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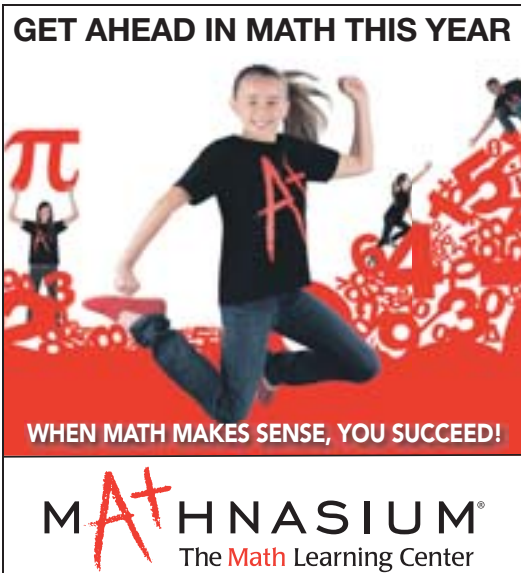
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## Lamorinda homeowners receive break from California Department of Insurance

By Nick Marnell

Residential property owners in ZIP codes 94563 and 94549, which include the cities of Orinda and Lafayette, will benefit from a state insurance directive that protects regions recently affected by wildfires.

According to Senate Bill 824, an insurer may not cancel or refuse to renew a residential policy for one year after an emergency declaration "based solely on the fact that the insured structure is located in an area in which a wildfire has occurred." The Sky Fire burned 150 acres in Contra Costa County after Gov. Gavin Newsom's emergency declaration Oct. 27, and the law protects Orinda and Lafayette homeowners, whose properties were close to that fire, for one year from that date.

Insurance Commissioner Ricardo Lara released the af-

ected ZIP codes in December, after receiving information that many property owners have struggled to obtain insurance coverage when California insurers retreated from communities they identified as having higher wildfire risk. "If this trend is allowed to continue, it could further disrupt local real estate markets and cause property values to decline," Lara said in a statement. The drop in property values could reduce funds available for local services like fire protection, law enforcement and road repairs, he noted.

"It keeps the desirability of Lafayette and Orinda real estate very high and protects the property values," Paddy Kehoe of the Paddy Kehoe Team said of the state insurance directive.

State Farm led all California insurers in 2018 with \$6.4 billion in written property and casualty insurance premiums. "In California,

State Farm has not non-renewed customers' existing homeowners insurance policies solely based on wildfire risk," State Farm spokesman Ben Palmer said. "It is important to remember that wildfire is not the only risk we are considering. To keep our promises to all of our homeowner customers, we must find the appropriate balance between our exposure to loss, the resources available to maintain a quality level of service, and our ability to meet our financial obligations to pay claims."

Though portions of Moraga lie in a Very High Fire Hazard Severity Zone, as specified by the California Department of Forestry and Fire Protection, the state determined that the town did not lie within or adjacent to the fire perimeter of the Sky Fire, and its ZIP codes were not included in the state insurance directive.

## Community shows it cares after burglary at Lafayette business



Minoo Montlagh in her Lafayette cleaners.

Photo J. Wake

By Jennifer Wake

Having a business next to Johnny's Donuts has its perks. On the Saturday before Christmas, Lafayette Vogue Cleaners and Alterations owner Minoo Montlagh grabbed her reusable coffee cup (since she's environmentally conscience) and headed next door to grab a coffee. Unfortunately, she left the store unlocked and while she was gone, someone came into the store and stole all the money from her cash drawer.

"I never thought in the five minutes I was gone there would be a problem," said Montlagh, who has owned the cleaners for 15 years. "I'm glad I didn't come back early."

After hearing about the burglary, Venture Quality Goods owners Tom and Roslyn Stenzel went into action,

sending an email plea for help to all of their Venture customers.

"If you have ever had your pants hemmed or a shirt tailored at Venture, Minoo ... is the person who did it. She is a magician with the needle ... and has worked on well over a 1,000 garments for us," the Stenzels wrote, explaining about the burglary. "So in the spirit of the Season, we have decided to help Minoo out and also collect any donations that our Venture contacts would want to give to Minoo. An event like this, especially for a small business, can shake your confidence in society. We want to give our community an opportunity to shine some light on Minoo!"

Calls began to come in from customers to Montlagh's shop on Monday, Dec. 23, with people asking how she was doing. "This just made

me so happy because customers care for me," Montlagh said. On the following Friday, the Stenzels came to Montlagh's shop with a box filled with notes and donations. "I just cried because at this time of year things are so hard and with the very bad news, especially after Halloween and the burglary in Springhill, it's so nice to know we live in a community that everyone cares about each other."

The notes of encouragement from customers and from some people Montlagh didn't even know filled her heart. "One lady wrote a check and lives in Rossmoor," Montlagh said. "She was so sweet and kind. It said in the memo, 'Hope this helps' It is wonderful we live in such a caring community. I think 2020 will be the best year ever."

### Fire District Public Meetings

**Moraga-Orinda Fire District**  
Board of Directors  
Wednesday, Jan. 8, 7 p.m.  
Go to the website for meeting location, times and agendas.  
Visit www.mofd.org



### ConFire

Board of Directors  
Tuesday, Jan. 21, 1:00 p.m.  
Board Chamber Room 107,  
Administration Building  
651 Pine St., Martinez.  
For meeting times and agendas, visit www.cccfpd.org

