

Wildfires are happening more often not only in California but around the world. A **Red Flag Warning** is a forecast warning issued by the National Weather Service to inform area firefighting, land management agencies and citizens that conditions are ideal for wildland fire combustion, and rapid spread. A **Red Flag Day** also means your power could be turned off. This is the highest alert. Fire fighters cannot be everywhere that is why Dollar Point members have to be proactive. It is time to heighten your fire awareness!

Below is the link to the **“Your Home Can Survive a Wildfire” video. THIS IS A MUST WATCH!**

<https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Wildfire/Firewise-USA/Firewise-USA-Resources>

After watching this video you can understand the Firewise program more and why the Wildfire Committee is implementing this program. We are committed to saving lives and property. Our goal is to educate and create safety measures for all. With guidance from the North Lake Fire Department, starting January 2020 we are asking all members to support this Firewise program.

#### ACTION NEEDED

Please work with Liberty Utilities to report any trees in your area or near you that could be in danger of falling on power lines, since this is a major cause for a fire starting. If you see tree branches touching power lines, please call Liberty Utilities. The utility will inspect your trees, cut or trim as necessary at no cost to you. You will have use the wood or be responsible for hauling it away. **Please take a walk around your property to inspect all trees.** The contact information is listed below for you to report these trees!

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Both of these trees have been tagged for cutting by Liberty Utilities in Dollar Point.

The first photo is a tree that died within one year.

The second photo has two healthy trees but they are leaning in the direction of the power lines

and could be in danger of taking down the lines with strong winds. It does take time for Liberty Utilities to inspect your property, mark your trees and schedule the cutting time. Act Now.

## Homeowners Insurance

Every week I hear about another person who has had their homeowner's insurance cancelled. This is Donna Hartley and I will tell you what happened to me. After 35 years with the same insurance company, AAA, I was cancelled. You may receive one of two types of letters...either you are flat out cancelled which was my experience or you receive a letter requiring you to improve the safety of your home, like roof replacement away from wood shakes and compliance with defensible space rules. I was rejected by 8 insurance companies. I did receive two offers, one for an \$8,000 premium per year and another for \$6,000 per year. The insurance proposals were much higher than I was paying.

Finally, after weeks of research, I found a company to insure me, American Modern, higher than I had been paying but still relatively reasonable. The first question they asked me was what kind of roof and how old. They are not insuring wood shake roofs or older roofs.

The insurance company sent an inspector to my home to evaluate the inside and outside and the defensible space. This is one of the major reasons we are adopting the **Firewise** program which is certified throughout the United States. The insurance company also wanted to know how far the fire department is and how close a fire hydrant is to my property.

The Wildfire Committee will be spearheading a fire hydrant painting weekend early this summer so firefighters can locate our hydrants in flames and thick smoke. We are looking for teens and adult volunteers to make this happen. Stay tuned for details.

It will take all of us working together to protect our community.

Thank you from the Wildfire Committee.

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