

FlashVote helps you make a difference in your community

Survey Results: Home Insurance and Defensible Space

Survey Info - This survey was sent on behalf of County of El Dorado to the FlashVote community for El Dorado County, CA.

These FlashVote results are shared with local officials

791

Total Participants
698 of 1714 initially invited (41%)
93 others
Margin of error: ± 3%

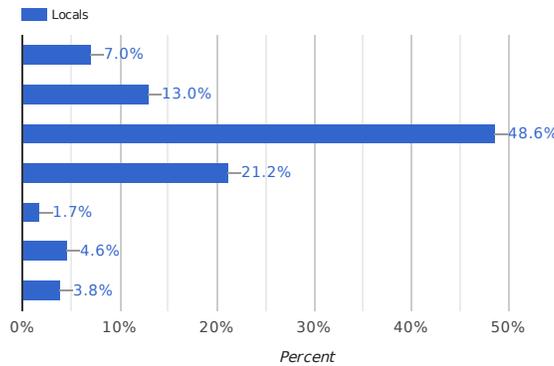
Applied Filter:
Locals only
Participants for filter:
702

Response Time (ho...

Started:
Jul 22, 2019 1:07pm
Ended:
Jul 24, 2019 1:07pm
Target Participants:
All El Dorado County

Q1 What best describes what has happened with your homeowner insurance in the last two years?
(702 responses by locals)

Options	Locals (702)
I don't own a home in El Dorado County	7.0% (49)
My homeowners insurance was cancelled or not renewed by my insurer	13.0% (91)
My homeowners insurance was renewed at about the same premium, or less (up to 10% more per year)	48.6% (341)
My homeowners insurance was renewed at a much higher premium (10% to 100% more per year)	21.2% (149)
My homeowners insurance was renewed at an extremely high premium increase (more than 100% higher per year)	1.7% (12)
Not Sure	4.6% (32)
Other:	3.8% (27)



coverage know 10 newnowCancelpay fire year
home **insure** yet homeowner
change house find
premium rate **renew**
month high propertylast policy hard company clear

I just bought a house and it was extremely hard to find a insurance company who would insure my home in Georgetown

My home insurance was renewed without coverage for fire started off my property (e.g. wildfire). A kitchen fire is still covered. The remaining aspects of my house/property continue coverage.

Recommend creation of a Fire Insurance Joint Powers Authority (mutual). I can help with rating., Policy form, etc.

Our insurance is about the same, but we got notes from them saying to clear gutters, cut back branches from roof (even though we already did that). Hard to get gutter cleaners, Too busy this summer.

We have only had our insurance for 9 months

It was cancelled by Insurer of the last 2 years. I was able to purchase new at a similar rate with another.

My homeowner's insurance was renewed at a higher premium but not excessive.... it was more than 10% however.

We just bought a house in Grizzly Flats and had the hardest time getting insurance coverage. Everyone that we contacted told us no that we were in a high fire danger area.

My insurance is renewing at a lower rate, but without earthquake insurance which must now be purchased through the state plan.

purchased home Nov. 2018 during PARADISE FIRE. 1 insurance company would insure my new home which has a tile roof, sprinkler system and is stucco. To make the insurance less I chose high deductible

My policy is coming up for renewal in November and I'm worried because AAA is canceling all over the basin

12%

I changed carriers a month ago to avoid non-renewal by AAA.

no changes yet

My homeowners insurance is renewed next month.

went up a couple of bucks

Switched to new policy when usual one was hesitating renewing our homeowners insurance.

Our homeowners insurance was canceled by Farmers but we got insurance for a mich lower price from another agency, so it worked out (until/if they decide to cancel us, too).

Up for renewal in October, so I don't know yet.

Could not get insurance

moved to lake and it was hard to find coverage - had to use several brokers to even find someone that would insure

Have not been impacted or notified. Parents have

I expect that my insurance will be non-renewed or renewed at an extremely high premium increase this year. We had a representative of the company come out and inspect the property. No results yet.

My homeowner's insurance was renewed with a 50% increase over last year.

I don't know yet.

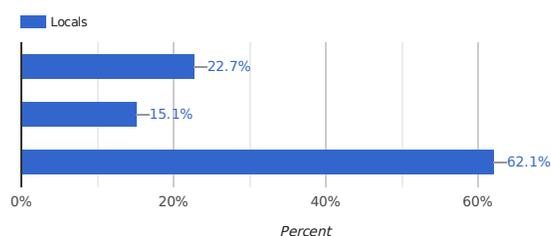
Homeowner insurance cancelled by liberty mutual 3 years ago. Now paying more then double.

My partner owns and his homeowners insurance went up about 10% at least.

Q2 Is the neighborhood where you live part of a Fire Safe Council?

(647 responses by locals)

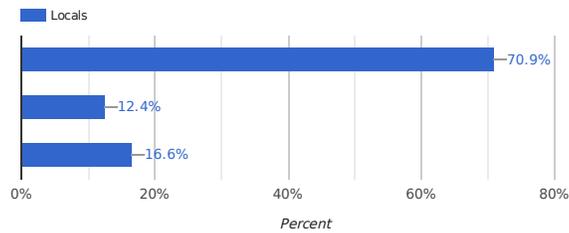
Options	Locals (647)
Yes	22.7% (147)
No	15.1% (98)
Not Sure	62.1% (402)



Q3 Do you know what your defensible space requirements are for your property?

(643 responses by locals)

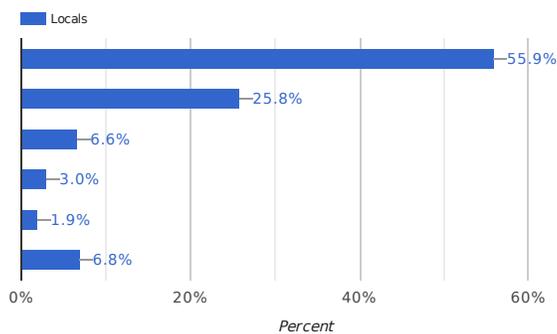
Options	Locals (643)
Yes	70.9% (456)
No	12.4% (80)
Not Sure	16.6% (107)



Q4 Have you taken measures to protect your property from wildfires by creating defensible space?

