

El Dorado County Fire Insurance Access and Affordability Stakeholder Workgroup

August 21, 2019

Re: Growing crisis related to the availability and affordability of protective fire insurance for homeowners and business owners in El Dorado County

To: Commissioner Ricardo Lara

In El Dorado County, availability and affordability of protective fire insurance for homeowners has become decreasingly available at a rapid speed. This issue has become a crisis in our community and continues to affect more residents every day that passes.

To ensure that we have a strong unified voice, the El Dorado County Democratic Party, El Dorado County Republican Party, El Dorado County Chamber of Commerce, El Dorado Hills Chamber of Commerce and El Dorado County Association of Realtors have formed a stakeholder work group focused on forging a stronger unified voice to move forward on County, State, and Federal actions to alleviate this crisis.

In the last two years, California has been hit with the most destructive wildfires in the state's history. Due to the catastrophic nature of these fires, insurance companies across the state have taken swift action to redefine how they determine an individual property's risk level. Subsequently,

insurance companies have increasingly denied to renew homeowner's insurance policies with fire protection coverage for properties. Some companies have completely pulled out of the market in areas of the state that have been defined as high fire risk on the tiered wildland fire-threat map prepared by the California Department of Forestry and Fire Protection's (CAL FIRE) as part of its Fire Resource and Assessment Program (FRAP). According to these maps, El Dorado County is almost entirely encompassed within Tier 2 and Tier 3 fire risk zones placing an estimated 75% of the 90,000 residential properties at risk of losing protective fire insurance coverage or receiving high premium increases.

Every conversation and effort to advocate for wildfire preparedness, must prioritize ensuring access to affordable protective insurance coverage for the communities at risk. Rural communities with a high wildfire risk stand to bear

serious costs associated with any crisis recovery and need to be at the table to help avert exacerbated recovery costs compounded by a lack of insurance coverage.

This issue is non-partisan and addressing this challenge will require a unified voice from our community. Our group is committed to collaborating on solutions for the benefit of our community. We would welcome the opportunity to be included in local, regional and statewide discussions. While we don't have all the answers, we feel strongly that there are achievable solutions through unified, collaborative and transparent actions. We stand ready to assist, as active and collaborative members of El Dorado County.

Thank you for your attention to this matter.

Joshua Elder
Chair

El Dorado County Democratic Party

Todd White
Chair
El Dorado County Republican Party

Laurel Brent-Bumb A.C.E.
Chief Executive Officer
El Dorado County Chamber of Commerce

Debra Miller
President
El Dorado County Association of Realtors

Debbie Manning
President & CEO
El Dorado Hills Chamber of Commerce

cc: Governor Newsom, Lt. Governor Kounalakis, Senator Brian Dahle, Assembly member Bigelow, Assembly member Kiley, El Dorado County Board of Supervisors, Placerville City Council, South Lake Tahoe City Council



HOLLY JOLLY HOLIDAY MIXER

Hosted By: **REDHAWK CASINO**

Good company and merriment abound at this hoppin' holiday happenin'

December 18, 2019
5:30 PM - 7:30 PM
@ Red Hawk Casino / Henrys steak House

TRI-CHAMBER MIXER
Proceeds from the holiday drawing are used to create food basket for local families that have been identified by the El Dorado County Office of Education as qualified recipients. Please consider donating a raffle prize for this worthy cause.



Power Outage? What You Need to Know About Paying Employees

Mike McCluskey, Senior Technical Editor, CalChamber

You can require employees to "wait out" the power outage, but you must pay them for the time spent waiting. More than one million California residents are expected to be without power due to PG&E's Public Safety Power Shutoff. Expected high winds combined with hot and dry conditions have prompted this shutoff, which is expected to leave customers, including businesses, without power until at least Thursday.

If your business is one of the thousands affected by these outages, you might be wondering whether to send your employees home, or if you need to pay them during the outage. Here is what you should know if your business is part of any power outage. You can decide to send employees home. If you decide to send your employees home, remember that pay requirements differ for exempt and nonexempt workers. You must pay exempt workers for a full day on any day they perform any work. In addition,

for any days where the business is shut down for the entire day, if an exempt employee performed any work during the workweek and is ready, willing, and able to work on the day you shut down, you must pay them for the full day you are shut down.

