



NORTHSTAR FIRE DEPARTMENT



Northstar Fire Department Assists Property Owners with Insurance Issues

The Northstar Fire Department receives many calls from upset and desperate property owners within our District requesting help with their property insurance related issues.

In the following pages, you will find examples of letters, maps, photos, and other relevant information that Northstar Fire Department will compile on behalf of a property owner in an attempt to help them maintain or find property insurance coverage. The fire department is only willing to put forth such efforts and provide documentation if we truly believe the owner has sought routinely to maintain defensible space compliance with state, county and local statutes.

Instead of an insurer determining their wildfire exposures solely on fireline scores based on *limited* factors produced by 3rd party companies, the Northstar Fire Department offers a packet of information on behalf of a property owner so that an insurer can make a more informed and/or educated decision – one founded on all the available fire science pertaining to a property, structure, and the surrounding area.

The Northstar Fire Department is willing to provide a packet of information comprising of:

1. Defensible Space Compliance Documentation – When a property owner achieves defensible space compliance, they receive a certificate. This certificate indicates that they are compliant with the state, county and local statutes. And, since, our local statutes are more stringent than the state and county requirements, we believe a certificate is well-deserved since they have helped to reduce the wildfire risks within or on their property. Defensible space compliance is only good for 1 year. Thus, our property owners must routinely maintain defensible space to remain compliant and receive a certificate.
2. Fuels Mitigation Work Documentation – Northstar Fire Department has its own licensed Forester. Our Forester oversees the large amount of fuels mitigation work that is being performed throughout our District within the common spaces and undeveloped land that surrounds our neighborhoods/streets. Property owners will receive maps that show the fuels mitigation work that has been performed in and around their property – demonstrating the reduction of wildfire risks.
3. Letters and Photos of the Structure – There are property owners that have homes designed and constructed to meet those various standards pertaining to “home-hardening”. The Northstar Fire Department will take photos and provide a letter documenting a home’s “hardened” features that reduce the wildfire risks.
4. Primary Response and Evacuation Routes Maps – Our community has more than 1 way in and out of our District. We have 3 primary routes of travel for either mutual aid response from the surrounding fire departments or for our constituents to flee from our district. We also have secondary routes of travel that offer access to and from our District but also help to prevent certain streets from being dead ends. The Northstar Fire Department provides maps that shows an owner’s property in proximity to such routes of travel. By showing that a property owner (or, the mutual aid response from other fire departments) have more than one route of travel reflects the reduction of wildfire risks that may be otherwise overlooked.

Northstar's Existing Infrastructure and Efforts Help to Reduce Wildfire Risks

5. Misc. Information re. Infrastructure – Our community has an abundance of water for firefighting. There are also 2 fire stations that offer an emergency response time of less than 5 minutes to all residential property owners. The Northstar Fire Department provides such aforementioned information as well as additional documentation highlighting the reduction of wildfire risks.



N·C·S·D

Northstar Fire Department

Northstar Community Services District

910 Northstar Drive, Northstar, CA 96161

P: 530.562.1212 • F: 530.562.0702 • www.northstarcsd.org

Board of Directors

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Fire Chief

SEAN BAILEY

Dear Insurance Agent:

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

1. The Northstar community has three ways in and out. This is not reflected on all maps. Evacuation routes are as follows: 1. Northstar Drive 2. Highlands View Road 3. Mill Site Road. All three of the routes lead to different portions of Hwy 267. Northstar Drive and Highlands View Road lead to U.S. Highway 267. Mill Site Road leads to the community of Martis Camp which is connected to Hwy 267 via Schaffer's Camp Road. All of our communities' means of egress are paved; two lanes wide and maintained year-round. The egress on Mill Site Road typically does not show up on maps since it is gated and for emergency evacuation and emergency vehicle access only.
2. The Northstar fire department has an aggressive and efficient forest fuels reduction program. The primary goal of the program is to prevent the effects of a catastrophic wildfire in the Northstar community. This is accomplished through canopy spacing, forest understory thinning, brush thinning, tree limbing, and ground fuels reduction. The program is managed by a State of California Registered Professional Forester. The Forester is a full-time, year-round employee of the Northstar Fire Department. Fuel reduction projects are prioritized using Northstar's Community Wildfire Protection Plan. The Northstar Fire Department has spent more than 3 million dollars to treat and maintain over 1,500 acres of land since 2005. Please see the attached before and after photos showing fuel reduction efforts and the map of treated (thinned) areas.
3. The Northstar Fire Department provides defensible space evaluations to its residents. Residential properties are inspected for compliance with the State of California Public Resources Code (PRC) § 4291 and Northstar Community Services District (NCSD) Ordinance 26-09 for defensible space. Compliance certificates are awarded to residential properties that complete all defensible space requirements. Community members are provided resources and guidance to

make their homes defensible in case of a wildfire. All defensible space contractors must attend a defensible space seminar and be registered and approved by the Northstar Fire Department before providing defensible space services to Northstar residences.

