



GREETINGS SADDLEBACK RESIDENTS!!

Thanks to the involvement and efforts of many Saddleback homeowners, our community achieved National recognition as a **Firewise Certified Community in 2019**. We were **recertified again in 2020** by continuing to follow our "**Firewise Action Plan**" in reducing wildfire fuel loads. A copy of the 2020 certificate, which may be helpful for obtaining property insurance, is available on the "Firewise" page of our HOA website.

Firewise certification must be renewed every year and is dependent upon the hard work plus financial investment of each of us in reducing wildfire risk. Our efforts must be documented and submitted to the Firewise organization using the **Firewise Activity Report** form, a copy of which is enclosed with this letter. Additional copies may be obtained at the mail kiosk or downloaded from the "Firewise" page of our HOA website at: www.SaddlebackHomeownersAssociation.com

FIREWISE BENEFITS

Present benefits of Firewise certification for Saddleback include the following:

- Improved safety by significantly lowering the risk of wildfire in our community
- Potential reduction in property insurance cost and/or cancellation with some insurers
- Automatic 10% reduction in policy premiums for those on the California FAIR Plan

State legislation currently being considered in Sacramento could also provide additional financial incentives by becoming a Firewise-certified community. Insurance companies doing business in California would be required to cover Wildfire Urban Interface (WUI) communities such as Saddleback, as long as both the community and individual residences meet wildfire protection standards, which are currently under development.

GOOD NEWS from GOVERNOR NEWSOM and INSURANCE COMMISSIONER LARA

On February 8, 2021, California Insurance Commissioner, Ricardo Lara and Governor Newsom issued a press release regarding the establishment of **home and community "hardening" standards for property insurance purposes in wildfire-prone areas**. An excerpt of the press release is presented here and the complete version is available for review on the "Firewise" page of our HOA website:

"Insurance Commissioner Ricardo Lara announced a new partnership between the California Department of Insurance and Governor Gavin Newsom's Administration, including the Governor's Office of Emergency Services (CalOES), the California Department of Forestry and Fire Protection (CAL FIRE), the Governor's Office of Planning and Research (OPR), and the California Public Utilities Commission (CPUC) to establish consistent statewide standards for home and community hardening that will reduce wildfire risk, protect lives and property, and help make insurance available and affordable to residents and businesses."

"Hardening" refers to measures that prepare homes and communities to better survive a wildfire, such as building upgrades, defensible space, and fire-resistant landscaping. While California has existing wildfire building standards for new development as established by CAL FIRE, this new partnership consisting of state wildfire, catastrophe, and insurance experts will establish standards that are consistent, based in fire science, and apply to retrofits for older existing homes in order to help them seek and maintain insurance coverage, thus giving policyholders and insurance companies a shared strategy for reducing wildfire risks."

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"Last year, Governor Newsom signed legislation to increase consumer protections for wildfire survivors, including Senate Bill 872 authored by Senator Bill Dodd and sponsored by Commissioner Lara, among other measures. In his signing message for SB 872 and Assembly Bill 3012, Governor Newsom stated that "we must do more" and directed the Governor's Office of Planning and Research, CalOES, and CAL FIRE to "work with the Insurance Commissioner to evaluate and recommend ways that residents, communities and the insurance industry can work together to better mitigate wildfire risks. This work should inform the development of solutions for residents in wildfire prone areas who continue to face the threat of policy non-renewal and rising premium costs for those policies that are available." This partnership is in furtherance of the Governor's signing message and to help protect residents from the increasing risk of wildfires and stabilize the insurance market." "The partnering agencies and departments will begin meeting this month."

Going forward, one thing is abundantly clear: **the ability to maintain property insurance will be dependent upon individual home hardening to some standards that are not yet defined.** It will most likely include fire resistant roofing, siding, eve vents, etc., along with fuel reduction efforts in the area surrounding a home.

CURRENT EVENTS

Warm weather and moderate rainfall in February have created luscious green areas in our community. Now is the best time to evaluate our properties and reduce fuel loads before the heat of the summer season begins. This includes **removing fuel within ignition zones surrounding our home, up to 150 feet from the foundation.** In particular, remove or thin digger pines and especially "buck brush" anywhere on your property, as these plants are highly flammable. Also, please pay special attention to this vegetation if it exists near roads and driveways, as it could prevent emergency ingress/egress when a fire starts -- we may not be able to get out and first responders may not be able to get in; this tragedy occurred during the Paradise and other fires.

We should also recognize that on a community safety level, fuel reduction needs to occur **generally on all of our properties**, not just near homes. In Saddleback, examples can be found of dead trees, brush, highly flammable plants next to houses and piles of leaves on roof tops and in gutters. On some properties, it has also been noted that there are piles of dead plant materials, dead trees and logs that have been there for several years. **PLEASE remove this material before the next fire season, because it is a threat to our entire community.** Besides, there is a high probability that CALFIRE will require it to be removed for wildfire hardening or issue a fine for not doing so. The magnitude of reducing potential wildfire on some properties can be overwhelming. As a community, we need to take an honest view of what must be done and at least make a plan to address our issues, then plot a path forward. This is where all HOA residents, as a community, can and should help each other.

WHERE DO WE GO FROM HERE?

Saddleback Firewise Committee -- We must reconvene the Committee to assist in planning our HOA approach towards managing the Firewise Program this year. If you are interested in joining the committee, please contact, me, David Franklin at cellar_rat@sbcglobal.net, or call (925) 784-4144. I would like to hold the first socially-distanced meeting of the year before the end of March.

Community Wildfire Preparedness Day, Saturday, May 1, 2021 -- A Nationally coordinated day where residents of communities come together to reduce wildfire risk by completing projects that remove flammable materials. The Saddleback Firewise Committee plays an important role by increasing wildfire awareness and coordinating with neighbors for their input and scoping of possible projects.

Firewise Activity Reports -- Please take time to fill out a **Firewise Activity Report** as you work on your property when performing fuel reduction efforts. The form is intended to capture data for 2021 from January 1 to July 31, and should be deposited in the mail kiosk drop box no later than August 15, 2021. You may also submit as many forms as you need to document all your efforts. The work efforts of PG&E and other contractor crews that remove flammable trees and brush do count, so to the best of your observations, include the number of man-hours and dates that these folks helped make us safer. Lastly, help our community by attending Firewise meetings and/or volunteer to join the Firewise Program Committee.

Thank you for your reading through all of this. We look forward to your support for making our beautiful community safer.

-- David Franklin, Firewise Program Leader