



CalRHA News Alert: Property insurance protection after fires

Commissioner Lara orders protections for more than 15,000 Californians following Smith River and Happy Camp Complex fires. Mandatory one-year moratorium prevents homeowners insurance cancellations and non-renewals following Governor Newsom’s August 29 emergency declarations.

Helping consumers continue their recovery from wildfires, Insurance Commissioner Ricardo Lara has ordered insurance companies to preserve residential insurance coverage for more than 15,000 policyholders affected by fires in Del Norte County and Siskiyou County after Governor Gavin Newsom issued emergency declarations on August 29, 2023.



The Commissioner’s Bulletin shields those living within the perimeters or adjoining ZIP Codes of the Smith River Complex fire and the Happy Camp Complex fire from insurance non-renewal or cancellation for one year from the date of the Governor’s August 29 emergency declaration regardless of whether they suffered a loss.

“Consumers affected by these recent wildfires need to have peace of mind that they have time to assess, rebuild, and recover, and not have the added pressure of worrying about their insurance. My number one priority is to protect California consumers,” said Commissioner Lara.

“My moratorium Order is just one of the many ways that I am taking action to provide relief to homeowners while I continue to work with stakeholders and climate experts to address the root causes of these ever-intensifying natural disasters in order to prevent even greater losses.”

The Commissioner’s ability to issue moratoriums is a result of a California law he authored in 2018 while serving as state senator in order to provide temporary relief from insurance non-renewals and cancellations to residents living within or adjacent to a gubernatorial-declared wildfire disaster.

Since 2019, Commissioner Lara’s actions have protected nearly 4 million homeowners. Today’s order protects over 15,000 policyholders for one year, effective August 29, 2023. Consumers who were non-renewed prior to the emergency

declaration date and are unable to obtain insurance or are dissatisfied with their current coverage should contact the California Department of Insurance for assistance in shopping for insurance.

Consumers can go to the Department of Insurance website to see if their ZIP Code is included in the moratorium. Consumers should contact the Department of Insurance at 800-927-4357 or via chat or email at insurance.ca.gov if they believe their insurance company is in violation of this law, or have additional claims-related questions.

Following Governor Newsom’s state of emergency declarations, the Department of Insurance partners with CAL FIRE and CalOES, pursuant to existing statute, to identify wildfire perimeters for mandatory moratorium areas. The Department of Insurance will continue to collaborate with CAL FIRE and CalOES to identify additional wildfire perimeters for any fires where there is a gubernatorial declaration of a state of emergency.

Summary of Action:

- On August 29, 2023, Governor Gavin Newsom proclaimed two separate state of emergencies, one state of

Continued, page 2

RSVP: nvpoa1@gmail.com

Oct. 5	1 pm	Landlord 101
Oct. 13	6 pm	Gala and Awards Ceremony
Oct. 26	3-5 pm	Fair Housing Workshop
Nov. 15	11:30 am	Redding Luncheon: 2024 Law Updates and Board Elections
Nov. 16	11:30 am	Chico Luncheon: 2024 Law Updates and Board Elections
Dec. 1	5-8 pm	Pins for Presents

Executive Corner

By Jennifer Morris

As we enter the last quarter of 2023, NVPOA has undergone some major changes this year.

We had five months with just one staff person—thankfully Kailyn Alonzo was hired at the end of August and has hit the ground running.



Recent NVPOA projects have include: The completion of NVPOA's new website and software, adding new Zibo features to the forms library, two important lunchone topics on Disaster Preparedness, Response and Management.

We quickly moved right into our next event of the Bala and Awardsd Ceremony on October 13th from 6 to 11 pm. Congratulations to all those nominated for the 11 awards and thank you to the wonderful sponsors:

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Bronze Sponsors: MWS Properties and Sheraton Real Estate Management.

There is still time to get your tickets to attend! This event is an important fundraiser for the NVPOA as it is where we can fundraise for our affiliation with the California Rental Housing Association.

CalRHA has been instrumental in watching more than 200 housing bills this legislative season. Working hard to kill bills, suggest amendment language to harmful proposed bills, and showing key legislators that we are the voice of the housing industry.

There is still a chance that the Governor might veto a few pieces of legislation we were opposed to with SB567, AB12, and SB1317. We will discuss how these bills if passed and how they will impact your business and learn how to operate with the new rules on the November 15th and November 16th.

If you would like to donate money if you can't attend the Gala, scan this QR code and you can donate today.

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Property insurance protection, *from page 1*

emergency covering Del Norte County due to the Smith River Complex fire and another state of emergency covering Siskiyou County due to the Happy Camp Complex fire.

