

Fire and Insurance Risk Findings

Overview: Our HOA is situated adjacent to wildlands that present a high fire potential. Specifically, CalFire has designated 80% of our properties (154 homes out of 192) as being within a “Very High Fire Hazard Severity Zone”. Thirteen of the 38 properties not directly affected by the lagoon to our north, are immediately adjacent to Rancho Santa Fe private homes. In addition to the threat of wildfire, the intersection of our location and home prices creates an insurance challenge.

Findings

During the months of February-June 2024, Member Andreason sought information and researched options that San Elijo Hills homeowners might find useful toward securing their homes against wildfire and insurance challenges. Except as otherwise noted, she walked, talked and wrote up findings described herein. Agencies deemed most relevant to the management of adjacent properties included the local fire departments, the county rangers that manage the San Elijo Lagoon and CalFire, which manages fire risk at the level of the state.

Agencies that were not contacted were:

- the Lomas Santa Fe Executive Golf Course
- utilities that manage the property to the west of our HOA
- homeowners of property in Rancho Santa Fe (properties contiguous with homes along the east side of San Mario)
- the 403b, “[Nature Collective](#)”, which co-manages the finger of San Elijo Lagoon that extends into our HOA; the 403b’s mission is toward re-forestation vs. clearance and cleaning.

Findings are presented per the relevant agency with regard to insights on fire management and, as relevant, homeowner insurance issues. To avoid gross redundancy, overlap between the different agencies and homeowners is reported within each section rather than being reiterated under each heading.

Internal HOA Information

As an introduction to the challenges, accessible slopes that abut the San Elijo Lagoon property were walked by Directors Wittig and Hellinger and Member Andreason. These slopes drop down - from homes on lower Santa Luisa Drive and Santa Victoria - toward the wildland ravine, which is managed by the county. Slopes also wrap around the north end of upper Santa Luisa Drive. As seen in [Exhibit B](#) of the HOA’s PCR, most of these are HOA maintained slopes and the property owned by homeowners (vs. that managed by the county) extends well beyond the “Very High Fire Hazard Zone” reference point of 100 feet beyond the roofline of the relevant property. Homeowners on San Mario and Santa Elena also granted access to enable a view of the eastern and northern slopes. These slopes are extremely steep and primarily, extend to the property lines of homes owned by Rancho Santa Fe residents.

Fire Departments (Solana Beach and Fire Marshall for Encinitas, SB & DM)

After the aforementioned walking tours, Katie Strickland (Fire Prevention Specialist, Solana Beach Fire Dept) and Hans Schmidt (Fire Marshall) met with Members Punch and Andreason to re-view the ravine (between lower Santa Luisa and Santa Victoria), our observations and their responsibilities. As they have found in past, annual inspections, the slopes that our HOA manages are maintained to

standards consistent with a [Very High Fire Hazard Severity Zone designation](#). A number of questions were posed and answered, as follows:

Question	Answer
Could the Fire Dept provide the HOA with a written documentation of their observations?	No.
Can the fire department require that a property owner clean up a property that creates a fire risk for the community?	No; they can point out what merits improvement but not force compliance. (though qualified in next question)
Is there absolutely no situation in which the fire department could proactively compel a property owner to improve a hazardous situation?	Yes; there are some particularly extreme situations in which the fire department could compel compliance, such as if a tree is hanging over a fireplace.
Is there anything we can do to reduce our designation as “Very High Fire Hazard Zone”?	This designation is by CalFire, which is a separate agency and it is unlikely it can be changed. (See more complete answer under the section on CalFire, below.)
What can the fire department do for our HOA and its homeowners?	The fire department has specialists who will come out to do a walk-through with the owner to advise how to “harden” the home.
What is home hardening?	“Hardening” means steps that can be taken to decrease the vulnerability of a property to fire.
How can a homeowner schedule a walk-through?	A walk-through can be scheduled with the Solana Beach Fire Department. (See Contacts, below)

