

From: tea_time@mchsi.com
To: [Lake County Community Development - Resource Planning](#)
Cc: "Ron Atteberry"
Subject: [EXTERNAL] Citizen concern regarding proposed expanding to "Very High" fire zoning
Date: Thursday, May 8, 2025 10:29:17 AM

My name is Linda Tea and I live in Lucerne. I am responding to the Lake Co News article that came out 5/7/25, that in summary, states that most everyone in Lake Co will be reclassified to "very high" fire zone and likely have their home insurances cancelled. Also, if I read it right, it will be required that there is a 5' vegetation free zone around all structures.

This is devastating news for Lake Co and will have a tragic impact! This economically depressed county can not afford the high cost of the 'CA Fair Plan' and I see most everyone going without fire insurance because it is unaffordable. A large future fire could wipe out a community and leave folks homeless. Also the requirement of clearance around our homes will be very costly! It will impact our economy in so many ways, even further. Real estate will suffer as well, folks won't be able to sell their homes to relocate.

I hope what I've learned is mis-information or simply wrong and doesn't really apply to us...but it looks like it does. We, the people of this county, **have not been informed as we should have** been regarding the devastation that is about to hit us. In the news article they did not even include the proposed map they were referring to which I had to look up separately.

Here are my thoughts:

- First, we need community awareness and time. Leaders need time to wrap their heads around it as well. Please stall any action.
- Can Lake Co. somehow qualify for exception due to major economic hardship?
- Can insurance Co. lose their privilege to use the map to cancel or increase rates on homeowners insurance?
- Can exceptions happen for those who abide by CalFire defensible space requirements?
- Can there be incentives to reduce the cost of creating defensible space?

Unfortunately people are blind as to what's about to come,

Linda Tea
Tea_time@mchsi.com
707-350-0999

From: [Canine Constitutional](#)
To: [Lake County Community Development - Resource Planning](#)
Subject: [EXTERNAL] Fire zones
Date: Thursday, February 13, 2025 1:57:42 PM

To whom it may concern,
I am curious what your plan is for the county to get out of the red
zoneds for the fire zones?

We are paying a lot of taxes and it seems only salaries are increased.
Our public road (jerusalem grade) has never been maintained and we as
locals have to fix the potholes, the culverts are not maintained and
literally destroyed our private road because of flodding and the county
says its not their responsibility to fix the damage that has been caused
by neglect! We have been here for over 8 years and not once was the
paved area of jerusalem grade fixed.
And our homeowners insurance increased from 2700 to over 10000 a year
because of fire.

So I am asking since i am paying my taxes here what is your plan to 1.
Maintain jerusalem grade and fix the damage that has been caused and 2.
What is the countys plan to get out of the red firezone?

Thank you

Silke Moore

Silke Moore Canine Constitutional Email: silkemoore@dogmarch.com Phone:
707-696-8727



Lucerne Area Revitalization Association - P.O. Box 1792 Lucerne, CA 95458 www.lucernearea.org

Monday, May 12, 2025

Lake County Community Development

Department

255 N Forbes St.

Lakeport, Third Floor

Via email: ResourcePlanning@lakecountycal.gov

RE: NEW FIRE HAZARD SEVERITY ZONE MAP

Greetings,

The Lucerne Area Revitalization Association, or LARA, is writing to register its concerns about Cal Fire's new fire hazard severity zone map for "Local Responsibility Areas," or the LRA.

This map has been raising alarm since it was first released. We believe this is a bad product that came out of an awful process, one which has been more "inside baseball" than inclusive of public concerns.

The process has featured a lack of clear explanations and motives shared with the public, and what we believe was an academic exercise that will have far reaching, negative impacts that include its weaponization by the insurance market.

Our concerns about these fire severity zone maps led us to write Cal Fire a letter in April 2023 about the manifest shortcomings in this process when it came to the SRA map; that letter is attached.

The process for this LRA map is not any better. Like that previous SRA map, this new LRA map doesn't appear to be addressing the community's concerns.

The LRA map has added 14,000 acres to the "very high" fire hazard severity zone — [a reported 878% increase in acreage designated the highest severity category in Lake County](#). Take one look at this map and areas that have not burned historically, and which have worked hard to bolster their safety, are now included whole cloth, in this assessment.

