

MVNA Meeting Minutes

Agenda MVNA 2022-04-04

6-8 pm Via Zoom

In attendance: Jean Rasch, Hans Jannasch, Ray Meyers, Pat Venza, Nickie Bach, Bruce Zanetta, Jeannie Ferrara, Charles Martin, Susan Nine, Marta Kraftzeck

Guests: Jeanne Clark, Carl Morello, Judith Schmidt, Wendy Robinson, Dan Swaigen, Carl Miller, Maryann Leffel

Approval of minutes. Attached. Secretary remains Marta during Kristin's maternity leave

- Minutes approved

Public Comment for any topic not on the agenda; no discussion

- Hans announced an open house at MHS for local residents on 4/21 at 4 pm presentation and tour

Firewise presentation by Jeanne Clark and open discussion on fire safety

- See attachments to minutes
- Discussion ensued about MVNA's position
- Article for newsletter

Newsletter-how are articles coming and Pat re adding business card page?

- Delay newsletter deadline to May 1
- Page of business cards for a "shop your neighborhood"
- CERT training post to entire MVNA membership?

Small cell tower ordinance update- goes to Planning Commission April 23 4:00 see attachment for agenda. Can a contingent of us watch this carefully and meet to be prepared?

- Need to monitor agenda and Planning Commission
- Preparation for upcoming meeting, Susan, Ray, Jeannie, Pat, Bruce

Pickleball- Hans Uslar Letter, see attachment. Trial proposal to begin May 2

- 6 residents went to mediation, 3 residents and 3 pickleball players
- One court at Via Paraiso for Pickleball, one for tennis
- Equipment box locked
- Preferential signage will be removed
- 3-month trial followed by public comment
- Gentle reminders from within the neighborhood to share the space

NCIP update (Jean and Hans)- Next meeting April 21 6:00 for review of first half of projects

- De-appropriation of \$9.3 million dollars of uncompleted 120 projects

- 70 uncompleted projects from 2020 that never got approved
- 15 from 2022
- Over 200 projects need funding
- May 19 first public meeting dates posted on MVNA site
- All projects listed on MVNA site
- Prioritization of projects within the neighborhood with an MVNA survey

Sheriff Race. Do we want to sponsor a Zoom forum hosted by MVNA with all contenders? Or publicize open house for Tina Nieto at Alta Mesa April 23 11-1, 887 Via Mirada RSVP: lwyckoff@yahoo.com and any other fora? Policy?

- Do we want to have a forum for this election?
- Sheriff is the coroner for the county
- Status of MVNA as a nonprofit and endorsing candidates
- Discussion of MVNA's role don't want to dilute our local message of wireless, undergrounding.

Recall of Leffel- gathering of signatures. Jean. See attachment. Judge Wills voided the EIR addendum; the issue of a road through Casa Nova Oak Knolls via Airport Road to the northern airport restructuring remains in flux and strongly opposed by the City and our neighbors in CONA. How can we support CONA?

- Solidarity with CONA
- It matters who is on the Airport Board
- City of Monterey does not want restructuring of traffic into CONA
- Recall was centered on LAFCO issue
- Confusion of Public Water as recall is a political issue and MVNA has been to be neutral
- Maryann Leffel stated she voted appropriately due to taxation of several districts which she represents

Undergrounding Report (Ray)

- Survey to answer questions and understand support/or lack of support for undergrounding
- Funding mechanisms for undergrounding
- Understanding all the options to pursue undergrounding
- How best to present all the information?
- Article for newsletter to disseminate the information more broadly
- 90 miles needed to complete within the City of Monterey
- \$6.2 million for Rule 20 funds with \$4.5 million for Fremont street
- Suggested that urban wildfire interface areas given priority

For future

1. CA ban on gas leaf blowers AB 1346. (Jean) Push City council further on use?
2. Parking- Bruce?
3. Citizen complaints follow up?
4. Recruit new board members?

All About Firewise USA Communities

Jeanne Clark, levendi@att.net

My husband and I served on the Firewise USA Committee that formed in our neighborhood in Nevada City and became certified in Nevada County. We were just a handful of communities then and there are now more than 70 certified FW Communities in Nevada County, with more becoming certified. The communities then formed an umbrella organization to provide county level coordination and advocacy, the Nevada County Firewise Coalition.

