



NEWS



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NB I-15 freeway closed after semi hauling cars catches fire in cajon pass

Staff Writer, Victor Valley News

Posted: October 15, 2019



(Eli Torres)

UPDATE @ 7:05 AM – The #1 and #2 lanes have opened and the others continue to remain closed as crews continue to clean up.

CAJON PASS, Calif. (VVNG.com) — All lanes of the northbound I-15 freeway in the Cajon Pass are at a complete stand-still after a tractor-trailer with a car hauler caught fire Tuesday morning.

The incident was first reported at 6:19 am along the right shoulder of the I-15, north of Kenwood Avenue.

According to the California Highway Patrol incident logs, there are at least 8 vehicles on the hauler. Three cars are reported to be on fire.

All lanes of the freeway have been temporarily closed as **San Bernardino County Fire** and Calfire continue to work on extinguishing the fire.

As of 6:54 am, the traffic was reported to be knocked down and the fire was contained to the truck., no vegetation.

This is a developing story, refresh this page for updates.

<https://www.vvng.com/nb-i-15-freeway-closed-after-semi-hauling-cars-catches-fire-in-cajon-pass/>

Residents enjoy Let's Move on the Trail event in Fontana; see photos

Staff Writer, Fontana Herald News

Posted: October 13, 2019



Students were happy to receive fire hats from the San Bernardino County Fire Department during the Let's Move on the Trail event.

It was a perfect morning for getting active and healthy.

Throngs of Fontana residents went for an enjoyable walk along the Pacific Electric Trail (PET) during the city's Let's Move on the Trail event on Oct. 12.

One day after fierce Santa Anas battered Fontana, the winds were calm and temperatures were pleasant for the participants in the annual event, which was part of the Healthy Fontana program.

Residents of all ages walked, rode their bicycles, and brought their four-legged friends along for the event and stopped by the Art Depot for free frozen fruit bars.

Along the PET, which slices through the center of Fontana, residents had opportunities to visit booths and get involved in activities. Children received free fire hats from the San Bernardino County Fire Department.

https://www.fontanaheraldnews.com/news/residents-enjoy-let-s-move-on-the-trail-event-in/article_a60f57e8-edf9-11e9-b0d7-077a52b3c657.html

1 killed, 1 airlifted in Saturday night crash on Main Street in Hesperia

Staff Writer, Victor Valley News

Posted: October 12, 2019



One person was killed in a crash on Main Street Saturday night. (Gabriel D. Espinoza, Victor Valley News)

HESPERIA, Calif. (VVNG.com) — One person was killed and a second was airlifted following a major crash near the In-N-Out Burger in Hesperia.

It happened just after 8:00 pm on October 12th at the intersection of Mariposa Road and Main Street and involved a silver 1994 Honda Accord and a 2002 BMW 3 series.

According to multiple witnesses, the BMW was traveling westbound on Main Street at a high rate of speed, ran the red light, and t-boned the Honda as it crossed through the intersection.

The BMW came to a stop after colliding with a large palm tree in the In-N-Out parking lot and knocking it over.

Witness, Ashleigh Hunt, commented and said she ran to the silver car and checked on the young mans pulse. "I'm in so much shock , I wish there was more I could've done."

San Bernardino County Firefighters arrived and pronounced the male deceased at the scene.

Firefighters requested a medical helicopter to airlift a second person with life threatening injuries. Mercy Air 2 landed in a vacant dirt lot at Bishop and Poplar, just off US Highway 395 and airlifted one patient to Loma Linda University Medical Center in critical condition.

Westbound traffic at Main Street is being detoured around the crash at Mountain Vista Avenue and down to Mariposa Road.

The Sheriffs Major Accident Investigation Team (MAIT) are investigating to determine what caused the crash.

This is a developing story and additional information will be updated as it becomes available.

<https://www.vvng.com/1-killed-1-airlifted-in-saturday-night-crash-on-main-street-in-hesperia/>

Fire Causes 'Major' Damage to Home in Southern California

Logan L. Condon, Storyful/Yahoo News

Posted: October 11, 2019

A fire damaged multiple homes in Fontana, California, on Thursday, October 10, as firefighters battled blazes across the state.

