



OLYMPIC VALLEY FIRE DEPARTMENT



As most of you know, the State has designated our area as a Very High Fire Severity Zone, which makes us a target for any insurance company trying to reduce or limit their risk pool. There are over one million properties in similarly designated areas in California.

Insurance companies typically require homeowners to reduce the risk posed by wildfire by establishing a defensible space around their homes. We prefer insurers assess risk through this lens because that provides us the opportunity to engage the property owner to identify ways to reduce fire risk and establish, and even increase, their defensible space, oftentimes to the satisfaction of the insurance company.

However, when they look at it on a macro-scale, like the risk of an entire area, it is much more difficult for us to apply practical fire prevention activities and for us to work with insurance companies to identify properties that are lower risk so they can make sound, practical underwriting decisions.

Although we are not experts in insurance, it seems clear that in some cases insurers are trying to limit their risk in our area by not writing new policies and not renewing existing policies based on blanket policies of reducing risk in Very High Fire Severity Zones. While we prefer to have an answer for you, much of this is driven by their business decision-making and out of the control of property owners and fire departments.

With that said, here is what we believe can be done today:

1. Request a defensible space inspection from the Olympic Valley Fire Department. Implement the changes identified and get a “no deficiency” inspection to show insurance companies your property meets the California law (PRC 4291) demonstrating your property is lower risk than others.
2. Use a local Broker. Local brokers have their finger in the pulse of the situation and can wade through some of the important information that makes insurers feel better about a property. They can save time because they know who is still working in this market and what they like to see. They can also recommend policy changes that could save money, like a larger deductible, as insurance premiums continue to rise.
3. Download and review insurance related items from our website including *Olympic Valley’s Existing Infrastructure and Efforts to Help Reduce Wildfire Risk*, *Your Olympic Valley Fire Department* and the *OVFD letter to Insurance Agent*.
4. View the CA Department of Insurance informational guides at <http://www.insurance.ca.gov/01-consumers/105-type/5-residential> or call the department’s toll-free number: 1-800-927-4357.
5. California has a program that guarantees property insurance even when others won’t write your property. It’s called California FAIR Program: <https://www.cfpnet.com/>.
6. Remind your State Legislatures and State Insurance Commissioner that this continues to be a problem by writing a letter with specific examples.

Respectfully yours,

Allen Riley, Chief
Olympic Valley Fire Department
ariley@olympicvalleyfire.org



OLYMPIC VALLEY FIRE DEPARTMENT



Dear Insurance Agent:

I am providing this letter on behalf of the Olympic Valley Fire Department. One of our homeowners has been informed that your agency would no longer insure his/her property. I am sure that this was not your individual decision but that of your organization. I understand this decision was made with very little information regarding the community of Olympic Valley and its efforts to mitigate the effects of wildfire. Please take a moment to understand our fire department and the things we do to protect the Olympic Valley community.

The Olympic Valley community is protected by two fire stations. The station at 305 Olympic Valley Road is staffed with permanent employees 24 hours a day, 7 days a week, 365 days a year. The station at 1810 is staffed during busy peak days including weekends and holidays.

Olympic Valley is a glaciated mountain valley flanked on the north and south by lateral moraines and on the west by a large granite cirque. The western part of the valley and most of the southern slopes are cleared ski runs on Palisades Tahoe Ski Resort property and offer good fuel breaks and access roads. The Valley floor is predominately meadow, including an 18-hole golf course, with a creek that runs the length of the meadow and empties into the Truckee River drainage at the east end of the Valley. The domestic water system rivals that of most large cities, there are 199 fire hydrants throughout the District. The hydrants are supplied by several gravity fed water tanks with a combined capacity of approximately 2.2 million gallons of water.

The Olympic Valley Fire Department has an Insurance Service Organization (ISO) Public Protection Classification rating of 2/2Y. Fire department ISO ratings are on a scale of 1 through 10. ISO rating of 1 being the best and 10 being no protection.

