

----- Fire and Water Coastside -----

The issue of fire preparedness Coastside is being exacerbated by insurance industry actions. I observed during the last couple of months neighbors reporting that they experience significant rate hikes in their homeowners insurance policies and in some cases insurance was cancelled (after 25 years!!!). The topic was also raised on NextDoor.

Some interesting data about the home insurance market in CA has surfaced recently:

1. Cancellations

Insurers drop almost 350,000 California homeowners in high-fire risk areas as reported in the Mercury News and the Sacramento Bee (<https://www.sacbee.com/news/politics-government/capitol-alert/article234161407.html>). Note that Carriers aren't required to tell the state Department of Insurance when they drop a customer - so that number is most likely understating the problem.

2. Loss Ratios

For every \$1 they collected in homeowner premiums from Californians last year, insurers paid \$1.70 in claims, according to data collected by the Department of Insurance. A majority of the 15 largest insurance companies lost money in 2018 on homeowners insurance in California. *[A table of major insurers loss ratios is shown at bottom.]* A loss ratio below 100 percent means an insurer made money; above 100 means it lost money. My insurer – Travelers - has a 3 % market share of the home insurance market and has a loss ratio of 222%. I guess I will need to start shopping for a new provider as I approach renewal.

3. Insurers are looking at their book of business and try to reduce risk with a special target on areas that classify as high fire risk - but many other factors get added to the mix by insurers (i.e. proximity to fire station, hydrant, clearance around the property).

4. Triggers/Causes for these changes:

- Devastating wildfires of increasing frequency.
- Specific for the Coastside - revised fire hazard maps - the 2018 Fire Threat Map from the CA Public Utilities Commission indicates that the entire Mid-coast is either in or surrounded by an extreme or elevated wildfire threat area.
- Inadequate Evacuation Routes – Coastside made the list of worst towns that will be difficult to evacuate (*published by Streetlight Data, see article in HMB Review*) (https://www.hmbreview.com/news/report-notes-issues-with-evacuation/article_375e2948-d4ca-11e9-908d-734e5111fa4e.html) and shows parallels to the Camp Fire in Paradise – one way in, through and out which resulted in people who could not evacuate being burned in their cars.

Which brings me to the point tonight, water reserves for fighting fires.

MWSD holds 240k gallons in reserve for fighting fires which sounds like a good number but seems very small compared to CCWD which holds 4 million gallons in reserve. The two districts are not an apples to apples comparison (i.e. MWSD serves a population of 6.5 - 7k vs

~20k for CCWD) but why do we have less than 1/16th of the stored water reserve for fighting fires compared to our neighbor district?

Let's assume that the current water reserve is sufficient and meets the current fire code. But what fire storage adjustments need to take place in the emerging context of the extreme fire risk rating for Moss Beach and Montara, our infrastructure constraints on evacuation routes (*which has been noted and broadly published – diagram below*), and the addition of large housing and commercial developments to the overburdened Coastside infrastructure?

This is about our safety, our ability to maintain affordable homeowner insurance policies (*basically to keep insurers interested in selling policies on the Coastside*) and also to plan water system capital expenditures with a fair cost burden for both existing and new residents.

At the conclusion of these remarks, Board President Kathryn Slater-Carter agreed to have CalFire attend and discuss our fire situation. GM Clemens Heldmaier also asserted that MWSD has sufficient fire reserves and capacity. However, the table below from the 2017 MWSD master plan shows fire storage flat in the face of growth, and in the face of the increased risks discussed above.

Montara Water and Sanitary District
2017 Water System Master Plan Update

Table ES-6 MWSD Storage Goals

Storage Goal Category	Storage Volume, gallons					
	Current (2016)	200	400	600	800	1000
Condition (Added Connections)						
ADD	296,018	333,306	370,994	408,482	445,970	483,458
MDD	478,280	533,609	593,590	653,571	713,552	773,533
Operational Storage (25% of MDD)	119,558	133,402	148,398	163,393	178,388	193,383
Emergency Storage (2 Days at ADD)	592,036	667,012	741,988	816,964	891,940	966,916
Fire Fighting Storage (2 hours at 2,000 gpm)	240,000	240,000	240,000	240,000	240,000	240,000
Total Storage Goal	951,593	1,040,414	1,130,385	1,220,357	1,310,328	1,400,299
Existing Storage	1,402,000	1,402,000	1,402,000	1,402,000	1,402,000	1,402,000