Is the state going to back up these changes in fire severity status with grant funding for areas like Lake County, in order to help owners meet the increasingly difficult requirements that homeowners will face? We doubt that, considering grant funding from the state tends to go to urban areas, not rural areas like ours.

We're clearly not the only ones concerned about how this will play out. City, county and fire officials have publicly stated their exasperation with the process, as well as their frustration with the fact that the City Councils and Board of Supervisors likely will be forced to accept the map anyway, despite their opposition and the map's questionable accuracy.

The public has been told, time and again, that these fire severity maps will not be used to add to the growing fire insurance mess that is evident in our communities, where many people have had their insurance canceled despite never having filed a claim. That is not reassuring at all and seems unsupported by fact.

The end result of this will be a disproportionate impact on poorer, rural areas, despite the fact that many urban areas fall into high fire zones.

Again, it is important to emphasize that this map takes no notice of work to reduce fire hazards, or the planning and educational efforts of Fire Safe councils.

Neither does it come with any apparent mechanism to be put to good effect. There is no indication whatsoever that this map will actually be used in a positive way, to foster good outcomes. If there is no benefit, what is the point?

Adding insult to injury is that the process has been built in such a way that public comment, once you are able to submit it, will be discounted anyway. From the start, it appeared the outcome was a foregone conclusion.

Once the final map was issued, the decision was made. It's all over but the crying — ***and the coming insurance cancellations.***

We respectfully ask that the county of Lake take a stand and reject this map and the process that created it. Only concessions by Cal Fire to work more cooperatively with local fire agencies and officials, and to allow mapping to be changed and location ratings upgraded with proof of fire hardening improvements, should induce county leadership to accept this dangerous and discriminatory map.

Regards,

A handwritten signature in black ink, appearing to read 'John Jensen', with a long horizontal stroke extending to the right.

John Jensen
President, LARA

Attachment:

- April 2023 LARA letter to Cal Fire



Lucerne Area Revitalization Association — P.O. Box 1792 Lucerne, CA 95458 www.lucerneara.org

Tuesday, April 4, 2023

Office of the State Fire Marshal
California Department of Forestry
and Fire Protection
Attn: Scott Witt, Deputy Chief
P.O. Box 944246
Sacramento, CA 94244-2460
Via email: fhszcomments@fire.ca.gov

RE: FIRE HAZARD SEVERITY ZONES MAP

Dear Deputy Chief Witt,

The Lucerne Area Revitalization Association is writing to lodge its concerns with the newest version of Cal Fire's fire hazard severity zones map and the public hearing process followed at the Lake County Board of Supervisors' meeting on Tuesday, Jan. 24.

First, regarding the Jan. 24 hearing, we found it concerning that it was only announced at that meeting that people could not provide comments via Zoom. Nowhere in the meeting materials was that limitation stated. Offering that people could then make their way to an in-person meeting in another county was a less-than-helpful suggestion.

Information about how to submit comments also was difficult to find, as we've heard from community members and leaders.

We believe this map is inaccurate, by design, and that it lacks context. This mapping exercise is heavy on theory, light on reality. Just precisely who is this mapping for? Who does it serve?

At first blush, it appears to be the equivalent of using "The Poseidon Adventure" as a tool to plan your next cruise; effectively creating a disaster map from whole cloth.

For those of us who have spent the last decade increasing our defensible space and home hardening practice, this mapping — which takes no account of any of those practices or improvements — offers no benefit and actually contributes to the increasing practice in the insurance industry of canceling customers despite years of spotless records and doing the work to ensure their homes and neighborhoods are safer.

This is a purely academic exercise. So the question is, why not just go all the way and imagine a California with no residents at all, and a landscape that looks like it did a century ago?

Next, we echo the concerns voiced by our friends at the Konocti Fire Safe Council, members of the Board of Supervisors and Lakeport Fire Protection District Chief Patrick Reitz about the impacts of this new map on the citizens of this community.

Members of the Konocti Fire Safe Council made very good suggestions at the Jan. 24 meeting, including adding to the algorithm the work that they and other similar councils are doing.

We agree that it should include layers that not only discuss fire safe councils and fire hardening programs, but also control burns and recent fire scars, all of which impact fire severity.