The Olympic Valley Fire Department performs defensible space inspections for every property in the District annually. Residential properties are inspected for compliance with the State of California Public Resources Code (PRC) 4291 for defensible space. Community members are provided resources and guidance to make their homes defensible in case of a wildfire including free green-waste disposal on "green waste days," held monthly throughout the summer; 100% reimbursed green-waste-only dumpsters delivered to residential properties, and Chipper Days throughout the summer.

Thank you for taking the time to learn more about the Olympic Valley Fire Department's efforts to make its community as safe as possible from a catastrophic wild land fire. I also recommend that you review the package titled ***Olympic Valley's Existing Infrastructure and Efforts to Help Reduce Wildfire Risk*** and ***Your Olympic Valley Fire Department***, which provides insurance companies with more detailed information of our department's commitment to keeping its community safe from a wildfire.

If you have any questions regarding fire department programs, please feel free to contact me directly at 530-583-6111 extension 221.

Respectfully yours,

Allen Riley, Chief
Olympic Valley Fire Department
ariley@olympicvalleyfire.org



OLYMPIC VALLEY PUBLIC SERVICE DISTRICT



Olympic Valley's Existing Infrastructure and Efforts to Help Reduce Wildfire Risk

Olympic Valley Fire Department is concerned that the method by which third party companies provide property-specific hazard scores does not fully consider the site-specific mitigations to reduce wildfire risk within our community. This is at the detriment of our community's property owners. The District has compiled a packet of information to offer greater insight into the measures being taken by our jurisdiction that greatly help to reduce the wildfire risks to our community. With the information provided within this packet, it is our intention that an insurance provider may be able to ascertain their wildfire exposures more confidently regarding our community and, more significantly, to the benefit of our property owners.

Olympic Valley Geography:

Olympic Valley is a glacial valley with a large meadow surrounded by a large granite cirque to the west and forested slopes on the north and south. The Valley floor is mostly a large meadow, including an 18-hole golf course, and a large, paved parking lot for the ski area on the west end. A creek runs west to east through the meadow and empties into the Truckee River.

Olympic Valley Defensible Space Program

- The Olympic Valley Fire Department has managed a Defensible Space Program for over two decades which enforces Public Resources Code 4291 annually on 100% of the properties in the District's fire protection service area. This program has been extremely successful in managing forest fuels such as dead trees and branches, brush, grasses, and pine needles that contribute to the risks associated with catastrophic wildfire.
- In response to the priorities outlined in the CWPP, the District is looking at ways to incentivize defensible space work including grant funding to assist homeowners to expand defensible space on their property.
- The District uses the Fire Aside software for defensible space evaluations to provide residents with an interactive and easy-to-understand platform to allow them to prioritize and resolve defensible space and home hardening concerns.

Olympic Valley Fuels Management Program:

- The District works with a Registered Professional Forester (RPF) for fuels management work and anticipates completing a 120-acre ridgeline fuel break project at an estimated cost of \$540,000 and a tree-thinning project along Olympic Valley Road, the Valley's major evacuation route, with an estimated cost of \$70,000 in the summer of 2023.
- The District is supporting major US Forest Service projects which will complete forest restoration, fuels reduction and habitat enhancement treatments on over 7,000 acres of land directly north and south of the Valley.

Olympic Valley Community Wildfire Protection Plan:

- Approved in 2022, the CWPP identifies and prioritizes fuels reduction and wildfire prevention strategy within the jurisdiction.
- The Plan addresses issues such as wildfire response, hazard mitigation, community preparedness, home hardening, and structure protection and will guide the activities and priorities of the Fuels Management Program.
- Having an approved CWPP allows the Department to be competitive for grant funding for wildfire prevention activities, which the District aggressively pursues.

