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El Dorado County among 7 California counties designated Fire Risk Reduction Community

Story by Shelby Reilly • 15h • 2 min read

EL DORADO COUNTY — El Dorado County is now among seven California counties that have been designated a Fire Risk Reduction Community by the Board of Forestry.

"It's a list of local agencies that are in the state responsibility area or a very high fire severity zone in a local responsibility area that meet best practices for fire planning," said Jeff Hoag, battalion chief of the Wildfire Resilience Program for Cal Fire's Amador-El Dorado Unit.



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He said some of those practices include complying with state fire regulations. Also, he added that the county has adopted regulations that exceed minimum state requirements for defensible space.

Since the county is on this list, it means some residents could see a discount on their homeowners insurance premiums.

"It's another layer of the firewise discount for communities. If you have the firewise and you have that community level that El Dorado County has just [received], then you can get additional discounts on your homeowners insurance policy," Aurora Mullett, managing partner for Sky Insurance Brokers, said.

Mullett said the total discount comes out to be about 9.5% if you're on the California FAIR Plan. For other insurance companies, it will vary.

"If you are doing these things that are included in "Safer from Wildfires" regulations, you will be eligible for a discount with your fire insurance," Hoag said.



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Hoag said those regulations are things like having a Class-A fire-regulated roof and defensible space compliance.

Sandra Euyen has lived in El Dorado Hills for decades and was recently dropped from her homeowners insurance policy. She said the quotes she's received so far are much more than what she is paying now, so any discount helps.

"Which is just the fire insurance, and then on top of that you have to have regular insurance. So we're debating if we even need insurance," Euyen said.

You are encouraged to reach out to your insurance provider to see what discounts you are eligible for.

Other nearby counties on the list include Placer, Butte, and Napa. You can learn more about Fire Risk Reduction Communities and the other benefits it supplies [by clicking here](#).

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