

**October 22, 2024**

**STATEMENT OF PROCEEDINGS**

*The Minutes of the*

***SAN DIEGO COUNTY FIRE PROTECTION  
DISTRICT  
REGULAR MEETING***

**COUNTY OF SAN DIEGO**

STATEMENT OF PROCEEDINGS  
COUNTY OF SAN DIEGO  
SAN DIEGO COUNTY FIRE PROTECTION DISTRICT  
REGULAR MEETING  
**TUESDAY, OCTOBER 22, 2024, 9:00 AM**  
COUNTY ADMINISTRATION CENTER, ROOM 310  
1600 PACIFIC HIGHWAY  
SAN DIEGO, CA 92101

A. REGULAR SESSION – Regular Meeting was called to order at 9:03 a.m.

PRESENT: Directors Nora Vargas, Chair; Terra Lawson-Remer, Vice-Chair; Joel Anderson; Monica Montgomery Steppe; Jim Desmond; also, Andrew Potter, Clerk of the Board of Supervisors.

B. Statement (just cause) and/or Consideration of a Request to Participate Remotely (emergency circumstances) by a Director, if applicable.

C. Non-Agenda Public Communication: Opportunity for members of the public to speak to the Board on any subject matter within the Board’s jurisdiction but not an item on today’s agenda.

D. Approval of the Statement of Proceedings/Minutes for the meeting of October 8, 2024.

**ACTION:**

ON MOTION of Director Desmond, seconded by Director Anderson, the Board of Directors of the San Diego County Fire Protection District approved the Statement of Proceedings/Minutes for the meeting of October 8, 2024.

AYES: Vargas, Anderson, Lawson-Remer, Montgomery Steppe, Desmond

NOTICE: THE BOARD OF SUPERVISORS MAY TAKE ANY ACTION WITH RESPECT TO THE ITEMS INCLUDED ON THIS AGENDA. RECOMMENDATIONS MADE BY COUNTY STAFF DO NOT LIMIT ACTIONS THAT THE BOARD OF SUPERVISORS MAY TAKE. MEMBERS OF THE PUBLIC SHOULD NOT RELY UPON THE RECOMMENDATIONS IN THE BOARD LETTER AS DETERMINATIVE OF THE ACTION THE BOARD OF SUPERVISORS MAY TAKE ON A PARTICULAR MATTER.

**Agenda Items**

<b>Agenda #</b>	<b>Subject</b>
1.	ENHANCING THE FIRE SAFETY OF HOMES WHILE PROVIDING HOMEOWNERS FINANCIAL RELIEF WITH THE COST OF INSURANCE

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**1. SUBJECT: ENHANCING THE FIRE SAFETY OF HOMES WHILE PROVIDING HOMEOWNERS FINANCIAL RELIEF WITH THE COST OF INSURANCE (DISTRICTS: ALL)**

**OVERVIEW**

California is currently facing a home insurance crisis. Although homeowners in the high fire risk areas of San Diego County have experienced significant increases in costs and difficulty with maintaining insurance for the last decade, the problem is now impacting homeowners throughout the region and the State of California. Many insurers have reduced coverage in wildfire-prone areas or exited the state entirely. Several major insurance companies have stopped writing new policies in California while others have significantly increased premiums, leaving homeowners scrambling to find affordable options.

The Insurance Institute for Business & Home Safety (IBHS) has established a program that offers a discount on the cost of insurance to homeowners who apply to participate in this program and meet the fire safety requirements. The IBHS Wildfire Prepared Home program offers two certificate levels - a base and a plus - with the base level being achievable for many homeowners and the plus level setting a standard that is above the current fire code for new construction. To apply, homeowners must pay an application fee of \$125 and pass an inspection. Although the program doesn't address the insurance premium increases, or the reduction in insurance carrier options and insurance cancellations, the discount offers some relief while better safeguarding the home from a wildfire.

In an effort to educate homeowners on the requirements of this program and assist them with the process, we recommend directing the Executive Director of the San Diego County Fire Protection District (SDCFPD) to help facilitate the application and inspection process for the IBHS Wildfire Prepared Home program for SDCFPD residents.

**RECOMMENDATION(S)**

**DIRECTOR JIM DESMOND AND DIRECTOR JOEL ANDERSON**

Direct the Executive Director of the San Diego County Fire Protection District (SDCFPD) to help facilitate the application and inspection process for county homeowners participating in the Insurance Institute for Business & Home Safety's (IBHS) Wildfire Prepared Home program within SDCFPD.

**EQUITY IMPACT STATEMENT**

According to a San Diego Local Agency Formation Commission report, more than 80 percent of the San Diego County Fire Protection District's (SDCFPD) jurisdictional area qualifies as a disadvantaged unincorporated community. With 79 percent of the unincorporated area also being designated as High or Very High Fire Hazard Severity, many unincorporated area homeowners have experienced significant home insurance policy increases and policy cancellations. These impacts disproportionately affect low-income families, seniors, and those on fixed incomes who may lack the financial resources to pay higher insurance premiums. This can lead to increased economic strain and potential displacement. The recommended actions will encourage cost-effective measures that will better safeguard homes while offering some financial relief from rising insurance policies.

### **SUSTAINABILITY IMPACT STATEMENT**

Effective wildfire risk mitigation helps reduce the frequency and intensity of wildfires, contributing to climate resilience. Furthermore, insurance policy cancellations can undermine sustainable land management practices as homeowners who lack insurance coverage may be less willing or able to invest in sustainable landscaping and land use practices that reduce wildfire risk.

### **FISCAL IMPACT**

There is minimal cost associated with administrative activities related to SDCFPD helping facilitate the application and inspection process for county homeowners participating in the IBHS Wildfire Prepared Home Program which can be absorbed in the current year's budget. There may be additional fiscal impacts related to future recommendations resulting from the IBHS program. At that time, staff will return to the Board to identify those costs and funding source(s) for consideration and approval and inclusion in future years operational plans for SDCFPD. There will be no change in net General Fund cost and no additional staff years.

### **BUSINESS IMPACT STATEMENT**

Like homeowners, businesses also face higher insurance premiums and policy cancellations. Businesses without adequate insurance coverage are at greater risk of financial ruin, as insufficient insurance coverage makes it more difficult to recover and re-open after a wildfire. Small businesses may also be affected if their customer base dwindles, further exacerbating economic instability in rural areas.

### **ACTION:**

ON MOTION of Director Desmond, seconded by Director Anderson, the Board of Directors of the San Diego County Fire Protection District, took action as recommended.

AYES: Vargas, Anderson, Lawson-Remer, Montgomery Steppe, Desmond

There being no further business, the Board of Directors of the San Diego County Fire Protection District adjourned at 4:32 p.m.

ANDREW POTTER  
Clerk of the Board of Directors of the  
San Diego County Fire Protection District

Notes By: Vizcarra


NOTE: This Statement of Proceedings sets forth all actions taken by the San Diego County Fire Protection District on the matters stated, but not necessarily the chronological sequence in which the matters were taken up.

Approved by the Board of Directors, on Tuesday, December 10, 2024.



NORA VARGAS  
Chair

Attest:



ANDREW POTTER  
Clerk of the Board