(635 responses by locals)

Options	Locals (635)
Yes, I've done most or all of the defensible space measures	55.9% (355)
Yes, I've done a few or some of the defensible space measures	25.8% (164)
Not Sure	6.6% (42)
No, its too expensive for me	3.0% (19)
No, I hadn't heard of defensible space	1.9% (12)
No, because:	6.8% (43)



community moved already lot fire
defensible need space
develop cut live tree house
subdivisionhome line park

None needed. Already in place

We just moved in and are working on it!

I'm in just a normal neighborhood, although there are a couple nearby parks of that I don't control

Its suburban

I own a mobile home in a park. It is the owner's responsibility.

Our house is in a regular neighborhood.

Neighbor will not weed whack his property line that is 25 feet from our structure.

I'm on 1/3 acre which is fully landscaped.

I need trees to block out noise and VHRs

Urban area with typical suburban landscaping.

Serrano

HOA mows and clears defensible space.

home abuts meadow/grassland

Our home backs up to wildlands, and the property's owner maintains the land responsibly.

I live in a planned community subdivision with small lots

In a dense housing environment, you cannot create "defensible space." It becomes a community issue.

I am in a residential area. My lot line is 5 feet from my neighbor. Houses are densely situated.

HOA takes care of it.

Not close to a wildfire area

not needed

Live in subdivision

I'm on a quarter acre in a tract house neighborhood.

We live in a developed neighborhood that is landscaped.

I would have to take down too many trees.

I live in a suburb and don't think this applies to our small lot.

We're senior citizens and can't do it by ourselves.

I live in a development

When we moved into the house it had reasonable defensible space already.

My insurance was cancelled even though I live in a neighborhood. I am not aware of requirements.

I believe my house already has sufficient defensible space.

Suburban

Not necessary for me

Beautiful old oak trees

Live in established develop with no concerns

we just moved in.

Land behind me is Forest Service and too many pine needles for me to deal with

I'm not sure if it's warranted

CSD are buttheads and cant make up their minds what is allowed or not.

PG&E has marked the trees to be cut but never came back to do the work.

It's in a development

I need to cut trees the city won't let me

We aren't in a fire area unless the house next door catches fire or something like that

Q5 Any other comments or suggestions about homeowners insurance or defensible space?

(214 responses by locals)

defense state risk company lot year tree
need insure live space
property homeowner neighbor firehome pay

Home insurance went from \$990 to \$2400 in 2 years, with a max deductible (I think \$5000, but could be \$10,000), and no contents covered, so just house replacement, and I was just notified last week that the house is a bit under-insured, but we declined to adjust it this year, will relook at it next year.

My husband is retired CALFire and we are very aware of fire safety and defensible space.

I can only complete the defensible space on my property but my neighbors haven't done theirs. I can't force them to but it effects my access to insurance.

Prices are too high making it difficult to own a home. Only option is the ca fair plan which is supposed to be a last resort

I have a new insurer. When I moved 1.4 miles down the road (from rescue to shingle springs) AAA cancelled my policy and would not insure my new home.

I do defensible space clearing on my property, but the owners of the two vacant lots on either side of me do not do defensible space clearing.

What rights do we have about home owners insurance getting cancelled for no reason other than they deemed it too risky? I live in a neighborhood in El Dorado Hills and my insurance company asked me to take photos and document my defensible space. My home is fully landscaped meeting all defensible space requirements.

Thank you for conducting this survey. We need to appeal to the CA Insurance Commissioner or other appropriate entity to deal with homeowner's insurance pertaining to fire, as most of the state is at high risk.

I have had 3 large trees taken down at \$3,000 and can not afford more. Still need many more down, but even if I did, the neighbors have many trees to create a crown fire! All of my neighborhood is like that, so even if I cut more trees down the fireman say I would still lose my house.

It feels that property owners that live in a semi-rural to rural area are now being punished due to the financial cost of fires felt by the insurance companies and utility companies. Either they are raising our fire insurance or they are shutting off power due to the "potential" of a possible fire threat.

As much as all of us fixed income homeowners do to try to protect our homes...I think PG&E, the federal agencies as well as the local government agencies should do more to keep our communities safe.

I don't think this applies to all of EDH

YOU ARE MISSING THE BOAT ON LARGER PARCELS!!! I SPOKE TO THE EDH FIRE AND CSD ABOUT LARGER PARCEL BEHIND MY HOUSE, 11 ACRES. NO CLEANUP FIRE BREAK ETC. FIRE DEPARTMENT TOLD ME THEY HAVE NO JURISDICTION OVER THE PARCEL. ABSOLUTELY RIDICULOUS!!!

where do we go if there was a fire ? Our roads and hi-ways are too traffic heavy on most week-ends

I am 81 so have a hard time working on space and can't afford to have it done.

It is important to clarify if the owners of mobile home parks in El Dorado County (unincorporated areas as well as the cities of Placerville and South Lake Tahoe) are included under any new vegetation management ordinances. I tried to find this out for myself, but never got a response back. I am currently watering the hillside the slopes down in front of my mobile, but there are ladder fuels there that I cannot remove because I don't own the land.

Our community's Fire Safe Council has spent millions (in grant money) to create a large fire break around the community. However, the biggest threat comes from adjacent National Forest property which the US Forest Service seems unwilling or unable to address. The County needs to sue the USFS to bring this issue to the forefront. The inability to obtain affordable homeowners insurance is affecting property values and, in turn, County tax revenue.

Hartford Insurance through AARP works for us.

I applied (in April) for brush removal service through the senior program through the Firesafe council in my area, Garden Valley. I have not heard back. It makes it hard to plan for the work to be done when I have no idea when or if I will be getting assistance.

