

Prospect Heights Town Hall

Public Safety and Wildfire Preparedness

May 15th, 2024



MANU KOENIG
1ST DISTRICT SUPERVISOR

Agenda

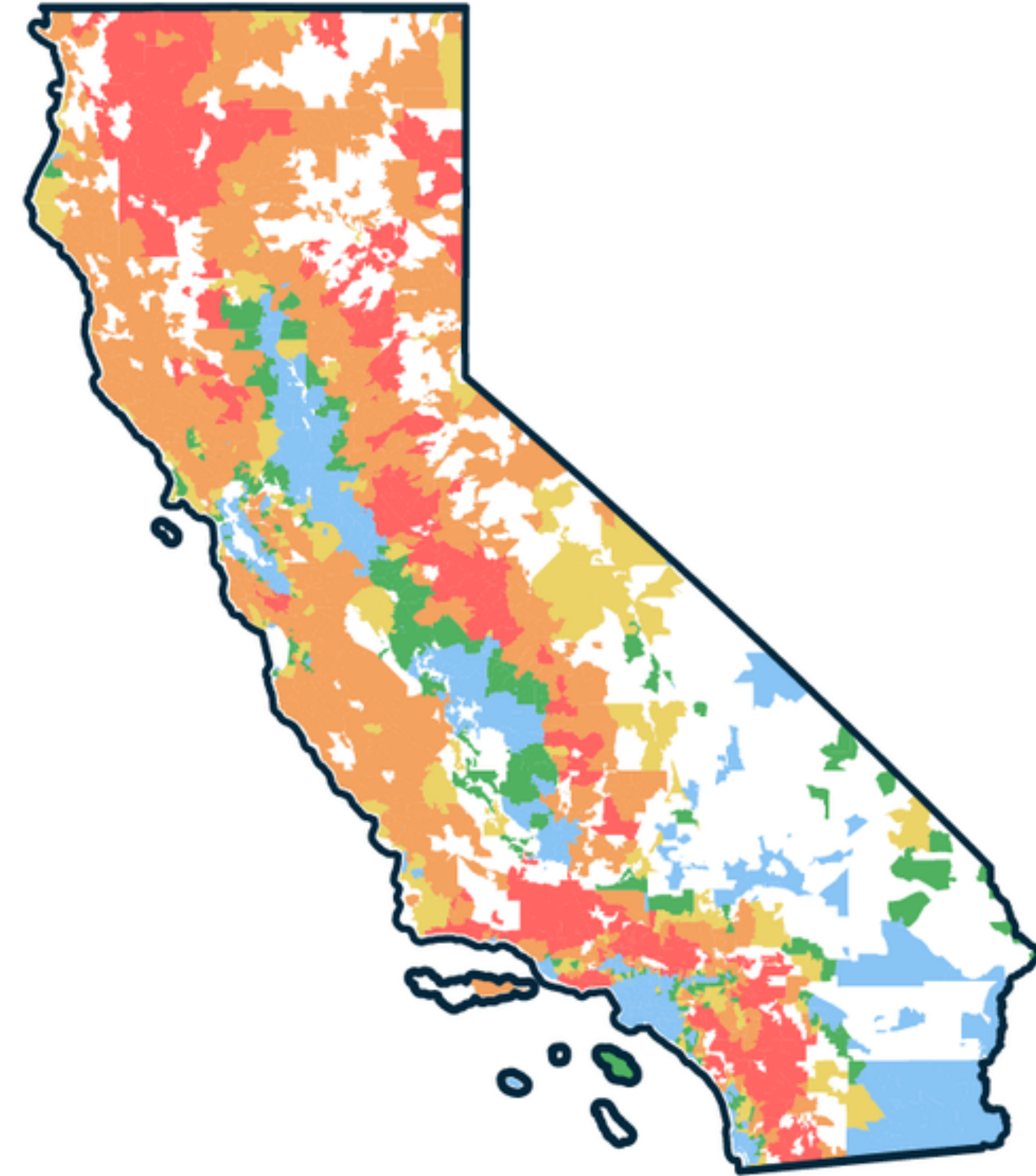
- Welcome and Introductions
- Manu Koenig, First District County Supervisor
- Carter Jones, Lieutenant, City of Santa Cruz Police Dept.
- Tim Shields, Division Chief of Prevention/ Fire Marshall, City of Santa Cruz Fire Dept.
- Tony Elliot, Director City of Santa Cruz Parks and Recreation
- Laura Suddes, District Representative for Senator John Laird
- Q&A
- Adjourn – 7:30



