



# Yosemite West Property & Homeowners, Inc.

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## Minutes of YWPHI Annual Meeting September 4, 2022

President Ted Williams called the meeting to order at 12:45 pm.  
There were about 51 attendees present at the in-person YWPHI meeting.

### I. YWPHI directors.

- No directors have expiring terms this year, so no election needed.
- Reminder to all members to consider volunteering to join the Board next year.

The 7 serving YWPHI directors remain:

- Gary Mazzone, Hilary Bagshaw, Pamela Schulz, Scott Renfro, Katrin Kuttner, Neil Pack, Ted Williams

YWPHI Board of Directors meeting minutes from all past meetings are posted at:

<http://yosemitewest.org/board.htm#minutes>

### II. Minutes from YWPHI meeting on 9/5/2021

- <http://yosemitewest.org/u/2021-09-05-YWPHI-annual-meeting-minutes.pdf>
- Includes presentation from Yosemite National Park's Fire Chief, Dan Buckley
- [Letter from Tim Kroeker, Wildlife biologist](#)
- [Bear Guidelines](#) from CA department of Fish&Wildlife, and [CA Bear flyer](#) or [YW Bear flyer](#) to post in homes.

### III. Presentation from California Department of Insurance, and subsequent Q&A

Speaker Richie Sayavong presented a summary of the role and progress of the office of the CDI.

Some notable points:

- The California FAIR plan (California's insurer of last resort) is an independent entity created in 1968. The FAIR plan is NOT itself an insurer, and nor is the state bankrolling the paying of claims. Rather, when there is a claim to be processed the FAIR plan assigns a claim to one of the participating insurers for processing. So, a homeowner insured under the FAIR plan will still have to deal/negotiate (at the time of claim) with a (random) private insurance company that they didn't select.
- In Yosemite West, apparently no one who has sought fire insurance in roughly the last 5 years has been able to find any coverage available from any insurer, other than through the FAIR plan.
- Roughly 40% of homeowners, by show of hands, are now using the FAIR plan because no other

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insurer would directly write new coverage. Many homeowners were forced to seek new coverage because their previous insurer cancelled or did not renew coverage.

- The proposed regulations for rate mitigation has been delayed, and will likely come into effect in Jan 2023. But these regulations only address the process insurers are allowed to use to set rates (making it more transparent, and requiring consideration of community fire prevention efforts). The regulations do not address requiring insurers to provide coverage in the first place.
- When asked about what CDI can do to get insurers to write coverage in fire risky areas (and not do “red-lining”), the speaker said the CDI does not have authority to force insurers to write coverage.
- When asked whether there was any pending legislation change at the state level to expand the CDI’s authority to force insurers to write coverage, the speaker answered no.
- There was a question about whether the CDI office could be host to actually bring a specific insurance company representative to Yosemite West (or similar community) to see first-hand our efforts at fire-risk mitigation. The CDI speaker said that he would make the proposal to his superiors, and investigate the possibility.
- The CDI speaker claimed that 40% of insurers currently offer discounts to FireWise communities currently, and the CDI is working to make regulations that would require 100% of insurers to offer FireWise discounts. Yet, by show of hands, only a couple people stated they had actually received discounts, so in Yosemite West, it seems less than 10% of customers are actually succeeding in getting discounts from their agents, and when discounts are available, it is 2% to 5% of the rates. Some customers using the FAIR plan have received a 5% FireWise discount, but the starting FAIR rate is multiples higher than the rates of private insurer policies that had been canceled.

Links relating to Fire Insurance:

[CDI top 10 tips on finding residential fire insurance or filing complaints](#)

[CDI online form to file complaint on unfair insurance non-renewals](#)

General CDI phone number is 800-927-4357 to report insurer misbehavior

[CDI proposed Fire insurance rate mitigation regulations submitted to lawmakers](#)

[CDI presentation on Wildfire Safety and Insurance progress](#)

[CDI report on progress in Wildfire Insurance availability and regulations](#)

[CDI new regulations for Wildfire Risk Models including requiring consideration for fire mitigations](#)

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#### IV. Fire-Safe Grant Update, presented by YWPHI member **Katie Weber**

- Yosemite West was included in the \$4.4M “Forest Health Grant” awarded 8/12/2021 through the Mariposa County Resource Conservation District (MCRCD) and covering Yosemite Valley, Yosemite West, Wawona, and the Bishop Creek and Eleven-Mile Meadow/road area.
- This grant focuses on downed-tree removal rather than tree-felling. Downed trees get transported to an offsite bio-mass recycling facility, or a bio-energy facility such as the one in Sonora. A goal of the grant is to make use of the wood without adding to net carbon emissions.