San Bernardino County Fire said one home had “major” damage, another home’s exterior was damaged, and multiple backyards were burned. The department also said three cars and two RVs had major damage. One person was treated for injuries but was not taken to the hospital, the fire department said.

This video shows flames and thick black smoke enveloping a neighborhood in Fontana on Thursday.

The fire department said on Thursday there were strong winds and multiple downed power lines in the area. The department said the fire was fully contained a few hours after it was initially reported.

Several other wildfires were burning in California, including the 4,905-acre Briceburg Fire, the 4,600-acre Saddleridge Fire, and the 823-acre Sandalwood Fire.

<https://ca.news.yahoo.com/fire-causes-major-damage-home-173539756.html>

Dying Redwood tree gets new life with firefighter sculpture in Upland

Will Lester, Daily Bulletin

Posted: October 11, 2019, 9:47 am



Artist Eric Garcia, from Ontario, stands near the nearly finished likeness of a firefighter he is carving from a redwood tree stump outside of San Bernardino County Fire Station 12 in San Antonio Heights Wednesday, Oct 9, 2019. Garcia was commissioned by San Bernardino County Fire to carve the sculpture. (Photo by Will Lester, Inland Valley Daily Bulletin/SCNG)

For nearly 80 years the large redwood tree stood proudly in front of **San Bernardino County Fire Station 12** at the corner of Euclid Avenue and 24th Street in San Antonio Heights.

The stately tree continued to grow strong until disease caught up with it and the mighty tree was forced to be cut down leaving only a 10-foot high stump.

The tree was beloved by the local community and by the firefighters at Station 12 as well.

That’s when the idea to turn what was left of the California Redwood into a symbol of its greatness came to be.

Wood sculptor Eric Garcia, 37, from Ontario, was commissioned by the San Bernardino County Fire Department to work his magic on the old stump.

Using only a selection of chainsaws and small grinders, Garcia, who has been sculpturing trees for the past 7 years, created a stunning 8-foot high sculpture of a firefighter in turnout gear.

Over the past few weeks, Garcia has been putting in long days to create his one of a kind sculpture.

“I’ve got the whole community watching me,” Garcia said. “I feel very honored to do this for this fire station and for this community.”

<https://www.dailybulletin.com/2019/10/11/dying-redwood-tree-gets-new-life-with-firefighter-sculpture-in-upland/>

Sandalwood Fire In Calimesa 100 Percent Contained, 1,011 Acres Burned

Staff Writer, CBS/KCAL News

Posted: October 14, 2019, 10:45pm

CALIMESA (CBSLA) — The Sandalwood Fire that tore through Calimesa, killing at least two people, was 100 percent contained as of Monday evening.

According to Cal Fire Riverside, the final size of the brush fire that erupted last week was 1,011 acres.

As of 9 a.m. Monday, all evacuation orders had been lifted however, the Villa Calimesa Mobile Home Park remained uninhabitable and closed due to unsafe conditions.

A few of the families who lost their homes were allowed to go back to the mobile home park Monday to see if they could recover personal items before the cleanup of the site began.

“Everything is gone,” Samantha Jackson, whose mother lived in the mobile home park, said. “She has to start over, and she’s just the most giving person in the world.”

Jackson was able to recover three items from the home — a cast iron kettle given to her mother by her great grandmother and two lawn ornaments from her brother and a friend. An online fundraiser has been set up to help Jackson’s mother.

“She’s got such a good attitude about it,” Jackson said.

The blaze was reported just before 2 p.m. Thursday at Sandalwood Drive and 7th Street near the 10 Freeway, Riverside County Fire Department officials said.

The fire ripped through the mobile home park and left two people confirmed dead, one person missing, and more than 75 homes destroyed.

A viewer sent Ring video that showed a trash truck going through her neighborhood that appeared to be smoldering. She alleged the truck dumped the contents of that truck in her neighborhood sparking the blaze. According to CalFire peace officers, the trash truck dumped a load of burning trash that spread into vegetation.

A man who was driving behind the burning trash truck said he attempted to get the truck driver’s attention to avoid dry brush from igniting.

