

Insurers Flee Mission Canyon

by Laurie Guitteau & Jean Yamamura

As we watch California burn, thankful it's not Mission Canyon this time, residents are receiving a record number of nonrenewal notices from longtime insurers. Those who are still insured dread their upcoming renewal date, worried that they will join the many searching for comprehensive insurance at a price they can afford. But insurance is based on risk, and, according to Insurance Commissioner Ricardo Lara, insurers suffered over \$25 billion in losses in 2017-18. This year promises to be as bad. In response, Lara just expanded the policy the state offers to homeowners: California FAIR Plan.

Among those urging Lara to enact change were Montecito residents, devastated by 2017's Thomas Fire followed by 2018's tragic debris flow. The Montecito Association's community is so hard hit that they formed an insurance committee to study the problem.

They shared their data with our state representatives, Hannah-Beth Jackson and Monique Limón, who observed it is a statewide problem. Assemblymember Limón invited Lara to visit Montecito for a working session, and also brought in Ray Smith and Nancy Weiss with the Mission Canyon Association. State officials and employees dominated the room, indicating serious attentiveness to this issue. And this was in August. Imagine the challenges after this autumn's Big Burn.

The California Insurance Commissioner's Office found:

- Too many people are underinsured.
- Nonrenewals statewide resulted in a 600 percent increase in complaints.
- Insurers are limited to a 6.9 percent increase annually without having to file with the State Legislature. More than 100 rate increases were filed in 2017.
- Californians face a serious lack of options.

- Insurers presently are required to give 45-day notice of nonrenewal, much too little time to find a new policy in an incredibly tight market.
- Insurance policies are incomprehensible and are often not available online.

Changes to FAIR Plan

Another finding was that California FAIR Plan, the insurer of last resort, only offers up to \$1.5 million in coverage — much too low for today's needs. On November 14, Lara announced he has ordered an increase in the policy limit to \$3 million by next April. He also ordered FAIR to include comprehensive property insurance, including vandalism, water damage, theft, and personal liability, by June. The pool of insurers that comprise FAIR historically only offered fire damage coverage.

Insurers Flee (cont. p.2)

Working Together for Neighborhood Fire Safety

by Laurie Guitteau

The Kincade Fire forced more than 90,000 people to evacuate, many during the night under threat of a power outage. The Kincade, fueled by 90mph wind gusts, burned 77,758 acres for two weeks before being contained — all this in the Wine Country, which suffered the devastating Mendocino Complex fire in 2018. Headlines tell us that was the largest fire in California history, but that record seems to be broken each year. Before this article saw print, fires in Southern California had broken out in the midst of Los Angeles County — even amid highly populated areas near the Getty off the 405, Santa Clarita, and the Sepulveda Basin in the San Fernando Valley.

Daily headlines followed by smoke in the air from Ventura's Maria Fire only reminded us — it's been 10 years since the Jesusita Fire. The chaparral has grown back. Have you hardened your home or landscaping to fire? Now is the time to assess your own preparedness.



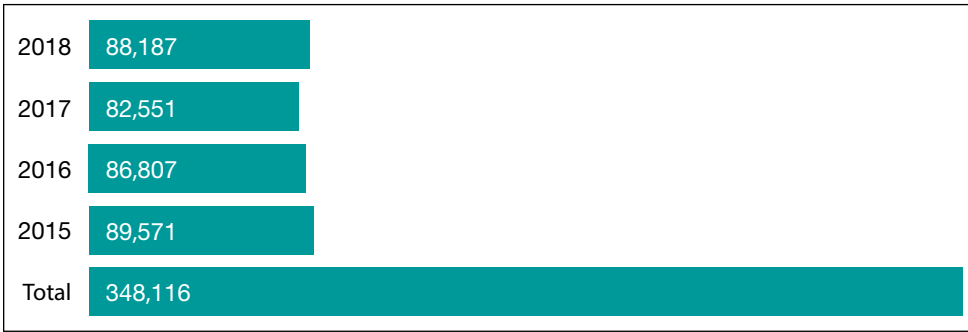
Wildfires to our north and south remind us that we need to work together to create defensible spaces in all Mission Canyon neighborhoods.