Nonexempt workers are only entitled to be paid for the hours they spend performing work. Reporting time pay requirements for nonexempt employees do not apply in this situation; the requirement does not apply when public utilities fail to supply electricity, water or gas, or there is a failure in the public utilities or sewer system. Remember that you do need to pay them for the time spent waiting for the power to come back on if you decide to try and "wait out" the outage and keep your employees on the premises. The law allows you to require employees to wait out the outage, but in this case, where the outage may last many hours, if not days, it may be prudent to simply send your employees home, if possible.

R.C. Henning Coffee Company



RC Henning Coffee Company opened for business in Santa Cruz, CA in 1973. "We were into coffee before coffee was cool." When I started in the coffee business, the only way I was going to put my name on the label was to deliver the best, freshest coffee possible. I would drive my pickup truck from Santa Cruz to the piers of San Francisco every week to select the highest grade of the world's best Arabica coffee beans.

southern providence of Huila, a region that still grows the traditional typical beans along with the newer varieties. We select by the cup, seeking the rarest lots for the most exceptional beans. The key to excellent coffee is QUALITY AND FRESHNESS and that is what you will taste in every cup. Enjoy!
- Bob Henning

2558 Greenwood Lane, Cameron Park, CA 95682
(800) 297-4001, www.rchenningcoffee-company.com

BREAKER GLASS Co., Inc.
WE'RE YOUR AUTOMOTIVE GLASS SPECIALISTS!

Thanks for Voting us #1
2006 - 2012

Kevin Brown
Past County Chamber President 2006

UP TO \$50 OFF YOUR DEDUCTIBLE
(with Insurance Claim)

530-626-3795
131 Placerville Drive, Placerville

Terrie Y. Prod'hon
CERTIFIED PUBLIC ACCOUNTANT

- Bookkeeping, Accounting & Billing Services
- Financial Statements & Cash Flow Analysis
- Tax Planning & Tax Return Preparation
- Estate Tax Planning & Preparation
- Trust Management & Accounting
- Payroll Processing
- Hardware & Software Selection & Implementation
- Computer Consulting, Training & Support

530-622-1731 916-933-2164

FAX 622-7241 FAX 933-7745
601 Main Street 985 Governor Drive
Placerville, CA 95667-5708 El Dorado Hills, CA 95762-4231

CARBON COPY
★ Over 25 Years in El Dorado County! ★
Your LOCAL SOURCE for Multi-Functional Copiers/Printers that do it all!

- New & Refurbished Machines
- Customer care is our priority!

Simple, Affordable Monthly Programs!

KYOCERA Copystar SAMSUNG
hp Canon DELL brother

559 Main St. • Placerville • 800-626-3166
JACKSON 209-223-3734 AUBURN 530-885-1960 SACRAMENTO 916-923-1919

Kooy
pest control

Complete Pest Control Service
530-626-6774

\$25.00 Off Any Service
New customers only

NOVEMBER 2019 COMMUNITY CALENDAR

Community Observatory

Folsom Lake College – El Dorado Center, Campus Dr. Free. \$2 Parking (530) 642-5621 or communityobservatory.com

Apple Jack's & Jill's Square Dance & Line Dance Club

Wednesday Evenings, 6:30 p.m. at Hangtown Grange, 2020 Smith Flat Road, Placerville. (530) 621-1830 or (916) 933-2790.

UCCE/El Dorado County Master Gardener Classes

Nov 2, Garden Tour & Solar Viewing, 9 a.m. – noon, Sherwood Demonstration Garden - behind Folsom Lake College El Dorado Center
 Nov 2, Fall Propagation, 9 a.m. – noon Sherwood Demonstration Garden - behind Folsom Lake College El Dorado Center
 Nov 9, Second Saturday Open Garden Day, 9 a.m. – noon Sherwood Demonstration Garden - behind Folsom Lake College El Dorado Center
 Nov 13, Succulent Bowls, 9 a.m. – noon Cameron Park Community Center
 Nov 16, Star thistle, 9 a.m. – noon Government Center Hearing Room - Building C
 UCCE Master Gardeners of El Dorado County Office, (530) 621-5512 or www.ucanr.edu/edmg