4. The Northstar community is protected by two fire stations. Both stations are staffed with permanent employees 24 hours a day, 7 days a week, 365 days a year.
5. Northstar is a rural community. However, its domestic water system rivals that of most large cities. There is a total of 232 fire hydrants that are spaced within 500 feet or less of each residential and commercial structure throughout the entire District. The hydrants are supplied by several gravity fed water tanks with a combined capacity of 3.625 million gallons of water.
6. The Northstar Fire Department has an Insurance Service Organization (ISO) Public Protection Classification rating of 2 which is an exemplary rating. Fire department ISO ratings are on a scale of 1 through 10. 1 being the best possible protection and 10 being no protection.
7. The Northstar community has been a nationally recognized Firewise Community since 2010.

Thank you for taking the time to educate yourself regarding Northstar Fire Department's efforts to make its community as safe as possible from a catastrophic wildland fire. I recommend that you also review the document titled "Your Northstar Fire Department". It provides insurance companies with more detailed information of Northstar Fire Department's commitment to keeping its community safe from a wildfire.

If you have any questions regarding our fire department's programs, please feel free to contact me directly at 530-562-1212 extension 3.

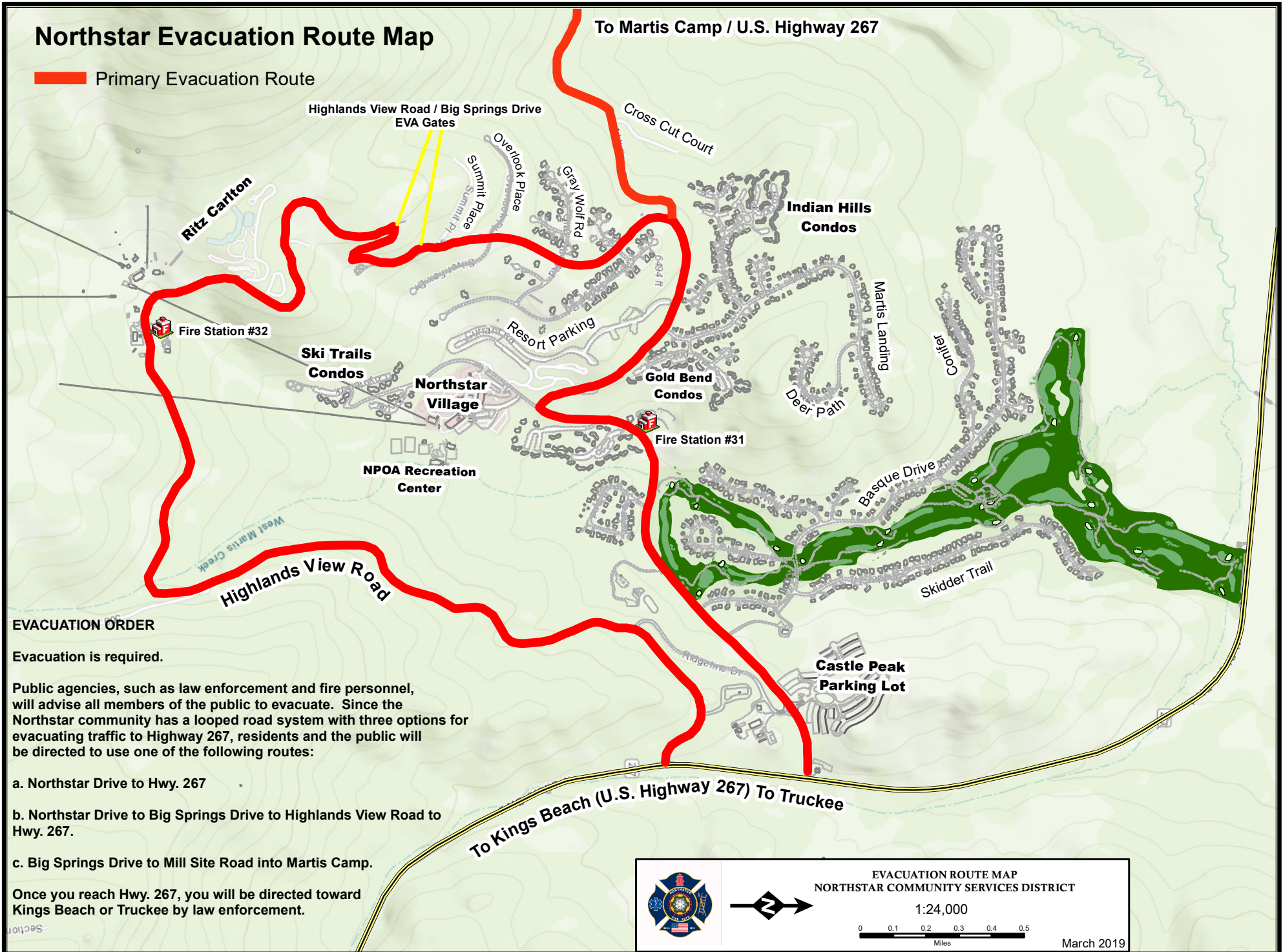
Sincerely

Sean Bailey

Sean Bailey
Fire Chief
Northstar Fire Department

Northstar Evacuation Route Map

 Primary Evacuation Route



EVACUATION ORDER

Evacuation is required.

Public agencies, such as law enforcement and fire personnel, will advise all members of the public to evacuate. Since the Northstar community has a looped road system with three options for evacuating traffic to Highway 267, residents and the public will be directed to use one of the following routes:

- Northstar Drive to Hwy. 267
- Northstar Drive to Big Springs Drive to Highlands View Road to Hwy. 267.
- Big Springs Drive to Mill Site Road into Martis Camp.

Once you reach Hwy. 267, you will be directed toward Kings Beach or Truckee by law enforcement.