• While existing law prevents non-renewals and cancellations for those who suffer a total loss in areas subject to a declared disaster, the 2018 law established protection for those living within or adjacent to a declared wildfire emergency

whether they suffer a loss or not — recognizing for the first time in law the disruption that non-renewals cause in communities following wild-fire disasters. Homeowners who suffered a total property loss have up to 24 months of protection from non-renewal or cancellation.

• Consumers can go to the Department of Insurance website to find the Commissioner's Bulletin to see if their ZIP Code is included in this moratorium.

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The LIAISON is a publication of the North Valley Property Owners Association which is solely responsible for the content. Comments, letters and advertising inquiries should be directed to:

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The statements and opinions herein are those of the contributors and not necessarily those of the North Valley Property Owners Association or its members.

President's Message

By Tanya Morgan

Kindness, caring for others and acts of compassion are a major key to becoming happier. Both spontaneous acts of kindness and planned acts of kindness, like volunteering, can lead to greater happiness and well-being, and the occurrence of these performed acts is important in terms of the benefits experienced.

Studies show that caring for others is good for us. It's beneficial to our well-being. Giving support to others out of choice leads to "reduced stress, increased happiness, and an increased sense of social connectedness". Even caring for a pet can have a calming effect and can provide meaning and purpose.

And when we are less stressed, happier and better socially integrated, we make better decisions for the long-term.



Another way we can express compassion is through unplanned acts of kindness, the spontaneous, random kind. This is more than paying ahead for the car behind you at Dutch Bros, but rather personal acts.

Acts from the heart. These random acts have a surprisingly large impact on our well-being, and we can practice them more naturally, as we go about our daily activities.

The whole point of random acts of kindness is that we are not keeping score on how we benefit through the act of kindness. It's kindness for the sake of kindness.

The Dalai Lama once said "If you want others to be happy, practice compassion. If you want to be happy, practice compassion."

Have you ever experienced a rush of happiness after these sorts of unplanned acts of kindness? These can be very small things, like holding a door for someone or offering your seat, calling a relative who lives alone, or reaching out to a friend when they appear withdrawn or depressed. In these cases the best thing to do is simply try to express a sincere interest in what and how they are doing.

Active listening, is a key component of close relationships, is itself an act of kindness. Author Kristi Bowman wrote once, "Practicing kindness increases our ability to be empathetic. It helps keep our hearts open. And that, truly, is the best way to live." As the saying goes, "listening is loving." You never know what someone else is experiencing.

Be kind.

Broadband & housing issues discussed

The National Multifamily Housing Council (NMHC) and national non-profit Education SuperHighway held a September webinar to help inform housing providers of how to access Broadband, Equity, Access and Deployment (BEAD) program funds.

This resource for NAA members and affiliates was hosted in collaboration with our No Home Left Offline coalition partners, which acknowledges the importance of increasing broadband access through investments in high-speed Internet infrastructure.

In addition to information on the BEAD program, the Federal Communications Commission joined the webinar to provide information on the Affordable Connectivity Program and its link to the BEAD Program as well as its partnership with the Department of Housing and Urban Development.

NAA previously highlighted the White House's announcement of state-level Broadband Equity Access and Deployment program funding awards over the summer and continues its advocacy to urge against government interference in housing provider and broadband provider agreements or housing policy changes that harm broadband competition.



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It's time for these fall tasks:

Clean the roof and gutters. Gutter cleaning may not be a fun job, but it's something you need to do every year. While you're at it, use a rake and leaf blower to get the leaves off the roof. Clogged gutters and piles of leaves and twigs in roof valleys are the main reasons ice dams and icicles form. Besides creating extra weight for the roof to support, these freezing weather hazards eventually melt to form pools of standing water that cause leaks.

Trim overhanging branches. Overhanging branches provide a bridge for rats, squirrels, ants, and other pests onto the roof and into the attic. Getting rid of them is an important part of fall maintenance. While you're cleaning up the branches, don't forget to prune back ivy and other creeping vines that have reached roof height.

Rake the leaves. If you haven't already assigned this job to your renters in the lease, you might want to offer them a nominal rent reduction so you won't need to do it yourself. Removing and properly disposing of leaves protects the lawn and garden, prevents slipping hazards when the rains start, and keeps the homeowner's association and neighbors happy.

Check weatherstripping and insulation. Drafts coming through unsealed doors and windows drive up the heating bill and can make tenants uncomfortable and even unhealthy. Foam weatherstripping lasts from five to 10 years, depending on quality, and should be replaced when it cracks or shrinks.

Clean or replace HVAC filters. Cleaning and replacing HVAC filters is a routine task that you should do every year, and ideally it should be part of your fall maintenance regimen. Central heating systems work 24/7 during the cold months, and they run more efficiently when the filters are clean. Replace all the return air filters as well as any filters on the heater housing itself.


