

Holbrook, Marcia

Subject: FW: Results of 2024 Special District Election

From: Lou Ann Texeira <LouAnn.Teixeira@lafco.cccounty.us>

Date: April 22, 2024 at 10:29:13 AM CDT

Subject: Results of 2024 Special District Election

Greetings,

Many thanks to those districts who voted.

We are pleased to announce the re-election of Mike McGill as Special District LAFCO Commissioner. Please join us in thanking both candidates and congratulating Commissioner McGill.

Please share this email with your Board Members and staff.

Thank you!

Lou Ann Texeira, Executive Officer
Contra Costa LAFCO
40 Muir Road, 1st Floor
Martinez, CA 94553
925-313-7133

LouAnn.Teixeira@lafco.cccounty.us

Holbrook, Marcia

Subject: FW: A Survey was filled out for Request #: 5741

From: Moraga Orinda Fire District <[REDACTED]>
Sent: Friday, May 3, 2024 10:20 AM
To: Chou, Chin <[REDACTED]>
Subject: A Survey was filled out for Request #: 5741

A citizen filled out a survey for Request #: 5741

Request #: 5741
Description: Home will be going on the Market. Need to make sure we are compliant.
Department: Fire Prevention
Topic: Check Fire Compliance (Realtors/Sellers Only)

Survey Information

Employee Effectiveness: Superior
Time to Respond: Superior
Employee Courtesy: Superior
Expectation Met: Exceeded
The comments were: Inspector Steve took the time with me to explain in detail what was needed to have a "Fire Compliant" home. He followed up to make sure all was complete. We are so fortunate to have him and the department to keep us safe and "Fire Wise!" It is too easy to overlook overgrown or inappropriate vegetation!
Thank you Steve and the MOFD!
Warmest Regards,
Lisa Shaffer, Realtor

Customer Information

Name: Lisa Shaffer
Email: [REDACTED]
Phone: [REDACTED]
Alt Phone:

[Click here to access the request](#)

From: [Winnacker, David](#)
Cc: [Sasser, Gloriann](#); [Holbrook, Marcia](#); [Isaacs, Jeff](#); [Lambert, Lucas](#)
Subject: FW: Subject: Request for Assistance with Insurance Issues RE: Subject: Request for Confirmation of Fire Safety Measures and Accessibility
Date: Wednesday, May 15, 2024 10:34:56 AM
Attachments: [image004.png](#)
[image005.png](#)

Directors,
Please see below for correspondence received regarding insurance and our response.

Respectfully,

Dave Winnacker
Fire Chief
Moraga-Orinda Fire District



From: Winnacker, David
Sent: Wednesday, May 15, 2024 10:33 AM
To: EduardoALazo <[REDACTED]> Hicks, Shannon <[REDACTED]>
Cc: Isaacs, Jeff <[REDACTED]> Rein, Dennis <[REDACTED]> Graham, Gorden <[REDACTED]>
Subject: RE: Subject: Request for Assistance with Insurance Issues RE: Subject: Request for Confirmation of Fire Safety Measures and Accessibility

Eduardo,
MOFD is able to provide verification of compliance with our exterior hazard abatement ordinances upon request. The standards for defensible space within 100' of a structure are included in [Ordinance 23-03](#) and those for perimeter fuel breaks (where required) are included in [Ordinance 23-08](#). We appear to have only inspected your parcel for compliance with our Juniper Ban within 10' of a road and have no record of compliance with these ordinances. If your parcel is compliant, please let us know and we will send out an inspector or you can use the self-report function available [here](#): If you are not sure and would like more information beyond what is provided in the links above, please request a Fire Adapted Community Ambassador assessment using this [link](#):

With regard to community risk reduction measures, MOFD's Community Wildfire Protection Plan (CWPP) is the appropriate reference and is available [here](#):

MOFD has also been recognized by the State of California as a [Fire Risk Reduction Community](#).

Many neighborhoods within MOFD have organized under the FireWise USA program with a map available [here](#):

A \$4.25M perimeter fuel break was completed in North Orinda in 2019, with details available [here](#):

A \$6.33M perimeter fuel break is under construction in West Orinda and South/East Moraga. An announcement of the project is [here](#):

MOFD has also undertaken a multiyear fuel reduction program with the results displayed [here](#): and continues to operate a [community chipping program](#).