Then there is fire infrastructure, to wit, fire towers, such as the Konocti Fire Tower that Cal Fire currently is refusing to retrofit and return to use, despite there being money in the state budget for it and, most of all, despite the fact that the tower has been critical in spotting fires early.

Here in Lucerne, our mapping hasn't changed much, but that's less than comforting considering that the mapping done for our town does not take into account the fact that our neighborhoods have no substantial fire history here for more than 50 years. Cal Fire's own data sets show that, yet it doesn't register in this new hypothetical map.

That's in addition to the SRA map showing neighborhoods in Lucerne that are covered by the local fire agencies as being in the SRA.

Despite Cal Fire's claims that this isn't a risk assessment, it most certainly will be used by insurance companies.

The truth is, insurance rates in Lake County have skyrocketed. Insurance companies are using every trick in the book — from the locations of wood piles to the most basic of insurance claims — to cancel insurance or hike rates beyond the affordability threshold of Lake County's residents.

We ask Cal Fire to carefully consider how this map is created going forward, and to use its considerable resources to add layers of meaning and practicality to more accurately represent actual severity potential, to find ways to better include community input and to make avenues for that input easier, and more available and intuitive.

Sincerely,

A handwritten signature in black ink, appearing to read 'John C. Jensen', with a long horizontal stroke extending to the right.

John C. Jensen
President
Lucerne Area Revitalization Association

Kathy Barnwell
605 Oak Park Way
Lakeport, CA 95453

5/10/25

Brad Rasmussen
Lake County Board of Supervisors

Mireya Turner
Lake County Community Development Department

Re: Cal Fire Local Responsibility Areas Fire Hazard Severity Zones maps

I read a May 7, 2025 article in lakeconews.com regarding the lack of community response received by the cities and Lake County on the "Local Responsibility Area Fire Hazard Severity Zones" maps created by Cal Fire.

The initial March 20, 2025 article I read in lakeconews indicated that "local governments must adopt the map as is or with a **higher** hazard severity rating, regardless of public input or fire mitigation efforts." The article further verified that "state government code does not allow any adjustment to a lower rating in the map."

Although there is a required 'public comment' period, it's apparent Cal Fire will not be considering the public's concerns or making any changes to improve our ratings.

Nevertheless, here are my thoughts:

- 1) Insurance companies will **definitely** use these maps. They have been using the 2011 map for 14 years now. When we were looking to buy a new home in 2012 and 2013, we were told specifically by our current carrier and other local carriers that they would not cover homes in the CalFire mapped high risk areas. We also knew several friends who had their insurance cancelled due to the 2011 maps.
- 2) Insurance companies will **definitely** cancel policies based on these new maps.
- 3) It will be very difficult for anyone to get insurance once it has been cancelled, and it will be difficult to buy and sell real property due to insurance issues. People may even lose their homes if they can't afford insurance and can't sell because the homes are uninsurable.
- 4) I fear this may also lead to people who are asked to evacuate in a fire situation to instead stay and try to fight the fire to protect their uninsured home and possessions.

It's hard for me to believe the legislature in California wants to bring more hardship and still higher homeownership costs to our state than we already endure. I see how this hurts all Californians, but I fail to see how it helps any of us.

Kathy Barnwell

cc: Alan Flora, City of Clearlake
Kevin Ingram, City of Lakeport

From: [Andrew Luchsinger](#)
To: [Lake County Community Development - Resource Planning](#)
Subject: [EXTERNAL] Public Comment: Request for Reassessment of Fire Hazard Severity Zone Classification for Lakeport Area
Date: Thursday, May 8, 2025 1:42:32 PM

Dear Director Turner,

I am writing to express concern about the recently updated Fire Hazard Severity Zone (FHSZ) maps released by CAL FIRE, which designate large portions of the Lakeport area as “Very High” fire hazard zones. While I support the intent of improving public safety and wildfire preparedness, I believe the current classification for the Lakeport region does not fully reflect the on-the-ground conditions and may overstate the risk.