I live in CP CSD who has a weed abatement ordinance. Unfortunately, even after many requests to the CSD, the requirements of the ordinance have not been applied to my neighbor's property. If (more like "when") this property lights up, my/all my neighbors' homes will be toast due to the overgrowth from this property. It is frustrating to take appropriate measure for my own property but not be able to protect my property from an adjacent property owner's derelict attitude. I've never sued anyone in my entire life, but I (and my other neighbors) have instructed my family that if we should perish in such a fire, to sue the CSD because we have been trying to get them to act for >15 years.

I would appreciate a service that will assess each property owners risk and offer suggestions for fire mitigation. Ideally this would be in conjunction with insurance services to help either obtain insurance or keep premiums at a reasonable rate.

I have a complaint filed with the California Insurance Commission. My insurance company sent a very threatening letter stating that my fence did not show "pride of ownership" and they would be cancelling my policy if the problem was not addressed. They did not specify which side of the house the fence needed repair and I did repairs at great expense in time and money to what eventually turned out to be the "wrong side". I requested clarification about the what specifically needed to be repaired with photos of the other side of the fence. The insurance company replied

that the other side, which they initially wanted repaired, was okay and they would not be cancelling my policy. I believe the insurance company did an "about face" due only to the complaints I filed with the Insurance Commission. I believe the Insurance Companies doing business in California need to be held more accountable for their policies and the actions they take to intimidate their clients.

Taking down trees is pricey!! It'd be great to have some subsidy that could help cover the cost

Hearing from many in the community that they are having problems ensuring their homes.

I recently utilized the El Dorado Chipper program which was great. I am familiar with PRC 4291, but would need to do a significant amount of tree work, which is very expensive. (Branches 10 feet off roofline etc.) We are still trying to clear our lot of excess brush and our neighbors property is a good firebreak. Still extremely scary!

I have met the TRPA and Lake Valley Fire district defensible space requirements but I heard that the county of el dorado has adopted even stricter rules more in line with some insurance companies. This makes me very angry!!! Because the new rules extend beyond my property and authority and require far too much thinning causing an even hotter backyard/front yard situation requiring more irrigation without much increase in safety or lowering of risk. The county is playing in to the hands of the insurance companies who would prefer we are all surrounded by concrete!!! This is unacceptable! I want my county to stand up against insurance companies and maintain defensible space requirements that are reasonable, support native wildlife and plants and prevent erosion of soil to nearby streams and lakes!!! Fight back county! I don't support the new requirements!

Ask the Governor what is he doing

It is increasing difficult to find insurance and the premiums have been raised significantly. I was dropped by one insurance two years ago (no missed/late payments, no claims, just live in "fire area" AKA Lake Tahoe) and notified recently by the new company (with higher costs than the first) that they will not renew next year due to "living in a fire area". Insurance is required for my home loan, not to mention my piece of mind as my home is my largest investment. I have heard similar stories from many others all over California. Insurance companies calculate risks and charge accordingly, insuring they make a profit- which is fine, now it appears they are only covering homes/areas with little to no risk, ensuring themselves a profit while abandoning homeowners who have diligently paid them for years. What is the government doing to regulate these companies and their practices???

Blackstone HOA has pretty strict requirements about keeping brush away from fences, etc.

Had to purchase a separate home owners insurance for fire so have 2 policies. Also built new construction with fire sprinklers and Hardy siding.

We changed the roof and got a defensible space certification.

Our annual premium went from ~\$800 to ~\$4,100 after we lost fire coverage from our insurer and had to go with the California Fair Plan.

We need "micro maps" of the county to really understand where fire risk is highest. Separately, in dense neighborhoods, the "100 feet of defensible space" makes no sense, as the properties are less than 100 feet wide. So we need "different guidance" for these neighborhoods than those who live out away from communities where lot size may be measured in acres, not square feet. Different safety recommendations for different property density would really help.

My policy with State Farm was cancelled in 2015 after 40 years due to fire danger. I was able to secure new homeowners insurance by bundling all of my policies with one company. Otherwise it would be Lloyds of London at 3x the current rate.

Offer more info and meeting to spread the word.

El dorado county needs to get involved at the state level to deal with the homeowners insurance. The fact that the county has been asleep at the wheel on this is distressing.

All homeowners insurance is way to expensive. What impact does your organization have to do with insurance rates?

My property is contiguous to the El Dorado Hills community services District and I believe they should be more responsible and getting the weeds removed

Defensible space does me little good when the adjacent " green belt" is poorly maintained by the EDHCSD.

CalFire and other inspectors with jurisdiction need to issue citations with financial penalties. These fines need to be aggressively collected to fund forest management and fire prevention activities. El Dorado Co needs to abide all the access provisions of the state fire code, e.g. NO PARKING IN CUL-DE-SACS. Our Sheriff needs to stop acting as a welcome wagon of vacation home renters and fine the immediately for violations.

It seems there is an undue amount of hysteria about defensible space. Residence in the County have done their part through the years. The Santa Rosa fire destruction had nothing to do with defensible space. Many, many of the homes that were completely destroyed had mostly concrete around them, adobe siding, swimming pools, and tile or slate roofing. The hyped up "Defensible Space" campaign is silly and a bit over-the-top. Let's not now prey on the public's fear of fire by implying the past fires had anything to do with a lack of defensible space. The implication is that if those who lost their homes in these fires had had defensible space, their homes would now be standing is simply wrong. Further, it is rather pathetic to prey on the public's fear by citing our recent fire history.

I think it would be good to do deals per neighborhood. Say Tree cutting will be in x neighborhood this week sign up. Or gutter cleaning for \$XX this week in this neighborhood. Sign up. Creates momentum and efficiency, saves time and costs. I know quite a few people losing or not getting insurance or whose rates are up. Problem for my friends has been trees in neighboring lots owned by CTC, County or vacate lots whose branches are close to our friends homes.

I do not agree with forest service way of cutting trees.

It is a crime that so many folks are getting cancelled - we all live in fear of that happening & there doesn't seem to be a valid reason for doing this. I know folks who live on acreage that are being cancelled as well as those in a neighborhood with a typical lot size. You have to wonder what criteria they are using to justify can Ellington folks. Scary!

