

April 4, 2024



Dear Congressman Kiley,

We appreciate your time meeting with our group on Tuesday, March 26, 2024 to present information at the local, state, and federal level regarding California wildfire impact, the current insurance crisis, the importance of your “Safe Home Act” home hardening bill for preventive measures, and the ideas shared for legislative policy and improvements for federal forest land management.

There was a lot of information presented at our initial conversation, and hopefully it also conveyed the support our group is willing to offer your office. As a follow-up, we are sharing the top five opportunities to explore for your consideration and action that we believe are progress toward the challenges your district, our state, and our nation are now facing.

1. **Create Additional Policy to Support the Safe Home Act** – The [Safe Home Act](#) is a great step forward in providing incentive to residents for home hardening. We shared that in your district, the insurance companies that remain and the CA Fair Plan are not recognizing the individual efforts of residents to mitigate fuels and harden their properties. Rather, they are basing coverage decisions and rates solely on zip code and geography often where wildfires have already occurred, which technically should be considered lower risk given the vegetation that was burned on a landscape level and is now gone. No matter how much residents spend on hardening their properties to a Fire Rating of 0, the continued [cancellation of existing policies](#) and set cost and annual increases of the CA Fair Plan do not factor for these efforts of our citizens doing the right thing to protect their properties. This is

a national challenge as we shared – 33 other states, Washington D.C., and soon Colorado have state sponsored [Fair Plans](#) to insure those deemed “an undesirable risk” against regionally varied natural disasters. California just happens to be the largest example of current impact especially with the recent announcement by the state’s largest insurance carrier regarding the non-renewal of 72,000 policies. It is more than likely that other disaster-prone states will soon be in a similar circumstance as California. Providing the insurance industry some sort of federal backstop, similar to FDIC protection in the banking industry, may afford a high enough level of security for the industry to re-enter markets previously abandoned.

2. **Seek More Opportunities to Cultivate Home Hardening Retrofit Programs** – Creating local level, federally supported home hardening retrofit programs that could be focused on populations with particular social vulnerabilities. Since these groups are often on fixed incomes and may have challenges covering day to day expenses, senior citizens and disabled individuals often are the ones least likely to have the means to perform home hardening mitigations. There is a current state mandate for defensible space ([PRC 4291](#)) and an upcoming one for Home Hardening/0 Zone ([AB 3074](#)) that potentially require homeowners to invest time and/or money they may not have to achieve compliance. Tax breaks for home hardening efforts will be a powerful way to encourage a great number of citizens to undertake these modifications, but they may not be the most effective incentive for these vulnerable populations, especially since after all the effort and financial investment, the homeowner may still have their rate increased, or lose their insurance altogether. As an example, Plumas County is pursuing FEMA funds through a Cal OES Hazard Mitigation Grant Program to establish a pilot Home Hardening Program that would provide tangible retrofits to the homes of the participants. Common with many grants, there have been challenges identifying matching funds that are required as part of the grant agreement. The state funded Prepare CA program that the county was relying for on for assistance has been impacted by California’s budget deficit, and is no longer an option to meet the matching requirement. Locally, options are being explored to cover the funds which include tapping into the already cash strapped County’s general funds, leveraging local non-profit in kind match efforts, and potentially shifting funds from different analogous program which could diminish its overall impact. Nationwide, these types of hands-on programs could provide effective and lasting wildfire resiliency benefits regardless of insurance status, which in the end will provide more citizens with homes to return to once the disaster has passed. Insurance companies could also be offered incentives to invest in these types of programs where every dollar spent on mitigation could return dividends by helping to minimize settlement pay outs.
3. **Address US Forest Public Land Federal Funding Fire Management Expenditures** – As Jeff Dupras shared, Congress funded the Bipartisan Infrastructure Law and the Inflation Reduction Act within California that will join six other areas in more than \$490 million in funding. The funds will be used to restore national forests, including the restoration of resilient old-growth forest conditions. The Plumas Community Protection Projects Landscape, spanning an area of 285,000 acres focuses on mitigation specifically for the wildland and urban interface across the Plumas National Forest with moderate, high, or very high wildfire hazard potential. Planning has slowed due to the scale of project and vacancies within the agency, and on-the-ground operations under the Protection Project yet to be started. We need the Congressman’s support to get the project visibility and then get the

right teams at the federal level advancing this work.

4. **Work Toward Revising Federal Public Land Fire Mitigation Policies** – As the largest landowner in Plumas (70%) and Sierra (80%) Counties, the federal government needs to do their part as a good neighbor to mitigate fire risk on their lands. Current policies impede the ability to treat and mitigate wildfire risk on US Forest Service and Bureau of Land Management lands due to overly interpreted and enacted environmental review regulations that delay the necessary and immediate actions needed to reduce combustible organic matter. Sadly, the environmental protections that are in place are completely negated when wildfires decimate all flora and fauna in their path. Acting now to change and adapt policies that mitigate catastrophic impact is an essential step forward. The effort needed is not equal to the historic creation and implementation of Environmental Protection Laws enacted in the 1960's and 1970's, but rather working within these laws to create opportunities to fast track approval processes and consume less money in the planning phases, so that federal dollars are spent directly on needed mitigation work that can be done expeditiously.

5. **Utilize Direct Experience to Tell the Story, Seek Support, and Solve the Problems** – We encourage you to reach out to Jeff Dupras, retired US Forest Service Division Chief, to provide direct experience as a stunning case study of what is happening to all rural communities surrounded by federal forest lands. Jeff has direct knowledge of wildland firefighting having battled the most massive wildfires in California's history as well as extensive experience in forest management and mitigation. This makes Jeff an asset for you, Congress, and federal agencies to help focus on current challenges, how dollars get lost to our complicated and redundant forest management practices, and work toward identifying changes and solutions that will have a direct impact on mitigating more massive wildfires. Let's do the work now to avoid further loses of public lands, future annihilation towns leveled by wildfires (e.g., Paradise, Greenville, Grizzly Flat, Brush Creek, Canyon Dam, western Redding area), and the disappearance of rural communities as people are priced out due to continued escalation of insurance costs.

Once again, thank you for your time, and we look forward to hearing from you on additional work our group can support.

Sincerely,

Staci Heaton, Rural County Representatives of California (RCRC)

Lee Adams, Supervisor and Vice Chair Sierra County Board of Supervisors District 1

Mimi Hall, Supervisor Elect Plumas County Board of Supervisors District 4

Jeff Dupras, Retired US Forest Service Fire Division Chief

Tommy Brenzovich, Mitigation Assistance Program Manager at Plumas Fire Council and former US Forest Service Fire Captain

Dr. Kevin Trutna, Feather River College Superintendent/President and Quincy Chamber of Commerce

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Matthew Kitchens, Owner of The Toy Store in Quincy, CA and Meadow Valley Church Elder

Mark Pecotich, Lost Sierra Chamber of Commerce, Plumas and Sierra County Chamber Coalition