

# **Board has concerns fire map update will hike insurance costs**

**By Nick Baptista / The Valley Springs News / March 31, 2023**

Citing the threat to Calaveras County residents in retaining fire insurance for their homes, the Calaveras County Board of Supervisors on Tuesday unanimously approved sending a letter to the California State Fire Marshal expressing concerns about an update to the state's Fire Hazard Severity Zones map.

Public comment on the proposal closes April 4.

The purpose of the FHSZ map is to classify lands in accordance with whether a very high fire hazard is present so that public officials are able to identify measures that will slow and reduce the rate of the fire spread and reduce the intensity of uncontrolled fire through vegetation management and implementation of building standards developed to minimize loss of life, resources and property.

However, county officials expressed concerns at Tuesday's meeting that the latest update will lead to skyrocketing insurance costs for residents and businesses.

Residents could do everything possible to make their property fire safe, Board Chairman Tofanelli said, but that will have no bearing on what the map says.

Most home mortgages require fire insurance, he added, and in some cases the cost of insurance is exceeding monthly mortgage costs.

Sheriff Rick DiBasilio, speaking as a resident of Wallace, said he has no trees on his property and animals clear his grass, but he continues to see yearly increases of \$1,000 in his insurance rates.

"It's a travesty what the state is trying to do to us," he added.

District 5 Supervisor Benjamin Stopper of Rancho Calaveras said his insurance rates have doubled twice since 2019 as he made the motion to send the letter to the state.

The letter appears below.

Daniel Berlant  
Acting State Fire Marshal/Deputy Director  
C/O: FHSZ Comments  
California Department of Forestry and Fire Protection  
PO Box 944246  
Sacramento, Calif. 94244

RE: Comments on Proposed SRA Fire Hazard Severity Zones

Director Berlant,

The County of Calaveras would like to thank you for the opportunity to provide comments on the Fire Hazard Severity Zones (FHSZ). We understand the importance of wildfire hazard mapping and recognize it is a valuable tool, specifically in rural areas. However, we would like to express our concerns over the proposed changes to the FHSZ in the State Responsibility Area. The proposed mapping changes will have detrimental consequences for those who reside in our area. As we have already witnessed, insurance rates will increase.

Due to the proposed elevated FHSZ ratings, builders of new homes will potentially be forced to take additional unnecessary and costly measures. These costs will be passed along to buyers and tenants. Any unnecessary and unjustified cost increases to residents and local businesses because of these

proposed changes are unacceptable, specifically during a time where we are seeing rising interest rates and high inflation.

One area of concern is the lack of mitigation measures being considered in the models that are being run. The County of Calaveras requests the California Department of Forestry and Fire Protection to work with the Insurance Commissioner to recognize when a community institutes mitigation measures and recognizes these communities as fire safe zones. With the help of the Insurance Commissioner, these fire safe zones have the potential to reduce insurance rates for residents and local businesses.

Further, we would suggest that the State of California commit to a broader approach to addressing the Fire Hazards in the State by adopting a comprehensive legislative program with funding that would be adopted in conjunction with approval of the proposed FHSZs. We offer the attached excerpt from the Rural County Representatives of California (RCRC) 2023-24 Policy Principles section on Forest and Public Lands Stewardship as a beginning framework of such a program. Creation of such a program should be done in coordination with federal, state and local partners.

We ask the Office of the State Fire Marshal, prior to adopting any changes, take time and explore how the proposed changes affect the residents and local businesses. Additionally, we ask that creative solutions are explored, such as that listed above, to help alleviate any negative impacts proposed by these changes.