Broader Concerns for the Lakeport Area:

1. **Proximity to Natural and Built Firebreaks:** Major highways and roads, including the freeway corridors near Lakeport, serve as significant firebreaks. These barriers can slow or stop the spread of wildfires and are critical features that should be incorporated into risk modeling.
2. **Topography and Vegetation Patterns:** The fire behavior in a region is heavily influenced by slope, aspect, and vegetation type. Much of the Lakeport periphery includes irrigated residential zones, cleared areas, or terrain less prone to rapid fire spread, which may reduce the overall fire hazard compared to more remote or densely forested areas.
3. **Localized Weather and Wind Patterns:** CAL FIRE’s statewide model may not account for the specific wind behavior in this microclimate. In some areas around Lakeport, prevailing wind directions during fire season are more favorable, potentially lowering the wildfire threat.

Specific Request for 1100 Eva Way:

My property at 1100 Eva Way—outside the Lakeport city limits—has been included in the “Very High” hazard zone. Given its proximity to a major highway, relatively low fuel load in the surrounding landscape, and lower slope severity, I respectfully request that this area be reevaluated for potential reclassification to a more moderate risk level.

Support and Follow-Up:

If it would support the County’s efforts in advocating for more accurate designations, I would be glad to encourage other homeowners—both family and friends—who reside in Lake County to submit similar letters. Please let me know if collecting additional feedback from local property owners would be helpful to your department in forming a more comprehensive response to CAL FIRE.

Thank you for your attention to this important matter and for the work your office is doing on behalf of our community.

Regards,

-Andrew Luchsinger

From: Eileen VanCleave
To: Lake County Community Development - Resource Planning
Subject: [EXTERNAL] FireWise and high risk do not equate
Date: Friday, May 9, 2025 8:28:44 AM

Good morning,

I live in the Kelseyville Riviera, an area certified as "FireWise". That means as a community we have made improvements to mitigate catastrophic outcomes due to fire. Some insurance companies reward us with lower rates because of us being low risk, as we were designated prior to this new CalFire map.

I implore you to correct this map, and return the Kelseyville Rivieras to a low risk zone.

You CANNOT live in a FireWise certified area and be high risk. The two are opposites. The map should positively reflect any community that has met all criteria AND obtain FireWise certification.

<https://wfa.com/wildfire-articles/firewise-community-requirements/#:~:text=The%20Firewise%C2%AF%20program%20has%20a%20set%20of%20specific,to%20be%20recognized%20by%20the%20Firewise%C2%AF%20I/SA%20program.>