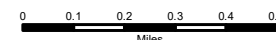
To Martis Camp / U.S. Highway 267

To Kings Beach (U.S. Highway 267) To Truckee



EVACUATION ROUTE MAP
NORTHSTAR COMMUNITY SERVICES DISTRICT

1:24,000



March 2019



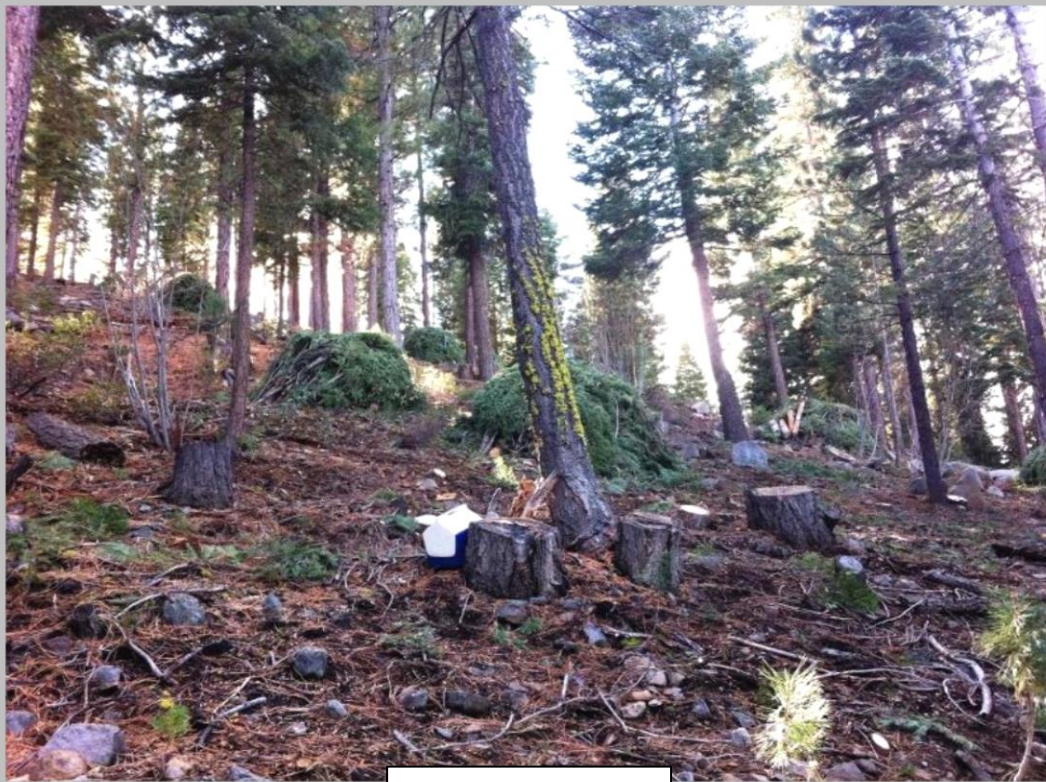
Before Treatment



After Treatment



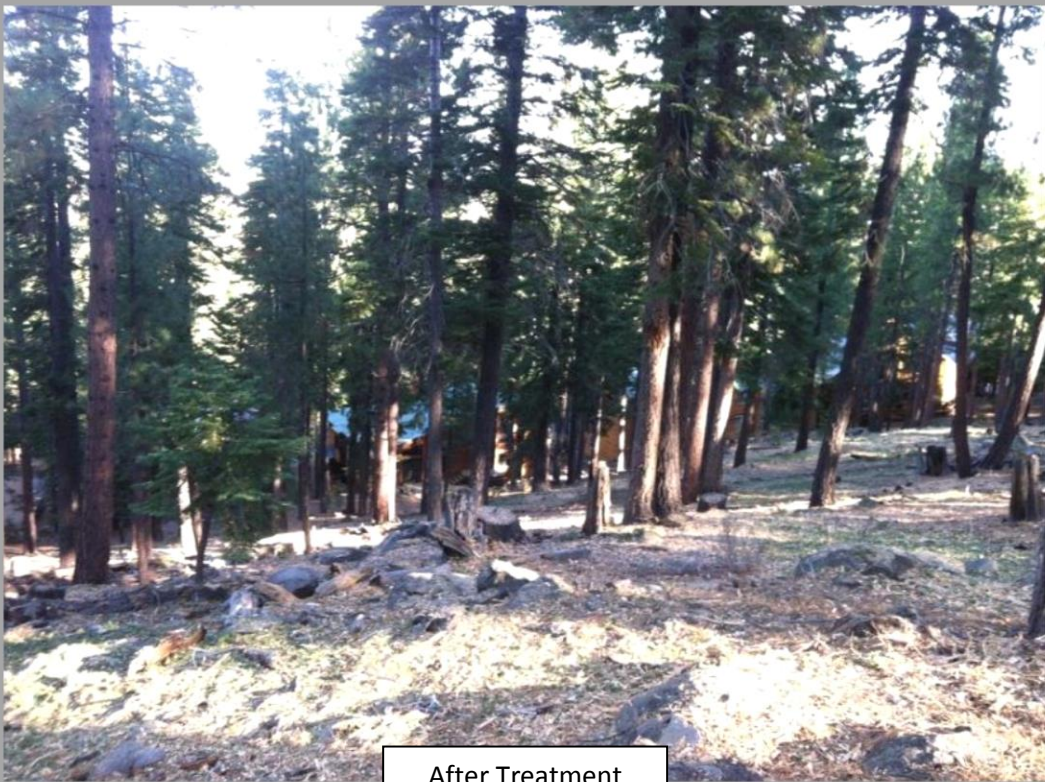
Before Treatment



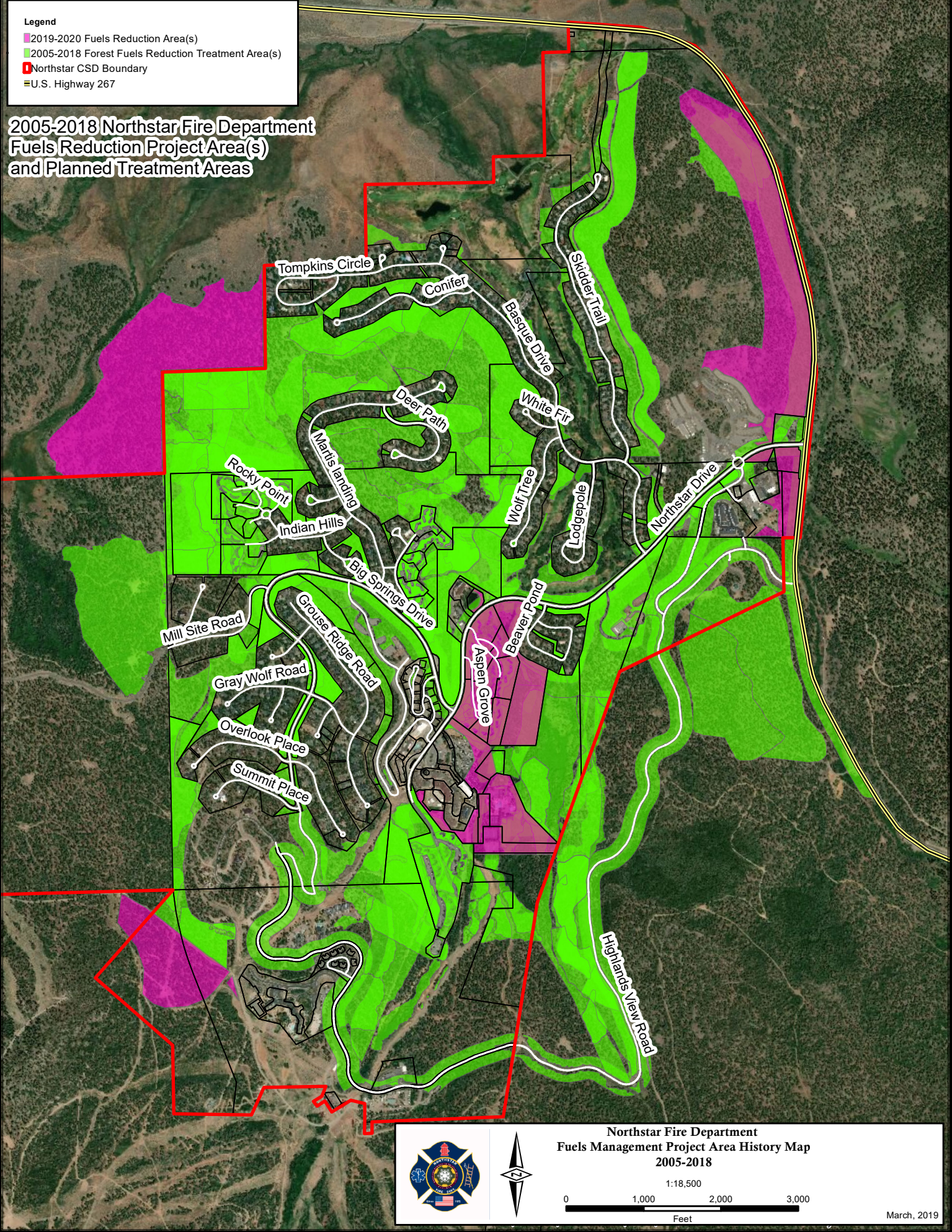
After Treatment



Before Treatment



After Treatment





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WITHERSPOON

Fire Chief

SEAN BAILEY

October 22, 2019

██████████
████████████████████
2241 James Avenue, #4
South Lake Tahoe, CA 96150

Subject: ██████ Glades Place/Residential Property Insurance

I am writing to you on behalf of one of our property owners in Northstar, ██████ who reside at ██████ Glades Place.

Attached are documents demonstrating the proactive efforts of the Northstar Fire Department/Northstar Community Services District in forest fuels reduction and emergency preparedness.

Additionally, I wanted to refer to the close-up map which provides the following information.

