

Sand Ridge Fire Safe Council *Newsletter*

Summer 2026

Issue 11

Sand Ridge



Fire Safe Council

Insurance Discounts

It seems like rate increases or cancellations are the only two options when you get your renewal notice these days. We understand the difficult choices that many are forced to make regarding insurance! While we wish we could wave our magic wand and make the pain go away, we are doing all we can to lessen the impact that insurance premium increases are having on our community. That is why we organized and became a FireWise community! This designation allows you to get a discount on your home owner's insurance with all major carriers including the Fair Plan.

Also note that all of Western El Dorado County qualifies for the Fire Risk Reduction Community discount, so you already have both of the Community Discounts available!

The Fair Plan now also offers a la carte discounts for home hardening and defensible space work. You can earn up to a 16.4% discount for all items. Check out the list below to see what you might qualify for.

See documents at the end of this newsletter for Fair Plan Discounts, the El Dorado County Fire Risk Reduction Community Certificate, and the Sand Ridge FireWise Certificate.

Signage Project Status

You may have noticed some new signs at either end of Sand Ridge Road. We received a grant for Community outreach and used the funds to purchase and install a large sign at the Bucks Bar side of Sand Ridge and a notice board on the 49 side

Keep an eye out for monthly messages to help us stay fire safe!



Pioneer Fire graciously let us plant this 3x5 foot large metal community safety sign on their on the Bucks Bar end



The Pauly's let us plant our smaller community message board on their property on the 49 side. Feel free to drive in to the driveway in front of it to take a closer look

Highlights from the July Meeting

If you missed our last meeting on July 16th at the Pioneer Fire Station, we had Grant Ingram (former fire and Cal Fire) give us a great presentation on evacuation awareness and we played an evacuation game that many found illuminating! In general, Grant's presentation made the following important points...

- **Know your community -- and all of routes into and out of it.**
- **Know your neighbors** – know who may need extra help during an evacuation, who has a gate that can be opened to provide another way out, who you could call if you are not home when a fire starts.
- **Stay in the know –**
 - Sign up for RAVE/Smart 911 the El Dorado County emergency alert system
 - Download the Watch Duty app that helps you know when a fire is in the area
 - Evacuate if you feel in danger, whether or not an official evacuation has been called
- **Stay flexible** – don't become fixated on one route for evacuation. Each fire is different and they can behave unpredictably. Assess and re-evaluate your options before committing to one solution.
- **Identify possible “safe spaces”** -- along evacuation routes in case the fire cuts you off. A dirt field, metal covered horse area, large paved area, etc. These can be used as a temporary shelter in place location until it is safe to continue your evacuation.
- **Road considerations** -- Once a fire starts anywhere along Sand Ridge Rd, ingress to the area will be limited or not an option. Fire crews need to keep the roads clear for their large equipment and to facilitate neighbors leaving. Taking your RV and/or trailers will make two-way traffic difficult, if not impossible, in certain places.
- **Obey all Sheriff directions** -- They know more about the situation than you likely do. Arguing or trying to persuade them to let you do something else, only delays evacuations for everyone else.

Can You Host a 49-Side Meeting?

We realize that holding meetings only at the Pioneer Fire Station on Mt Aukum Rd. limits the number of folks who can attend. I get it, it takes me 45 minutes to drive over there! Therefore, we are looking for someone who could host a couple of meetings each year on the Hwy 49 end of Sand Ridge. The Fire Safe Council has liability insurance to cover you and your property. Do you have a barn, large grassy field or empty garage that you could offer? Please let us know!

FireWise Renewal - Action

Our FireWise renewal is coming up shortly. Please find the time sheet at the end of this newsletter and submit your hours and expenses. Any and all time, money, number/size of burn piles is important for us all to get that renewal again which in turn provides us all with a discount on our fire insurance.

Contact the Sand Ridge Fire Safe Council

eMail: info@sandridgefiresafe.org

Facebook Group: Sand Ridge Fire Safe Council



FIREWISE USA®
RESIDENTS REDUCING WILDFIRE RISKS

Volunteer Hourly Work Sheet

Name: _____ Date: _____

Community Name: _____

Preferred Method of Contact: _____

Hours Worked

_____ Dwelling Unit/Home

Examples include: Removing pine needles and leaf litter from roof and gutters, replaced vinyl gutters with metal gutters, ignition-resistant exterior improvements, installing screening on vents, flammable items removed from under decks and porches, inspect roof and replace missing shingles, etc.

_____ Landscaping (0–100 ft from base of dwelling unit)

Examples include: Installation of hardscaping, replacing combustible mulches with stone/gravel options, tree and shrub removal, raking and removal of pine needles, leaves, ground litter/debris, tree trimming/limbing, moving firewood, lawn and native grass maintenance, etc.

_____ Common Area

(HOA or other Homeowner jointly owned property within the site boundary) Activities include: Tree thinning, mastication and brush removal, grass maintenance, fire break construction, etc.

_____ Miscellaneous

Meetings, presentations, program administration, home site visits, etc.