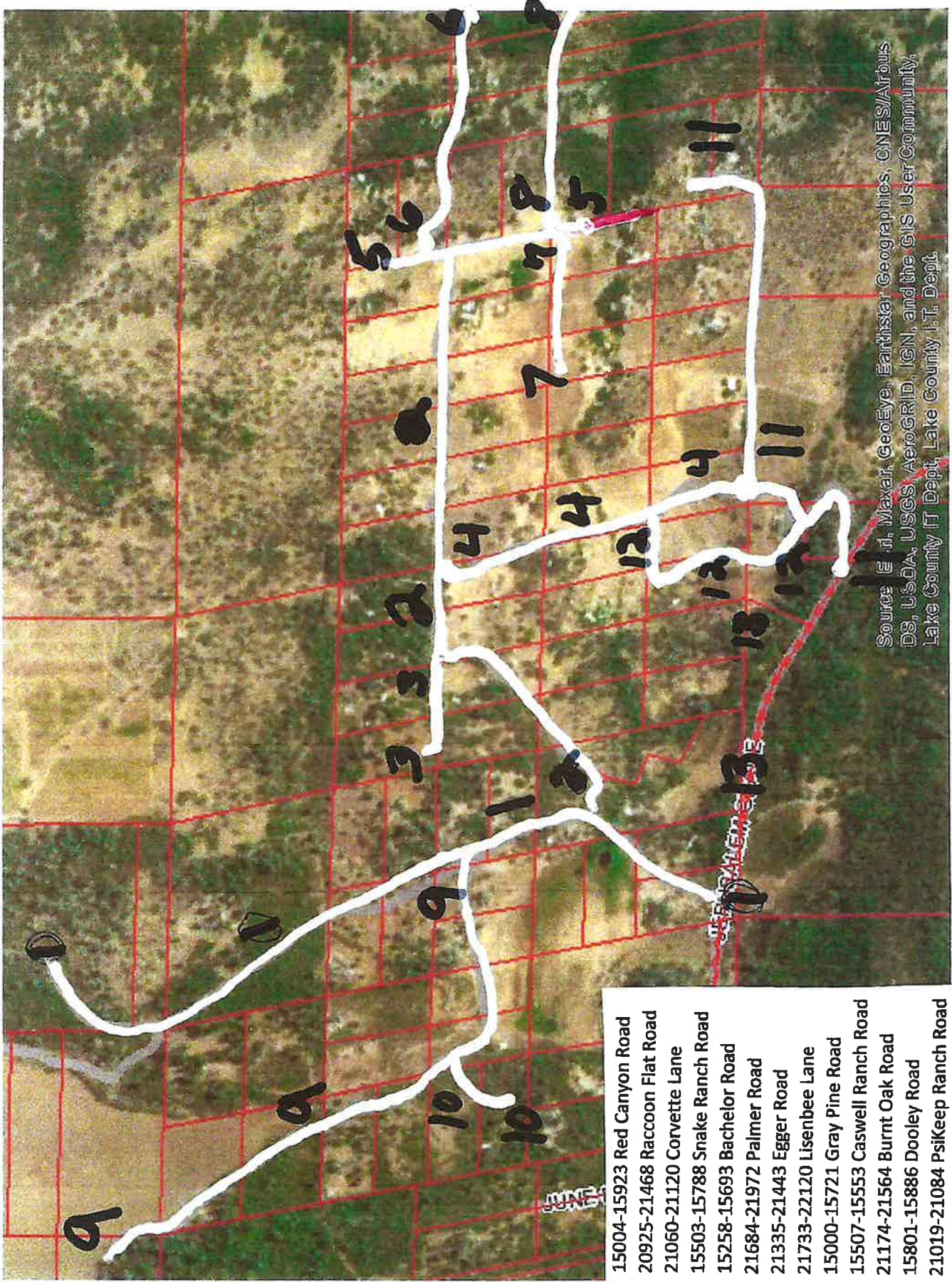
Lake County is the most impoverished in the entire State of California. We cannot have a map with inaccurate information deemed official, putting homeowners and small business owners at risk of lofty rate hikes, or complete policy cancellations as a result of this flawed CalFire fire risk zoning map.

Board of Supervisors, and in particular, Region 5, where are you? We need your voices and your political power to ensure this map does not become the official document for Kelseyville Riviera.

Respectfully submit,

E.V.

Sent from my iPhone



- 1) 15004-15923 Red Canyon Road
- 2) 20925-21468 Raccoon Flat Road
- 3) 21060-21120 Corvette Lane
- 4) 15503-15788 Snake Ranch Road
- 5) 15258-15693 Bachelor Road
- 6) 21684-21972 Palmer Road
- 7) 21335-21443 Egger Road
- 8) 21733-22120 Lisenbee Lane
- 9) 15000-15721 Gray Pine Road
- 10) 15507-15553 Caswell Ranch Road
- 11) 21174-21564 Burnt Oak Road
- 12) 15801-15886 Dooley Road
- 13) 21019-21084 PsiKeep Ranch Road

Source: Esri, Maxar, GeoEye, Earthstar Geographics, CNES/Airbus
 DS, USDA, USGS, AeroGRID, IGN, and the GIS User Community,
 Lake County IT Dept, Lake County I.T. Dept.

From: [glo anderson](#)
To: [CALFIRE FHSZ Comments; Lake County Community Development - Resource Planning](#)
Subject: [EXTERNAL] Lake County
Date: Friday, February 14, 2025 4:18:13 PM
Attachments: [Scan_0001 NEW MAP& KEY.pdf](#)

Hi! CalFire and Mireya Turner, Director,

Thank you for updating our fire zone area map for Upper Jerusalem Valley. When I typed in my new address it went to my parcel @ 15691 Snake Ranch Rd, Lower Lake, CA. just like it does in the Lake County Portal Maps.

In the past I requested a correction on the misspelling of Raccoon. This update is just as important as in the past when we have called in a fire, we were told that that road doesn't exist. Please make the correction from Racoon Flat Road to Raccoon Flat Road as it is posted on the County of Lake Portal Maps and decreed by County of Lake Public Works and the Board of Supervisors.

Thank you!