Fire Insurance

Background

- Residents throughout the County have received notices of non-renewal from their home insurance companies. The issue is not isolated to our region as insurers are pulling back from the market across the state.
- Over the last 10 years **9 of 10 worst fires** in state history
- **85%** of policies in California are written by **12** insurance companies
- **Since 2022, 7 of 12** insurance companies active in CA have **paused or restricted** new business
- **FAIR Plan** is **3%** of CA Market - if it goes insolvent, insurance companies are on the hook



CA Dept. of Insurance

- Home hardening will lead to discounts on your fire insurance.
- You have the right to know and appeal your risk score.



Safer From Wildfires

Protect your home or business

+

Protect the immediate surroundings

+

Protect the whole community



A photograph of a house exterior. The house has grey horizontal siding. A dark blue door with a decorative top is centered. To the right is a white-framed window. A wooden porch with a white railing is in the foreground. A large, dark blue, ornate pot with pink flowers sits on the porch. The text 'Protect your home or business' is overlaid on the image. 'Protect your' is in white, and 'home or business' is in orange.

Protect your home or business

- Class A fire-rated roof
- 5-foot ember-resistant zone around the structure
- Noncombustible 6 inches at the bottom of walls
- Ember- and fire-resistant vents
- Double pane windows or added shutters
- Enclosed eaves



Protect the immediate surroundings

- Cleared vegetation and debris from under decks
- Move sheds and outbuildings at least 30 feet away
- Trim trees and remove brush in compliance with state and local defensible space laws



Protect the whole community

- Neighborhoods can form a Firewise USA community
- Cities, counties, and local districts can become certified as a Fire Risk Reduction Community

CA FAIR Plan & Wildfire Risk Score

- Since August the CA FAIR Plan began offering insurance discounts
- The CA FAIR Plan is offering 20 million dollar coverage per location for commercial policies, including HOAs
- The Wildfire Risk Score regulations allow consumers to request and appeal your property risk score



California Sustainable Insurance Strategy

- **Insurance Availability in At-Risk Areas** — Requiring insurance companies to write no less than 85% of homes and businesses in distressed areas identified by Insurance Commissioner.
- **Returning FAIR Plan Policyholders to Market** — With first priority given to homes and businesses following “Safer from Wildfires” regulation.
- **Cat Models/Mitigation** — New models will recognize mitigation and hardening requirements to appropriately price rates and discount benefits; presently not available in current rate making process today.
- **California-only reinsurance costs** — Protecting consumers from paying for other global catastrophes.
- **Modernizing FAIR Plan** — Expanding commercial coverage limits to \$20 million *per structure* closes coverage gaps for HOAs, affordable housing, and infill developments.