San Diego County, Parks and Recreation: San Elijo Lagoon

In the course of telephone conversations with county rangers, a fair amount of information was gleaned about the management of the lagoon. In particular, we focused on the finger of the lagoon that reaches into the space bounded by lower Santa Luisa and Santa Victoria (“Ravine”). The [403b](#) was identified as an agency that co-manages the estuary. The 403b did not respond to requests for contact, but, fortunately, the 403b was found not to be relevant for any potential clean-up of the Ravine. In fact, between the county and the 403b, the division of labor is roughly described as the county managing and maintaining trails and flora vs. the 403b, which re-forests cleared spaces. The county maintains a fire plan for the lagoon, which includes such fire mitigation strategies as maintaining fire breaks and clearing specific species of plants and trees, such as eucalyptus. An example of a county-maintained firebreak can be seen at the cul-de-sac on Santa Florencia, Solana Beach.

A walk of the slopes (that ring the Ravine) with a county ranger was particularly informative. There are guidelines for what the county can and cannot do with regard to wildland management. The primary consideration is safety. Particularly steep slopes cannot be cleared because they cannot be worked on safely. Nor can rangers work at the base of a cliff. The second relevant consideration for the Ravine is accessibility. The county could not blaze a trail into this space in order to clear invasive species. Two species, eucalyptus trees and pampas grass, present additional problems; pampas grass is more effectively cleared with herbicides and eucalyptus trees are too heavy to remove from the area by muscle alone. Beyond these issues, there are additional constraints on when clearing can happen; it cannot, for example, take place during bird nesting season (March 15-Sept 15), it requires a bird survey,

retention of ceanothus, noise level surveys and notification of neighbors. In addition, clearance follows a general guideline of 2/3 clearance of and 1/3 retention of existing plants. Finally, there is a human resource constraint because there are 2-3 rangers who work the entire ~1000 acres of the lagoon. Some questions and answers follow:

Question	Answer
For accessibility, could the ranger work on the Ravine if given permission to get to the Ravine across their private property?	This might be possible but it is, by far, not preferred. Would have to follow up if this became of interest.
Could a fire break be put in at the boundary between private homes and the estuary?	No, because the property lines are beyond the fire break boundary (100 feet from the roofline).
Could the county justify the removal of invasive species (especially pampas grass) from the Ravine?	The limited work force would make it difficult to justify this in the context of overall needs of the lagoon.
Is there any other way to get work done in this space?	Every year, there is a crew of about 30 California Conservation Corps workers that are deployed to work on approved projects that require a larger work team. This would require an application and justification and is, therefore, a long-term possibility.

Three options were left for future follow-up if of interest. Future work would require that the homeowners agree on work to be done and methods required. The Ravine includes invasive species including but not limited to eucalyptus trees, pampas grass and cape honeysuckle. Even in the best circumstance, not all invasive species could or would be removed. To pursue this further is, likely, a multi-year process.

1. County rangers can walk the maintained trail and determine how far the Ravine is from the maintained trail. The Ravine could be considered accessible if the distance was small and "trailblazing" is not required. In July, Member Andreason walked from the lagoon trail south toward the Ravine. Although she did not go all the way to the Ravine, it appeared that wildlife trails might enable access. The county would have to confirm that this route is a viable option.
2. As this is more work than the county can do alone, it would require additional resource (CA Conservation Corps). The HOA would need to identify work that it would like done in the Ravine and submit a proposal to the county. As justified, the county can apply for support from the CA Conservation Corps.
3. It is not feasible to physically remove pampas grass but herbicide was presented as a possible alternative. Further work needs to be done to: a) find whether herbicide would be the best option for removal of pampas grass and, if so, what herbicides (if any) are optimized and approved for such removal and 2) if herbicides are the best option, determine whether homeowners and the HOA would want herbicides used on the adjacent properties.

Again, this only addresses what might be done for pampas grass. Over all, what species could be removed and how (and whether homeowners desire such work) remains to be determined.

CalFire

A telecon with CalFire was extremely informative regarding both wildfire and the insurance issues. A number of questions were posed.

