photos
- FAQs

Amador Fire Safe Council (AFSC) Presentation by Amanda Watson

- The Firewise Forum and AFSC want to be a resource for the local firewise community (FWC)
- They offer networking opportunities, provide education, but also want to get input from locals to understand how to bring money into the county for risk reduction projects
- AFSC provides **initial support** through the firewise application process (Dick, Kayla) funded through grants
- AFSC is offering start-up supplies in the form of **FWC “pre-registration” Bundles**
 - Communities not yet registered can request a Bundle Box containing enough stamps, envelopes, and paper to do mail outreach in their community
- AFSC is offering **FWC MicroGrant** for start-up activities during the first year after registration
 - “First come, first served”, must be registered, have a bank account, and submit a list of funding requests; *reimbursement-based*
 - Meant for signage, additional mailing, websites, etc
 - Up to \$2000 depending on number of homes in the community
 - Use “Firewise Start-up Fund Reimbursement Request for Approval” and the associated “Itemized List Reimbursement Request” forms
- Firewise Forum will continue to be available for networking and brainstorming
- Project development and possible funding assistance: AFSC wants to support local communities in projects they find valuable; fundable, strategic projects that will reduce risk and improve evacuations
 - **Community Chipping Grant** (via Amador Resource Conservation District): free road-side chipping for residents, 4 hours of chipping per year
 - **Ingress/Egress Vegetation Management**: FWCs can submit a project request for for 20 ft of clearance on both sides of the roadway
 - **Community Fuel Break Development**: AFSC has funding for planning for community level, strategic fuel break development, taking project requests
 - Three ongoing projects; AFSC is relying on FWCs to highlight additional private areas for fuel break development

Best Practice Tips from Firewise Resident Leaders

- **Barbara McPhail**: Burke Ranch Subdivision Firewise
 - To get better community engagement and participation, do research on your community, learn who they are and what their historical challenges have been
 - Have a good foundation on expectations from Firewise and create ownership within community

- Identity and recognize individual needs, commonalities, and differences
- Recognize your people and your successes and always share publicly; *every action you take is a success*
- Hold community events: potlucks, town halls, evacuation exercises
- **Sherry Moranz:** Former Assistant Fire Chief at Cal Fire Amador-Eldorado Unit
 - Demographics make outreach important, be strategic, use Facebook, Nextdoor, and especially paper mail outreach

Amador County Firewise Communities

Burke Ranch Subdivision Firewise
 Willow Creek Ranch Estates Firewise
 Butte Mountain Firewise
 FFPOA (Fiddletown) Firewise
 Running Gold Firewise
 Lagunita Way Firewise
 Quartz Mountain Firewise
 Surrey Junction Firewise
 River Pines Firewise
 Jackson Pines Firewise
 Ranch House Estates Firewise
Pine Grove Mobile Home Estates Firewise
 Sunset Heights Firewise
 Upper Rancheria Community Firewise
 Timber Ridge Road Firewise
 Old Emigrant Pioneers Firewise
 Fortress Firewise Association
 Sierra Highlands Firewise
 Mace Meadows Firewise
 Amador Pines Firewise
 Kirkwood Firewise