- There are two fire hydrants across the street. One exists 95' from the northeast portion of the property and the second exists 145' from the northwest portion of the property and can provide water at a rate of 1,500 gallons per minute (GPM).
- A timed response of a fire call from Station #32 to the ██████ residence is five (5) minutes. That response time includes receiving the call from Grass Valley Dispatch, donning fire protection equipment, leaving via Northstar Drive and arriving on scene turning on the fire pumps and preparing for a hose lay. Engine #31 would be on-scene four minutes later from Station #31. Upon arrival on scene, Engine #31 and #32 would be able to determine if additional resources such as the Truckee Fire Protection District and CAL FIRE is needed. This secondary station is 2.3 miles away with an 7-9 minute response time. This would include air suppression support from the CAL FIRE-Grass Valley Air Attack Base which can arrive within 10-12 minutes.
- The polygons in purple in one of the two the attached treatment history maps demonstrate an approved California Fire Safe Council grant which is \$279,000 and a CAL FIRE grant for \$171,996. The awarded money will reduce downed forest fuels, brush and thin the forest canopy. The second of the two attached maps demonstrate past fuels reduction work around the ██████ residence close-up. As of this month, the Northstar Fire Department was awarded \$58,000 from the California Fire Safe Council which will provide forest fuels reduction funding for additional forest fuels reduction work within and outside the community boundary.
- The back of the ██████ residence has an emergency access road to the southeast from Highlands View Road which would allow a Type III brush truck to respond in a wildland setting. It should also be noted that past fuels reduction work behind the ██████ property has involved both mechanical and hand crew treatment to reduce forest fuels which include trees, brush, downed fuels, and limbing.
- The attached photos of the ██████ home will show that both the property and structure far exceed what the state and Northstar (Ordinance 35-19) have deemed compliant for defensible space. The back of the ██████ property has received extensive fuels reduction work in the past. On top of the

treatment that has already occurred, the area is a part of a 25-acre forest fuels reduction project that is currently being worked on now.

- The Northstar Fire Department has worked with the [REDACTED] on this property as well as other Northstar Fire Department personnel and they have been diligent on providing defensible space for their property. This work included compliance projects which involved the removal of intermediate and suppressed class conifer trees which improved forest canopy spacing as well as brush, pine needle removal, and tree limbing. The work that has been performed exceeds the state, county, and district requirements.
- It should also be noted that in addition to a forest fuels reduction program we have a residential/commercial defensible space program which includes me, our Division Chief and a Defensible Space Inspector. As of this date, 411 residential and commercial properties have been inspected, enforcing compliance that meets the state, county and district requirements. In 2018, 5,000 raw cubic yards of green waste removed from residential/commercial and forest fuels reduction projects and midway through our fuels management season, 2,000 “grinded” cubic yards of green waste has been collected and taken to a biomass facility to harness electricity. This amount is on pace for a record season of collecting material and taking it offsite.

I strongly encourage that the [REDACTED] residential property be considered for insurance due to their diligence and understanding of fire prevention and for what the Northstar Fire Department and Northstar Community Services District has provided to ensure this community is safe.

Please take a closer look at what has been provided to statistically reduce the chances of a wildfire occurring in this community and beyond what Verisk provides as fire risk information.

If there are any additional questions or would like a tour of the area understanding the magnitude of forest fuels reduction/defensible space program, I am happy to make the necessary arrangements or contact me.

Sincerely,

Joe Barron

Joe Barron (Forester, RPF# 2984)
Northstar Fire Department, Station #31
Office – 530-562-1212 x2
Cell – 530-308-0170
jbarron@northstarcsd.org

Site Photos:



Photo #1 above taken on 10-22-2019 shows the front of the residence of [REDACTED] Glades Place looking southwest. The photograph depicts a 5' (and greater) non-combustible zone that has been established along the front of the property using large slate rock. The majority of the lower perimeter of the structure is constructed of non-combustible rock, which will reduce the chance of embers igniting at ground level. Additionally, it should be noted the structure has fire rated multi-pane windows.



Photo #2 above taken on 10-22-2019 shows the front of the residence of [REDACTED] Glades Place looking northwest. The photograph depicts the structures combination roof which includes composition shingles and metal. Both roofing materials are Class-A rated materials making them the most equipped to handle fire. The lower rock perimeter of the structure continues. The ground has been cleared of pine needles and raked to a bare mineral soil. Please note the 5' non-combustible zone using decomposed granite.



Photo #3 above taken on 10-22-2019 shows the west side of the residence at [REDACTED] Glades Place looking north. The photograph depicts the non-combustible zone using decomposed granite extending well beyond 10'. The ground has also been raked free of any pine needles to bare mineral soil. All residual conifers are properly spaced, limbed 20' or more from the ground, and away from the structure. Please note the first 3.5' of the structure is constructed of non-combustible cement and rock.



Photo #4 above taken on 10-22-2019 shows an exterior vent along with screening on the back of each vent at the residence of [REDACTED] Glades Place. All vents were inspected to ensure that screening is adequately fastened and there are no gaps for embers to enter the residence.