SOURCE: CalFire

After the forest or the home above you catches fire, the blasting winds that propel wildfire will whip embers toward your home. Embers in the Kincade Fire flew a

mile ahead of the main conflagration. Fire expert Jack Cohen said that embers should

Fire Safety (cont. p.3)



Losing Insurance in Fire Zones: Hundreds of thousands of Californians are losing insurance after big wildfires.
 SOURCE: California Department of Insurance

Insurers Flee (cont. from p.1)

In issuing his order, Lara said he'd met with thousands of Californians, all in the high fire region that insurance companies are increasingly wary of covering. FAIR is temporary coverage, he said, and people forced to use it "deserve the same coverage provided by traditional insurers."

Another of Lara's efforts is Senate Bill 824, which was signed by the governor after substantial amendments. Lara's original proposal would have required insurers to match the risk of wildfire to actual losses in an area. This would have created a more credible rating for homeowners in a higher risk area. It would have required insurers to write policies that recognized homes that were "hardened" against fire risk and accept community efforts at wildfire mitigation in their rating process. This one would be a big deal for Mission Canyon, as we've engaged in multiple resilience efforts to reduce our risk.

The original SB 824 would also have extended the window of nonrenewal notification by an additional 180 days. Lara also wanted to increase the limits of the California Fair Plan, which could help a lot of people. He believes insurance companies need to make simple summaries of less than three pages to explain coverage at a relative glance.

Reality check: The SB 824 as signed falls far short of what Lara proposed. The only change left is that insurers cannot cancel or refuse to renew a policy of residential property located in any ZIP code within or adjacent to the fire perimeter, "for one year after the declaration of a state of emergency, as defined, based solely on the fact that the insured structure is located in an area in which a wildfire has occurred, as specified."

Since 2004, insurers have been required to offer at least one renewal for a total loss property after a declared disaster. Thus, Senate Bill 824 extends the one-year renewal to anyone within the fire perimeter, not just to those with a total loss.

But, some good news: On October 12, Governor Newsom signed into law Assem-

bly Bill 1816, which mandates that insurers give homeowners 75 days prior notice if their policy will not be renewed. The bad news is that this applies to policies set to expire on or after July 1, 2020. This bill also protects homeowners from insurance companies that become insolvent, as happened in the Paradise Fire. This bill expands regions in which the insurer can write policies for Cal Fair Plan.

Obviously, many important issues for homeowners in the wildland urban interface have still not been addressed. Limón said it took active involvement in the legislative process to get comprehensive insurance reform, because many industry reform bills die in committee. Fighting insurance companies is truly a David and Goliath challenge, but fight we must if we expect to have any comprehensive coverage at all in the future.

The best way to increase availability and affordability of homeowner's insurance is to decrease the risk of loss. This includes working for stricter building codes to harden structures, to encourage fire-resistant modifications, and to have community-wide plans for abatement and defensible space.

Nonrenewal Notice

Meanwhile, what do you do now? MCA hears continually of company after company refusing to write any kind of policy, or if they will, it's at astronomical rates. Some tips and a warning: It's not easy.

First, contact your insurance company immediately upon receipt of your nonrenewal notice. Ask if there are specific actions you could take to mitigate your risk and retain your coverage. If they refuse, before you shop around, make your property as risk free as possible. Then, insist that potential insurers visit the property. Most of them are simply going by very generalized maps of areas of risk. Many have never been to Santa Barbara or even California!

If you do not think the nonrenewal is justified, you can file a complaint with the Commissioner Lara's office and one with the insurance company itself.

The key is a good insurance agent who is willing to work with you. They know the complexities of the business and can help you navigate. To find an agent, call the California Insurance Commission Hotline at **800-927-4357** or check their website www.insurance.ca.gov for the Residential Insurance Company Contact List and toll-free numbers. A licensed independent agent or broker is probably your best bet because they have access to more options than an agent who only represents one company.