Company	Revenue (written premium)	Loss Ratio	Market share
Allstate Insurance Group	\$482.6 million	257%	6%
American International Group	\$152.3 million	866%	2%
Auto Club Enterprises Insurance Grp	\$510.7 million	52%	6%
CSAA Insurance Group	\$544.8 million	237%	7%
Chubb Group	\$231.2 million	275%	3%
Farmers Insurance Group	\$1.34 billion	187%	16%
Hartford Fire & Casualty	\$115.9 million	361%	1%
Liberty Mutual Group	\$521.8 million	78%	6%
Mercury General Group	\$439.9 million	111%	5%
National General Group	\$167.8 million	207%	2%
Nationwide Corp Group	\$329.4 million	153%	4%
State Farm Group	\$1.47 billion	89%	18%
Travelers Group	\$266.4 million	222%	3%
United Services Automobile Association Group	\$443.8 million	145%	5%
Western Service Contract Group	\$175.6 million	59%	2%

Table: Michael Finch II Source: [California Department of Insurance](#)

TOUGHER EVACUATIONS

Based on population, exit routes and other factors, residents in these communities of fewer than 40,000 would be the most prone to getting stuck in the event of an evacuation from a major emergency, according to a new nationwide analysis.

Place	Population	Exits	Main exit load*
1 Lompico	1,137	2	92%
2 Santa Venetia	4,132	5	90%
3 Ladera	1,426	2	82%
4 Sleepy Hollow	2,363	7	82%
5 Bodega Bay	1,077	4	70%
6 Agua Caliente	4,099	3	63%
7 Yountville	2,005	5	63%
8 Marin City	2,666	4	62%
9 Sausalito	7,061	7	61%
10 Corte Madera	9,378	7	55%
11 San Anselmo	12,615	7	53%
12 St. Helena	5,764	6	51%
13 Fairfax	7,539	5	50%
14 Montara	2,909	3	47%
15 Pinole	18,520	10	43%
16 American Canyon	19,441	8	38%
17 Suisun City	27,977	9	36%
18 Cherryland	15,166	8	35%
19 Windsor	26,809	11	34%
20 Foster City	30,463	8	33%
21 Half Moon Bay	11,322	6	30%
22 San Lorenzo	23,452	7	29%
23 Pacifica	31,713	8	23%

*The percentage of residents who typically use a "main" street as their primary exit in and out of town. So a main exit load of 33% would mean there is a 33 percent probability that residents will chose the most popular street as their main exit route

Source: StreetLight Data

BAY AREA NEWS GROUP

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I spoke to Fire Marshall Riddell today as well, and it turns out you can either have storage or (flow * duration).

But the issue is IMHO to GET Flow times Duration you have to have Storage At Elevation. So, that volume of water has to be STORED.

And it seems to me everyone is triple and quadruple counting the 240,000 gallons we have, implying it can be used for EVERYTHING and never needs to increase.

And that is NUTS to me. The storage HAS to go up with potential coverage needed. Here's a screen shot from the most recent master plan showing the problem.

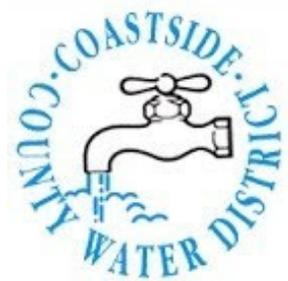
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How Long Can CCWD Provide Water During a PG&E Fire Safety Shutdown?

VIDEO. Assistant General Manager, Mary Rogren, reports on how **Coastside County Water District** is positioning themselves for PG&E safety shut downs for fire emergencies.



CCWD has 8 million gallons stored. CCWD usage per day is 1.5 million gallons. 4 million gallons are always reserved for fire fighting response.

That means CCWD has a minimum of 3 days of water. General Manager, Dave Dickson, says

a lot of electric water appliances (dishwasher, washing machine, insta-hot) won't work and water demand will go down.