

Attention Preserve Homeowners:

August 17, 2021

On November 5, 2020, Insurance Commissioner Ricardo Lara issued an order placing a moratorium on cancellations and non-renewals on policies for residential property insurance. The moratorium, a one-year grace period following the declaration of a state of emergency, was applicable to a zip-code identified within or adjacent to a specified fire perimeter. The Preserve's zip code, 93923, was adjacent to both the 2020 Carmel and River Fires. **A state of emergency for these and other fires was declared on August 18, 2020 and therefore, the moratorium for the 93923 area will end on Wednesday, August 18, 2021.** Thankfully, and due to the valiant efforts of local and state firefighters to control the Carmel and River Fires, the Santa Lucia Preserve was spared from any fire damage.

It is vital the Preserve remains diligent in our efforts regarding fire protection and prevention. This packet is yet another update for the community to help provide you with information to challenge potential cancellations or non-renewals. We have attached the following documents which are linked below for your convenience:

- **Updated 2021 SLP Fire Fact Sheet**
- **Improved Protection Class Rating (ISO) Press Release**
- **2018 Preserve-Wide Fuel Management Standards**
- **CALFIRE Press Release - Fire Roads Project**
- **Map of CALFIRE Fire Roads Project**

We urge each of you to also send these documents to your individual brokers/agents/carriers to educate them on our efforts to protect the Preserve from wildfires. If your lot or home is for sale, please send these documents to your real estate agent. Of most importance, each property owner should work with the Conservancy to update the **Fuel Management Plan (FMP)** for their specific property. Please reach out to Jamison Watts, jwatts@slconservancy.org or at (831) 626-8595, ext.100 to facilitate this process. Once completed or updated, these plans should be given to your brokers/carriers as well as the more general documents listed above. In the meantime, MCRFD is inspecting your property to ensure it is compliant and conforms to Public Resource Code 4291.

With the recent passing of the brush management and fire safety fee, the Community Services District is proud to announce some of its new programs and acquisitions within this packet. Of particular note, is the hiring of our new fire and fuels specialist for the Preserve, Emily Aiken. Emily will work tirelessly with all property owners to provide guidance on how to best prepare your property for fire. Emily is currently focused on certification with Firewise for the entire Preserve Community. Please feel free to reach out to Emily Aiken, at (831) 293-4767 or eaiken@santluciapreserve.com to guide you through the FMP process or to help you with any fire prevention related matters. If you would like an evaluation of your property, Emily will set up a visit within your schedule to ensure your property maintains the desired defensible space.

While insurance carriers will make individual assessments regarding each property and its owner, and while we cannot require the carriers to make exceptions for homeowners at the Preserve, we are hopeful they will recognize the lengths the Preserve has taken to ensure community-wide preparation for wildfires. The overall efforts of the Preserve will be repeatedly brought to the attention of the insurance industry. As previously emphasized, we are urging property owners to keep their Fuel Management Plans updated and we are also continuing to spread the word that the Preserve should not properly be included within other California high risk fire areas. The Preserve stands out above other communities because of our coordinated, community-wide approach. We hope this information is helpful as we work through the effects of the wildfires on the insurance industry and its coverage of our area.

Please reach out to Forrest Arthur at (831) 229-1125 or forresta@santaluciapreserve.com if you are experiencing a non-renewal or cancellation. The MCRFD Fire Chief has also offered to help you directly with an insurance broker, agent or carrier. You may reach Michael Urquides at (831) 455-1828 or murquides@mcrfd.org.

Regards,

The Santa Lucia Community Services District