Farmers Markets

Saturday Nov 2 & 9, 8 a.m. – noon – Placerville – Bike path behind Ivy House Parking Lot, (530) 622-1900 or visit www.eldoradofarmersmarket.com

El Dorado Western Railroad Rides

museum.edcgov.us/el-dorado-western-railroad, or mary.cory@edcgov.us

Haunted Hangtown Ghost Tours

Fridays and Saturdays. (530) 748-0435 or visit hauntedhangtownghosttours.com/tours

Pizza Factory Karaoke Night

Saturdays, 6:30 p.m. – 10:30 p.m., 1242 Broadway, Placerville. (530) 626-3034, www.facebook.com/placerville.pizza.factory

Bingo

Tuesdays. Doors open at 5 p.m. Dinner is available at 5:15 with speed games starting at 6:15. Minimum buy-in is \$12.00 and includes 14 regular games. Pollock Pines/Camino Community Center. 530-647-8005, www.pollockpinesca.org/bingo

Boeger Winery Harvest Tours

Weekly, On Wednesday, Friday and Saturday. tours@boegerwinery.com, www.boegerwinery.com/events

Nov 2 CASA Gala 2019

6 p.m., Be the sparkle in a child's life. Serrano Country Club in El Dorado Hills. www.casadorado.org/casa-gala-2019/

Nov 2 Wakamatsu Historic Public Tour,

10 a.m. – Noon. 530-621-1224. www.arconservancy.org/event/wakamatsu-historical-public-tour-contact-arc-for-year-round-private-tours/

Nov 2 Wakamatsu Open Farm Days,

10 a.m. – 2 p.m. 530-621-1224. www.arconservancy.org/event/wakamatsu-historical-public-tour-contact-arc-for-year-round-private-tours/

Nov 3 40th Apple Hill Harvest Run

All Proceeds Benefit the Camino Union School District. (530) 644-7692. www.applehillrun.org

Nov 3 Dragon Claws II – In Search of Old Growth,

9 a.m. – 11 a.m., Presented by the American River Conservancy. Garden Valley Park, \$5/members, \$10/non-members. julie@ARconservancy.org or 530-621-1224.

Nov 8 - 9 21st Annual Craft Fair,

9 a.m. – 4 p.m., Cold Springs Church, 2600 Cold Springs Road, Placerville. 530 622-2171

Nov 8 American Legion 100 Year Anniversary,

4 p.m. – 10 p.m. BBQ. \$10 per person at the door, Speakers and Presenters, Music by the Random Strangers. www.legionpost119.org, 530-626-3956

Nov 9 – 10 Bottle your own at Fenton Herriot,

Noon – 4 p.m., \$12/bottle or \$120/case. briand@fentonherriott.com, fentonherriott.com/events/fall.htm

Nov 9 Turning Photos into Paintings

1 p.m. - 5 p.m., Presented by the American River Conservancy. \$85/ members, \$95/non-members. Contact julie@ARconservancy.org or 530-621-1224 to sign up and for meeting location (Gold Hill area).

Nov 9 Live Country & Gospel Music Benefit Concert,

4 p.m. - 8:30 p.m., El Dorado Community Church, 4701 Church Street, El Dorado. Live music by John McGregor and Friends! Potluck, Raffles, FUN!! Contact Wendy Harnage at wharnage@att.net

Nov 9 Sunset/Moonlight Hike,

5:30 - 7:30 p.m., Presented by the American River Conservancy. Suggested donation: \$5/members, \$10/non-members. julie@ARconservancy.org or 530-621-1224 to sign up and for meeting location (Pilot Hill area).

Nov 10 - 11 Open Space Easy Tai Chi at Wakamatsu Farm,

10 a.m. – 11 a.m., Presented by the American River Conservancy. Suggested Donation: \$5/members, \$10/non-members. julie@ARconservancy.org or 530-621-1224 to sign up, and for meeting location (Placerville/Gold Hill area. Rain may change location).