Several (At least 4) of my friends have moved out of the County (and some out of state) as their insurance costs increased significantly.

Some thing is not right.... there is no checks and balances on what and why companies are doing what they are doing with little real "data" to prove their actions.... other than "zip code" and "Fire Rating".... no hard data on facts, probabilities of a fire, fire layover maps for the past 50 years. Seems to be a reactionary insurance pull out with large Government basically letting them do it, which we know the insurance lobby is huge, and probably not on the up and up.... kinda like the State letting PG&E off the hook something is not right and dirty!! Sorry yo be so pessimistic, but talk about transparency....

We live in a forested area for the trees, but would have to clear cut our lot for the recommended 100 ft clearance for defensible space. It is extremely expensive to have trees removed - one beetle killed tree 34" in diameter cost \$4,000 (a crane was required). We lost 10 large trees to beetle kill. PG&E cut them down & left them on the ground (slash and all) , so we had to pay someone to haul away the slash and wood. We have a few trees left to provide a little shade on our little town lot. We choose to live where we do, and take the insurance premiums as part of the cost of

doing so. I think that for-profit insurers looking out for the interests of the shareholders will always be at odds with the interests of the rate-paying stakeholders (who might even be adding to the problem by being under-insured in order to keep their own costs down).

The high cost of or absence of homeowners insurance has had a significant negative impact on home values!

The Fire dept walked our neighborhood to evaluate our yards. I let them walk our yard. He gave an excellent report card and I immediately submitted that to my insurance company.

Since we have an insurance commission in California telling how and what the insurance companies can do, why not stop the insurance companies from raising rates so high. They can spread the expense to their other customers. Even better, have the commission sue the state of California on behalf of insurance customers for the poor policies that the state has in place that causes the fire problems! I would love to assist in directing our state employees in instituting this process.

Help the innocents in the community by not allowing PG&E to turn off power when it's extremely hot. This impacts the elderly. Don't allow EID to turn off water on hot days. I received a letter from them. This is all unsafe

Insurance Commission needs to get involved when premiums go up over 100% and companies like PGE get bailouts when claiming bankruptcy.

I'm worried that my fire insurance won't be renewed.

Some general info on this would be welcome. Thanks.

People should be encouraged to get rid of brush, etc.

Make tree removal easier to get approved and get the TRPA to be consistent in their messaging... Do you keep or clear pine needles... Removal of trees as a need.

We have a lot of empty lots in our neighborhood that have taken no measures to make sure that their property is cleaned up. the county needs to start to address that.

I live in a neighborhood in El Dorado Hills. No defensible requirements, I think

CSD unusually slow in clearing required defensible space in Art Weisberg Park that borders my property.

My insurance has gone up to over \$6,500 a year. Shocking and I have a grave concern about another increase next year. This is driving me from my home.

Coordinated outreach from the appropriate impartial, expert consumer agencies is needed ASAP. It has been very alarming to see that most of our residents do not know where or how to seek our accurate information. Increased transparency and uniform risk modeling standards need to be applied across the Insurance industry that takes into consideration a) individual homeowner fire mitigation efforts (i.e. vegetation management and home hardening), local certification programs (i.e. Boulder Colorado's Wildfire Partners Program, Fire Wise, etc.) c) neighborhood mitigation programs (i.e. Firewise Communities, etc), and d) regional fire mitigation activities at the local and state levels (i.e. CalFIRE firebreak projects, increased County hazardous vegetation inspections, etc.)

I have been weedeating to provide defensible space but it is taking me a really long time because I work full-time. I can't afford to have someone do it as my home insurance has gone up so much. I am looking at moving out of California.

We need to reopen Station #18 on the corner of Sly Park Rd and Sierra Springs Drive. If this does not happen soon we will not be able to afford to live here! The community is suffering as homeowners are moving out of the area because of the outrageous cost of home fire insurance; the county is suffering because of the drop in home value and the loss of the tax base; and, the businesses are suffering as their clients are forced to move out of the area. Paying \$300 to 500 a month for insurance is unsustainable.

A wood chipper loaner program would really help. The current program does not work for us or many others due to property access. Also a defensible space consultation from the fire dept. might help.

all property owners need to be held to a standard of compliance

I have a duplex and there is not enough space on my property to clean 30' around the building as I don't own that much space around the building. One of the neighboring properties has a lot of trees that should be cleared that are close to my building.

Most people are not as fortunate as we are. We live within the five mile radius of the Fire Station (fully manned). It seems that is important to insurers. Also, I am on the Board of the Aukum Fairplay Fire Safe Council so I am probably better informed than most.

Homeowners need to understand the connection between forest health/defensible space and home insurance. I hear too many of my neighbors criticizing well planned forest health measures while other neighbors are having their home insurance canceled.

My new renewable policy isn't due till 8-26-19 so I don't know yet how much they will raise my policy amount. But rest assured they will raise it.

I live in Rescue, CA on Winchester Dr. and my neighbors on both sides are more overgrown than our lot — every chance I am working on making our property less and less risky — they are grandfathered in as far as I know and didn't or have not lost their homeowners insurance — I had to go to Cal Fire — it doesn't seem fair — I'm constantly working on it and they are not — I know life is not fair — but if their houses burned down and mine did not I've put more \$\$ into the insurance system which is not fair!

General publication of insurance rates applicable to homes in an area would inform the owners as to what is happening in the market place. This data is not readily available to the consumer.

I think legislators should propose a bill that will allow rural homeowners to build fire ponds and waive associated fees so long as it is agreed to allow firefighters to use the ponds at firefighter's discretion.

We back to National Forest land and the USFS is less than agreeable to maintenance of there property responsibility.

There needs to be enforcement of defensible space laws. Many second home owners don't seem to care.

It should be illegal what the insurance companies are doing. People have paid these same insurance companies for years without any claims, they are being allowed to rob us

One of the biggest issues is: I've spent thousands of dollars and invested lots of time in clearing my property (and it still needs more work), but many of my neighbors either don't care or they're elderly/sick and can't do the clearing themselves. As a County, we need more needs-based programs to help the truly indigent/elderly/infirm and more enforcement for those who are able to do the work, but just don't care. We had TWO homeowners insurance companies cancel on us in the past 3 years and are now with the CA Fair Plan; there should also be more education about the Fair Plan's availability and better cost.

