



# Kent Woodlands Journal

Newsletter #319

June 2022

The monthly newsletter of the Kent Woodlands Property Owners Association

## Special Feature: Fire Insurance

### Worried About Securing Fire Insurance in a Burning State?

By Bitsa Freeman, KWPOA Fire Safety Committee Chair

Increased incidents of wildfires and the resulting damages are a major concern for California homeowners. As billions of dollars in insured losses mount for carriers, it is increasingly becoming a challenge for some homeowners to protect themselves and their property.

Jennifer Bair, Senior Client Advisor for Willis Towers Watson Personal Lines and Private Client Group, tells us that insurance rates in high fire danger areas are probably at an all-time high. "The increase in premiums is due to a number of factors which includes a larger percentage of losses and the cost of rebuilding homes in California. If you have gone to bid recently for a remodel or reconstruction, you have noticed the higher cost per square foot being quoted. Compounding those costs are supply chain constraints and inflation. That being said, some of our carriers are not taking rate changes this year due to corrections taken over the past couple of years. The future is unclear due to disruption in the financial and economic markets."



According to Nima Rad, Agent for State Farm Insurance, being in a Firewise USA community, like Kent Woodlands, may help. "Some households may see rate increases of up to 50% if they don't have Firewise certification. State Farm recognizes when a coalition of homeowners make an effort to create defensible space. Safe structure and updated utilities are rewarded with anywhere from 20-40% annual savings. There are techniques that homeowners can implement to save. It is about awareness. Factors include pricing of building materials, fire resistant home structures and proper ventilation. Cement-infused materials are more fire resistant. If you are in a renovation, simple things will help. Install some/burglar monitoring systems and sprinklers and have endorsements attached to your home policy. Make sure your building ordinance code enforcement components are not neglected in policy quotes."

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## Have you taken the KWPOA exterior paint color survey?

The board is considering the expansion of our approved exterior color palette, and we want the opinion of every member! You should have received a link to the members-only survey via email, or a paper survey via postal service. If you didn't, please contact the office at 415-721-7429 or [info@kwpoa.com](mailto:info@kwpoa.com). Or, go to the survey directly at:

**[www.surveymonkey.com/r/KWPOA](http://www.surveymonkey.com/r/KWPOA)**

## Fire Insurance (continued)

Jennifer also pointed out that the California Insurance Commissioner affects policies. “The Commissioner straddles a line between protecting insureds while also trying to entice desired carriers to write the state of California – goals often at odds with one another. The state Division of Insurance (DOI) created the ‘Fair Plan’ as a solution for homeowners who are without options. They also increased the Total Insured Value (TIV) of a home from \$1.5 million to \$3 million. Nevertheless, they also have requirements to minimize the state’s financial risks, such as proof the home is being properly maintained. The DOI continues to take action against unscrupulous brokers and agents, which often includes jail time and making financial reparations. The last few years have been extremely painful for a majority of insureds.

Nima advises that Insurance Commissioner Ricardo Lara recently announced new regulations to improve wildfire safety and drive down the cost of insurance. Proposed regulations incorporate the “Safer from Wildfires” framework to protect existing homes and communities. The regulations, which could be in effect by summer 2022, will require insurance companies to factor consumers’ wildfire safety actions into their pricing of coverage. They also will provide consumers with transparency about their “wildfire risk score” that insurance companies assign to properties.

Insurance Commissioner Lara stated that “with more Californians rolling up their sleeves and reaching into their own pockets to protect their homes and businesses, insurance pricing must reflect their efforts...my new regulations will help encourage a competitive insurance market for all by putting safety first and driving down costs for consumers.”

To counter the tightening insurance market, Jennifer offered some suggestions for homeowners to improve the chances of their home being insured: First of all, don’t delay. Call your insurance broker right away so they have time to shop the market. Also, seek admitted coverage first (carriers licensed to write in California); if not available, there are many good non-admitted options (carriers not licensed in California) as carriers are adding Excess and Surplus (E&S) lines to their repertoire to meet demand. Finally – and always of urgent concern in Kent Woodlands – be sure that you maintain the defensible space around your home and avoid (or remove) easily ignitable trees and shrubs in order to meet the carrier’s requirements.

— Bitsa Freeman, Fire Safety Chair

## FIRE SAFETY

### Recap of Fire Safe Marin’s Ember Stomp Festival

If you didn’t have the opportunity to make it to this year’s event, you must attend next year’s. It featured fire agencies throughout Marin, public land agencies, UC Master Gardeners, Fire Safe Marin, CERT, Red Cross, and Halter Project. Fire product vendors also had booths and demos available with home-hardening products. Huge bonus: kid’s games, professional storytellers, amazing live music from folk to jazz, food trucks, goats and first responder therapy dogs.