Mandatory evacuations were ordered Thursday for residents living south of 7th Street and east of County Line Road. A Care and Reception Center was opened at Calimesa Senior Center, 908 Park Ave. in Calimesa.

Calimesa is located about five miles northeast of Moreno Valley, where another fire burned at least one structure earlier Thursday.

Firefighters battled the blaze from the ground and air including six air tankers and eight helicopters.

Riverside County Fire was aided by Redlands Fire and **San Bernardino County Fire**.

<https://losangeles.cbslocal.com/2019/10/14/sandalwood-fire-calimesa-contained/>

One person killed in Calimesa wildfire

Staff Writer, News Channel 3 KESQ

Posted: October 11, 2019, 10:42 am

CALIMESA, Calif.- - A brush fire possibly sparked by a trash truck near Interstate 10 in Calimesa has destroyed 74 mobile homes, damaged 16 others, injured an unknown number of people, scorched 823 acres and was 10% contained this morning.

At 11 a.m., officials will be holding a news conference providing an update on the Sandalwood Fire.

The blaze was reported at 1:58 p.m. Thursday at Sandalwood Drive and Seventh Street, near the Interstate 10 exit ramp, according to the Riverside County Fire Department.

A fire department captain said the fire originated in a trash truck, and when the driver pulled over and dumped the burning load, flames ignited dry grass and spread into the Villa Calimesa Mobile Home Park. At least five residences were initially destroyed, but within hours, dozens of mobile homes had been consumed by the blaze.

As of 8:30 a.m., the fire was 10% contained and a total of 74 structures were destroyed while five sustained moderate damage and 11, minor damage, the fire department reported.

An 89-year-old woman identified as Lois Arvickson died in the fire, family members told ABC7.

Mandatory evacuations were in effect south of Seventh Street and east of County Line Road, as well as for nearby Mesa View Middle School, whose students were taken by bus to Calimesa Elementary School in Yucaipa.

A care and reception center that had been opened at the Calimesa Senior Center was closed at 7:30 Thursday night and a shelter was opened at Mesa Grande Academy, 975 Fremont St. in Calimesa. Transportation was being provided to transfer evacuees from the senior center to Mesa Grande Academy, authorities said.

Large and small animals were being accepted at the San Jacinto Valley Animal Campus at 581 S. Grand Ave. in San Jacinto. Anyone needing help evacuating pets was urged to call 951-358-7387.

It was unclear how many of the destroyed or damaged homes were occupied. The number and types of injuries at the location also could not be confirmed, but a fire department spokeswoman said there were no reports of injuries to firefighters.

At least one search dog was called to the mobile home park, according to reports from the scene.

Six Cal Fire air tankers and several water-dropping helicopters were summoned to make runs on the fire, which expanded into San Bernardino County, approaching Redlands.

Crews from the **San Bernardino County** and Redlands **fire** departments joined Riverside County

<https://www.kesq.com/news/one-killed-in-sandalwood-fire-news-conference-set-for-11-am/1131329167>

Blaze Destroys Mobile Homes, Threatens School in Calimesa

Staff Writer, My News LA

Posted: October 11, 2019

A brush fire possibly sparked by a trash truck near Interstate 10 in Calimesa has destroyed 74 mobile homes, damaged 16 others, injured an unknown number of people, scorched 823 acres and was 10% contained Friday morning.

The blaze was reported at 1:58 p.m. Thursday at Sandalwood Drive and Seventh Street, near the Interstate 10 exit ramp, according to the Riverside County Fire Department.

A fire department captain said the fire originated in a trash truck, and when the driver pulled over and dumped the burning load, flames ignited dry grass and spread into the Villa Calimesa Mobile Home Park. At least five residences were initially destroyed, but within hours, dozens of mobile homes had been consumed by the blaze.

Video from a resident's home camera shows plumes of smoke emanating from the back of the trash truck as it drives by.

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At least one search dog was called to the mobile home park, according to reports from the scene.

Six Cal Fire air tankers and several water-dropping helicopters were summoned to make runs on the fire, which expanded into San Bernardino County, approaching Redlands.