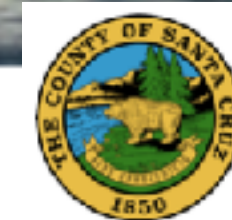


Questions?
1-800-927-4357
insurance.ca.gov

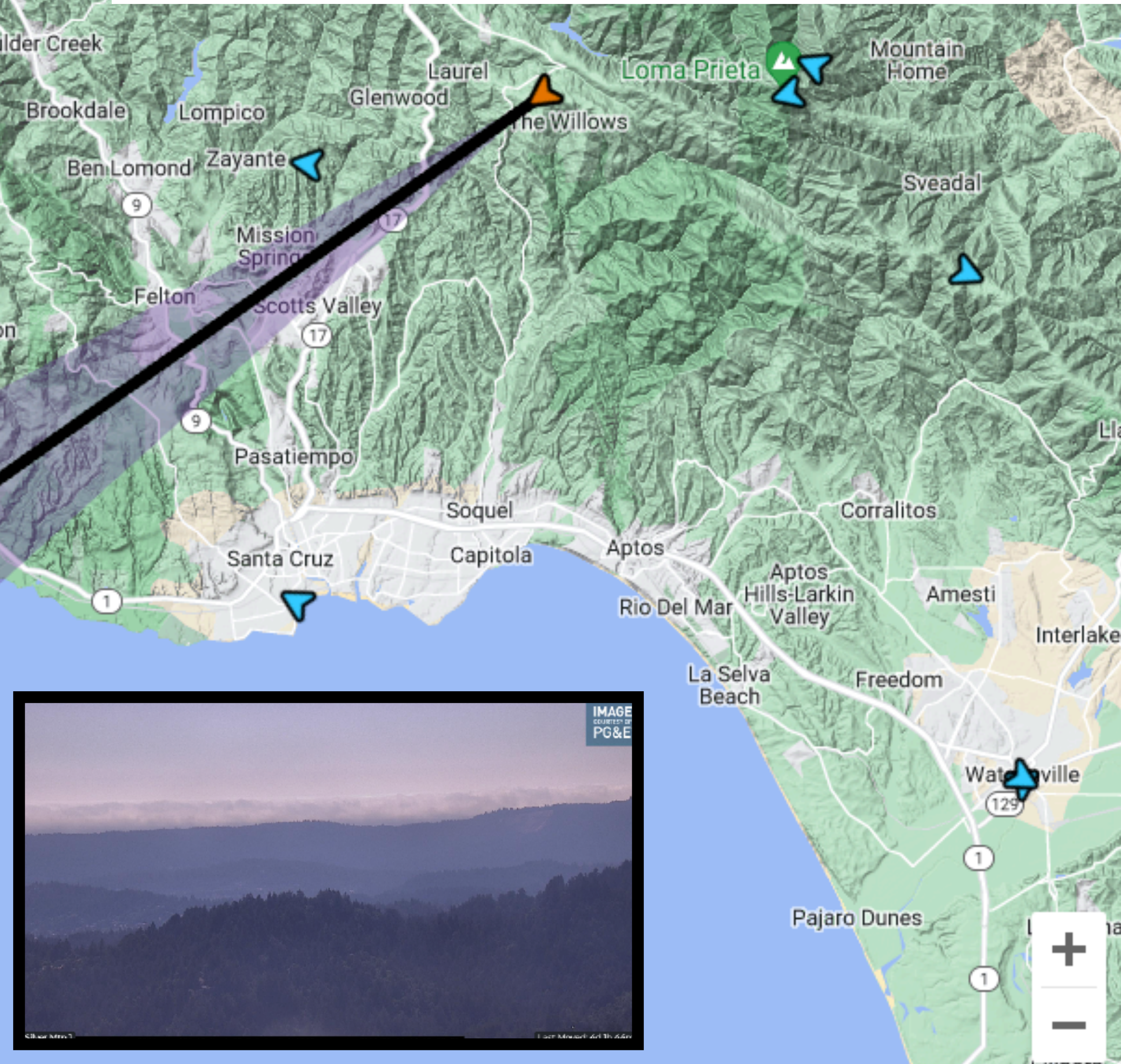


County Efforts

- **Supporting state reform efforts** through the Dept. of Insurance and legislation like SB 1060: “would require insurance risk models to account for wildfire risk reduction associated with hazardous fuel reduction, home hardening, defensible space, and fire prevention activities.”
- **Helping to plan community wide projects** such as Summit Rd Shaded Fuel Break (completed); Soquel San Jose Shaded Fuel Break (2025); power line under-grounding; mowing along county roadways
- **Applying for funding** like the \$20M FEMA BRIC Grant – OR3 is working through project scoping and permitting on a FEMA BRIC grant for \$20M to support hazardous fuel reduction, home hardening and defensible space.