We need to study the risk here as the regulatory maps seem to just assume high risk areas where there is any local fuel risk and a population., with little to no science to justify it. i.e. almost any fire that starts east of Placerville (where the fuel and slower response is) would likely not impact the city due to differential summer heating, which almost always causes the summertime wind pattern to blow towards the east leaving the city and areas west generally at little risk of wildfire. It seems crazy that we are labeled the same as Paradise and other areas that were much more susceptible and in the immediate path of fuel and prevailing winds.

What happens when a neighbor's property is within the defensible space that should be maintained for fire safety and they allow it to overgrow. We have no recourse as far as I'm aware. And our neighbor will not take responsibility for their property upkeep.

State Farm indicated (about 2 years ago) they "grandfathered" us in and not to let our insurance premium lapse as they are not issuing new policies in our area. They continue to renew our policy and have not substantially raised rates. I am in fear though that this may not last and we will be canceled.

Insurance rates are too high for many homeowners. It is going to be difficult to buy or sell property and that will leave many of us stranded in a home we can no longer afford. If my rates increase I will not be able to make my mortgage payments and will likely end up being foreclosed. Or bankrupt.

State insurance commissioner assures everyone he can find insurance for them, but the only thing we were able to find was the Fair Plan... which was about \$1000 more than the \$3500 a year we payed the prior year... Two years ago we only payed about \$850 a year.

Had to accept the California Fair Plan with a wrap around policy from AAA. Now paying three times what we paid for many years!

Sad that even with defensible steps taken, insurance is still sparse or incredibly high priced without being backed by the CDI.

it's the city County CTC and mostly forest Circus that need to get going!

We had to find a new carrier, and also purchase the Fair Plan. Collectively, our homeowners insurance tripled from what it was previously. The increase in our annual premium was a shock. We are fortunate that we can afford it; but, it does create a burden. We are saddened for others less fortunate who may not be able to afford insurance for their homes and property.

the ditches and subdivision spaces along the roads in EDH like Waterford along Salmon Falls road...lots of dry grass. Broken down and dried out fences. Ranchettes along roads dont have fire breaks along their fencelines in some grazing fields.

I was able to secure new insurance but for over \$1000 more a year. It was the only insurer that was willing and they wouldn't insure all of my outbuildings.

It doesn't matter how much I clear my property when the neighborhood yards are so overgrown. Vacation home owners need to also be held accountable or face fines.

This situation is not getting enough attention from our State government or insurance commissioner. I believe our commissioner is being influenced by lobbyists/money. This will have a huge impact upon our retirees, all homeowners and property values, and will therefore have a negative effect on CA economy.

Lack of options for insurance is a huge issue to support locals living in town vs hotels. High premiums will make local living less attainable. This is a huge issue for town.

We need to have all neighbors involved or whatever we do will still leave us in peril.

Several of my neighbors have followed all the clearance requirements then had their policies canceled anyway. What gives?

I have spent many, many thousands of dollars to create a more defensible space for my property and for those who live nearby who do not care about such things. Their attitude is - "that is what insurance is for". That is part of the reason we are having the fire problem we have now because too many people have that attitude.

It would be great to have some resources for insurance needs with good and consistent information. I have heard many different stories and it seems to depend on which individual broker the information came from. I have heard that there are companies that may rate you depending on individual circumstances (distance to fire station, access to hydrants, etc.). I live in Garden Park(in Garden Valley) with two fire stations within a couple of miles from my house and a hydrant at the end of my driveway. I have not been able to find a company (other than the Fair Plan) that will insure my property, but have heard rumors that other people have found companies that will insure based on different factors. It would be great to have a place to get all of the correct information in one place. People have to largely rely on the experience of neighbors and word of mouth when (not if) the cancellation notice comes in the mail.

Not everyone in the neighborhood has done their defensible space, especially my neighbors across the street because they love have a lot of trees, but I know that they are too numerous and too close. This does not help the entire neighborhood.

Please, no additional taxation. Thank you.

I've heard it's hard to sell in our area as buyers can't get fire insurance reasonably

I'd like to see the state government regulate the cancellation and non-renewal of policies.

Something has to be done about the insurance problem or areas like Pollock Pines will become a ghost town!

Defensible space requirements specified by my previous insurer were far too stringent to implement here in the Tahoe Basin. They required that I cut down the small grove of 80+ years-old trees on my property to be in compliance. Even if I were willing, I could not afford to do so at \$1500/tree, nor do I think I could get a permit to do so. Other than that, no one has ever given me defensible space info beyond the suggestion that I have nothing planted within 20 feet of the dwelling or other structures.

Enforce the ordinance and make home /landowners accountable.

We have the main EDH fire station (El Dorado Hills Blvd.) across the street...we live on Muir Woods Dr

Ins Co never looked at property, just non renew notice even with cleared, fire hydrant in 50', hwy one side, co rd other side!!!

cancelled anyway...Nationwide is not on my side !!

Insurance companies should not be able to just drop you. I have been with the same company for 30 years. We have defensible space. 15, 000 gallons of water, two fire pumps and 1500 feet of hose. Not to mention we have a hydrant on the property. My brother and I have extensive fire department experience and believe we are in a very good position to defend out homes. The insurance companies do not even look to see how you are doing with property fire defense. I have no issue with insurance companies setting standards that a homeowner needs to meet to get fire insurance, but to just deny coverage is wrong

As a single senior with a mortgage payment I appreciate making sure that options for affordable home insurance are available. Some assistance with defensible space would be nice - after helping the lowest income folks 1st. I'm on lower edge middle income.