Crews from the San Bernardino County and Redlands fire departments joined Riverside County under a unified command. At least 220 firefighters had been assigned to the blaze.

<https://mynews1a.com/education/2019/10/11/blaze-destroys-mobile-homes-threatens-school-in-calimesa-4/>

FIRE INFO: School Closures, Evac Centers, and Freeways Impacted

Staff Writer, KNX 1070 Newsradio

Posted: October 11, 2019, 2:33 pm

A wind-driven brush fire from Sylmar to Porter Ranch that exploded in size overnight has caused more than 100,000 people to be evacuated and two people are confirmed dead.

The blaze was reported just after 9 p.m. Thursday off the westbound Foothill (210) Freeway near Yarnell Street and Saddle Ridge Road in Sylmar and quickly spread due to wind-blown embers that jumped the Golden State (5) Freeway about 11:20 p.m., spreading the flames into Granada Hills and Porter Ranch, according to Margaret Stewart of the Los Angeles Fire Department.

Fire authorities ask residents to text "Ready" to 888-777 for the most updated evacuation information.

The fire is still burning out of control with houses burned, and residents forced out. Several freeways and schools are closed.

Saddleridge Fire:

This fire has scorched more than 4,700 acres with 0% containment.

So far, one person, a man in his 50s has died trying to protect his home and one firefighter suffered minor injuries.

About 23,000 homes, equating to about 100,000 people have been evacuated.

The massive fire prompted a mandatory evacuation order for all residents of Porter Ranch north of the Ronald Reagan (118) Freeway from Reseda Boulevard to DeSoto Avenue, Stewart said. Residents of Granada Hills from Balboa Boulevard and north of Sesnon Boulevard to the Ventura County border were under a mandatory evacuation order. An evacuation warning was issued for all areas south of Sesnon Boulevard to the Ronald Reagan (118) Freeway.

If you're considering driving between southern and northern California -- beware.

NB 5 is closed. Lots of power lines. Flames came right up to the freeway.

Reporter Claudia Peschiutta tweeted this video of active flames just off SB 5 at Balboa.

The Los Angeles Department of Water & Power reported overnight that about 2,500 customers had lost power in the Granada Hills and Sylmar areas. The utility noted that much of the power to Porter Ranch is provided

through underground lines, but there had been damage to two overhead circuits and 16 power poles. As of about 8 a.m., DWP reported that 870 customers were without power.

Evacuation centers were established at the Sylmar Recreation Center, 13109 Borden Ave.; the Mason Recreation Center, 10500 Mason Ave. in Chatsworth; and the Granada Hills Recreation Center, 16730 Chatsworth St. As of Friday morning, the Mason and Granada Hills shelters had already reached capacity, and the Sylmar center was nearing capacity.

That prompted authorities to open a fourth evacuation center at Northridge Recreation Center, 18300 Lemarsh St.

WHERE TO TAKE ANIMALS:

Large animals can be taken to the Hansen Dam Recreation Area at 11770 Foothill Blvd. in Lake View Terrace or the West Valley Animal Shelter at 20655 Plummer St. in Chatsworth, Stewart said.

The Fairplex Pomona has room for up to 200 horses. Bring them anytime, just call first 909-865-4600. You will need to supply your own feed. Enter through Gate One, off White Avenue.

For birds, residents can take them to Canoga Discount Birds.

EVACUATION CENTERS:

Mason Recreation Center, 10500 Mason Ave. in Chatsworth

Granada Hills Recreation Center, 16730 Chatsworth

Northridge Recreation Center, 18300 Lemarsh St.

Lanark Recreation Center, 21816 Lanark Street om Canoga Park

Van Nuys Recreation Center, 14301 Vanowen Ave.

Balboa Recreation Center, 17015 Burbank Blvd., Encino.

The shelter at the Sylmar Recreation Center, 13109 Borden Ave., is currently filled to capacity.

SCHOOL CLOSURES:

Schools across the northern San Fernando Valley were shuttered today due to the Saddleridge Fire. The Los Angeles Unified School District announced a host of closures.

FREEWAY UPDATES:

The southbound Golden State (5) Freeway, which had been shut down between the Ronald Reagan (118) Freeway and Calgrove Boulevard due to the Saddleridge Fire, has been reopened, according to the California Highway Patrol.