WHY be concerned about fire here in Monterey?

- A large portion of MVNA is located in CalFIRE's Very High Fire Severity Area—the highest risk classification <https://egis.fire.ca.gov/FHSZ/>
- Fire Risk is becoming year-round
- Threat to your life, loved ones and property and need to know how to prepare
- Local fire can result in loss of utilities, making it difficult to remain in your home even if fire is elsewhere, especially if you are not prepared
- Increasing costs of insurance and cancellations

Benefits of becoming a Firewise community

- Address our local area's classification as very high fire severity area as defined by CalFire's maps for High Fire Severity Zones (<https://osfm.fire.ca.gov/divisions/community-wildfire-preparedness-and-mitigation/wildland-hazards-building-codes/fire-hazard-severity-zones-maps/>) This is the most severe classification. Right now risk is determined by fuels, slope and fire weather (high temps, low humidity, strong winds), not your particular property or what you have done to improve it.
- Be proactive: get ahead of fire dangers, receive advice to harden your landscape, use Firewise plants, be prepared for emergencies and know evacuation routes.
- Get insurance discounts from about 20 insurers and avoid cancellations, such as those that have occurred in Skyline Forest, parts of Carmel and Carmel Valley.
- Use Neighborhood Association as one central vetted place for residents to get reliable information and materials on prevention, protection etc
- Identify and tackle neighbor problem areas together, such as overgrown vegetation in parks, on hillsides, in an organized fashion with preplanning, etc.
- Receive landscape level evaluation by fire department and other fire professionals regarding problems and opportunities in our MVNA area.
- Excellent state and local resources, from brochures to plant lists, etc. Ready to use now.
- Learn about grants/funds that are available from the county, state or federal government for bigger projects or to assist those in need to make improvements.
- Leverage our efforts with other FW communities that share common interests, such as underground utilities or clean up of an area overlapping FW communities.

Who are the players?

Your neighborhood association, City and County fire departments, CalFIRE, local Foresters, representatives of other pertinent government entities, FireSafe Council local and national, Firewise USA Communities local and national

What is a Firewise Community and what do they do?

- Organize at a neighborhood level, usually using existing neighborhood association
- Receive information about fire and how to prepare/prevent it
- Identify needs and develop a framework for action based on your neighborhood's ideas that is updated annually
- Work with local fire professionals to develop a plan for certification
- Receive signage and other publicity upon certification
- Access to funding and assistance, often awarded with preference to Firewise communities
- Receive Insurance discounts from a growing number of California carriers (our personal discount was \$240/year)
- Use fire prevention work as another form of neighborhood building, to leverage related projects (such as undergrounding powerlines and proactive PGE tree removal) and for fire readiness
- Get piece of mind for being READY

We had a nearby fire. Our neighbors just one mile away were evacuated. We were ready when we received our evacuation warning and were out of our home in about 15 minutes.

How to become a Firewise USA Community

- Form a board/committee of residents or other stakeholders
- Create an account, submit an application to your state Firewise USA liaison
- Study materials from the website
- Obtain a wildfire risk assessment from the Fire Department
- Host a minimum of one educational outreach event/activity each year
- Develop a multi year action plan, with help from fire professionals in your community, outlining risk reduction priorities and follow through

**** As of January 26, 2022 there are 13 Firewise USA® Communities in Monterey County!**

What does a Firewise community have to do to maintain its certification?