#### 2022 Updates:

- **Earth Island Institute lawsuit:** hearing to request an injunction was delayed until 9/12/2022. The judge is expected to rule in early October if grant activity on NPS land can proceed while the lawsuit is settled. Thank you to community members who took the time to write letters of support for grant activity.
- **No Round 2 work will begin until early October**, best case, and only if the injunction is denied so that work on NPS land surrounding the community can begin.
- **If the injunction to stop work is issued, it’s unclear whether any Round 2 work within YW would take place**, since it may not be cost effective to mobilize the equipment if the NPS work is blocked. The grant administrator would need to determine what is cost effective and how to proceed.
- If Round 2 can proceed, **the grant will work on the highest priority areas until funds are gone**. Work will be eligible both for initially-applying round 1 properties and new parcels that apply for round 2. The contractor may have to prioritize work among the remaining round 1 and 2 lots to maximize resources.
- Calfire evaluated the steep sections of Conservancy land and gave guidance about what needed to be done for safety compliance.
- Mariposa County is providing right of entry for the water tank area/Lot 1 so that Round 2 could potentially remove down trees from the water tank area/Lot 1.
- **Any questions/concerns about the grant should go to Melinda Barrett at MCRCD ([mariposaCountyRCD@gmail.com](mailto:mariposaCountyRCD@gmail.com))**

#### III. FireWise Updates for Yosemite West, announced by YWPHI member **Adar Emken**

- Through community efforts, Yosemite West is now the first/only area in Mariposa County certified meeting FireWise requirements.
- FireWise Certificate dated 8/31/2021 posted at: [http://yosemitewest.org/YosemiteWest\\_FireWise\\_certificate\\_2021.pdf](http://yosemitewest.org/YosemiteWest_FireWise_certificate_2021.pdf)
- Welcome letter posted at: [http://yosemitewest.org/YosemiteWest\\_FireWise\\_letter.pdf](http://yosemitewest.org/YosemiteWest_FireWise_letter.pdf)
- Some fire insurance issuers can provide a 2% to 5% discount if notified of FireWise status. See: [California Fire Insurance offering discounts for FireWise and other certifications](#)

#### 2022 Updates:

- Thank you to everyone who has submitted a Firewise form for the 2022 calendar year. **Thus far, residents have reported spending 233 hours and \$9,510 on fire preparedness!**
- If you haven't submitted your online form yet, it's not too late. This year's form is slightly longer than last year's, but it should take less than 5 minutes to complete and is critical for renewing our

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status as a Firewise community. **We will submit to renew status after 11/1/2022 - so please act soon.**

- The Firewise form looks a bit different than last year - if you don't know a specific answer, just skip it, but the break-down categories make it much easier to submit for recertification.
- If you have any questions, please do not hesitate to contact Adar Emken at [grants@yosemitewest.org](mailto:grants@yosemitewest.org)

#### **V. Community issues and Q&A**

- Additional Mailbox parcel lockers purchased by YWPHI were installed in the mailbox shed. Thank you to Bert Kroon.
- The NPS continues to seek solutions to bring water to the NESC campus. They are considering several alternatives. There will likely be another re-filling of the NESC tanks with purchase from YWMD of about 200,000 gallons transported by fire-hose. Keeping standing water for fire availability is a benefit to Yosemite West.
- There will still be a rate-increase coming for YWMD water+sewer+roads, but the rate-study process lost momentum due to the 2021 changes at Mariposa Public Works. We will send notice when a rate schedule or Prop 218 timeline is proposed.
- YWPHI annual 2022-2023 dues notice sent. Dues may be paid either by [Paypal](#), mailing a check with the [Membership paper form](#).

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