

From: [Joel Libove](#)
To: [Info](#); [Darlene Gee](#); [Latika Malkani](#); [Cara Hoxie](#); biverson@cityoforinda.org; jriley@cityoforinda.org; [Isaacs, Jeff](#)
Cc: [Barbara Libove](#)
Subject: We need a better system so that the results of significant fuel reduction programs can be made known to insurers
Date: Monday, February 24, 2025 8:01:27 PM

To the MOFD Board of Directors, MOFD Fire Chief, and the Orinda City Council:


I've enjoyed receiving very helpful advice from MOFD on reducing fire risk on my property. Pursuant to this consultation, my neighbor and I have collectively removed seven pines and a large eucalyptus as part of the well-implemented Measure R fuels reduction program. I very much appreciate the resulting increased level of life safety for my family.

My house and garage were built (in 1994) with metal roofs, I've installed vent screens, brush is now sparse on my property, and I believe there are no longer high-risk trees on the property. Yet the new fire hazard map still doesn't appear to take into account the results of property-specific individual fuel mitigation measures and the homeowner's insurance renewal bill I just received has doubled to nearly \$7,000. I understand the increased costs of updating fire hazard maps so they provide more detail, and I realize that insurers use information other than these maps. However, something needs to be done to help residents who execute comprehensive mitigations, and yet still see their insurance rates raised, or have their coverage dropped, possibly due to the apparent lack of a system for making these improvements known to insurers.

Is there a way that insurers can be updated, in a timely manner, of large property-specific or localized-regional fire safety improvements that are being made in Orinda?

Respectfully,

Joel Libove, Ph.D.



Holbrook, Marcia

Subject: FW: Correspondence Received & Response from Fire Chief Isaacs

From: Isaacs, Jeff

Sent: Thursday, February 27, 2025 3:34 PM

To: Joel Libove

Subject: Re: We need a better system so that the results of significant fuel reduction programs can be made known to insurers

Joel,

Thank you for contacting the Fire District and your proactive efforts in reducing wildfire risk on your property. Your commitment to defensible space, tree removal, and home hardening significantly contributes to the safety of your home and the broader community. We appreciate your dedication to fire prevention.

The Lamorinda area faces a significant wildfire risk due to its topography, weather conditions, and dense vegetation. To address this, MOFD has a long history of wildfire risk reduction efforts, which have intensified under the MOFD Wildfire Prevention Strategic Plan. According to the plan, wildfire risk is influenced by two key factors:

- Hazards – Natural conditions that allow fires to spread quickly.
- Vulnerabilities – Unprepared homes where fire can transition from vegetation to structures.

To reduce wildfire spread and protect developed areas, MOFD and its regional partners have implemented major fuel reduction projects using grant funding. These efforts have expanded defensible space in high-risk areas of the City of Orinda and Town of Moraga by modifying vegetation near populated areas. However, research by actuaries and catastrophe modelers indicates that these large-scale projects account for only 20% of total wildfire risk reduction. The remaining 80% depends on defensible space around homes and home hardening (such as fire-resistant materials and ember-resistant vents), which is why the work you've accomplished is so valuable to the overall efforts.

Regarding your question about whether insurers can be updated on localized fire safety improvements, currently, there is no standardized process for MOFD or other local agencies to directly inform insurance companies of specific property improvements. The insurance industry has made it clear that it primarily recognizes Zone Zero—the first five feet surrounding a structure, where combustible materials should be minimized. If this area has not been addressed, insurers may not acknowledge other fire mitigation efforts.

MOFD remains committed to supporting the community in wildfire preparedness efforts. Please don't hesitate to reach out if you have any further questions.

Jeff Isaacs

Fire Chief

Moraga-Orinda Fire Protection District

Public Comment Form – Fire Hazard Severity Zone (FHSZ) Maps 03-14-25

Date	First Name	Last Name	I am a District Resident of	Have you reviewed the proposed Fire Hazard Severity Zone maps?	Please provide your comments, concerns, or suggested changes regarding the proposed FHSZ maps
3/5/2025	Nick	Waranoff	City of Orinda	Yes;	<p>I have compared the most recent prior fire hazard zone map against the latest one and have confirmed that my house and neighboring houses that were formerly in a very high fire hazard severity zone have been "downgraded" and are now in a high fire hazard severity zone. I urge that you NOT inquire as to why locations were "downgraded" because the response may be to upgrade them back to very high hazard. This would not be good for residents and could adversely affect our ability to renew our insurance.</p> <p>Also, I suggest that any implementation of zone zero start with VHFHSZ and see how it plays out, before expanding it to high fire hazard severity zones. I believe that this would be a good idea politically and practically.</p>
3/5/2025	Mike	Reaves	City of Orinda	Yes;	<p>Zone Zero is proposed to be 0-5 feet away from your home. Given that ADUs in Orinda are permitted to be 4 feet from the property line, where there is usually a fence, often times a wood fence, how do you propose to reconcile this? Expecting people to rip down their fences and replace with steel or other non-combustible material is going to be expensive for homeowners. We don't need to bear yet another expense due to PG&E-caused wildfires. I already have large increases to my power bill and insurance which can be attributed to PG&E. There needs to be some relief for homeowners. Take some of PG&E's record profits and distribute to homeowners for mitigation. Don't put this financial burden onto homeowners.</p>
3/8/2025	Laura	Myers	City of Orinda	Yes;	<p>I'm concerned about how the boundaries between very high, high and moderate risk were determined in the knickerbocker neighborhood (stein way, oak road, Barbara road). The risk goes from very high to moderate over a very short distance but the fuels, slope do not change that quickly. I'd like to understand what explains the risk boundaries in this neighborhood which do not make sense. For example, proximity to stein way (great access by fire department vehicles) and the fire hydrant at the intersection of Stein/Oak are major protective factors but the areas with poorer access and no fire hydrants are listed as less risk. Barbara road is still extremely mountainous, lots of fuel and much more difficult to access. I think this neighborhood needs to be re examined looking at the local geography rather than using mathematical models/mapping software to arbitrarily draw boundaries.</p>

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3/8/2025 Steve	Compton	City of Orinda	Yes;	The area around Oak Road just South of Stein Way is developed and well maintained, there are mainly grass or low fire risk irrigated yards on this street. Can we have Oak Road re-categorized as a lower risk than "Very High"?
3/11/2025 Tyler	Burkett	City of Orinda	Yes;	<p>I bought my house (on Oak Rd) in Oak Springs 4 years ago because it wasn't listed as a fire hazard. It's now suddenly listed as a severe hazard.</p> <p>I do appreciate all the work of Cal Fire. I'm curious what has changed in that time? and what can be done about it?</p>