Olympic Valley Fire Department:

- The Department currently has a full-time paid staff of 13 and maintains a minimum staffing of three people, 24 hours per day, seven days per week. In addition to full-time staff, paid part-time and seasonal employees augment staffing during busy periods.
- The District is protected by two fire stations. Station 21 is located at 305 Olympic Valley Road (24/7/365) and Station 22 is located at 1810 Olympic Valley Road (peak days).
- The District has several types of fire apparatus including two (2) Type 1 Structural Engines, two (2) Type III Brush Engines, a 2,000-gallon Water Tender, a Light Duty Rescue, and a small off-road UTV.
- Local wildland fire agencies, CAL FIRE and the U.S. Forest Service have several resources that can travel to Olympic Valley within 10-20 minutes depending on the resource.

Olympic Valley Fire Department Insurance Rating:

- The Olympic Valley Fire Department has an Insurance Service Organization (ISO) Public Protection Classification rating of 2 which is an exemplary rating and within the top 1.5% in the nation. Fire department ISO ratings are on a scale of 1 through 10, 1 being the best possible protection and 10 being no protection.

Olympic Valley Firewise Community

- The Olympic Valley Firewise community has been a nationally recognized Firewise Community since 2020 (See current Firewise Certificate).
- The Firewise Community has done a lot for the Valley already, spearheading monthly Green Waste Collection Days, providing education on defensible space and home hardening, helping to host the community's annual evacuation drill and education day, and elevating the need for a Community Wildfire Protection Plan (CWPP).

Olympic Valley Public Service District - Water:

- Ample water storage, high water pressure, and reliable operations provides Olympic Valley with an exceptional water system for fire suppression. The water system always meets or exceeds NFPA standards for storage, flow and pressure.
- The Valley has several gravity-fed water tanks with a combined capacity of approximately 2.2 million gallons of water, additionally there are ponds and surface water areas that helicopters can dip from. The District has a total of 200 hydrants, most of which are within 300 feet of each other.



Your Olympic Valley Fire Department

Olympic Valley Fire Department Mission Statement:
To protect and enhance the safety and well-being of those
in our community.



Inside:

Fire Department Overview
Insurance Services Organization (ISO)
Olympic Valley's Water Systems

FIRE DEPARTMENT OVERVIEW

The Olympic Valley Fire Department has been serving the Olympic Valley Community since 1960. Our boundaries cover approximately 14 square miles, surrounded by State and Federal lands. The Olympic Valley Fire Department operates under the Olympic Valley Public Service District. The Public Service District is a Special District governed by an elected Board of Directors. The Fire Department is managed by the Fire Chief.

The community of Olympic Valley is home to one of the largest ski resorts in North America and home to the 1960 Winter Olympics. During peak seasons, the population at Olympic Valley can grow to more than 20,000 people. As an all risk fire department, we seek to accomplish our mission by providing fire prevention and suppression, rescue, and emergency medical services. In addition to these services, the Olympic Valley Fire Department provides public education such as First Aid/CPR classes and fire extinguisher training.

The District is protected by two fire stations. Station 21 is located at 305 Squaw Valley Road and Station 22 is located at 1810 Squaw Valley Road. The firefighters at Station 21 staff several types of fire apparatus. Engine 21 responds to structure fires, rescues, vehicle accidents, and medical aids. The engine has a full compliment of firefighting equipment, rescue equipment, vehicle extrication equipment, and advanced life support equipment. The advanced life support equipment includes medications, IV access supplies, intubation equipment and a heart monitor that has the ability to defibrillate. Other apparatus include a second Type I Structural Engine, two (2) Type III Brush Engines, a 2,150-gallon Water Tender, a Light Duty Rescue and a small off-road UTV.

Station 21 is staffed with well trained, dedicated, caring personnel 24 hours a day, 365 days a year. Station 22 is staffed on busy peak days and holidays. All personnel are professional firefighters with extensive medical training. Each shift consists of a captain, an engineer, and two firefighter-paramedics. In addition to the shift personnel, the Department is also staffed with six part-time firefighters and a full-time Fire Chief.

GEORGAPHIC OVERVIEW

Olympic Valley is a glacial valley with a large meadow surrounded by a large granite cirque to the west and forested slopes on the north and south. The Valley floor is mostly a large meadow, including an 18-hole golf course, and a large paved parking lot for the ski area on the west end. A creek runs west to east through the meadow and empties into the Truckee River.