Current freeway closures due to the Saddleridge Fire are as follows, according to the CHP:

- the Foothill (210) Freeway between the Ronald Reagan (118) and Golden State (5) freeways;
- the 5 Freeway from Calgrove to the 118 Freeway; and
- the Antelope Valley (14) Freeway from Newhall Avenue to the 5 Freeway.

Calimesa Fire:

Thursday night fires spread to the Villa Climesa Mobile Home Park and destroyed at least five residences, but by later in the afternoon at least two dozen mobile homes were consumed.

As of Friday, one person has died and 74 structures have been destroyed.. According to the fire officials, the fire has burned 500 acres, and it remains at 10% contained.

The fire has completely destroyed at least 74 structures. Evacuees remain at Mesa Grande Academy and animals are at the San Jacinto Animal Campus.

Authorities expect resources to be increased Friday in efforts to keep the fire under control.

An evacuation center was established at the Calimesa Senior Center, at 908 Park Ave., according to the city.

Six Cal Fire air tankers and several water-dropping helicopters were attacking the brusher, which has expanded into San Bernardino County.

Crews from the **San Bernardino County** and Redlands **fire** departments joined Riverside County under a unified command. The cause of the fire was under investigation.

The blaze was initially reported at around 2 p.m., Thursday at Sandalwood Drive and Seventh Street, near the I-10 exit ramp, according to the Riverside County Fire Department.

The Reche Fire:

A wind-driven fire just north of Moreno Valley that blackened about 350 acres was 40% contained this morning and its progress stopped without any reported injuries or damaged structures, authorities said.

The blaze was reported at 12:55 p.m. Thursday on Reche Canyon Road, near Reche Vista Drive, according to the Riverside County Fire Department.

Fire officials said the blaze started with a trailer fire and jumped into the surrounding vegetation, propelled by intense northeast winds.

The flame front pushed west into rugged terrain, leading to mandatory evacuations on Reche Vista north of Country Road, as well as on Covey Road at Perris Boulevard, and Reche Canyon east of Reche Vista and west of Locust Avenue. Evacuation orders were lifted at 9 p.m. yesterday and Reche Canyon Drive from Reche Vista to Locust Drive was open only to residents to come in and out, the department said.

"Please be cautious returning to your homes as fire resources continue working in the area," the RCFD said.

Sixteen engine crews and a truck company, along with two hand crews -- totaling nearly 100 personnel -- deployed in response to the wildfire, aided by two Cal Fire air tankers and a water-dropping helicopter, according to the fire department.

Wolf Fire:

The fire remains at 75 acres and 25% contained. All evacuation WARNINGS remain in place. Unless significant incident activity occurs, the next update will be this evening.

This fire is located about four miles south of Banning.

At least 140 firefighters from Riverside County, the Bureau of Land Management and San Bernardino National Forest and four air tankers worked to contain the fire.

Witnesses reported several men target shooting in the area at the time and racing away in a dark-colored pickup truck when the flames started, officials said.

In Ventura County there's a list of fires:

Wendy Fire: This fire includes 91 acres and is 25% contained.

Olivas Fire: Firefighters are making progress establishing control lines and utilizing aircraft. Evacuations lifted. Roads remain closed. Fire at 155 acres and 50% containment. No structures/infrastructure threatened. Heavy vegetation remains a challenge.

Middle Fire: includes .3 acres and is 100% contained.

City News Service contributed to this story.

<https://knx1070.radio.com/articles/fire-info-school-closures-evac-centers-freeways-impacted>

Homeless encampment starts fire in riverbed

Jason Miller, Highland Community News

Posted: October 10, 2019



Fire-fighters fighting the fire near the Santa Ana riverbed
Jason Miller

Just a little after noon Thursday, Oct. 10, local firefighters quickly extinguished a brush fire in the Santa Ana Riverbed near Central and Tippecanoe before being pulled to other fires throughout the Redlands-San Bernardino area.

The fire started in the riverbed, an ember from that fire blew out of the riverbed near Riverview Drive across the street from an industrial complex causing a second fire.