When you do get insurance, be sure you have enough. Talk with current builders to find out what a realistic cost per square foot is to rebuild on your lot. We learned during the Jesusita Fire that building on any kind of a slope is expensive. Absolute minimum around here is \$500 per square foot, and that is probably much too low in today's market. Be sure you have coverage for your living expenses during rebuilding. You need at least two year's worth. Have you seen the price of rentals in Santa Barbara lately? Think about your contents and any outbuildings on the property. All of these add up and often are not covered.

Each catastrophic fire increases the possibility of another insurance company simply pulling out of California. Our best bet is to work to mitigate the risk, to work toward legislation that is fair for both homeowners and insurers. Don't just fume about it. Get involved! Work with your community leaders and local representatives to pass and enforce meaningful legislation.

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The MCA Newsletter was prepared with the help of **Lee Anne Dollison**, graphics, production, and photography.

MCA's Board of Directors meets the first Tuesday of each month, at 7:30 p.m., at the S.B. Natural History Museum's MacVeagh House. All residents are welcome to attend.

Fire Safety (cont. from p.1)

be viewed like an airborne virus — a contagion. “If we don’t mitigate together, we will surely burn together,” he was quoted in a recent Los Angeles Times article, stressing the need for communities to work together. Montecito Fire’s wildland specialist Nick Elmquist emphasized the same need at the recent panel discussion. Embers jump from house to house, he said, especially in close neighborhoods like those in Mission Canyon Heights. You are your neighbor’s keeper, and vice versa, when it comes to fire risk.

Beware and Take Care

Take it from us: The simplest way to figure out what can catch your house on fire is to ask the experts — Fire Station 15. Give the firefighters at our local stationhouse a call at **805-681-5515**. They are knowledgeable, friendly, and have a definite interest in protecting you and your home from harm.

It is essential that neighbors work together to mitigate the risk. As in the Edison story on this page, neighbors began to organize to remove dead trees on Foothill Road before Edison stepped in. Can you go in with a neighbor to rebuild the property-line fence with nonflammable board? Or maybe share the cost of trimming overhanging trees to suit everyone’s view-shed? Again, Station 15 can help — County Fire’s vegetation specialists can sit down with a neighborhood and discuss priorities that make everyone safer.

A new wrinkle developed regarding defensible space recently, one that affects roadside treatments. Eric Zuniga, a spokesperson for Cal Fire on the Kincade Fire, told the Times, “At 4 a.m. firefighters were finding residential properties that provided defensible spaces from which to fight the fire.” Large defensible spaces around homes and also along streets keep firefighters from being overwhelmed by 100-foot flames that can develop on hillsides. We want them to fight where they can safely fight the fire. Make your home one of those places!

As for planting, effective plant choices and maintenance is critical. Landscaping should be set up so that as a fire gets closer to the structure, it slows down and dies down. Trees and bushes should be isolated into islands — short ones 5 to 30 feet away, taller ones 30 to 100 feet away. There is an interactive guide for planning landscaping for defensible space at www.latimes.com/projects/fireproof-your-house-guide/.

Also, consult the Ready, Set, Go! materials at Santa Barbara County Fire (sbcfire.com/ready-set-go/) for more on how to prepare yourself, your belongings,

and your home. Why? If you haven’t heard this before, here it is again: It’s not if but when the next fire comes. But even more important than being prepared ...

LEAVE EARLY! Do not find yourself trapped on a road, in a traffic jam, as smoke pours down, you can’t see, and fire glows bright orange around you. People are killed when they are trapped on the road. When you are told to evacuate, or when you simply feel nervous about fire reports, it is time to go, calmly, safely, and before everyone else!

What the Future Holds

The latest fires are finally contained, but meteorologists are forecasting no rain and more winds. The National Interagency Fire Center released a report a few weeks ago predicting a higher-than-normal chance for more large fires in Southern California through December. “The best thing citizens can do is to be fire wise. Now is the time to prepare for wildfires and to have a plan to be ready for wildfires if they arrive in your area,” said the report.

During a recent panel discussion on extreme fire weather hazards sponsored by the county and UCSB, Professor Leila Carvalho spoke of research showing the temperature here has increased 2.4 degrees Celsius in 30 years. That is about 4 degrees Fahrenheit. Climate change is real. As is fire, which has been an inherent component of California since time began. Add to that our population increase, and it is apparent that we live with fire together.

