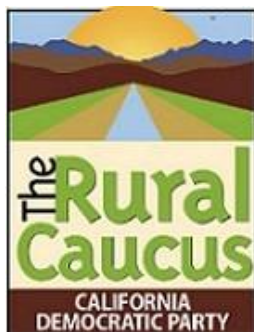


September 2, 2019



Labor Day Update

Dear Fellow Rural Caucus Members, There is much to report this Labor Day:

First and foremost, big congratulations to our very own **Elizabeth Betancourt** for her strong showing as the top vote getter, and sole Democrat, in the Assembly District 1 Special Election last Tuesday with 39.1% of the votes. That's higher than Hilary Clinton in 2016 and Gavin Newsom in 2018.

One of the highlights of our Executive Board meeting in San Jose, was when Chair Rusty Hicks had everyone at the Saturday morning General Session texting for Elizabeth, three days before the election, demonstrating the Party's commitment to the rural constituency – strategically and symbolically.

Elizabeth now goes on to face the Republican candidate in the November runoff. Let's help her in every way we can. [Click here](#) to sign up to volunteer.

Our Rural Caucus meeting during E-Board was dedicated to the wildfire insurance crisis, with **Insurance Commissioner Ricardo Lara** as our speaker. I am extremely proud of our members for asking the tough questions, pushing for transparency and, most importantly, action. **Now we can call him to account.**

For far too many, this is a very frightening time. The situation is urgent for homeowners carrying a mortgage as fire coverage is typically mandated by the lenders. The stories of people losing their homes are heart wrenching.

Complaints about **non-renewals** to the State Department of Insurance have increased 600 percent since 2010. And then there's **affordability**: the insurance companies have filed 100 rate increases since the fires in 2017 and 2018.

Part of the problem, according to Lara, is that his office does not have the authority to force the insurance companies to write policies in fire-prone areas. He is calling for legislative solutions like increasing the required 45-day notice of non-renewal by an additional 180 days and making changes to the California FAIR (Fair Access to Insurance Requirements) Plan, which he described as "not fair" at all.

In the meantime, he has created a **Strike Team** working to help residents in high risk areas, on a case by case basis. His presentation, and a consumer hotline number, are [posted here](#).

Nevada County Supervisor **Heidi Hall** and former Rural Caucus Chair **Jamie Beutler** made a terrific, joint presentation, providing the county perspective. Here are **six key mitigation measures** your Board of Supervisors can and should implement:

1. Roadside vegetation clearing - Counties can use SB1 funds to clear vegetation from County roadsides, to increase safety along evacuation routes.
2. Fire Safe Councils - Support the development of Fire Safe Councils, who can accept and disperse grant funds to pick up green waste, contract out firesafe clearing, and show insurance agents that you have met fire safe practices and county code requirements, as a community, which should make you eligible for insurance rate reductions.

3. Create a hazardous vegetation ordinance - This can require neighbors to clear their side of property lines and give the County authority to clear high-risk areas and charge it back to the property owner, if necessary.
4. Provide fire safe guides for how homeowners can harden their homes.
5. Apply for Homeland Security and other Emergency Fund grants from the State.
6. Send letters to the Insurance Commissioner, your State and Federal representatives, and the Governor requesting funds and relief from insurance cancellation.

El Dorado county is taking another tack, forming a bipartisan "Fire Insurance Access and Affordability Stakeholder Workgroup" bringing together 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 to work together a unified voice.

Most encouraging was hearing State Sen. **Mike McGuire** talk about **SB 295**, creating personal state tax credits to off-set costs of home hardening and vegetation management for residents in high risk areas, which deserves our support.

We had three solid wines at E-Board: Party support for **ACA 1**, Asm. Cecilia Aguiar-Curry's measure that would lower the local vote threshold for construction bonds and special taxes for local government infrastructure from the current two-thirds vote to 55% and two resolutions, championed by Lowell Young and Peter Lineau, on **Creating A Publicly Owned Insurance Carrier** and the other on **Emergency Throughways for Public Safety**. Next steps include continuing to press for ACA 1 and converting the resolutions into reality.

As an FYI, the Rules Committee voted to require all Caucuses include the Party's new Code of Conduct in our bylaws. The Committee will also be reviewing with each caucus our "objectives" and "measurable standards" sections to make them more tangible and quantitative. So, please expect more amendments to our bylaws to come.

Finally, I was struck by Commissioner Lara's comment that "at the end of the day, fire doesn't discriminate if you're a Republican or Democrat," he said. "This is a statewide issue that we have to fix collaboratively." Yes. It is a bipartisan issue, but I feel it is incumbent on us, the CDP Rural Caucus, to deliver solutions. Please join me in pressing our elected officials to act.



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