County Efforts Cont. - Communications



- **3 Additional Alert Wildfire Cameras** since 2021 (alertcalifornia.org/cameras), 7 total locations
- **Updated Alert Warning System - CruzAware.com**
- **Updated Cell Tower Ordinance** and working with telecoms providers to install 72 hr backup power.
- **Implementing Broadband Master Plan** including advanced wireless technologies



Thank You Prospect Heights and Highland Firewise Communities!

May 4th, 2024 was Wildfire
Community Preparedness Day



WHEREAS THE NATIONAL FIRE PROTECTION ASSOCIATION (NFPA) RECOGNIZES MAY 4, 2024 AS "WILDFIRE COMMUNITY PREPAREDNESS DAY"; and

WHEREAS THE NFPA FIREWISE USA PROGRAM EDUCATES AND ASSISTS COMMUNITY MEMBERS IN PROTECTING THEIR FAMILY MEMBERS, HOMES, AND NEIGHBORHOODS FROM WILDFIRE; and

WHEREAS THE PROSPECT HEIGHTS AND HIGHLAND NEIGHBORHOODS HAVE CREATED FIREWISE COMMUNITIES TO STRENGTHEN TIES WITH NEIGHBORS AND WORK TOGETHER ON VEGETATION MANAGEMENT, HOME HARDENING, EVACUATION PLANS, AND OTHER ACTIONS TO REDUCE WILDFIRE DANGER; and

WHEREAS THE PROSPECT HEIGHTS AND HIGHLAND FIREWISE GROUPS HAVE SPEARHEADED THE EFFORT FOR WILDFIRE SAFETY AND HAVE WORKED WITH THE CITY OF SANTA CRUZ FIRE DEPARTMENT IN PROTECTING OUR COMMUNITY FROM WILDFIRE DANGER; and

WHEREAS THE PROSPECT HEIGHTS AND HIGHLAND FIREWISE GROUPS CONTINUE TO MAKE A SIGNIFICANT IMPACT AND LEAD OTHERS IN THE COUNTY IN ADDRESSING THE CHALLENGES FACED WITH WILDFIRE HAZARDS AND OTHER DISASTERS TO BE BETTER PREPARED IN THE EVENT OF ANY EMERGENCY:

NOW, THEREFORE, I, FRED KEELEY, MAYOR OF THE CITY OF SANTA CRUZ, DO HEREBY PROCLAIM SATURDAY, MAY 4, 2024 AS "WILDFIRE COMMUNITY PREPAREDNESS DAY" IN THE CITY OF SANTA CRUZ AND ENCOURAGE ALL CITIZENS TO JOIN ME IN SAYING "THANK YOU" TO THE PROSPECT HEIGHTS AND HIGHLAND FIREWISE COMMUNITIES FOR THEIR DEDICATED SERVICE TO OUR COMMUNITY.



A handwritten signature in blue ink, appearing to read "Fred Keeley".

FRED KEELEY, MAYOR

Addressing Homelessness

1. **Adding Behavioral Health Bridge Housing on Soquel Ave** – 34 units utilizing \$10.2 million in state funds and expected to be completed late 2024 to early 2025. A service-rich environment with on-site interim housing so that individuals with psychiatric health and substance use disorder needs are not discharged back to the streets.
2. Working with the City to provide **Safe Parking for Oversized Vehicles**
3. Working with the City to provide **funding for the North County Shelter**
4. Expanding **Homelessness Prevention** Programs