All it takes is one person to call a group of neighbors together to discuss preparedness. Be that person! It doesn’t have to be your entire street. One idea is to arrange to have Station 15 come and do a neighborhood walk through, pointing out things that need to be done to mitigate fire risk, to help you set priorities. No one can afford to do everything, but there are many things that cost nothing. Work together on projects. The closer you live to your neighbors, the more important it is that you work together.

Be sure that everyone has everyone else’s phone number so you can be sure everyone is alerted in an emergency. Know who might need help and how to help.

If there is enough interest, MCA will sponsor workshops with Abe Powell to help get the communities to work together. Powell inspired the Bucket Brigade after the disastrous debris flow in Montecito and now trains communities in how to be more resilient. The key is to know each other and to work together. Everyone who heard him talk at this May’s Annual Meeting found him inspiring.

It is our responsibility to be prepared and take control where we can. Make this week your Be Prepared Week, not only for your own family but for your neighbors as well.

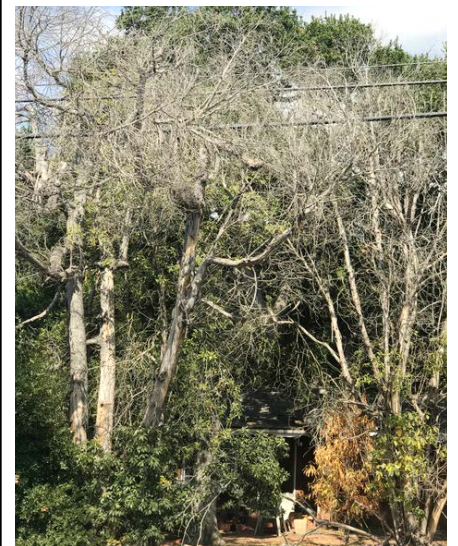
Edison Earns a “Bravo”

For once we are praising Southern California Edison for making Mission Canyon safer. The tree trimming by Edison’s contractors lately has left issues behind — like dangling cable wires — but the utility company came through unexpectedly for a Foothill Road property.

In October, concerned neighbors contacted the Mission Canyon Association about three dead trees along the major escape route for the entire canyon and foothills. The homeowner simply could not manage the removal alone, and the neighbors proposed chipping in. While those plans were being emailed hither and yon, MCA consulted with Supervisor Das Williams. He immediately contacted Edison, which removed the trees the very next day.

Along with turning the power off if high, dry winds are forecast to blow too hard, Edison’s plans for its at-risk distribution lines include an initiative to deal with trees that have died of beetle infestation or drought. The tree has to be in danger of falling into power lines before Edison will remove it, but remove it they will. Call **800-655-4555** to consult with Edison on whether a dangerous tree qualifies or visit SCE’s Drought Resolution Initiative page at www.sce.com.

— *Laurie Guitteau*



No, those aren’t birches, they’re dead acacia and pittosporum trees removed gratis by Edison from Foothill Road

SOURCE: Courtesy Evelyn Jacob



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Your MCA Newsletter Fall 2019

Insurers Drop Residents Like Hot Coals

Everything You Wanted to Know About Fire in the Canyon ... But Were Afraid to Ask

Fleischmann Auditorium: Back Better Than Ever

The Museum of Natural History has completed the \$3.2 million renovation of its beloved Fleischmann Auditorium, which reopens for the annual Tribal Marketplace on December 6. From the refinishing of the wooded hall and improvements to the roofing's energy efficiency to the ADA accessibility and restorations to the eight chandeliers, it is beautiful.

The museum has always been generous to MCA, both during need, as in the Jesusita Fire aftermath, and during strife, as when the museum's initial expansion project provoked a neighborhood clash. It has provided our monthly meeting venue at MacVeagh House and hosted our Annual Meeting in Fleischmann free of charge throughout. MCA's Board of Directors voted to donate \$1,000 to help meet the fund raising goal for this project, which is still in need of \$250,000. For more, see sbnature.org. — Laurie Guitteau



The Museum of Natural History has completed a \$3.2 million renovation of Fleischmann Auditorium.
SOURCE: Courtesy Santa Barbara Museum of Natural History