Money Spent

\$	Chipper Costs: Purchase/rental, fuel & oil, disposal fees, etc.
\$	Other Equipment Costs: Chain saw purchase/rental, power equip. purchase/rental, hand tools, protective equipment, etc.
\$	Contractor Costs: Arborists, landscapers, professional forestry services, debris removal, etc.
\$	Home Improvement Costs: Roofs, decks, windows, vent screening, retrofits, etc.
\$	Landscaping/DIY
\$	Miscellaneous
	Vehicle mileage

Additional Notes: _____



Wildfire Hardening Discounts for Dwelling Fire & Commercial

To promote wildfire resilience and support insurance availability, the California FAIR Plan Association (FAIR Plan) offers discounts to Dwelling Fire and Commercial policyholders who take steps to make their homes and businesses safer from wildfires.

Each Requirement Represents an Opportunity for a Discount Off of the Wildfire Portion of Policy Premium

(All eligible discounts will be applied to Wildfire premium.)

Immediate Surroundings Discounts (Five Total Discounts)

- (1) Vegetation and debris have been cleared from under decks.
- (2) Vegetation, debris, mulch, and other combustible materials have been cleared within 5 feet of the dwelling.
- (3) The property has only noncombustible materials incorporated into any improvements to the property, including fences and gates, within 5 feet of the dwelling.
- (4) Combustible sheds and other outbuildings are more than 30 feet from the dwelling or as far from the dwelling as possible within the area under the control of the applicant or policyholder.
- (5) Trees surrounding the dwelling have been trimmed, brush and debris removed from the yard, and the property is in compliance with state and local ordinances regarding defensible space, such as California Public Resources Code Section 4291.

Structure Discounts (Five Total Discounts)

- (1) Has a Class-A Fire Rated Roof (meaning asphalt fiberglass composition shingles, stone, concrete or clay tile, or metal).
- (2) Has enclosed eaves.
- (3) Has ember and fire-resistant vents (approved wire mesh covering).
- (4) Has upgraded windows (multi-paned) or functional shutters.
- (5) Has 6 inches at the bottom of all exterior walls made of non-combustible material.

Property Level Completion Discount (One Discount)

- (1) An additional completion discount is offered when all ten of the above criteria are met.

Community Discount (One Discount)

- (1a) Dwelling/Structure is located in a Fire Risk Reduction Community listed by the Board of Forestry.
- (1b) Dwelling/Structure is located in a Firewise USA Site in Good Standing.
- Satisfying both requirements (1a & 1b) earns a larger total percentage discount.

Wildfire Premium
Discount Up To
16.4%

Dwelling Fire

Wildfire Premium
Discount Up To
13.8%

Commercial

Policyholders can qualify for a total of 12 individual discounts

- (5) Immediate Surroundings Discounts
- (5) Structure Discounts
- (1) Property Level Completion Discount
- (1) Community Discount

The California FAIR Plan is the state's insurer of last resort

The California FAIR Plan is the state's insurer of last resort. We encourage you to proactively seek to place these risks and all risks currently insured by the FAIR Plan in the standard market.

Our customer service representatives are not licensed insurance professionals and are unable to provide insurance advice. You are the primary resource for your clients.



More Information

[California Department of Insurance](#)
[Safer from Wildfires](#)

[National Fire Protection Association](#)
[Firewise USA](#)

[Board of Forestry](#)



>>>Discounts are applicable as of November 15, 2025, and are subject to change.>>>

CONFIDENTIALITY NOTICE AND DISCLAIMER: This document is intended for internal use only by the California FAIR Plan Association (the FAIR Plan) and brokers placing business with the FAIR Plan. Please share this document only with your employees who work with FAIR Plan policyholders. This summary is subject to change. Please refer to the broker portal for the most updated information. Last revised: [09/2025]

FIRE RISK REDUCTION COMMUNITY DESIGNATION



THIS DESIGNATION IS PROUDLY PRESENTED TO

County of El Dorado

THIS COMMUNITY HAS BEEN DESIGNATED AS A FIRE RISK REDUCTION COMMUNITY FOR THE 2026 LIST AS DESIGNATED BY THE CALIFORNIA BOARD OF FORESTRY AND FIRE PROTECTION. THIS DESIGNATION IS VALID FROM 7/1/2026 THROUGH 6/30/2028. THIS DESIGNATION HAS BEEN GRANTED FOR COMPLIANCE WITH THE CRITERIA SET FORTH IN 14 CCR § 1268.01-1268.04.

7/1/2026

DATE



TONY ANDERSON, EXECUTIVE OFFICER

2025

NATIONAL FIREWISE USA® PROGRAM

CERTIFICATE

OF RECOGNITION

The National Fire Protection Association acknowledges that

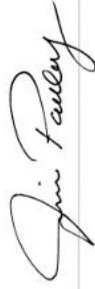
Sandridge Community

located in

Outingdale

CA

has successfully completed the Firewise USA® program's annual requirements for 2025
and is a participating site in good standing throughout the 2026 calendar year.



James T. Pauley, President, NFPA



FIREWISE USA®
RESIDENTS REDUCING WILDFIRE RISKS

December 2, 2025

Date Issued