DEFENSIBLE SPACE PROGRAM

The Olympic Valley community is located in a fire-dependent ecosystem. Forest fires over thousands of years in the Sierra Nevada have shaped the local forest in its structure and composition. Natural fires caused by lightning as well as fires set deliberately by Native Americans for travel, food, and supplies have molded the forest in this region before the settlement era started. These low-intensity and frequent fires occurred generally less than every twenty years and removed accumulated forest fuels. Early accounts from the first settlers spoke about a forest that was predominately an open-growth pine forest with large trees and little or no understory. The general absence of forest fires due to suppression efforts, infrequency of controlled burning, and changes in forest management has allowed the forest to evolve into an unnatural state. We now live in a forest that is overstocked with a larger species of white and red fir and a dense understory of seedlings, brush, and downed woody material.

Despite our efforts to keep our community fire safe, we can not do the job alone. A defensible space is the most important factor in limiting the spread of wildfire in Olympic Valley neighborhoods. Defensible space is beneficial in many ways. It prevents fire from advancing and endangering homes and lives. It improves property value while reducing the risk of loss. It provides a healthier environment for trees and shrubs by minimizing the impacts of competition, insects, and disease. Lastly, it allows firefighters to safely and effectively defend your home from an oncoming fire. To ensure Olympic Valley homeowners are dedicated to the goal of making our community a healthier and safer environment, we remind all homeowners to maintain their property in compliance with Public Resource Code 4291.



INSURANCE SERVICES ORGANIZATION

The Olympic Valley Fire Department is proud to inform its homeowners, business owners, and visitors that we were recently designated with an ISO rating of 2/2Y. This rating puts us in the top 10% in the nation. The ISO rating of a community has a direct effect on the insurance premiums that individuals pay on their homes and commercial buildings (The lower the ISO ratings on a scale of 1 to 10, the better the insurance rates.) Class 1 represents exemplary fire protection, and Class 10 indicates that the area's fire suppression program does not meet ISO's minimum criteria. Virtually all U.S. insurers of homes and business property use ISO's Public Protection Classification (PPC) in calculating premiums. In general, the price of fire insurance in a community with a good PPC is substantially lower than in a community with a poor PPC, assuming all other factors are equal. A Community's PPC depends on:

- Fire Alarm and Communications Systems: telephone systems and lines, staffing, and dispatching systems (10% of the overall rating).
- Fire Department: pumping capabilities, hours of training provided and attended by staff, responses per call, commercial fire pre-planning, number of fire stations, boundaries served, hose, and pump testing (50% of the overall rating).
- Water Supply System: amount of available water available to suppress fires; the distribution system; and the condition of fire hydrants (40% of the overall rating).

We are proud to have achieved a Class 2 rating for our homeowners and businesses. Class 2 is an exemplary ISO rating for a fire department of our size. This rating is a confirmation that the Olympic Valley Fire Department has kept pace with the demands of the community we protect. Everyone who lives and works in Olympic Valley can be confident knowing that their Fire Department is proficient having earned this highly endorsed rating. Olympic Valley is also a recognized NFPA Firewise Community.

For more information about ISO ratings, visit the website www.isomitigation.com.



OLYMPIC VALLEY'S WATER SYSTEM

The Olympic Valley Public Service District (PSD) provides a water system of exceptional capacity and capability. The PSD is responsible for the operations and maintenance of our water systems. Over the years, Olympic Valley and Tahoe-Truckee areas have grown considerably. Along with this growth, water system technology has continued to improve. The rapidly changing community, improved technology, and a progressive District Board have combined to provide the excellent water system that exists today.

Olympic Valley's water comes from a robust well-system on the valley floor as well as a few mountain springs located on the valley's flanking hillsides.

The District has a total of 199 hydrants, most of which are within 300 feet of each other.

The combination of ample water storage, high water pressure, and the commitment of our Utility Operations Department provides Olympic Valley with an exceptional water system for fire suppression. The water system always meets or exceeds NFPA standards for storage, flow and pressure.



