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First-in-the-nation regulation can help Truckee, Tahoe residents get insurance discounts

A number of new programs will help Truckee and Donner Summit area residents make their properties more fire safe and may get them insurance policy discounts, too.

Eric Horntvedt Reno Gazette Journal

Published 12:00 p.m. PT July 27, 2023

This column was submitted by Eric Horntvedt, wildfire prevention manager of the Truckee Fire Protection District.

Last fall, California Insurance Commissioner Ricardo Lara enacted the nation's first-ever mandatory insurance discount program for homeowners who take steps to reduce their wildfire risk. The new "Safer from Wildfires" regulation is an update to Title 10 regulations – section 2644.9 – Consideration of Mitigation Factors which is designed to reduce insurance costs for policyholders who take measures to protect their properties from wildfire risk.

There are detailed requirements for insurers but the most important for property owners to be aware of include the fact that insurers must offer rate relief to policyholders who take certain mitigation efforts, including the following:

1. Clearing debris and vegetation from under decks.
2. Clearing debris, vegetation, mulch, stored combustible materials and any movable combustible objects so they are at least five feet from the building.
3. Removing any combustible materials – including fences and gates – so they are at least five feet from the building.
4. Moving any combustible structures, including sheds and other outbuildings to at least 30 feet from the building.
5. The property lot must comply with Public Resources Code S. 4291, which requires a defensible space around the building, removal of trees and trimming of branches near chimneys, and no dead vegetation near roofs.

Further, insurers must offer rate relief to policyholders who take any of the following five mitigation measures.

1. Installation of a class-A fire-rated roof, which provides the highest level of fire protection and resistance.
2. Design with enclosed eaves, which reduce the risk of embers igniting the roof or entering the attic.
3. Use of fire-resistant vents, which resist or prevent the intrusion of flames, embers and radiant heat.
4. Installation of multi-pane windows, which help prevent fire from entering the home.
5. At least six inches of noncombustible vertical clearance at the bottom of the exterior surface.

Measure T, a wildfire protection tax, passed by voters in 2021, makes available funds for programs designed to reduce the threat and intensity of wildfires in the Truckee and Donner Summit wildland-urban interface area by reducing fuels and better preparing our communities for wildfire. Residents and property owners should know that the **Truckee Fire Protection District offers free defensible space inspections** as part of Measure T efforts. Any property owner in the district can schedule an inspection, requesting a member of our team to visit homes and make recommendations about improving defensible space, and structure hardening (Truckee Fire also offers free green waste pick-up and rebates on green waste dumpsters — **more info here.**)

Truckee Fire is also working in close coordination with Nevada County on an innovative program called **Firewise**, a program administered by the National Fire Protection Association. The program provides a collaborative framework to help neighbors in specific geographic areas get organized and take action to reduce wildfire risk and increase the ignition resistance of their homes and communities. Firewise is part of a national effort to ensure communities are prepared against wildfire. As part of the Firewise program, Nevada County created a **searchable map** for Firewise communities in this area (including areas of Placer County in Truckee).

Everyone who lives in this majestic part of the U.S. knows how lucky we are. Yes, long, wet winters, prolonged drought and wildfires present challenges when it comes to wildfires but it's incumbent on every single one of us to do everything we can to protect our homes, communities and forests.

“Resources like our **“Do More Save More,”** make it possible for us to partner with California’s essential protection agencies,” Michael Soller, spokesperson for the Department of Insurance told me recently. “The only way to reduce the risk of catastrophic wildfire is to work together.”

I agree.

In the last few weeks, State Farm and Allstate, two of the largest issuers of homeowners’ insurance in California, announced they will no longer sell new coverage in the state. Not just homeowners in fire- or earthquake-prone areas, but *everywhere*. This makes our mission — to help homeowners do as much as they possibly can to protect their property — even more urgent. Please be in touch with us.

Eric Horntvedt is wildfire prevention manager of the Truckee Fire Protection District. More information about Measure T, available grants and other wildfire prevention programs available here.