

**PLACER COUNTY
OFFICE OF EMERGENCY SERVICES**

MEMORANDUM

TO: Honorable Board of Supervisors

FROM: David Boesch, County Executive Officer
by Rui Cunha, Assistant Director, Emergency Services

DATE: August 21, 2012

SUBJECT: Presentation by the County Fire Warden on issues surrounding increasing homeowners' insurance rates in select areas of Placer County.

ACTION REQUESTED

That your Board receives a presentation from the County Fire Warden on the reasons behind increasing homeowners' insurance rates in the area centered on the Christian Valley community.

BACKGROUND

Numerous homeowners in the Christian Valley area of Placer County have recently seen their homeowners insurance rates go up dramatically. Among the reasons given by insurance companies was the lack of a fire station within a specified distance of the home.

Staff research into the issue has revealed that the Insurance Services Office (ISO), a private organization to which fire departments subscribe for the purpose of establishing baseline insurance rates, is unaware of the integration of the former Placer Consolidated Fire Protection District (FPD) into the Placer County Fire system on 1 July, 2006. ISO's information indicates that the former Placer Consolidated FPD closed and its response area was not assumed by any other fire department/district.

For insurance purposes, ISO divides Placer County into the western, central, or eastern "Fire Prevention Service Areas" (FPSA). The western FPSA comprises the general area between Lincoln and Ophir, the central FPSA includes the area between Ophir and Placer Hills, and the eastern FPSA comprises the area from Placer Hills through greater Colfax to Dutch Flat/Alta in the east.

In addition to discussing the Christian Valley community issue, the County Fire Warden, Fire Chief Brad Harris, will provide information on procedures available to homeowners to possibly improve ISO ratings and possibly reduce insurance rates.

FISCAL IMPACT

There is no fiscal impact as a result of this action.