--

Glo Anderson, resident of Upper Jerusalem Valley

From: [Sarah Whitman](#)
To: [Lake County Community Development - Resource Planning](#)
Subject: FW: [EXTERNAL] New fire hazard map
Date: Friday, May 16, 2025 4:04:27 PM

Please see below comment.

From: Kate Schmidt-Hopper <wiseacre1farm@gmail.com>
Sent: Wednesday, May 7, 2025 1:02 PM
To: Sarah Whitman <Sarah.Whitman@lakecountycalifornia.gov>
Subject: [EXTERNAL] New fire hazard map

Hello County Supervisors,

Here we are once again dealing with the Office of the State Fire Marshall fire hazard map. Last year, assurances were made concerning the map that it was intended to direct policy for county building codes, and not intended for fire insurance premium policy decisions.

According to a recent Lake County News article, insurance companies DO use the map for insurance risk assessment, and that by “adopting” the fire hazard map, Lake County and the cities of Clearlake and Lakeport will essentially “codify” the FH map, thus indirectly sanctioning its use by insurers.

This is not a good idea. Can we at minimum be sure that the language we “adopt” does NOT decrease residential/commercial fire insurance coverage for Lake County?

Thank you, Kate Schmidt -Hopper.
Comstock Ct. HVL 95467
1-707-355-0358

From: [Mireya Turner](#)
To: [Lake County Community Development - Resource Planning](#); [Tim Gibson](#)
Cc: [Jack Smalley](#)
Subject: RE: Lake County FHSZ in LRA Adoption Status
Date: Monday, April 28, 2025 4:30:46 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image005.png](#)
[image006.png](#)
[image007.png](#)

Good afternoon,

The first reading of the fire map ordinance is tentatively scheduled for May 20, 2025, with the second reading expected to be the following week. There are not anticipated changes to the maps.

I am not sure about your third question.



Cordially,

Mireya G. Turner, MPA
Director

Community Development
255 N. Forbes St.
Lakeport, CA 95453
Phone: (707) 263-2221
Fax: (707) 263-2225
Email: mireya.turner@lakecountyca.gov

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From: Lake County Community Development - Resource Planning
<mbx.CDD_ResourcePlanning@lakecountyca.gov>
Sent: Monday, April 28, 2025 4:19 PM
To: Tim Gibson <tigibson@firstam.com>
Cc: Mireya Turner <Mireya.Turner@lakecountyca.gov>
Subject: RE: Lake County FHSZ in LRA Adoption Status

Hello Mr. Gibson,

I am Ccing CDD Director, Mireya Turner, to answer your questions.

Best,



Michelle Irace

Resource Planner, Community Development Department
255 N. Forbes St. Lakeport, CA 95453
Phone: (707) 263-2221 x 38121

Email: michelle.irace@lakecountycalifornia.gov
STAY CONNECTED:



From: Tim Gibson <tigibson@firstam.com>
Sent: Friday, April 25, 2025 3:49 PM
To: Lake County Community Development - Resource Planning
<mbx.CDD_ResourcePlanning@lakecountycalifornia.gov>
Subject: [EXTERNAL] Lake County FHSZ in LRA Adoption Status

Good afternoon:

Our office is tracking the adoption of CAL FIRE FHSZ in LRA maps statewide and would appreciate feedback on the following:

- When is the Lake County Board of Supervisors expected to conduct first and second hearings to officially consider and adopt the updated CAL FIRE FHSZ in LRA within its jurisdiction by ordinance?
- As of this date is the Lake County Board of Supervisors expected to officially adopt the updated CAL FIRE FHSZ in LRA as is or with modifications as permitted by California Government Code Section 51179?
- If a map with modification is adopted pursuant to California Government Code Section 51179, will the FHSZs depicted on that map be used as the basis for AB-38 defensible space real estate inspections?

Once adopted we would like to update our records with a copy of the official adoption ordinance and map.

A separate inquiry regarding this matter has been sent to the City of Lakeport and the City of Clearlake regarding those FHSZ in LRA within their jurisdictions.

Thank you in advance for your assistance and feedback.

Regards,

Tim

Tim Gibson
Principal Geo-Spatial Analyst

First American Real Estate Disclosures Corporation
tigibson@firstam.com | NYSE: FAF



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