According to the **San Bernardino County Fire** Department, the probable cause of the fire was due to a homeless encampment. County Fire, supported by neighboring agencies, sent two command units, 13 regular units, two hand crews, one bulldozer and a water drop by Air Rescue 7. No structures were damaged. This fire was one of many that burned across the Inland Empire late Thursday.

https://www.highlandnews.net/news/homeless-encampment-starts-fire-in-riverbed/article_e0eb6c46-ebb8-11e9-b743-6f914eb95b66.html

Big Changes Happening In Home Fire Insurance

Zev Blumenfeld, The Mountain News

Posted: October 10, 2019, 9:00am



Harry Bradley

Northeast of Lake Arrowhead, stars dot the night sky above Deer Lodge Park. A breeze picks up, sweeping the aroma of black and coulter pine through the mountains. In the distance, the Pinnacles stand, still giants in the night. Yvette Marshall Page has called this “home” for 23 years. She has watched her kids graduate from Rim of the World High School and plans to do the same with her two grandchildren. She has built her livelihood here. But in September of 2019, she received a notice that her home fire insurance policy was set to nearly triple in cost, from \$2,900 to \$6,987 per year, bringing into question the viability of continuing life in the mountains.

“I almost had a heart attack. I started crying. I was panicking—absolutely panicking. We cannot afford that extra payment,” Marshall Page said.

At the suggestion of her neighbor, Marshall Page phoned Mills Insurance. She spoke with an agent who agreed to investigate possible policy options and get back to her. Then came the waiting...and waiting. It took four days before Mills returned with a two-part solution: the California FAIR Plan with a “wrap-around” or Difference In Conditions (DIC) policy through Travelers Insurance. The total? \$2,800.

Marshall Page’s story may sound surprisingly familiar to homeowners in the mountain communities, many of whom have seen their premiums double or triple in 2019. Others have been outright cancelled by the very companies with whom they have been customers for decades. Meanwhile, local insurance agents are scrambling to find and write policies in a dwindling market. Those afflicted by the changes have been left astonished, questions piling up and concern growing as they stare into the fire insurance quagmire.

So where did this all begin? What prompted the rate increases and cancellations? According to various agents in the Lake Arrowhead community, home fire insurance prices have been steadily climbing for the past three to four years. So what prompted the sudden spike?

Hell in Paradise

On the morning of Nov. 8, 2018, high winds, dry conditions and a faulty electrical grid led to a hellish inferno that engulfed the town of Paradise, CA. The fire became the deadliest and most destructive wildfire in California history, destroying over 10,000 single-family homes and taking 85 lives. While the utility company

Pacific Gas and Electric (PG&E) was held liable for the fire, insurance companies have since become fearful of conducting business in “high-risk” and “extreme wildfire risk” areas.

“It was the straw that broke the camel’s back,” said independent insurance broker, Craig Coston, who credited Paradise and other California wildfires between 2016-2018 as fueling concern among the insurance companies. Coston has seen the rates of his customers double, triple or quadruple in recent months. He feels helpless, and as a long-time resident of the mountain community, voiced his concern.

“One of my most disastrous areas right now is the (Lake Arrowhead) Villas,” Coston added about the insurance prices. “Those small houses have tripled — easily tripled.”

Some homeowners have been dropped from their policies entirely. Farmers Insurance customer and mountain resident, Angela McCaskell experienced this firsthand.

“It’s a little frustrating. I’ve been with them since 2008, so you’d think that they’d be calling,” McCaskell said after Farmers did not return her call.

Meanwhile, agents have been swamped with work. Many like Coston have elected not to take on new customers. Others like Eric Price and Joshua Jenkins of Farmers Insurance are continuing to write, primarily through something called the California FAIR Plan (FAIR).

“Farmers, they’re not cancelling all of their policies on the mountain, just a real large portion, unfortunately,” Price said.

Insurers of the Insurers

The decision to discontinue business in the mountain communities goes deeper than the insurance companies. Many current and former insurance professionals interviewed by the Mountain News have pointed to reinsurance companies — insurers of the insurance companies — as the parties behind the decision. Reinsurers protect insurers from bankruptcy after a catastrophe like the one experienced in Paradise. Sometimes they are at the mercy of hedge funds and are called, “Hedge Fund Reinsurers.”