2022

NATIONAL FIREWISE USA® PROGRAM
CERTIFICATE
OF RECOGNITION

The National Fire Protection Association acknowledges that

Olympic Valley

located in Olympic Valley, CA

has successfully completed the Firewise USA® program's annual requirements for 2022
and is a participating site in good standing throughout the 2023 calendar year.



James T. Pauley, President, NFPA



FIREWISE USA®
RESIDENTS REDUCING WILDFIRE RISKS

October 25, 2022

Date Issued

OLYMPIC VALLEY FIRE DEPARTMENT

Wildland Fire Evacuation

If a wildfire is threatening your home and you need to evacuate:

Attire and Equipment:

- Cotton or wool clothes are more fire resistant than synthetics
- Proper attire includes long pants, long sleeved shirt or jacket and boots
- Carry gloves, a handkerchief to cover your face, water to drink, and goggles
- Keep a flashlight and portable radio with you at all times
- Tune in to a local radio station and listen for instructions



Family Members and Pets:

- If possible, evacuate all family members not essential to preparing the house for wildfire first
- Make sure to designate a meeting place and contact plan using cell phone, e-mail or a relative in another area
- Evacuate pets to a safe location - contact the Humane Society or Animal Control for assistance if needed

Vehicles:

- Place vehicles in garage or in the driveway, pointing out. **Leave the keys in the ignition!**
- Roll up the windows, close sunroof
- Open the garage door using the garage door opener, then disconnect the garage door opener drive and manually lower the door so that the door can be opened manually from the outside if needed

Essential Items:

- Important documents (financial records, insurance policies, birth certificates, medical records, etc)
- Credit and ATM cards, insurance cards, address book, PDA, laptop computer
- Drivers license, passport
- Medications, prescription glasses, toiletries
- Computer backup files - flash drive, external drive for desktop machine
- Inventory of home contents (video before possible emergency), photographs of interior and exterior of house
- Cell phone and charger
- Change of clothing
- Family photo albums and videos, family heirlooms
- Place essential items in car

Inside the House:

- Close all interior doors
- Leave a light on in each room
- Remove lightweight curtains and other combustible materials from around windows
- Close fire-resistant drapes, shutters and blinds
- Turn off all pilot lights
- Move overstuffed furniture - couches and easy chairs - to the center of rooms

