

## **FIRE PREPAREDNESS UPDATE #14**

*from the CVCA Firewise Team*

The excessively hot dry weather we had last week serves as a good reminder that our wildfire risks remain high, despite the recent run of cooler damper days. Due to everyone's efforts, Carmel Views is making made terrific strides to reduce our wildfire risks. Keep up the great work everyone!

### **1) PROVIDE YOUR INPUT NOW to help Carmel Views maintain its Firewise standing**

Your Firewise Team will be submitting our community's annual renewal application to the National Firewise Program in Mid-November. The renewal application requires a summary of what homeowners in our community have accomplished over the past year. That means we need YOUR HELP!

*Please take a few minutes now to tell us how much your household invested over the past year – in time and money – to reduce wildfire risks to your home and property.*

Fill out the one-page [Homeowner FW Template](#) available on the CVCA Fire Abatement webpage. Then submit your completed template – or an email with the same information – to [CarmelViewsFirewise@gmail.com](mailto:CarmelViewsFirewise@gmail.com) by **Oct. 31**.

***Important: Any information you provide will remain confidential.*** Liz Chornesky (the Carmel Views Firewise lead) is the only one who will see your submission and use it to help calculate the community totals. NO information about individual homes is required or will be included in our renewal application.

Questions? Contact Liz at [CarmelViewsFirewise@gmail.com](mailto:CarmelViewsFirewise@gmail.com).

### **2) Participate in the Last Chipper Day of 2023 coming October 30**

Participation by Carmel Views residents in Chipper Days continues to grow! Our Next Chipper Day scheduled by the Cypress Fire Protection District will be sometime during the period of October 30 through November 10. We encourage everyone in the community to take advantage of this great program which removes branches and brush piled neatly along the roadside for *free*. Here, as a reminder, are the rules:

- Cut tree and bush limbs must be no more than 6 inches in diameter and stacked neatly with the butt end perpendicular to the road;
- Stacks must be no more than 4 feet high;
- NO metal objects (nails, etc.), **NO Genista** (broom), NO poison oak, and NO vines. Piles with these contaminants won't be removed.

Materials must be out along the road **by 8AM on October 30**. Removal will occur sometime between October 30 and November 10. For details, click [here for more information on the Cypress FPD website](#).

We've noticed that piles of Genista, pine needles, and small twigs and debris have been left along the roadside by a few homeowners. These items WILL NOT be picked up during Chipper Day. Place them instead into your green waste bin for normal trash pick-up by Waste Management.

Also, please don't put out Chipper Day materials more than a week or two in advance. Some insurance companies are reportedly starting to identify brush piles left by the roadside as a fire risk that they add to home risk ratings.

#### **4) Understand the options if your Homeowner's Insurance gets dropped**

Long-standing providers dropped the homeowners' coverage of several Carmel Views residents this year. Unfortunately, this is an increasingly common occurrence in our state.

What to do if it happens to YOU?

- Shop around for an alternative provider – either yourself or through an insurance broker. You might want to start with companies that insure your

neighbors' homes, since even a single insurance company's risk ratings can vary widely throughout the neighborhood. Another good starting place may be companies that provide discounts based on a community's Firewise recognition. ([Click here to view a list maintained by the state of companies that provide Firewise discounts](#)) You can obtain a copy of the current Carmel Views Firewise certificate, which is good through the 2023 calendar year, to provide to insurance companies through [this link](#).

- If you are unable to find a company that will insure your home, consider seeking insurance through the "California Fair Plan," the insurer of last resort in our state ([click here to learn more about the California Fair Plan](#)). The CFP now offers discounts to homeowners in Firewise communities and to homeowners that undertake steps to reduce their home's vulnerability to wildfires ([including these landscaping and home hardening actions](#)).
- View the YouTube webinar hosted by United Policyholders in which experts explain how homeowners can deal with insurance cancellations ([click here to view the United Policyholders webinar](#)). Or access related materials available on the United Policyholders website [through this link](#).

#### **4) Appreciate CVCA Board Efforts to Reduce Community Wildfire Risks**

Thanks to the Herculean efforts of our HOA Board, Carmel Views continues to receive grant funding to help support our community's fuel abatement work. In 2023, a grant from the Cypress Fire Protection District provided cost-share funding for 12 homeowners to create fuel breaks where their properties directly abut the unmanaged wildland (the "Mormon property") on the eastern side of Carmel Views.

And, in more excellent news, CFPD has just awarded Carmel Views additional cost-share funding that will supplement the HOA's funding (from dues and voluntary contributions) to reduce wildfire risks and create fuel breaks in the common areas. Part of this new grant funding will aid in tackling some of the extensive stands of Genista that have sprung up this year.

A big ***Congratulations and Well Done*** to the Board and especially Bud and Michelle!!

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*Please email Liz Chornesky, the current Carmel Views Firewise Lead ([CarmelViewsFirewise@gmail.com](mailto:CarmelViewsFirewise@gmail.com)), and copy your message to the Board ([cvcaboard@gmail.com](mailto:cvcaboard@gmail.com)), if you have any questions or comments about this or future **CVCA Fire Preparedness Updates**.*

VERSION EMAILED TO BOARD

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A big ***Congratulations and Well Done*** to the Board, and especially to Bud Miller, for all of their hard work on our behalf!!

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