Concerns would include: * property owners who do not live or do not have a house on their property, and CHOOSE not to clear their property. It puts all of the other property owners at a higher risk. * fixed income folks have to allow for outrageous homeowner insurance costs. In our case, the rates went up 5x, and apparently, if we're even covered next year, it should go up another 300%. * due to the exceptionally high insurance rates, we may be unable to sell the home we can no longer afford. Do we have to walk away? * We are long time homeowners in El Dorado County (30 years) and thought this would be our forever home. We've raised our children here, and although my husband has retired, I am a teacher in our schools, and we have successfully created a productive life. We are devastated.

My insurance has been canceled twice in last two years. I live in a forest atmosphere which is next to impossible for a defensible space.

look for insurance via a Lloyds of London broker.

Yes, I have had two friends who have lost their insurance due to not having enough defensible space. In addition, there rates went up and they already were living on a tight budget. I believe there should be some stipends available for families that have experienced a hardship with the new regulations. Insurance companies are just canceling policies.

Worried that existing insurance won't be renewed.

I'd like to have advisement for what needs to be done to make my home safe and be in compliance with defensible space

Are there standard criteria used by insurance companies to determine fire risk? If our local fire department is highly rated and I have defensible space, will I pay less for insurance? Are some neighborhoods in South Lake Tahoe considered more of a fire risk than others? Where do I go to get answers to these questions?

We are also looking at measures that we can take to "harden" our home. We are also installing a fire hydrant with one of our neighbors.

We built a log home in 2012 so we meet latest defensible space requirements

My property is located in the Patterson Ranch Fire Safe Council area. PRFSC received a CalFire grant for fuel reduction and roadside clearance.

If the county and HOAs didn't make it so difficult and expensive to build, we would have more newer, safer construction instead of old falling down wood structures. We have wanted to update things or build new but it is too expensive and takes too long. We don't need developers but individuals need to be able to build and renovate more easily.

what can I do about my neighbor creating fire hazards and encroaching on my defensible space? I keep complaining to the property management company because it is a rental and they have done nothing for several years. I am very upset about this. My wife's family lost 10 homes in Paradise.

Insurance is suppose to be a pool to cover all

I have State Farm and I am just waiting until I am dropped. So many of my friends are struggling to get coverage

Owners of bare land should be responsible for defensible space to their property line if the adjacent parcel is developed.

No

I'd like to see defensible space promoted showcasing water-saving techniques. A lawn, while "clean and green", is EXTREMELY water intensive, has practically zero habitat/pollinator value, and requires extensive fertilization/chemical management. Prioritize promoting xeriscaping or other landscaping first, not lawns. California needs to be a leader in reducing water needs, especially given climate change and an ever-growing population. Don't waste water on something as impractical and idiotic as a lawn.

Though my insurance company didn't cancel me or drastically raise my rates this year, I know some of my friends and family have been cancelled and forced to insure at a much higher rate, as much as triple what they were paying. I am pretty sure that my company will do the same thing to me when my policy is up for renewal in April 2020.

Disabled and retired. Fair plan only alternative. Triple the price. Can't sell home because folks can't get insurance

Companies are using losses in other areas to justify increased premiums or new policy/renewals denials.

Need info for help with defensible space for seniors.

Two separate carriers have cancelled our home owners insurance in the past two years.

Greatly appreciate our City Garbage Collectors that pick up bags of Pine Needles, Pine Cones and Brush keeping our home clean and free from Brush around our home living area. Greatly appreciated.

Sad that people are having so much trouble getting insurance. I'm fine after 46 years living here it just gets renewed.

We haven't cleaned up the pine needles yet this year but will do so soon.

Our insurance was cancelled 2 years ago and will not be renewed at the end of August.

I am not in a rural area.

Can we think about a group plan for our community?

I don't know what problems I might cause with soil erosion when clearing slope

I feel that my home is 80% prepped to the defensible space rules, but need to find a professional to come have a look and tell me what more, if anything, needs to be done. We have not put forth 100% effort in finding this inspector, but our cursory search has come up empty except for representatives from tree-trimming companies offering their services ... which we suspect will be biased opinions. Surely there is a County or Cal Fire representative somewhere.

I remember in another community years ago that if homeowners didn't take care of their weeds/grasses when they dried the government would do it for them and bill them back on property taxes. This might be a good way to get better compliance on defensible space.

I'm in Eskaton Village where landscapers have done a thorough job of trimming and cutting brush.

My household is not yet directly affected by rising fire insurance costs, but I anticipate it will eventually trickle to our premiums for at least two reasons: Cameron Park is a moderate-high fire risk area per State Fire Marshall's High-Risk Map, and that the state is likely to intervene in the insurance market to ensure residents can access reasonably-priced coverage. EDC should be aggressively lobbying state legislators through CSAC,

etc for insurance reform, funding/tax credits for fire resistant retrofitting of structures, and an increase in prevention funding. The Cameron Park Fire Safe Council left money on the table this year. They were awarded a state climate change grant to partially fund the district's fire risk mitigation ordinance, but failed to apply for the CA Fire Safe Council grant, forgoing a potential doubling of the funding. Lastly, I notified PG&E in writing of tree branches on power lines for a 2 mile stretch of Bass Lake Road between US 50 and Green Valley Road

I'm surprised insurance doesn't cost more, considering the billions of dollars that have been paid out in recent years.

Fred Ott with State Farm is still insuring our home.... thank goodness....

some of the rules are interpreted too aggressively, especially in areas with smaller lots. This causes huge plumes of wet needle smoke all fall and winter. Sometimes so heavy your nose and lungs burn and you have to pack wet towels in all your doors. This stripping of needles off the grown reduced nutrients and moisture for the trees causing poor health and making them easy prey for Bark beetles.

This is a huge issue for current and future homeowners. Property values will go to zero if people can't insure their homes at reasonable rates.

Can we cut down the oak tree in the name of defensible space?

I fear that few will be able to own here if fire insurance becomes impossible to get or too expensive.

Need more neighborhood fire education groups underneath regional Fire Safe Councils

There need to be higher risk pools. As it is right now if you have insurance you can recover. If not you lose everything. Lloyd's of London is not really an alternative. Why not create a hybrid coverage that allows the industry and owners to share the risk in high risk areas?