Nov 15 – 16 Holiday Gift Fair

Hosted by the Dogwood Garden Club and the Pollock-Pines Community Center, 2675 Sanders Dr, Pollock Pines. Fri 5 p.m. to 9 p.m., Sat 9 a.m. to 3 p.m. Locally Crafted one-of-a-kind affordable gifts, entertainment & raffle, Soup, sandwiches and warm drinks. 530-240-5858 or 530-647-8738

Nov 16 Get Creative with Collage,

10 a.m. - 12:30 p.m., Join artist David Yapp for this fun, creative workshop. Ages 12+ welcome. Cost: \$35/members, \$40/non-members. Contact julie@ARconservancy.org or 530-621-1224 to sign up and for meeting location (Coloma area).

Nov 16 - 17 Weekend of Giving,

Over 25 El Dorado Wineries will be donating \$1 from each bottle of wine sold to the Center for Violence Free relationships. El Dorado Winery Association 530-409-8688 or eldoradowines.org

Nov 16 Empty Bowls Supper

3:30 p.m. - 7:30 p.m., El Dorado County Fairgrounds, Mark D. Forni Bldg., 100 Placerville Drive. This event raises funds to help feed the

poor locally and internationally. Our recipients this year are The Upper Room Dining Hall in Placerville, The Andean Alliance (builds greenhouses for high elevation communities in Peru), and Children's Hope of Haiti. The Supper includes a home-cooked meal of soup, bread and beverage in a keepsake bowl and is nearly a trashless event. You get to keep the hand-made bowl as a reminder that hunger exists. Wine & beer for sale; affordable Silent Auction items; live music by Achilles Wheel (with Johnny Mojo) and Coloma Celtic. Drop by for soup or come for the evening, and bring your friends and family! Suggested donation for the supper is \$15 - 50. Kids under 10 eat free but do not receive a handmade bowl. https://www.facebook.com/EmptyBowlsPlacervilleCalifornia/

Nov 16, Third Saturday Art Walk,

5 p.m. – 9 p.m., Placerville Downtown Association. (530) 672-3436, (530) 295-3496 or www.placerville-downtown.org

Nov 22 – Dec 22 Olde Coloma Theatre Presents:

"A swampy Boggs Christmas Carol" or "3 dreams, 2 chances & 1 Miracle". Friday, Saturday and Sundays. (916) 995-8399; oscaro@pbic.net or www.oldecolomatheatre.org

Nov 23 Holiday Sampler

11 a.m. – 4 p.m., Boeger Winery (530) 622-8094 or visit www.boegerwinery.com/events

Nov 25 – 27 Day Out With Thomas

Online reservations at ticketweb.com/dowt or (866)468-7630. Info: Virginiatruckee.com or (775)847-0380

Nov 29 - 30 Candy Cane Express

Trains leave at 12 noon and 2 p.m. Children under 2 ride free on la. Online reservations available. Info: Virginiatruckee.com or (775)847-0380

Nov 29 Festival of Lights in Historic Placerville,

5:30 p.m. – 8 p.m., Presented by the Placerville Downtown Association. visit-eldorado.com/hometown-holiday-historic-main-street/

Cut your own Christmas Tree!

Each year, thousands of families come up to the beautiful forested foothills of El Dorado County to choose and cut their Christmas trees. We invite you to join in this delightful tradition. The Christmas tree season begins the day after Thanksgiving and ends on Christmas eve, though some farms close early due to a limited supply of mature trees. If you can, come on a weekday--you'll avoid the crowds. Plan to cut your tree by 4:30 p.m. chooseandcut.com

For more information on these and other events, visit www.visiteldorado.com Event date, time, cost or locations are subject to change. Prior to attending an event please confirm the information.

Meetings:

Nov 07 Chamber Diplomats, noon, Chamber Conf. Rm

Nov 07 Board of Directors, EDCOE, 5 p.m.

Nov 13 Business Luncheon, Red Hawk, Henry's Steakhouse, 11:30 a.m.

Nov 14 Joint Chambers, 7:30 a.m., EDCOE

Nov 14 Tourism Council, 3 p.m., Chamber Conf. Rm.