Thank you,

Dave Winnacker
Fire Chief
Moraga-Orinda Fire District



From: EduardoALazo <[REDACTED]>
Sent: Wednesday, May 15, 2024 8:56 AM
To: Hicks, Shannon <[REDACTED]> Winnacker, David <dwinnacker@mofd.org>
Cc: Isaacs, Jeff <[REDACTED]>
Subject: Subject: Request for Assistance with Insurance Issues RE: Subject: Request for Confirmation of Fire Safety Measures and Accessibility

Subject: Request for Assistance with Insurance Issues

Dear Shannon Hicks, Chief David Winnacker, and Mr. Jeff Isaacs,

We hope this message finds you well. We are writing to express our sincere gratitude for the information and support you have provided thus far regarding our efforts to mitigate fire risks on our property at [REDACTED] Thorndale Place, Moraga, CA. Your guidance has been invaluable, and we appreciate your ongoing dedication to the safety and well-being of our community.

We are currently facing a significant challenge with our homeowners insurance provider, Farmers Insurance. Despite our long-standing relationship of nearly 48 years and the extensive fire mitigation measures we have implemented, Farmers Insurance has decided not to renew our policy. This decision has been made without providing substantial proof or detailed documentation to justify their claims, and it is causing us considerable distress and financial burden.

****Request for Assistance:****

Given your department's expertise and the critical role you play in fire safety and prevention, we are reaching out to seek any additional assistance or support you can offer in our situation. Specifically, we would greatly appreciate:

1. ****Official Statements or Documentation:**** Any formal statements or documentation from your department that verify the current fire safety measures we have in place and the overall fire safety of our property. This could help us in our appeals and communications with Farmers Insurance.
2. ****Community Support Initiatives:**** Information about any community initiatives or support programs that could assist homeowners like us who are struggling with insurance issues. This could include guidance on forming FireWise neighborhoods or other recognized programs that might influence insurance companies' decisions.
3. ****Advocacy and Liaison Support:**** Any possibility of your department acting as an advocate or liaison on behalf of affected homeowners in our community when dealing with insurance companies. This could involve facilitating meetings or providing expert testimony on fire safety standards and practices in our area.

****Background of Our Issue:****

Farmers Insurance has assigned our property a Wildfire Risk Score that we believe is inaccurate and not reflective of the safety measures we have implemented. Despite our repeated requests, they have failed to provide detailed proof of their claims. Additionally, we have observed that some of our neighbors, with similar or higher risk profiles, have had their policies renewed, while ours has not. This inconsistency is causing us great concern and raises questions about the fairness and transparency of their decision-making process.

The cost of securing alternative insurance coverage has skyrocketed, with some policies costing as much as 800% more than what we previously paid. This financial strain is untenable for us and many others in our community facing similar issues.

****Conclusion:****

We understand that we are not alone in this battle and that many homeowners in our area are facing similar challenges. Any assistance or support your department can provide would be immensely valuable in helping us navigate this difficult situation and advocate for fair treatment from our insurance provider.

Thank you once again for your dedication and support. We look forward to any guidance or assistance you can offer.

Respectfully,

Eduardo Lazo & Kukhi Lazo

On 4/29/2024 4:18:54 PM, Hicks, Shannon <[REDACTED]> wrote:

Hello Mr. Lazo,

Please see the attached Stations and Facilities Information which may be helpful to include with your response.

Thank you,

Shannon Hicks

Shannon Hicks

Office Specialist Fire Prevention
Moraga-Orinda Fire Protection District
1280 Moraga Way | Moraga, CA 94556
www.mofd.org | 925-258-4599

From: Winnacker, David <dwinnacker@mofd.org>

Sent: Monday, April 29, 2024 4:03 PM

To: [REDACTED]

Cc: Isaacs, Jeff <[REDACTED]> Hicks, Shannon <[REDACTED]>

Subject: RE: Subject: Request for Confirmation of Fire Safety Measures and Accessibility

Mr. Lazo,

Thank you for contacting the Fire District. MOFD maintains an ISO classification rating of 2 (1 is the highest). A news article from the time this rating was announced is available [here](#) and the full Standards of Cover report is available [here](#). MOFD units respond from five strategically placed fire stations, three of which are near your home. Station locations and equipment details are outlined [here](#). As outlined in the SOC, MOFD's response times to your neighborhood and throughout all but the most outlying areas of the district are well below NFPA standards.

With regard to vehicular access, your street appears to be 28' wide with parking allowed on both curbs by the Town of Moraga. Under the fire code, a 28' street can only allow parking on one side in order to maintain fire apparatus access. I don't know if this is being factored into the insurance company decision, but is worth noting.