Photo #5 above taken on 10-22-2019 shows the east side of the residence of [REDACTED] Glades Place looking north. The photograph demonstrates the 5' (and greater) non-combustible decomposed granite zone surrounding the structure. All residual conifers are properly spaced, limbed, and away from the structure. Please note the smaller diameter tree that has been removed as a defensible space measure.



Photo #6 above taken on 10-22-2019 shows the back of the residence of [REDACTED] Glades Place looking south. The photograph demonstrates a 5' (and greater) non-combustible zone that extends beyond the mandated distance. The decomposed granite zone underneath the structures deck has been cleared of any pine needles and raked to a bare mineral soil. All residual conifers have received the proper 10' (or more) of canopy spacing. Please note the trees spacing from the structure itself.



Photo #7 above taken 10-22-2019 shows the back of the residence of [REDACTED] Glades Place looking southwest. The photograph is to demonstrate the common area behind this property has received prior fuels reduction work. Dead, dying, and diseased trees were completely removed, while healthy trees which remained were properly spaced and limbed. Surface fuels were treated to break up the continuity of brush.



Residual conifer properly
limbed and spaced away
from structure

All surface fuels cleared from
non-combustible zone that
extends well beyond 20'

Photo #8 above taken on 10-22-2019 shows the back of the residence of [REDACTED] Glades Place looking northwest. The photograph is to demonstrate the area has been cleared of any combustible material, while the ground has been raked to a bare mineral soil. Please note the one remaining residual conifer which has been limbed over 40' off the ground, reducing the chance for fire to be carried into the trees canopy.

Legend

- 2008-2018 Forest Fuels Management Treatment Areas
- 2018-2020 CFSC Project Treatment Area
- TMT Trail System/Utility/Fire Access
- Northstar CSD Boundary