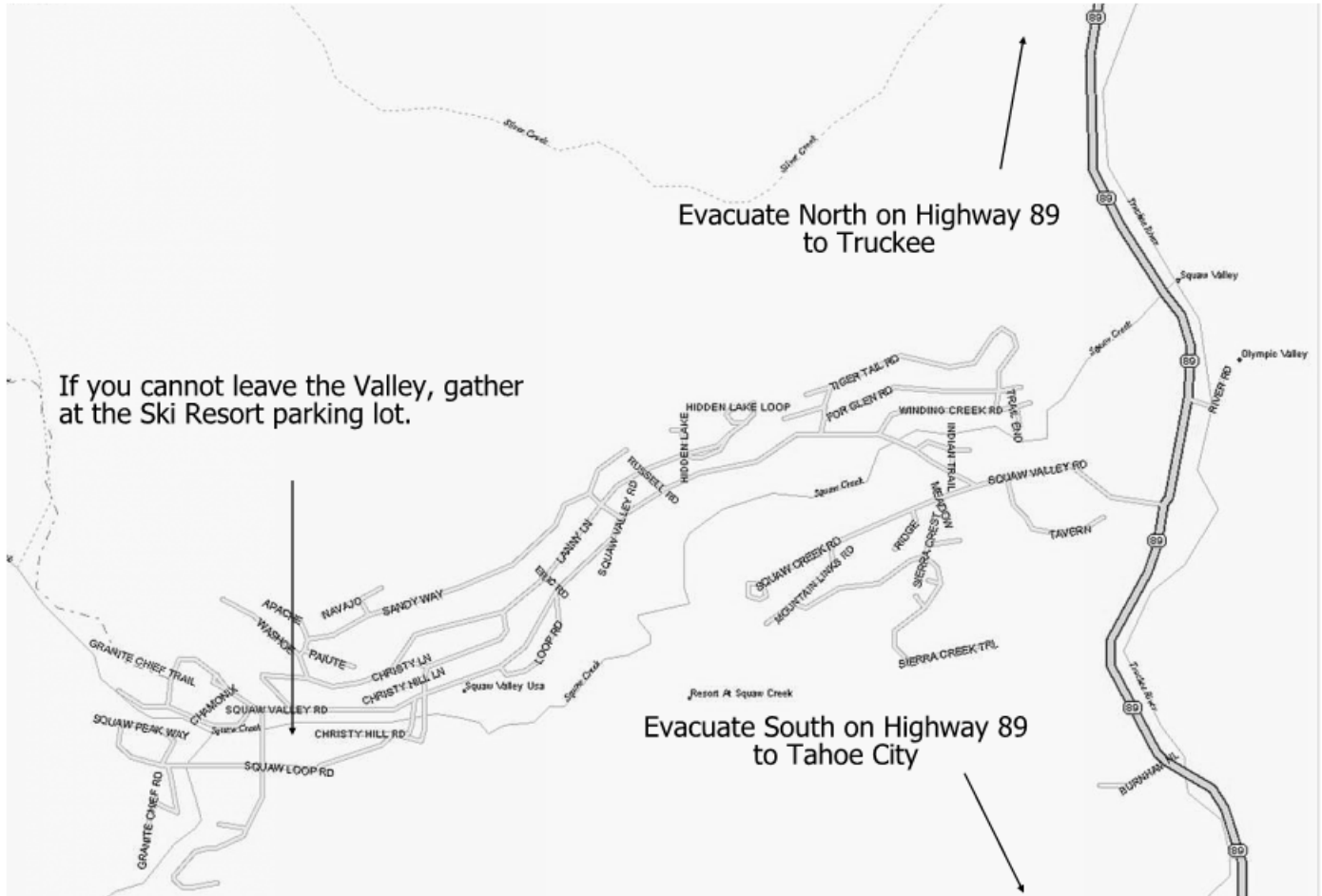
Outside the House:

- Place combustible patio furniture in the house or garage
- Shut off propane at the tank
- Close all exterior vents if possible
- Prop a ladder against the house to provide firefighters easy access to the roof
- Make sure that all garden hoses are connected to faucets and attach nozzles
- Close all exterior doors and windows, leaving all exterior doors unlocked
- Turn on outside lights
- If available and if there's time cover windows, attic openings, and vents with 1/2" plywood
- Wet down wood shakes or shingle roofs before leaving if possible
- Fill trash cans and buckets with water and place where firefighters can find them
- If you have an emergency water source (pool, pond, etc.) and/or portable pump, clearly mark its availability so it can be seen from street



If Evacuation is Needed:

- Take Squaw Valley Road to Highway 89 go to Truckee or Tahoe City - whichever is away from the fire
- Listen to local radio stations for evacuation locations
- Sign up for Olympic Valley Fire Department's Nixle notifications by texting 96146 to 888-777.
- If it's not possible to leave the Valley, go in your car to the Ski Resort parking lot and wait there
- If not possible to leave your residence, shelter in place until all is clear and leave Valley if possible
- Please evacuate early if asked to do so to avoid entrapment by the fire storm! Studies from the recent fires in Australia, as well as the Camp Fire in Paradise, showed that the people who died were the ones who planned to leave, but waited too long to do so, encountering conditions that were untenable, but that only a short time earlier had been safe for travel.
- Drive with headlights ON so that you can be seen in the smoke
- Drive carefully and with caution for changing conditions - vehicle accidents clog roads and lead to confusion and unnecessary deaths



Be prepared: it will likely be dark, smoky, windy and hot. There may be airborne burning embers, no power, no telephone service and poor water pressure.

Remember, NOTHING you own is worth your life!

PLEASE evacuate immediately when told to do so by firefighters or law enforcement officials!