While it exceeds the standards MOFD has been authorized to enforce, the IBHS Wildfire Prepared Home program is recognized by many insurers and may be of help in your situation. More program information is available [here](#) and a resident checklist is available [here](#).

If you have not done so already, forming a FireWise neighborhood is also

recognized for insurance discounts by a number of carriers. More information is available [here](#).

Thank you,

Dave Winnacker
Fire Chief
Moraga-Orinda Fire District

From: EduardoALazo <[REDACTED]>
Sent: Monday, April 22, 2024 5:43 PM
To: Isaacs, Jeff <[REDACTED]>
Cc: Moraga Orinda Fire District <moragaorindafdca@user.govoutreach.com>
Subject: Subject: Request for Confirmation of Fire Safety Measures and Accessibility

Dear Mr. Jeff Isaacs,

I hope this message finds you well. I am writing to you in your capacity as a representative of the Moraga-Orinda Fire Department regarding a recent and concerning development about our property located at [REDACTED] Thorndale Place, Moraga, CA 94556.

Last year, following your visit and the recommendations provided by your department, we undertook several fire prevention measures to enhance the safety of our home. We diligently complied with all the suggested actions and even went beyond the requirements by addressing additional recommendations that were not mandatory but were advised for increased protection. This included the removal of over 25 pine trees from our property, an undertaking that was both costly and significant in scope.

Despite these efforts, we were recently informed by our insurance provider, Farmers Insurance, that our policy would not be renewed. One of the reasons cited for this decision is allegedly due to the purported inability of firefighting vehicles and equipment to reach our home effectively due to "extremely narrow roads." This was surprising to hear, as it directly contradicts our understanding of the accessibility of our home and the infrastructure in place.

Furthermore, the insurance agent mentioned concerns about the response times of local fire stations, despite there being five fire stations located within minutes of our property, which you are undoubtedly familiar with. These stations are all equipped with the necessary apparatus to handle emergencies efficiently and effectively.

In light of this situation, I kindly request any documentation or confirmation you can provide that attests to the accessibility of our home for emergency services and the readiness and capabilities of the local fire response teams. Any additional recommendations you might have that could further enhance

our fire safety measures would also be greatly appreciated.

This information will be invaluable in our efforts to contest the non-renewal of our insurance policy and to demonstrate the proactive steps we have taken to mitigate fire risks. It is disheartening to think that our significant investment in fire safety might be overlooked or undervalued by our insurer.

Thank you very much for your attention to this matter and for any assistance you can provide. We are committed to maintaining the highest standards of safety for our home and rely on your expert guidance to achieve this.

Respectfully,

Eduardo Lazo

On 2/26/2024 3:12:05 PM, Moraga Orinda Fire District
<moragaorindafdca@user.govoutreach.com> wrote:

---If replying by email, enter your reply above this line---

Dear Eduardo,

We appreciate the opportunity to assist you and assure you a positive experience with us.

Below is a confirmation of your submittal. It will be addressed as soon as possible.

The Problem you submitted was:

Request type: Weed Abatement - Self Compliance

Request number: 5563

Location: ■ Thorndale Place

Description: Subject: Compliance with Pre-Citation Notification and Submission of Records

Dear Jeff Isaacs,

Thank you for your correspondence dated February 2, 2024, regarding the pre-citation notification for Case Number 24...0432. We wish to confirm that we have received the notification and have taken the necessary steps to address the violations identified during the inspection conducted by MOFO on February 1, 2024.

In compliance with the order outlined in your letter, we have promptly removed all junipers and bamboo within 10 feet of the roadway, as per Code Section 23.03. We have also ensured that the corrective actions

specified in the notification have been diligently carried out, including the management of vegetation to limit fire intensity and the removal of hazardous vegetation.

To substantiate our compliance efforts, we have attached several photos documenting the abatement of the fire hazard as requested. These photos provide a visual record of the work undertaken to rectify the violations within the stipulated timeframe.

Furthermore, we have followed the instructions provided for reporting self-compliance, including the submission of records via www.mofd.org/self-compliance. We have attached proof of submission for your reference and records.

We appreciate your diligence in ensuring fire safety within our community and assure you of our commitment to continued compliance with relevant regulations and standards.

Thank you for your attention to this matter. Should you require any further information or documentation, please do not hesitate to contact us.

Sincerely,

Eduardo Lazo & Kukhi Lazo



All communications regarding request #5563 MUST be submitted through the link provided below.

DO NOT start a new request when communicating regarding this request or it could cause a delay in response time. To add additional or updated information please click on the link below.

Thank you,
Jeff Isaacs, Fire Marshal