



Minutes
Chelan Fire and Rescue
Special Meeting
Tuesday, June 11, starting at 3:00 p.m.
232 East Wapato, Chelan, WA



The CFR Board of Commissioners will conduct the meeting in person at the fire station, you are welcome to join via Zoom. The public is welcome to join by following this link: <https://us02web.zoom.us/j/88541707011> or Meeting ID: 885 4170 7011. One tap mobile +12532158782,88541707011# US (Tacoma) +12532050468,88541707011# US

Proposed Chelan Fire and Rescue agenda pending Board approval.

Roll Call: Chairman Russ Jones, Commissioner Mark Donnell, and Commissioner Karyl Oules.

Staff in attendance: Fire Chief Brandon Asher, Assistant Fire Chief Shawn Sherman, District Secretary Misty Fifield, and Administrative Assistant Karla Mendoza.

Chelan County Fire District 5: Commissioner Fred Weiss

Washington State Insurance Commissioner's Office: David Forte

Others in attendance: Ron Simmons, Kent & Juli Nelson, Suzanne Hull, James Whipps, James Ramella, Dane Johnson, Stacy Willoughby, Laurie Hayward, Kimberli Byrne, John Vallaro, John Synder, and others who did not sign in. Zoom: David Forte and additional guests in attendance.

Call to order: Chairman Jones called the meeting to order at 3:00 p.m.

Flag Salute

New Business: Open discussion, Chief Brandon Asher- "The purpose of this meeting is to inform everyone that we are fully aware of the challenges posed by insurance and are actively working towards a common goal of understanding and addressing them. Additionally, we aim to foster stronger connections with our community by conveying that Chelan Fire and Rescue is attentive to and empathetic towards their concerns regarding local homeowner insurance policies. That's why we have extended invitations to David Forte from the Washington State Insurance Commissioner's Office, representatives from other insurance providers, members of the community, and our staff. We recognize the significant impact of recent wildfires and the ongoing history of wildfires in our region, which has led to our classification as a high-fire danger area. We must come together to address these issues and find sustainable solutions for the benefit of our community."

Guest Speakers: David Forte, Washington State Insurance Commissioner Office, introduced himself and started his approximately 25-minute presentation on how the insurance industry works. He briefly touched on how insurance companies use a risk-spreading analysis to determine wildfire properties. Insurance rates are set at a state level and based on the amount of claims filed by policyholders. Natural disasters have a large effect on the rates. Last year, the States had 28 events that cost over \$1 billion. Insurance companies are not designed to take a hit simultaneously like that. Insurance claim costs in 2018 were \$941,806 and rose in 2022 to \$1,842,823.00. The average rate increase in 2023 was 6% and in 2023 was 13%.



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- Insurance companies must provide a 45-day notice to the insurer of the “actual reason” they are being canceled or sent a non-renewal. A recent bill passed and effective July 1, 2025 Insurance companies must provide a 60-day notice
- WA FAIR PLAN <https://www.wafairplan.com/> is available as a last resort to provide basic property insurance to applicants who cannot obtain property insurance.
- Solutions are State Based

What can you do? Community/Home mitigation- follow the Firewise and NFPA standards.

- Voice your concerns and policy ideas to the Washington legislators as they have the power to make the changes

Chief Brandon Asher- WSRB only pertains to structure fire ratings but recently started implementing wildfire scores. However, it was not part of our recent ratings. In the last five years, we have lost one local structure. Due to the California and Oregon fires, Washington has started to absorb the impact of the urban interface fires such as the Gray Fire and the Oregon Rd. fire.

CC 5 Commissioner Fred Weiss mentioned that insurance companies need to look at individual homes’ vs the bulk of homes. Which is why we need to take this to the legislator. Chairman Russ Jones and Commissioner Fred Weiss met with Mike Steele to address these concerns. They’ve proposed conducting individual assessments focusing on fire mitigation strategies. Additionally, they’ve emphasized the importance of understanding what actions each neighbor has taken if any to safeguard their properties. Furthermore, they’re exploring grant funds to discourage the use of landscape vegetation, such as Junipers and arbovitae, which can act as fuel during wildfires. This proactive approach aligns with our commitment to enhancing community safety and resilience in the face of fire hazards. He and Commissioner Fred Weiss are looking for ideas from all areas as they will be meeting with the legislators next week.

Chairman Russ Jones opened the floor for public questions and comments: Kent Nelson on the Southlake Shore asked- What constitutes community mitigation? If it is home mitigation does it go down to the level of his neighborhood? Do you provide a community-level assessment? Chief Brandon Asher will look into that. David Forte described how insurance companies use a third-party risk provider and an underwriter. Each insurance company decides how big of a risk they want to take and unfortunately the tools they use are outdated. Assistant Chief Shawn Sherman stated he went to Crystal View Estate to perform a Community-level assessment, so yes we will do it. Kent Nelson- Is there a report written up?

Assistant Chief Shawn Sherman- John Synder will do the report.

Commissioner Mark Donnell- The community mitigation efforts in Union Valley is a great model for effectively managing prime fire fuels. Over the last several years, Union Valley has diligently worked towards reducing its fire risk by implementing Firewise practices. The



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community's proactive approach mitigates potential fire hazards and enhances overall community safety. Unfortunately, this is a very slow event.

Commissioner Russ Jones agreed that the residents of Union Valley have done a great job at fire mitigation. A Union Valley Resident- Currently lives up Union Valley and faces the insurance challenge. He also had lived in Crystal View Estates and they currently are not facing this issue yet Union Valley has not lost any structures due to wildfires but Crystal View Estates has. We all agree wildfire mitigation is essential but what if we all work our butts off to be prepared?

David Forte- Each insurance company has all kinds of reasons why to drop or not maintain coverage.

Suzane Hall from Lake Wenatchee has worked with the Cascadia Conservation District and asked what the responsibilities of the DNR are. The insurance policy was terminated by her insurance company due to "Fire Line", the explanation; several variables.

Chief Brandon Asher- we can't speak to their actions but we all share the same goals and face a shortage in staff throughout all agencies. Lisa Garvich from Nancy Lane thanked the Fire Department for all they do. Agrees the legislators are who we need to address this issue with. Jean Ashby, West Nickson-(zoom) claimed she was dropped when she resides here in town and she has a hydrant 100 ft from her home. She obtained a quote that was 300% higher than the original. Ron Simmons, Southlake Shore- shared that his insurance company informed him they no longer meet the requirements.

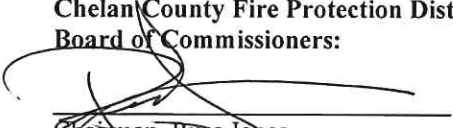
David Forte- WSRB looks at Fire Departments and capabilities, wildfire risk score is looking at fuel loads, terrain change, structural contents outside the buildings, and what the risks are.

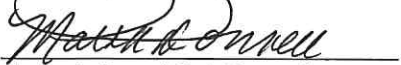
Commissioner Russ Jones- plans to go full steam ahead to the legislative path.

Adjournment:

There was no more business before the Board of Commissioners; the meeting closed at 16:00.

Chelan County Fire Protection District 7
Board of Commissioners:


Chairman, Russ Jones


Commissioner Mark Donnell


Commissioner Karyl Oules


Attest: Misty Fifield, District Secretary