I don't want to seem ignorant or too Pollyanna but it seems to me that my personal insurance did not cancel us because of our proximity to a fire hydrant across the street. How much does it cost to install additional fire hydrants? Should that be on the radar for new construction or remodels where possible?

I have done all of the defensible space requirements and the insurance company cancelled me anyway. The California unfair plan was my only option. Insurance tripled which is a difficult pill to swallow. It will drive us out of our homes.

Homeowners in my neighborhood (about 80% are second homes with high short term rental turnaround) choose to ignore TRPA and NTFPD regulations regarding defensible space, particularly tree/crown density, annual maintenance, and posted high fire danger no burn bans. As a full time resident I am deeply concerned about the lack of cooperation from lackadaisical home owners. If I owned an insurance company I'd cut my losses and drop these people too - like a hot ember.

Options for protecting our home and communities that are affordable. It's criminal the amount of money we are expected to come up with and then the jump in mortgage payment is a hardship. At the end of the day, is it helpful? Are we addressing the issue and protecting our land or just scraping the pockets of those of us who keep this town alive and full of love. I have lived here 40 years, and it saddens me that others that have as well or longer are at risk of losing their homes because they can't afford the insurance. Homes are, all of the times, all an individual has, in terms of investment. It's unfair how the hardworking citizens keep getting affected.

Met Life has been a good company - much more affordable than the local options. One must really do the homework to ensure you're not being talked into more insurance than you really need. Agents "may" try to use scare tactics to get you to buy too much coverage - that which you would never be paid out because your home is not worth that much. Be careful and do your homework.

I would like to find out more about what we and our neighbors can do to create defensible space. We live on a 2 mile long private road.

many of the defensible space requirements are very expensive for those of us on fixed incomes + insurance increases are killing the housing market!!

All properties in the city of South Lake Tahoe, including single family homes, should be required to remove pine needles and pine cones once a year. Today single family homes are exempt.

Looking at buying. There's no clear information on fire insurance. That's a big deal for home sales and renters.

no

I have gone over and beyond what has been requested of clearing my property. My insurance was cancelled and rewritten without the fire policy. I now have to go through California FAIR...LOL Doesn't seem fair at all to me...My fire insurance is now close to \$3000/year. That really hurts!

Insurance companies are taking advantage of a terrible situation that PGE caused and responsible homeowners caught in the middle are being fleeced. This is a major economic issue and will detract people from becoming or staying El Dorado Co business owners and homeowners.

It is a frustrating position that homeowners are in due to the recent fires and PG & E negligent condition of their equipment. Each year when you see the tree companies come out and trim only a few inches off the tree so that the branch does not touch any part of the wire and then come back the next year and do it all over again. Seems like they want to insure they have a job each year to trim and not remove the tree. I have to remove and clear trees to keep my home safe. We have also designed a sprinkler system that is placed on our roof in case of fire. We have used it once for a fire that was miles away, and the embers were falling on our property. We are on a well and would have to start a generator if PG & E were to turn off the power. Not being able to insure your home will cause a huge housing issue, with people walking away from their home because of the high cost or unable to sell their home. We have just been renewed for our homeowners insurance for this year.

There needs to be greater enforcement of defensible space standards, especially empty homes.

I think that properties should be monitored and not properly cleared to be fire safe, the property owner should be notified to bring it up to standard or it will be cleared at the home owner's expense and a lien will be placed on the property. This should be done annually. Often a property is at risk due to a neighboring property not being maintained.

Insurance companies should not be able to cancel your insurance without first giving homeowners the chance to meet the defensible space requirements. ALSO, the state of California should give us homeowners a tax break for the cost of tree and brush removal.

While defensible space has shown to be helpful, the Paradise fire showed that it wasn't enough.

There are too many trees and they need to be thinned similar to what was done on highway 89 near Pope Beach

I haven't had my insurance canceled at this home but I did at my previous home. Allstate dropped us after having us as customers for almost 18 years. I purchased my current home in 2018. I had to shop A LOT before finding my policy with Farmers Insurance. The quotes I got from the California Fair Plan were over \$3000 (1600 sq ft house on 1.5 acres in Grizzly Flats). I was thankful to find my policy with Farmers and hoping they continue to cover me!

Insurance companies getting rich on our backs. That's all it is. Not unlike Health Insurance. Shame on our representatives for NOT representing our interests.

No comment at this time

Companies are refusing to sell insurance in high risk areas are leaving folks helpless as it is required by the mortgage company.

Rather than funding economy destroying programs like the bullet train and health insurance for criminal illegal aliens, the State should be deploying our resources to dramatically reduce wildfire threat which will encourage insurers to again write homeowner policies.

We need to get masticators in here to truly make defensible space -- and we need a way to supercede property owners who refuse to take care of theirs. This is insane. It's not IF, it's WHEN.

I think we should have some help with cutting trees with california conservancy or local fire. Our neighborhood has excessive trees and our yard has many trees. We paid over \$1000. to cut just a few trees. We could cut a lot more, but it is so expensive. the california conservancy cuts the trees in the meadow across the street, but there should be a program where we can request to have trees cut on our property as well.

My insurance premium went up only 12%, but that was after significantly increasing the deductibles, which is why I selected significant.

Should have some one come to each house and evaluate

Many insurance companies appear to be using Google Earth to decide if defensible space is in place. Unfortunate, depending on the satellite view, it can look as though a home is covered in trees even though you can stand outside and see completely clear sky for 30+ feet. I have had to take ground level pictures to argue my point with insurance companies in the past.

we need better fire protection and well funded fire stations

Something needs to be done! Insurance companies should not arbitrarily hold counties at fault.

Why doesn't someone figure out how to make Fire Insurance a pooled resource like flood insurance? We subsidize flood insurance on homes in every state wouldn't a pool of Western States or Wild Fire Zones help to spread the risk for companies offering insurance in California

From speaking to other residents, if you are not renewed, the alternative is an extremely expensive policy through the State. We've done most of the work to make our home defensible. However, insurance companies don't recognize that you can have a small "cluster" of trees with touching canopies, as long as that cluster is separated by other trees by a minimum of 10 feet. This is a burden and requires cutting down too many of our beautiful trees.