Patch holes. Patch smaller holes with caulk or foam spray, and use wire mesh, sheet metal, or plywood to cover the larger ones. Be sure to check the attic vents for holes or frayed edges. Do you have rot in the eaves or foundation? Dig it out and fill it with epoxy filler to prevent rodents from eating their way into your property.

Drain exterior faucets. Burst pipes are a perennial winter hazard, and they often occur in pipes feeding hose bibs on the side of the house or in the garden. Prevent burst pipes by turning off the valve to these faucets, then opening each one to allow water to drain out.

Turn off and drain the sprinkler system. Most sprinkler systems have a drain valve located at the lowest point in the system; if you can't find this valve, you may need to get one installed. To use this valve effectively, you first need to turn off the main water supply, then open the valve for each zone while the drain valve is open. This allows the water backed up behind each zone valve to flow out through the drain.

Do a fall maintenance safety inspection. Loose decking boards and rotted stair treads are irritating in the summer, but they become hazardous in the winter. When you're replacing popped nails or rotted boards, pay special attention to the railings. Apply a non-slip coating to the treads.

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Meet NVPOA's newest team member!



Kailyn Alonzo

Hi my name is Kailyn Alonzo. I'm excited to start in my new role with North Valley Property Owner Association. I'm a proud graduate of California State University, San Bernardino, where I earned a Bachelor's degree in Public Administration. I'm from Redding, California, and have always had a passion for my community.

During college, I served as the President of the Latino Business Student Association which focused on the professional development of Latino students, and managed the organization's social media page during my tenure. I recently showcased my event planning skills by organizing the first annual Dia de los Muertos festival in Redding.

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Take steps to reduce fire risk in off-campus housing

BY LISAMARIE SINATRA

National Fire Protection Association

With the fall semester soon upon us, students are making their way to college campuses across the country, unpacking and settling in for the school year. For some students this may be the first time living on their own in a dormitory, or as an older student they may be living with friends in an off-campus apartment or house. Through our “Campus Fire Safety for Students” campaign held each September, NFPA and The Center for Campus Fire Safety (CCFS) are working together to help ensure these residences are as safe as possible for students.

If you’re not familiar with Campus Fire Safety Month, it’s an annual campaign that raises awareness about the threat of fires in both on- and off-campus housing. Each year NFPA collaborates with other safety organizations to share relevant information with students, their parents, and campus housing staff and administrators, helping students make living spaces as safe as possible from fires and associated hazards.

NFPA and CCFS are reinforcing the critical importance of cooking safety, the focus of this year’s Fire Prevention Week™ (FPW) campaign, which works to educate people about the leading risks to home fires and ways they can better protect themselves and their loved ones. When it comes to cooking, NFPA research shows that cooking fires are the most frequent cause of home fires and home fire injuries; unattended cooking is the leading cause of cooking fires and related deaths. With so many students having access to cooking appliances and common kitchen areas in student and off-campus housing, it’s vital that they know when and where cooking hazards exist, along with simple but critical ways to prevent them.



Did you know according to the latest statistics from NFPA’s “Fires in Dormitory-Type Properties,” report, from 2017 to 2021, U.S. fire departments responded to an estimated average of 3,379 structure fires each year in dormitories, fraternity houses, sorority houses, and barracks. These fires caused an annual average of 23 civilian injuries and \$12 million in direct property damage during this same period. In addition, three out of four fires in these properties began in the kitchen or cooking area, accounting for 60 percent of the civilian injuries and 17 percent of the direct property damage. Cooking equipment was involved in nearly 9 out of 10 fires.

More statistics of note include:

- The months of February, September, and October were peak times for fires in dormitory properties.
- Fires were more common during the evening hours between 4 p.m. and midnight when over half of the fires (54 percent) occurred.

- Kitchen and cooking equipment were involved in 86 percent of the fires.
- Fires were also more common on weekends with Saturday and Sunday being the leading days for fire events.

Campus Fire Safety Month provides a great opportunity to better educate students about where fire hazards exist, and simple but critical ways to prevent them. NFPA and CCFS offer these tips and recommendations for cooking safely in dorms and in off-campus housing:

- Set a timer for a reminder that you are cooking.
- Stay in the kitchen when frying, grilling, or broiling food. If you must leave the kitchen, even for a short time, turn off the stove or oven.
- Turn pot handles toward the back of the stove. Always keep a lid nearby when cooking. If a small grease fire starts, slide the lid over the pan and turn off the burner.
- Cook only when alert. Don’t cook if you are sleepy or have taken medicines or alcohol that make you drowsy.
- Keep anything that can catch fire (towels, potholders, etc.) away from the stovetop.
- Check with the local fire department for any restrictions before using a barbeque grill, fire pit, or chimenea.
- If a fire starts in the oven, turn it off and leave the door closed. Have the oven checked and/or serviced before using it again.
- If you have a cooking fire, when in doubt, get out and call the fire department.