“These reinsurance companies are now having to foot the bill for hundreds of millions and/or billions of dollars. Those reinsurance companies told Farmers [and others] that if you want our policies again, you’re going to have to get rid of quite a bit of fire policies in these “high-hazard” areas,” Price said.

“A lot of the reinsurers got together and said, ‘We’re not going to support this anymore unless we cut out the fire side of things. We’ll help you with everything other than fire, but we’re not touching fire,’” Jenkins said.

Coston spoke of how reinsurers made the determination to pull out.

“It’s really a factor of density — how much burnable material is in an area.”

Whether the price of one’s policy stays the same, goes up or gets cancelled, boils down to a simple score determined by an algorithm — and in some cases even neighbors might have completely different results.

FireLine Score

In 2013, Verisk Analytics — a data analytics provider — created the Insurance Services Office (ISO) and implemented a scoring system known as the “FireLine” score. Three factors determine the score of a residence: Fuel — the vegetation growing within a mile of the home; Slope — the grade of the land on your property; and Access — the ease of accessibility for emergency first responders, including your proximity to fire hydrants. Dead-end roads or roads not frequently maintained will raise your score. Four-12 is considered a “high fire risk” area, while 13-30 is considered an “extreme wildfire risk.”

“The score is based on a very simple formula: slope times fuel plus access,” independent broker, Shelli Wimmer said. “The slope isn’t going to change and most likely your road will not. The fuel is the largest variable.”

However the score is far from perfect. Coston saw a homeowner near Saint Bernard Lane get non-renewed by a company, even though the homeowner’s family member living a block or two away had the policy renewed by the same company. Wimmer witnessed her own score jump from six to 12 in 2015. She investigated the reasoning behind the surge, but never received a satisfying answer.

The Special Hazard Interface Area (SHIA) is also taken into consideration. SHIA identifies properties that border areas with elevated FireLine scores. SHIA assesses the likelihood of a home being exposed to wind-borne embers and high heat from nearby fuels.

“It’s not consistent; it’s not accurate.” Wimmer said, “So that system needs to be revamped.”

What is “FAIR?”

High FireLine scores translate to fewer options in fire insurance. Like Marshall Page and McCaskell, many homeowners and agents have found the California FAIR Plan (FAIR) to be the only option.

But FAIR is shrouded in misinformation.

Developed by the California FAIR Plan Association in 1968, it was intended as insurance of “last resort.” Their website states that, “FAIR is a security option for those who, beyond their control, have been unable to obtain insurance.”

The association is not a governmental agency, but an organization comprised of member insurance companies. Think of it as a potluck of insurance. Theoretically, each company pitches in food (capital and surplus) and later, anybody who needs food may eat. The homeowner gets insurance backed by the member companies of FAIR. If a fire damages the home, then the policy will pay out.

But there are caveats to FAIR — take the \$1.5 million cap on coverage. If your home is valued at or above \$1.5 million, or your house is valued less but the items inside bring it to more than \$1.5 million, then you will not qualify. Homes that have been vacant for more than a year will not qualify. Damaged homes do not qualify and must be repaired in their entirety.

Another caveat is the extent of its coverage. FAIR does not cover perils like liability, water damage and theft. Therefore, homeowners must use a broker to find Difference in Conditions coverage (DIC), also known as a wrap-around plan. DIC plans supplement the portions that the FAIR Plan does not cover. In Marshall Page’s case, the wrap-around-FAIR Plan combination was affordably priced.

Rick Dinon, a former senior vice president of an insurance company and 34-year industry veteran, recommends that people looking for insurance make sure their agent is well-versed in the California FAIR Plan.

“Make sure you have a total evaluation of your property that, in case of a loss, you’re properly insured,” Dinon said.

“The Fair Plan was based as a policy of last resort with minimal barebones coverage,” Wimmer said. “(It) shouldn’t be banged on for what it isn’t, we should appreciate it for what it is. But know that you have to have a second policy along with it...”

Who’s Writing?