- Update your plan each year with fire authorities
- Complete your goals
- Complete annual filings about your plan and progress achieved
- Hold annual education day
- Meet the annual minimum wildfire risk investment: Invest a minimum of \$27.20 per residence annually in Firewise projects in your home or neighborhood. This is NOT a fee or membership. The hours worked by volunteers on clearing roadsides, creating defensible space have a dollar value. Investments in home hardening, vegetation mitigation, equipment or labor purchase or rentals, etc. that have a dollar value that you can track and count toward the requirement.
- Provide written documentation of neighbor improvements, both individual and landscape level, by filing a straightforward, short form with Firewise USA

Examples of resources to review:

- Monterey County's Fire website: <https://www.co.monterey.ca.us/government/departments-and-administrative-office/office-of-emergency-services/ready-monterey-county/hazard-ready/wildfire>
- Firesafe Council of Monterey: <https://www.firesafemonterey.org>
- California FireSafe Council: <https://cafiresafecouncil.org/resources/fire-safe-councils/>
- Firewise Communities: <https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Wildfire/Firewise-USA>
- Nevada County: A robust county website in a high fire risk area:
 - <https://www.mynevadacounty.com/2707/ReadyNevadaCounty>
- Nevada County Coalition of Firewise Communities – an umbrella group: <https://www.nccoalitionfwc.com/>
- YubaNet: Please look at an incredible local resource in Nevada County, YubaNet. They cover everything, including real time updates about all incidents, including fire. YubaNet's developer has been involved with the Firewise communities and created a 12 week series outlining many aspects of getting ready for fire at <https://yubanet.com/series/> Examples:
 - Go bags for all
 - Woodstoves, chimneys, roofs, gutters and screens
 - Spring cleaning
 - Your way out and emergency plan
 - Make a list of what you need to take with you
 - How to leave your home ready when you are gone

Fire Insurance Information provided by Farmer's insurance

- The market for fire insurance is still very unstable.
- Many companies such as Nationwide and CIG are leaving the CA market completely. AAA has cancelled policies across the board in select portions of communities in California. The less options for home insurance, the higher the price will continue to be.
- The last 5 out of 6 years have seen record property damage claims. The recent fires in Colorado are a sign that fire season is a year-round issue now, not just June-October.
- The California Department of insurance is now proposing that insurance companies underwrite based on individual addresses rather than zip codes.
- Most insurers have a checklist for agents to follow when evaluating or reevaluating a home for fire insurance regarding acceptable conditions and maintenance expectations.
- There are sadly many people who have had their rates tripled, or been cancelled, in Skyline Forest, parts of Carmel, Carmel Valley, etc. Many have been left with only FAIR as an alternative for insurance. FAIR provides expensive and more limited insurance for fire only. They will only cover property up to \$3 million in value. And anyone with FAIR should arrange for a "wrap," a separate homeowners policy to cover water, trees, and other types of hazards that could affect your property.

About trees, brush or uncleared land on your property:

All insurance companies have their own ways of evaluating a property. Some may simply use metrics from companies calculating the fuels, slope and climate conditions and assigning a risk. Others have more specific standards. Our insurer, Farmers, shared this information:

There are structural issues that are considered, but also location/environs. In order for a property located in a brush/forest area to qualify, the property must meet the requirements listed below:

- *Tile, asphalt, shingle, metal, and all other eligible roof types.*
- *And the property must satisfy 1 and 2: 1. No brush, forest or uncleared land within 100 feet of the structure. 2. No brush area or forest area (three acres or more) within 400 feet of the structure.*

Some clarification: "No brush, forest, or uncleared land..." This does NOT mean the absence of all trees and shrubs, or creating a bare ring of earth around the property. It DOES mean creating a defensible space by arranging the tree, shrub and other fuel sources in a way that makes it difficult for fire to transfer from one fuel source to another.

About new proposed California Department of Insurance regulations:

These regulations would amend the rate filing process to require an insurer to submit a rate based on a rating plan or wildfire risk model beginning in 2023, and would require the model or rating plan to consider and account for certain mandatory factors in community-level mitigation and property-level mitigation efforts. The regulations also leave the door open to collaboration with industry, as it allows insurers to propose the use of a model or rating plan with additional optional factors, subject to Commissioner approval, that the insurer can "demonstrate are substantially related to risk of wildfire loss."

The Department's proposed regulations would also require insurers to give homeowners and businesses open access to their properties' wildfire risk scores. The Commissioner argues consumers rarely know their risk scores, let alone how to improve them, even though these scores are a critical factor in insurance companies' decisions about how much to charge for insurance and for which properties they will write or renew coverage.

From: Wildfires and Insurance: Emerging Issues March 11, 2021 Senate Chamber