Glades Place
Insurance Map

Summit Place

Big Springs Drive

Highlands View Road

Fire Hydrant up to 1,500 GPM
145' from northwest corner of residence

Fire Hydrant up to 1,500 GPM
95' from northeast corner of residence

Glades Place

25-acres of active
forest fuels treatment

Type III fire engine
access point to the
back of the residence

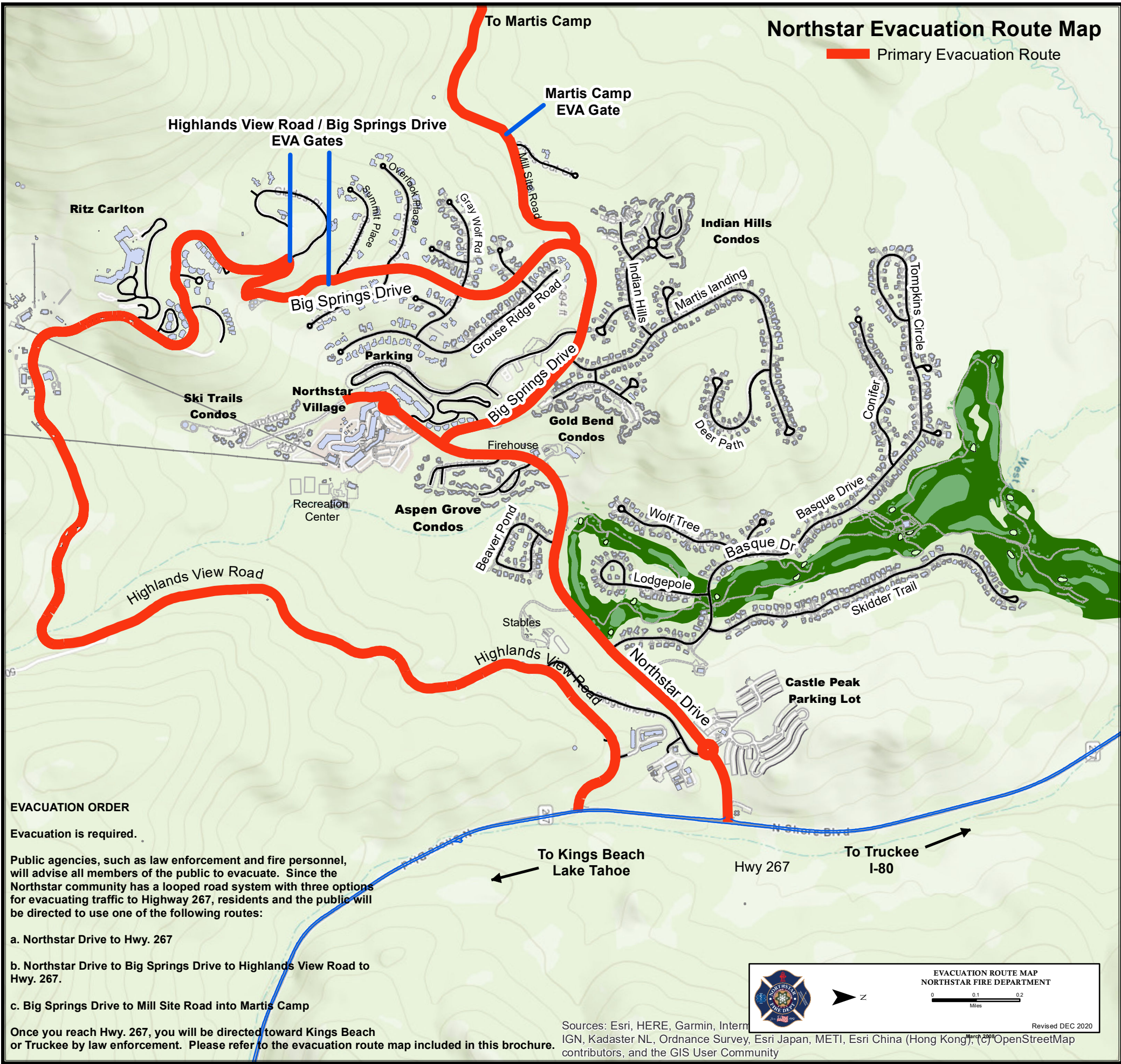


Northstar Fire Department
Glades Place, Insurance Map

1:3,000



October, 2019



IF YOU ARE TEMPORARILY STAYING OR VACATIONING HERE AT NORTHSTAR, YOU SHOULD KNOW THE FOLLOWING IMPORTANT INFORMATION.

For Emergencies:

- ❖ Contact 911
- ❖ It is extremely important to share with the Dispatcher the address of the residence, which is:
(A sticker will be placed in this location when issued to the STR manager or owner.)

For Evacuation:

- ❖ Text/email messaging is the main way the District and the County alerts its citizens of a mandatory evacuation and provides instructions to follow. (See the flier “Know Your Alerts”.)
To sign up for Nixle to receive text messages from the Northstar Fire Department simply text “Northstar” to 888777. You will be sent back a confirmation message advising that you are registered. In order to sign up for e-mail messages go to <http://www.northstarcsd.org/departments/fire/nixle-connect> and follow the instructions to sign up as a user.

To sign up for Placer Alert text/messaging so that you may receive alerts from Placer County go to: www.placer-alert.org. Follow the instructions per the website.
- ❖ If you receive a Nixle or Placer Alert message stating to “Evacuate Now”, do not wait. Go!