Both are critical issues for our community!

SLT Fire Dept provided a free defensible space inspection resulting in some trees and shrubs within 3 feet of building being removed to create a desired defensible building space.

Done more than required and have neighbors be proactive as well.

I know this issue is affecting thousands of people, probably more. I was with my insurance carrier for 31 years. Now no one will insure me. My rate used to be lower than most because I am within 1,000 feet of a fire hydrant and less than 3 miles from the fire station. That means nothing now. I have contacted at least 20 insurance companies or insurance agencies and still nothing. Will have to go with the "FAIR" plan. Being retired and on a fixed income, this is a huge strain. On top of that, I couldn't sell my house if I wanted to because no one is willing to pay these outrageous prices.

Our Fire Safe Council is having a community meeting with a panel of Insurance brokers to inform residents of the issues. We feel the State Insurance Commissioner should be doing more for folks - it is just so unclear as to what we can do to keep our insurance or control rate increases.

We need help from somewhere. We need help getting insurance rates stabilized. We need help prepping our homes. We need help.

vacant lots, conservancy lots (next to residences, 2nd homes, and VHRs), sometimes are not maintained creating a possible fire hazard. This could affect the renewal of insurance, so should there not be a requirement for an annual cleanup?

A couple of years ago, Cosumnes Mine was supposed to be cleared all along the road since it is a way out for Grizzly Flats and Happy Valley Area if other routes are impassable. I signed the paperwork to allow the clearing and it was never done. Now the roads are cratered and falling apart since last summer and no work has been done. There are downed trees in front of my neighbors yard that PG&E cut off the lines 4 years ago. I have called many times and they will do nothing. This is a great fire hazard. Nothing has been done to clear trees that broke over electric lines since last winter all along Grizzly Flat Rd.

This issue has the potential to very severely and adversely affect the economic livelihood of our County. Please do something!

I was none renewed about five years ago by Liberty Mutual. We had been insured with them for about 20 years with no claims. We had done our defense space already. They would not reconsider, saying they were pulling out of CA, period.

Cal Fire inspected our property and said that we met all of their requirements. How do we know if what we have done meets the County's requirements?

Twice I lost my homeowners coverage. First was two years ago due to non-renewal. Then again last year because my provider was Merced Prop and Casualty which went under due to the Camp fire in Paradise. Fortunately, I was able to find a new provider at a reasonable rate.

Not sure why our neighborhood is considered "high fire zone" when the Angora fire ripped through 12 years ago and burnt down our home including all the living, mature trees in my vicinity.

We need a break on cost of removing huge trees, I can not afford to get two close trees removed.

Noel, Ben, Alan, Kevin are politicians.. if they like you you can do what you WANT to do. If your not liked your shuned and limited to what they WILL allow regardless.

Communication about defensible space in South Lake Tahoe has been minimal.

I live at the end of a cul de sac, my yard backs up to the corner of Green Valley and El Dorado Hills Blvd, I do not understand what space what you might be talking about?

I did or had the work done by professional contractors, but my neighbors did not.

Dangerous tree removal too expensive to drop fire score. Need some form of federal/state/local grant program to thin neighborhoods or no one will be able to afford to buy homes in El Dorado county.

We need to have a program in this county that help people with lower incomes pay for defensible space mitigation.

So unfair that we are penalized by huge premium increases when we have done everything asked of us. I fear we may not be able to afford to stay in our home as we retire.

We need fire hydrants down Blair road. My hazard insurance increased 50 % because a hydrant was more than 1000 feet from my driveway. This is likely the same for properties that have acreage...

Why not get rid of the middle man, California Fair is hardly fair. California counts on a state of emergency so they can get the Federal Dollars anyway. I propose a USA Fair Plan..... Don't get me started on California mismanagement of our forests and creating the perfect fuel source for these massive fires. Lets sell some timber before it falls naturally and rots on the forest floor.

My neighbor has not cleared and he is in our defensible space. Not sure what I can do

I went to the fire department website and filled out a form, they came the same day to clear everything. Much appreciated!!!

We opted to sell our home in Swansboro due to the astronomical increase in insurance rates. We were dropped twice in the last 2 years despite meeting defensible space requirements and insurance rate nearly tripled.

they cancelled my insurance they said because of my goats, which doesn't make sense as my whole neighborhood is goats, chickens and cows. They I couldn't find another insurance company because I had prior claims 4 years ago which the pay out on was under \$500. Our trampoline was picked up by the wind and slammed into our neighbors roof.

Have not renewed my insurance yet so don't know what the amount will be yet

In 8 years my insurance rate has gone from \$1200/year to \$4300/year. We can barely afford it, as our budget was tight to begin with. Seems out of control.

Forest service has not kept up with the dead and downed trees and brush behind my house (i back up to National forest land)

Cannot afford to remove trees close to the house to make my home fire safe

I am a renter. There is too much build up of pine needles. I tried the first two years to clean it up but it was too much for me physically. Also it raised my (already too high) bill to put out so many trash bags. Am I being charged for the lot next door to me? The lot owners have no address so is it possible that when they cleaned up, I got the bill? Thank you.

In our district we pay the fire department to provide service in our neighborhood and State Board of Equalization fee. We also have Cal Fire Stationed in our district. We do not understand why we have to pay the State Board of Equalization for services that have been provided in our district for years. What is the benefit of this additional fee from the state?

If the city would stop trying to impoverish seniors that want to just maintain their property by forcing them to spend a fortune updating site plans hiring expensive professionals and paying a ton for site visits just to cut trees we'd have less worries about fires And falling trees..but NO..they are too greedy and just want to bleed us .. And the money we pay for stupid is not well spent..water pressure water quality, drain service snow removal, (and placement across my driveway) is a failure. period

Insurance investigators are reviewing our policy now for future consideration.

[Additional survey reports](#)