One of the booths that was of particular interest was the Halter Project. For anyone not familiar with them, they are a grass roots organization that provides top notch animal evacuation training to members of the community and first responders for times of emergencies and natural disasters. For an evacuation package and additional information on first responder “animal” disaster trainer please check them out. Having as many people trained and available to assist people AND animals in a time of crisis is vital and deeply rewarding. Do you have a plan for your animals? Now is the time to prepare:



[www.halterproject.org/](http://www.halterproject.org/)

[readymarin.org/get-ready/ready-pets/](http://readymarin.org/get-ready/ready-pets/)

[www.ready.gov/pets](http://www.ready.gov/pets)

— Heather Hill, Hazard Mitigation Specialist

## Architectural Applications: June 2022

**Please note:** This newsletter is your **official notice** from the KWPOA regarding property improvements submitted for approval by the Architectural Committee. Please review this section very carefully as some planned development may affect you. Note that Architectural Committee actions are not final until ratified by the Board of Directors.

### ***THIS MONTH'S ARCHITECTURAL REVIEW MEETING IS June 14, 2022***

**Important Notice:** Due to the ongoing Covid-19 situation, AC meetings will be held via video- or teleconference until further notice. Please email [mbarber@kwpoa.com](mailto:mbarber@kwpoa.com) for participation instructions. As this situation continues, it may be necessary to reschedule or change the format of AC meetings. Please consult the KWPOA event calendar at [kwpoa.com](http://kwpoa.com) for any meeting changes.

Applicant	Property Address	Category/Project Description
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#### **New Applications for June**

Panagotacos	644 Goodhill	C-4 Significant Change in Appearance
Newbold	14 Fern Way	C-5 Substantial Remodel
Slaugh/Farmer	101 Crown	C-3 Preliminary Review
Wilka	108 Woodland	C-8 View Restoration
Epstein	314 Evergreen	C-11 Slide remediation

#### **Applications Approved in May**

Agarwal/Ostrem	4 Orchard Way	C-13 Applications Resulting from Enforcement
Busalacchi	129 Crown	C-11 Slide Remediation

#### **Open Enforcements**

14 Madrone (enforcement on hold)  
421 Crown (enforcement on hold)  
111 Idlewood

#### **Exempt and Administratively Approved Applications**

None

**ARCHITECTURAL COMMITTEE MEMBERS:** Julie Johnson (Chair), Ann Peckenpaugh Becker (Board Representative), Bruce Raabe, Cori Snyder Schuman, Tom Nicholson

**AC COORDINATOR:** Michael Barber ([mbarber@kwpoa.com](mailto:mbarber@kwpoa.com))

**MEETINGS:** Held monthly via teleconference. To be noticed in the newsletter and placed on the agenda, COMPLETE applications must be received by the 21<sup>st</sup> of the preceding month (or the Friday prior if the 21<sup>st</sup> falls on a weekend or holiday). All calls concerning Architectural Committee matters should be directed to Michael Barber at the KWPOA office at 415-721-7429 or via email at [mbarber@kwpoa.com](mailto:mbarber@kwpoa.com). Materials and applications may be mailed to P.O. Box 404, Kentfield 94914, or delivered to the office by appointment only.



Kent Woodlands Property Owners Association  
PO Box 404  
Kentfield, CA 94914

## *Next Board Meeting*

**Thurs. June 23, 2022 - 6:00PM via videoconference.**  
Contact [jwilliams@kwpoa.com](mailto:jwilliams@kwpoa.com) for log-in info.

### **AGENDA:**

- Call to Order
- Public Comment
- Approval of May 26, 2022 Meeting Minutes
- AC Report and Ratifications
- Fire Safety & Hazard Mitigation Report
- Color Board Survey Results and Next Steps
- Entrance Beautification
- Officer Reports
- County Update
- Social Events Update
- Administrator's Report
- Next Regular Board Meeting Agenda
- Adjourn and Reconvene in Executive Session

### **Executive Session Agenda:**

- Call to Order
- Approval of May 26, 2022 Executive Minutes
- Enforcements and Legal Matters
- Personnel
- Adjournment

*(This is a preliminary agenda. Final agenda posted in KWPOA office window 4 days prior to meeting.)*

## *KWPOA Contact Information*

**Mailing address:** PO Box 404, Kentfield 94914  
**Office address:** 1010 Sir Francis Drake Blvd. #200  
Kentfield, CA 94904  
**Office Hours:** By Appointment  
**Phone:** 415-721-7429  
**Web Site:** [www.kwpoa.com](http://www.kwpoa.com)  
**Email:** [info@kwpoa.com](mailto:info@kwpoa.com)

## *Board Members and Staff*

Ann Becker, President/AC Rep	<a href="mailto:abecker@kwpoa.com">abecker@kwpoa.com</a>
Bitsa Freeman, Vice President	<a href="mailto:bfreeman@kwpoa.com">bfreeman@kwpoa.com</a>
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Heather Hill, Hazard Mitigation	<a href="mailto:hhill@kwpoa.com">hhill@kwpoa.com</a>