These additional tips from NFPA and CCFS can help students reduce the risk of fires and save lives:

- Know and practice the building’s evacuation plan, as well as alternate routes out of the building.
- Test smoke alarms monthly in an apartment or a house. Ensure smoke alarms are installed in all sleeping areas, outside of all sleeping areas, and on every level of the apartment or house. Never remove or disable smoke alarms.
- Keep combustible items away from heat sources and never overload electrical outlets, extension cords, or power strips. Many fires are caused by portable light and heat sources, like space heaters and halogen lamps.
- Keep common areas and hallways free of possessions and debris. Never block exit routes.

If you’re a public educator or safety professional working in a community with a college or university campus, NFPA and CCFS have resources and materials you can use to help raise awareness about student safety.

Many of the resources, including videos, checklists, infographics, and tips sheets, are designed to be distributed through social media and flyers in common areas. For more information about the Campus Fire Safety for Students campaign and to find these free resources, visit nfpa.org/campus and the CCFS website and its Share! For Students webpage.

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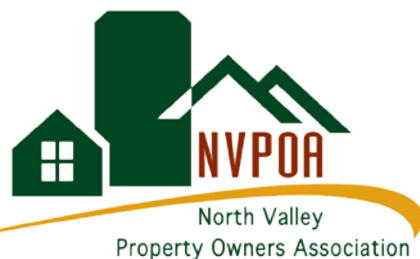
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Landlord/Tenant Q & A: *Kimball, Tirey & St. John, LLP*

Question: Is there a law on the length of time a resident must reside in an apartment not to be charged for paint or carpet when they move out? What are the guidelines?

No, the tenant can always be charged for painting or carpet cleaning and/or replacement that is beyond ordinary wear and tear.

Question: We have a one-year lease with a tenant that will expire in four months. If we sell the house now, and the buyer wants to move in, would we be able to break the lease?

The buyer “steps into the shoes” of the seller and the lease is binding upon the new owner.

Question: Is the procedure for evicting a tenant from a garage any different than for a tenant who lives in a residential unit? Is delivering a notice to a post office box legally acceptable?

A notice of termination of a month-to-month tenancy may be given by 1) personal service, or 2) posting on the property and mailing a second copy, normal mail the same day. 3) substituted service by delivery to someone of suitable age and discretion and mailing a second copy, normal mail the same day, or 4) by certified or registered mail which method adds five days to the notice period. Because no one “lives” at the garage, and because the garage may not have its own post office address and service, you may wish to utilize additional service methods and/or alternate addresses to increase the chances that the notice will be received by the tenant.

Question: Is there any way to impose a rent increase on tenants with a lease or do you have to wait until the lease is expired?

You have to wait until the lease expires unless the lease specifies a specific rent increase during the term

Question: I have been asked by another property manager if a former tenant of mine caused any problems and if I would rent to him again. I suspected that he was a drug dealer or at least a drug user but I cannot prove it. What can I tell her?

If you are unsure, you should remain silent. From a legal point of view, it is always safest to say nothing. However, if

you choose to do so, you should only reveal information, if any, that you know to be true and can be documented. When making a recommendation, you are always running the risk that the person you are referring to believes you are defaming their good name. Making timely notes of what you said and who you spoke to, will be valuable if you are questioned about the conversation in the future. Discuss only facts that pertain to compliance with your lease or rental agreement.

Question: I have a tenant who has been late with the rent on a number of occasions. I charge him a late fee and he pays it. When his lease expires, do I have to renew?

Consult with an attorney. There can be multiple layers of analysis necessary to determine whether the tenancy can be terminated.

Question: We want to give notice to vacate to a renter of a garage who has been in occupancy for over one year. Can we give a thirty-day notice or does the sixty-day notice rule apply for garages as well?

You can give a thirty-day notice. Sixty-day notices are only required for residential property when the tenant has been in possession for one year or longer and the rental agreement is month-to-month.

Question: Are the laws any different between “motels” and “apartments”?

If you operate a motel, consult with an attorney or the California Hotel & Lodging Association regarding applicable laws. Under Civil Code §1940, many landlord tenant laws (specified in Civil Code §§1940-1954.05) don't apply to short term renters (30 days or less) or to hotel and motel residents if certain conditions are met.

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