- ❖ Listen for the sirens. Various emergency vehicles will be driving throughout the District sounding their Hi-Lo sirens (European sounding – different than the normal sounding sirens in the U.S.) announcing evacuation.
- ❖ There are 3 routes that can be traveled to exit the District: Highlands View Drive, Northstar Drive and Mill Site Road. The evacuation map depicts these 3 routes. The Nixle message will provide you with instructions on the safest routes to travel.
- ❖ When trying to exit the District, follow the instructions that may be advertised on various posted road/electronic signs as well as the authorities that may be helping to direct traffic.

Key Terms to Understand:

Red Flag Warning – is issued for weather events which may result in extreme fire behavior that will occur within 24 hours. Northstar Fire Department urges its citizens to be extremely cautious, especially during periods of high fire danger. It's important all residents and visitors take steps to prevent wildfires.

Particularly Dangerous Situation (Red Flag Warning) – is issued for weather events which may result in fire behavior that is explosive in growth, burn very intensely and be uncontrollable that will occur within 24 hours. Northstar Fire Department urges its citizens to be extremely cautious, especially during periods of high fire danger. It's important all residents and visitors take steps to prevent wildfires. When this warning is issued, be judicious by reviewing our evacuation routes and being prepared to act quickly if a fire breaks out.

Shelter-in-Place – means finding a location indoors and staying there until you are given an “all clear”. You may receive a Nixle message informing you to “shelter-in-place” as opposed to evacuating.

Scan the below QR code on a mobile device for a mobile version of this map