Question	Answer
How does CalFire assess risk and how is our designation as Very High Fire Hazard Severity Zone derived?	This designation is derived from an algorithm that includes numerous variables. The variables in the algorithm are published at 2023FHSZ
What could we do to reduce the designation to a lower severity zone?	One could petition but our small community of a few acres is adjacent to ~1000 acres of lagoon wildlands and the Cedar Fire consumed 280 acres. Regardless, it is possible to petition the office of the State Fire Marshall.
Could we mitigate our insurance challenges with a designation as something less than Very High Fire Hazard Zone?	No. Insurance companies cannot use these designations in their determination of rates and overall insurability.
Is there anything our HOA could do to improve our insurability and wildfire risk?	Yes. A collective of from 8-2500 homes can form a certified " Firewise Community " and verified participation can reduce your insurance rate.

A great take-home from this conversation was that ember spread is a huge concern. This means that typical wind conditions are a factor but the building code for new construction requires more fire-resistant construction ([California Building Code Section 7A](#)). Absent full, and expensive, compliance, there are simple, inexpensive actions that can improve home hardening. Some of these are published by the University of California the described [Wildfire Preparedness](#).

Insurance:

About 30 years ago, CA enacted Proposition 103, which required a public hearing and rate approval for insurance companies to raise rates by more than 6.9%. With worsening climate challenges and increased home values, many insurance companies have managed their risk by more onerous options, such as leaving the state overall.

For homes that are currently facing termination of insurance, there is extensive and comprehensive information found at [insurance.ca.gov](#). Homes that can get insurance by no other means can get insured through the CA FAIR plan. That said, the FAIR plan is designed only to be a stop-gap measure while the overall picture is revisited and revised to a more sustainable process. The CA Insurance Commission is driving changes and the [website](#) includes a wealth of information on what changes are underway, how to mitigate risk and much, much more.

More importantly, the state of CA intends to complete catastrophe models to develop a "Sustainable Insurance Strategy", with procedures that would enable insurers to come back into the CA market. The new legislation also gives homeowners options for insurance reduction if they undertake specific, verifiable actions to protect their homes. Such new options are intended to enable insurers to increase their rates but base these rates on CA-specific modeling (e.g. risk of fires and not hurricanes). And, the new models take into account risk mitigation.

Summary

Specific steps a homeowner might take will depend, in part on your address. However, the steps for home hardening are the same for every address and for both wildfire mitigation and future insurance rate reductions (in the context of a Firewise Community). Getting a free walk-through of your property is the first step. Learning about and informing neighbors about establishing a “Firewise Community” would further improve wildfire mitigation and insurability. Under the [Safer from Wildfires Program](#), homeowners and neighborhoods can be eligible for a discount. If not automatically applied by the Insurer, homeowner(s) can request they be assessed and relevant discounts applied.

Contacts

Agency	Name	Title	Phone	Email
SBFD	Katie Strickland	Fire Prevention Specialist	858-720-2415	fireprevention@cosb.org
Encinitas FD	Hans Schmidt	Fire Marshall, Encinitas, SB & Del Mar	760-633-2823	
SD County Parks & Rec, San Elijo Lagoon	Rusty Rodes Sean Sutton	Rangers, San Elijo Lagoon	760-634-3026	Rusty.rodas@sdcounty.ca.gov sean.sutton@sdcounty.ca.gov
CalFire	Josh Black	Community Risk Reduction Specialist		

References

A subscription to the LA Times enables access to “[Californian’s Insurance Crisis...](#)”, which provides a clear and simple summary of past, present and future insurance issues.

[California Dept. of Insurance](#) contains a wealth of information on diverse topics of insurance

[How to find an insurer](#)

[Safer from Wildfires](#) and [UC Agriculture and Natural Resources](#) include first steps to home hardening

How to start a [Firewise Community](#)

[CalFire Severity Zone Map](#)

[Map of San Elijo Lagoon, to north of HOA](#)

[Map of San Elijo HOA and slopes](#)