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Wildfire safety and home insurance continue to be high priority

By Sora O'Doherty

There is so much happening on the fire prevention and fire insurance fronts that it's hard to keep up. (See links below.) The California Insurance Commissioner, Ricardo Lara, has been suggesting that new regulations on catastrophe modeling and ratemaking will help insurance companies return to writing new home insurance policies in California. The Commissioner will seek public input at a Zoom webinar on Sept. 17 at 10 a.m., and states that, "the public hearing shall continue until all in attendance wishing to provide comments have commented, or 1 p.m."

However, at a meeting of Firewise leaders in Orinda and Moraga, MOFD Chief Dave Winnacker pointed out that the preliminary list of counties qualifying for property insurance commitments excludes Contra Costa County, including the Lamorinda area. In fact, of the nine bay area counties, only Marin and Napa counties are included in the list of 28 counties, out of California's 58 counties.

The Town of Moraga, the City of Orinda, and MOFD are holding a joint public meeting on Oct. 21

at 6 p.m. in the Orinda Library Auditorium to test public attitudes towards adopting a five-foot non-combustible space around homes, which would include all plants and overhanging trees, as well as wood gates and fences. This would accord with the standards set by the Insurance Institute for Business & Home Safety (IBHS), an independent, 501(c)(3) nonprofit scientific research and communications organization supported by property insurers, reinsurers, and affiliated companies.

Currently, MOFD regulations include a requirement that homeowners must maintain a clear zone around their homes of two-feet out and one foot up, meaning that plants within two feet of a home must be cleared of all foliage for one foot from the ground. Chief Winnacker told the Firewise leaders that this requirement is the one that more homeowners are resistant to, of the multiple requirements in the MOFD regulations that homeowners must comply with each year. Winnacker also said that homes that were once in compliance often fall out

of compliance. Often this is caused by the addition of plants or combustible mulch in Zone 0.

One thing that the Chief stressed is that being in a Firewise Community does not, on its own, provide any safety and does not affect compliance with MOFD regulations. Firewise is primarily an education and information effort to help its members learn how to comply with local rules. The theory behind Firewise, which is a national organization, is that when all the homes in an area are compliant with fire regulations, all of the residents are safer from wildfire.

Winnacker talked about the three modes of fire spread: from vegetation in wildlands to vegetation in urban areas, from vegetation to structures, and from structure to structure. All of the work that MOFD does in the wildlands surrounding Lamorinda can, at best, reduce risk of urban wildfires by 20%.

According to Winnacker, the five-foot clearing of Zone 0 has been shown to reduce the risk of a house burning by a much, much higher percentage.

Local California As-

sembly Member Rebecca Bauer-Kahan has sent out information about the Insurance Commissioner's Sept. 17 meeting to her constituents. Bauer-Kahan, who lives in Orinda, is one of the many local residents who was non-renewed by her home insurance company and has had to resort to the California FAIR plan, which she notes "comes with higher rates and often reduced coverage when compared to our previous policies."

Bauer-Kahan also quotes Commissioner Lara in stating that "the new proposed regulations mark two 'firsts' for the state's regulation of insurance rates: the first time insurance companies will commit to covering higher risk homes in wild-fire destressed areas and the first use of forward-looking wildfire catastrophe modeling." However, as Winnacker informed the Firewise leaders, the preliminary list of counties to benefit from the coverage commitment currently does not include Contra Costa or Alameda Counties, despite the presence of many high severity fire risk areas.

Wildfire Prepared Home: <https://wildfireprepared.org/>

Current MOFD requirements:

www.mofd.org/our-district/fuels-mitigation-fire-prevention/abatement-requirements-english

Lucas Lambert new Deputy Chief of MOFD



Engineer Tom Schwedhelm



Captain Anthony Grgurevic

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As a result, additional leadership capacity was needed and is being addressed through the creation of this position. Lambert expressed his excitement about "the new generation of leaders that our organization has developed."

Looking towards the future, Lambert said, "I am confident that we have built a strong team of employees, volunteers and community supporters that are well positioned to allow the Moraga-Orinda Fire District to meet the future fire safety concerns of our area. I look forward to building upon the foundation which our organization has established and advancing our district's mission of keeping our communities safe."



Battalion Chief Jon Bensley

Photos courtesy Lucas Lambert

Clarification on Orinda creek stairway

In the August 28th issue of The Lamorinda Weekly, a story about San Pablo Creek in Orinda Village quoted developer Ben Zarrin expressing concern about a stairway he believed was constructed by the Friends of Orinda's Creeks. The Lamorinda Weekly would like to clarify that the stairway is not behind Zarrin's current project at 30 Orinda Way, the former Bank of America building, and was not constructed by The Friends of Orinda's Creeks but was an Eagle Scout project.—Sora O'Doherty



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