Nov 20 Ag Council, 7:30 a.m., Ag Building

4 Unique Ways to Promote Your Restaurant

Here are some ways you can promote your business through Visit-ElDorado.com channels.

- Website – Add your restaurant to dining listings.

Send the following information to Tourism@eldorado-county.org with "Restaurant Listing on Website" in the subject line.

- Name of Restaurant
- Address
- Phone number
- Website
- Hours of operation
- Description
- Provide link to Social media platforms associated with the business
- Image: ie a signature dish with a brew in the background. Something that would inspire someone to choose you.

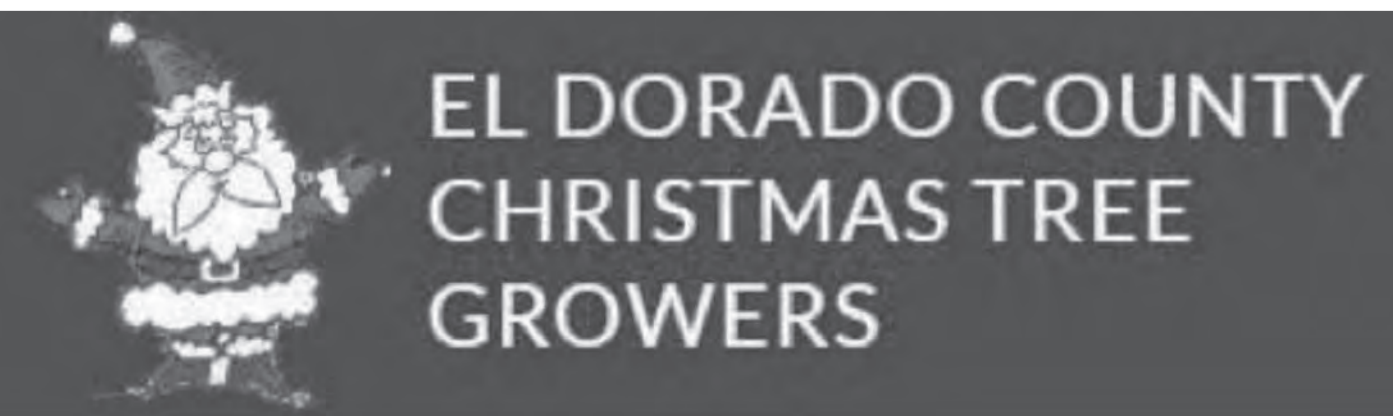
- Community calendar - if you have music or host any events that are open to the public you can add it at no charge.

- CA Restaurant Month Promotion – Visit El Dorado participates in a statewide campaign to promote our culinary offerings. Details of this campaign will be out in late October or early November. I suggest signing up for industry news and updates to be notified about this

and other information regarding tourism in El Dorado County. Make sure you click on both the news and updates and the industry news and updates boxes at the bottom of the form.

The El Dorado County Chamber of Commerce also has several ways they feature their restaurants. You would need to be a chamber member to participate in those. Two that come to mind are the Business Showcase and the "Find You Favorite" Campaign. Here is contact information for Cathy Zuber members@eldoradocounty.org in the event you are interested in pursuing that.

Jody Franklin
 Executive Director of Tourism
 El Dorado County Chamber of Commerce / Visitors Authority
 530.621.5885
 www.VisitElDorado.com



Make it a Family Tradition!
 chooseandcut.com

You Can Submit Your Event Online!

Did you know that the Chamber keeps a community calendar of events? El Dorado County events can be submitted to

<http://visiteldorado.mhsoftware.com/EditItem.html>

Once approved, your event will appear on the online calendar at www.visiteldorado.com

and also printed in the Voice of Business newsletter as space allows.

FREE HALF CHICKEN!
 (a \$6.00 value)
 When you buy our
RIB ROUND UP OR FAMILY PACK
CARRY-OUT ONLY.
 Both include pint of Potato Salad, Coleslaw & Beans
BACK FORTY Texas BBQ
 3977 Durock Rd. • Shingle Springs
 *MUST present coupon at time of ordering.
 Not good with any other special offer.
 676-4040