Affordable alternatives to FAIR are miniscule.

“Right now, a lot of it is coming down to the California FAIR Plan for the fire portion,” Price said. His agency had only heard of a couple other agencies currently writing policies in the mountains. Wawanesa has written policies for homes that fit very specific conditions. United Services Automobile Association (USAA) and Travelers have written for some and not for others.

Marshall Page, whose husband is a military veteran, contacted USAA. They refused to insure her, stating that she’s in a “high fire zone.”

Luckily, FAIR is an “admitted” carrier — a company backed by the California Department of Insurance.

Wimmer and Price advise people to use caution when it comes to choosing between admitted and non-admitted carriers.

“If there is a catastrophe like Paradise or Santa Rosa and a company goes bankrupt because the losses are so big, and they’re (using) a non-admitted company, then the insured doesn’t have any recourse,” Price said.

The Future of Fire Insurance

In April of 2019, the California Fair Plan Association raised its rates for the first time in eight years, according to Wimmer.

“They said 20 percent, but most of (my customers saw) 26-27 percent increases,” Coston said.

On Sept. 23, the Mountain News asked the California FAIR Plan Association if they anticipated another rate increase.

In an email they responded stating, “A rate analysis is being conducted right now and we will know more in less than a month.”

With a boom in clientele and no plan to limit their customer pool, the association could raise rates without much consequence.

Changes to the \$1.5 million cap are also coming.

“We are targeting a 4-1-2020 effective date for a \$3 million limit, twice that (of) what we write today,” stated the FAIR.

Some agents hope the limited options will be a phase and with calmer fire seasons, reinsurers and insurers will cover the mountain communities in the future. Others aren’t as optimistic.

“The longer term impact is in housing values and the ability to attract new people to the mountain community,” Dinon said. “I think that areas with lower earning demographics are going to be impacted to a greater degree, simply because people don’t have the financial resources. To respond as readily to sharp increases in premiums.”

Ray York, a Running Springs resident affected by the increases, offered a possible solution to the problem — if insurance companies want to do business within the state of California then they should be required to designate a percentage of their budget towards high-risk areas.

“I thought this was a pool,” Coston said, speaking from the perspective of a concerned community member. “How come Garden Grove or San Fernando Valley get incredibly cheap rates. Isn’t it supposed to be a pot?”

On Sept. 26, Marshall Page and Gus Gevers organized a town hall-style meeting to discuss the fire insurance issues with members of the community. The event and led to the inception of the Facebook group the Mountain Homeowners Insurance Advocacy Group. Wimmer attended the meeting urging everybody to bombard their government representatives with factually-driven written letters.

Missing in Action

Dinon points out that individual insurance companies are constrained by antitrust laws. These laws prohibit companies from speaking with one another in order to prevent collusion. However, California Insurance Commissioner, Ricardo Lara has the option of sponsoring a meeting between the insurance and reinsurance companies. With Lara mediating, a plan could be developed and refined.

Lara was initially scheduled to address the mountain community in early September, but the visit was postponed indefinitely. At the Lake Arrowhead Municipal Advisory Council meeting on Oct. 3, District Representative Lewis Murray, from Second District Supervisor Janice Rutherford’s office, said the supervisor was “trying to work on that.”

“It seems like the can keeps getting kicked down the road,” Murray said. “Originally, (Lara) was going to come in September. But then they gave us some dates in October. So the elected officials (Senator Mike Morrell, Assemblyman Jay Obernolte and Representative Rutherford) selected the dates that would work and submitted them. Now they’re saying they’re maybe going to come (in) December and maybe they’re going to want to meet with everyone down in San Bernardino.”

At the time of press, no date or location had been announced.

“People are so, so disgusted with the state of California and nothing getting done at the insurance department level,” Coton said.

Dinon echoed this sentiment.

“Commissioner Lara has been very silent on what actions his department is taking to mitigate this issue,” Dinon said. “I find that disappointing.”

From the insurance agents to the homeowners who wait in flux, unsure of their next move, the mountain community anxiously hopes for a solution.

http://www.mountain-news.com/news/article_651fd98c-eb70-11e9-aad2-076c6d356f8b.html